



4 February 2025

Transact continues to drive adviser efficiencies as partner CURO connects to its Remuneration API.

The CURO connection to Transact's Remuneration API is a significant step in the development of the CURO offering and for Transact in delivering an eco-system of efficiency for advice firms. Transact and CURO have built an integration that now allows for the automatic reconciliation of thousands of clients' adviser fees. This automated process removes manual data entry, uploading data files and provides the secure transmission of remuneration data directly to CURO.

Time4Advice (T4A), the provider of CURO, was acquired by IntegraFin (the parent company of Transact) in 2021. In line with Transact's long term strategy, advisers would like to see platforms and software providers collaborate more to remove rekeying, to introduce slick processes and free time that can then be better spent with clients.

The process of setting up in CURO is very straightforward using the appropriate user credentials with added security using two-factor authentication. CURO provides the remuneration data via a link to an API. The data from Transact is then seamlessly and securely transmitted to CURO and automatically reconciled according to set tolerances.

This latest API connection illustrates how platform providers can work with software providers to make adviser administration easier and more efficient. Transact has been delivering API integrations for over 15 years and works with all software providers.

Tom Dunbar, Transact Deputy CEO commented:

"Our strategy is to make financial planning easier. A key part of this strategy is building a much more integrated ecosystem between Transact and back-offices. Integrations reduce re-keying and create efficiencies which help advisers grow and service more clients. This latest API integration with CURO is another incremental but important step forward."

Mitchell Philpott, T4A Managing Director commented:

"We are delighted to see the Remuneration API with Transact already delivering efficiencies through automation. CURO will continue to be developed to streamline advice processes between CURO and Transact, reducing manual data entry and re-keying so advisers can focus on helping their clients with financial planning."

Acumen Financial Planning Ltd set up to use the new service commented:

"The new electronic delivery of our Transact remuneration data into Time4Advice's CURO is very welcome. As participants in the pilot project, we found the setup straightforward."

This automation will save us significant time by eliminating the need to manually download, prepare, and upload files, and it streamlines the initial matching process.

Overall, this service is expected to save us time each month across our multiple brands and payments."

For further comment please contact:

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Notes for editors

*Transact has been rated the UK's investment platform for overall satisfaction for 15 consecutive years (2010-2024 inclusive) in the Investment Trends UK Adviser Technology & Business Report (among primary users).

Transact and CURO are making things easier for advice firms and advisers.



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