



User Guide

Transact Remote Data Service (TRDS)
Valuation and Transaction Feeds

Integrated Financial Arrangements Ltd

A firm authorised and regulated by the Financial Conduct Authority

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1. Executive summary

The Transact Remote Data Service (TRDS) provides a mechanism for your application to access certain data available on the Transact platform. The accessible data never exceeds what users of your application can already access through the normal log in procedure of the Transact Online (TOL) <https://user.transact-online.co.uk>.

Through the combination of TRDS and the third-party application, TOL users can access the following data:

- Investor valuation – either for a single investor or for all of the adviser's/firm's investors at once.
- Investments listing – a list of all Transact investments.
- Transaction type listing – a list of all transaction types currently used by Transact.
- Transaction feed – either for a single investor or for all of the adviser's/firm's investors at once.

Investments listing, Transaction type listing and Transaction feed are currently available on a pilot basis and we reserve the right to withdrawal this service at any time, for any reason.

TRDS data is generated before the start of each weekday and remains static throughout the day. We recommend requesting valuation or transaction data after 7:30am.

2. Introduction

TRDS allows third-party programmatic access to some aspects of the TOL website.

This document is intended for companies wishing to give their back-office application such access to TOL. In this document it is assumed that you have completed the relevant agreement with Transact, allowing your application to interact with TRDS. It is also assumed that users (either advisers or adviser firms) accessing their TOL data through your application have completed the relevant agreement with Transact.

3. Developer instructions

TRDS is the name of the TOL API. Your application will access TRDS by submitting a HTTP POST request (MIME type: "application/x-www-form-urlencoded") with no URL parameters to <https://user.transact-online.co.uk/trds/RemoteService> (the URL is case-sensitive).

4. Request form parameters

The form accepts the following parameters:

Variable	Required?	Explanation
accessCode	Yes	The Transact access code for the adviser/firm whose data is to be retrieved. A firm number access code is recommended over an adviser number access code.
PIN	Yes	The Transact "TRDS Password" for the adviser/firm whose data is to be retrieved.
feedType	No	One of 'Valuation', 'Investments', 'TranTypes', 'Transactions'. If no value is passed in, feedType defaults to 'Valuation'.
requestedService	Yes	The version of the feed type you are requesting.
providerKey	Yes	A string identifying your software client to Transact. The string will have been assigned to you by Transact.
investorAccessCode	No	If an Investor Access Code is passed in, only the data for that investor is returned. The access code must belong to an investor managed by the adviser/firm whose Transact Access Code is passed in as 'accessCode' (see above). Only used for 'Valuation' and 'Transactions' feeds (ignored for other feed types).
fullRequest	No	'Y' to request a full transaction history for an individual investor. See 9.3 for details.

5. Response and error handling

If the request is successful, TRDS will serve up a CSV file (MIME type text/plain, charset latin1 - aka ISO-8859-1). The file is terminated with the string 'EOF'. If there is no data to report, the feed will simply consist of a single 'EOF' line.

If there is any problem with your request, a two-line error will be returned. Line 1 reports the error type (a single word). Line 2 provides a verbose explanation of the problem.

Example of an error response:

ErrorType=missingOrInvalidProviderKey

ErrorMessage=No Provider Key was submitted, or the Provider Key submitted was incorrect.
Please resubmit with a valid Provider Key.

5.1 Full error list

ErrorType	ErrorMessage
userLockedOut	You are locked out. Please contact Transact.
loginFailed	Your login attempt was unsuccessful. Please check your Transact Number and TRDS Password.
noThirdPartyRelationship	An A004 form needs to be submitted before accessing the Remote Service with this provider. Please resubmit with a Provider Key for which access has been granted to yourself or your Adviser Firm.
noInvestorAdviserRelationship	No relationship exists between the submitted Transact Number and submitted Investor Transact Number.
missingProviderAttestation	Valid Attestation missing. Please login to the Transact website and complete TRDS Terms of Business."
invalidIpAddress	Your IP address has not been allowed for TRDS access. Please login to the Transact website and add your IP address to the TRDS allowed IP list.
investorAccountClosed	The Investor [Investor Access Code] has been closed.
missingOrInvalidInvestorTransactNumber	The Investor Transact Number submitted was invalid. Please resubmit with a valid Investor Transact Number.
missingOrInvalidRequestedService	No Requested Service was submitted or the Requested Service does not exist. Please resubmit with a valid Requested Service.
wrongUserType	Only Adviser or Adviser Firm logins are accepted.
accountClosed	Your Transact login [accessCode] has been closed at your request.
maximumRequestsExceeded	Daily maximum number of valuation requests exceeded.
NoWrappersExist	There are no Wrappers for the access code: [accessCode].

5.2 Sample implementation

<https://demo.transact-online.co.uk/trds/RemoteService> provides demo data.

Below is a sample implementation in Node.js to access the demo data.

```
const axios = require("axios");
const qs = require("qs");
const fs = require("fs");

axios.post(
  "https://demo.transact-online.co.uk/trds/RemoteService",
  qs.stringify({
    accessCode: "555460073",
    pin: "2bM6t5SdFqXy",
    providerKey: "ABCDE00045",
    feedType: "valuation",
    requestedService: 8
  }),
  {
    headers: {
      "Content-Type": "application/x-www-form-urlencoded"
    }
  }
).then(function (res) {
  const result = res.data;
  if (result.startsWith("ErrorType=")) {
    console.error(result);
  } else {
    fs.writeFileSync("./valuation.csv", result);
    console.log("Successful.");
  }
}).catch(function (err) {
  console.error(err);
});
```

6. Valuation feed

The valuation feed contains portfolio data for all investors registered with the adviser/firm requesting the feed, unless a specific investorAccessCode is passed in.

6.1 Versioning

Version 8 contains no personally identifiable information (PII).

For the version 9 PII related fields, please note that:

- For any given Wrapper reported, its associated PII values will only be provided for 31 calendar days from the date of the first request made to the version 9 feed that contained that Wrapper.
- After 31 days, those field will still be provided, but the values will be blank.

PII fields are marked with an *

Version 8 or 9 (Valuation Feed) Field Contents			
No.	Field Name	Version	Field Description
01	Requested Service	8 & 9	8 or 9
02	Transact Investment Key	8 & 9	The unique key has assigned the investment
03	Number of Units	8 & 9	The number of units held for the given investment
04	Valuation Date	8 & 9	The date on which the valuation was prepared
05	Investment Name	8 & 9	The full name of the investment (as recorded by Transact)
06	Wrapper Name	8 & 9	The name of the wrapper holding the investment: <ul style="list-style-type: none"> General Investment Account ISA (Cash) ISA (Stocks/Shares) Junior ISA (Cash) Junior ISA (Stocks/Shares) Lifetime ISA ('LISA') Personal Pension Executive Pension Section 32 Buy Out Bond Open Annuity Offshore Bond Onshore Bond SIPP
07	Wrapper Key	8 & 9	The unique key for this investor's instance of the wrapper
08	ISIN	8 & 9	Self-explanatory
09	Custom Wrapper Name	8 & 9	The custom name the investor has given the wrapper (if applicable)
10	Entity Key	8 & 9	The unique key for the investor. For joint investors there can be a 'Partner Entity Key' as well (see below)
11	Price	8 & 9	The price of the investment units

12	Currency Code	8 & 9	e.g. 'GBP', 'USD', ...
13	Price Date	8 & 9	The date of the investment price
14	Investment Type	8 & 9	'C' for Cash; 'F' for anything else
15	Transact Portfolio Number	8 & 9	A unique number identifying the investor's portfolio
16	Transact Portfolio Name*	9	The name of the portfolio as presented on the Transact website
17	Entity Type*	9	The type of this investor ('Individual', 'Company', 'Trust')
18	Salutation*	9	The investor's salutation
19	Given Name*	9	The investor's given names
20	Family Name*	9	The investor's family name
21	NI Number*	9	The investor's National Insurance number
22	Date of Birth*	9	The investor's date of birth
23	Partner Entity Key	9	The unique key for the investor's partner
24	Partner Entity Type*	9	The type of the investor's partner ('Individual', 'Company', 'Trust')
25	Partner Salutation*	9	The salutation of the investor's partner
26	Partner Given Names*	9	The given names of the investor's partner
27	Partner Family Name*	9	The family name of the investor's partner
28	Partner NI Number*	9	The National Insurance number of the investor's partner
29	Partner Date of Birth*	9	The date of birth of the investor's partner

(the last line consists of the string 'EOF')

7. Investments feed

Version 1 (Investments Feed) Field Contents		
No.	Field Name	Field Description
01	Requested Service	1
02	Transact Investment Key	The unique key for the investment
03	Investment Name	The full name of the investment (as recorded by Transact)
04	ISIN	Self explanatory
05	EPIC Code	Self explanatory
06	Investment Status	The status of the investment. One of: <ul style="list-style-type: none"> • Available • Can Not Purchase on TOL • Defunct • Fund Closed

		<ul style="list-style-type: none"> • Not Trading • Price Only • Special Customers Only
07	Initial via Transact	Transact Terms Initial %
08	Ongoing Charge via Transact	Transact Ongoing Charge %
09	Wrapper-Type Eligibility General Investment Account	Self explanatory (Yes/No)
10	Wrapper-Type Eligibility ISA (Cash)	Self explanatory (Yes/No)
11	Wrapper-Type Eligibility ISA (Stocks/Shares)	Self explanatory (Yes/No)
12	Wrapper-Type Eligibility Junior ISA (Cash)	Self explanatory (Yes/No)
13	Wrapper-Type Eligibility Junior ISA (Stocks/Shares)	Self explanatory (Yes/No)
14	Wrapper-Type Eligibility Personal Pension	Self explanatory (Yes/No)
15	Wrapper-Type Eligibility Executive Pension	Self explanatory (Yes/No)
16	Wrapper-Type Eligibility Section 32 Buy Out Bond	Self explanatory (Yes/No)
17	Wrapper-Type Eligibility Open Annuity	Self explanatory (Yes/No)
18	Wrapper-Type Eligibility Offshore Bond	Self explanatory (Yes/No)
19	Wrapper-Type Eligibility Onshore Bond	Self explanatory (Yes/No)
20	Wrapper-Type Eligibility SIPP	Self explanatory (Yes/No)
(the last line consists of the string 'EOF')		

8. TranTypes feed

Version 1 (TranTypes Feed) Field Contents		
No.	Field Name	Field Description
01	Requested Service	1
02	Transaction Code	The unique key for the transaction type
03	Transaction Name	The full name of the transaction type (as recorded by Transact)
04	Movement Type	Indicates whether a transaction is inflow or outflow. Reversal of inflow is classified as inflow with negative units; reversal of outflow is classified as outflow with positive units.
(the last line consists of the string 'EOF')		

9. Transactions feed

Special rules apply when the requested service is a transaction feed. Due to the fact that full transaction histories can be very large, the initial download of transaction feed is a special case.

9.1 Initial download

When your company signs a TRDS agreement with Transact, we set your download status to 'initial'. A full transaction history for the Transact firm who has signed up with your company is available upon request - please contact us.

The history will remain available for download for 7 calendar days. If not downloaded within 7 days the service will stop.

9.2 Non-initial downloads

After the initial download, your requests for a Transactions feed will result in a cumulative download (a 'delta'). At each request, you will receive only that part of the transaction history that you have not downloaded at an earlier stage. If, for any reason (such as data corruption/loss at your end), you require a full transaction history for all the Transact advisers/firms you represent, you will need to contact Transact to reset your download status. However, you will always be able to programmatically request a full transaction history one investor at a time (see below).

Cumulative download data will remain available for 30 calendar days. If not downloaded within 30 days the service will stop.

9.3 Full download for individual investor

You can request full downloads for up to 10 investors per day.

To trigger a full download for an individual investor, your request form must pass in the investor's access code as a value for the 'investorAccessCode' parameter, and pass in 'fullRequest' as 'Yes'. Transact will respond with a message like the following:

Your full download request has been recorded for investor: 123456789. The Receipt number is: RQ124620G

The weekday after you have requested a full download for a specific investor, any transactions feed request which includes the selected investor will now include the full transaction history for that investor. Any data line belonging to a full history will include the receipt number in the 'Receipt Number' field (for standard delta requests, this field is empty). The full listing is available for download for 7 calendar days from the day it was requested. If not downloaded within 7 days the service will stop for the full download requested investors.

After a full download during this period, or at any time after this period, the download reverts to the delta.

9.4 Data fields

Version 2 (Transactions Feed) Field Contents		
No.	Field Name	Field Description
01	Requested Service	2
02	Transact Transaction Key	The unique key for the transaction

03	Transact Transaction Group Key	The unique key for the transaction group
04	Wrapper Key	The unique key for this investor's instance of the Wrapper (effectively an "account number")
05	Wrapper Name	The name of the "wrapper" the transaction is for: <ul style="list-style-type: none"> • General Investment Account • ISA Cash • ISA (Stocks/Shares) • Junior ISA (Cash) • Junior ISA (Stocks/Shares) • Lifetime ISA ('LISA') • Personal Pension • Executive Pension • Section 32 Buy Out Bond • Open Annuity • Offshore Bond • Onshore Bond • SIPP.
06	Base Transact Investment Key	The unique key for the investment that is traded in this transaction
07	Related Transact Investment Key	The unique key for the investment which this transaction is related to: <ul style="list-style-type: none"> • If the transaction is a distribution, this field contains the Transact key of the investment associated with the distribution. • If the transaction is Cash Withdrawal for an Investment Purchase, the field contains the Transact key for the investment.
08	Transaction Date	The date of the transaction
09	Transaction Code	The unique identifier for the transaction type. For more information on the transaction type, see the record with the same transaction code in the TranTypes feed.
10	Number of units	The number of units traded for the transaction on <i>Base Transact Investment</i>
11	Price	The price of investment being transacted, in GBP (e.g. 1 for Cash)
12	Transaction Value	The total amount for the transaction, in GBP
13	Transact Portfolio Number	A unique number identifying the investor's portfolio
14	Transaction Record Type	Indicates whether the Transaction Record is of type 'I', 'U', 'D' or 'O'. See section 9.5 below for details.
15	Receipt Number	The receipt number of the full transaction request.
16	Original Cost Date	The date of the original purchase/valuation
17	Original Cost Value	The total costs associated with the acquisition of the underlying asset
(the last line consists of the string 'EOF')		

9.5 Transaction record type

The Transaction Record Type (field 14) is one of the following:

- (1)** Type 'I' - a newly added transaction

- (2) Type 'U' - an update of an existing transaction
- (3) Type 'D' - a deleted transaction. Records of this type will contain only values for the 'Transact Transaction Key' and 'Wrapper Key' fields.
- (4) Type 'O' - a transaction for a new investor. These transactions, generated by an initial download or a full download for an individual investor, make any previous records for the relevant investor obsolete; such records should be deleted from your database before the new 'O' records are stored.

9.6 Differences between TOL and TRDS transaction reporting

- (1) Transactions at 'pending' status, shown on TOL, are not included in the TRDS transaction feed.
- (2) Transaction records with small unit amounts will be shown on TRDS but may be suppressed on TOL. This may lead to an apparent mismatch between the numbers shown on TOL and those reported by TRDS.

10. Troubleshooting

10.1 How is the connection to TRDS set up?

Two things are required:

- The software provider needs a unique key (Provider Key) to connect to the service - they get this once they have signed the TRDS Terms of Business.
- The adviser firm needs to grant their chosen software provider read-only access to their investors' data - advisers do this by signing the Transact Remote Data Service (TRDS) Access (A004) form.

Once the connection between the software provider and the adviser firm is established (via the A004 form), the adviser firm can use their TRDS Password and Transact number with the provider's software. The TRDS Password can be generated on TOL under: Housekeeping > Manage TRDS.

10.2 How does TRDS work?

Transact provide a csv type file containing client valuations on a daily basis, this is raw data.

The file is then made available to the software providers from, approximately, 07:30am each day. The software provider then converts and presents the data in their software to the adviser firm.



The vast majority of queries that arise can be resolved by the software provider **looking at the raw data offered by the TRDS service, NOT** at the data once it has been converted and presented to advisers.

10.3 Frequently asked questions

(1) I can see the client's pension but why is the ISA missing?

One Transact portfolio number can have multiple 'Wrapper Keys'. It is likely that the Wrapper Key for the ISA needs to be added to the provider's software.

(2) How does the adviser get the 'Wrapper Key'?

To find the Wrapper Key (also known as the Wrapper Ref) to enter into the provider's software, the adviser needs to log in to TOL and follow the menu path: Reports > Portfolio Summary. You can then look in the spreadsheet version of the Portfolio Summary report for the unique wrapper reference.

(3) What should we do if we get the error message, "Your login attempt was unsuccessful. Please check your Transact Number and TRDS Password"?

To access the TRDS data via the software provider the adviser must provide their access number and TRDS Password (or PIN). The TRDS Password is generated by the adviser on TOL. Ensure this has been done, or hasn't been recently changed but the account with the software provider has not been updated. This is the reason in the vast majority of these cases.

(4) Why is a client portfolio not showing in the provider's software?

This could happen for the following reasons:

- The client portfolio may be linked to one adviser and they are using another adviser's access number via the provider's software. To resolve this, we recommend they use the adviser firm's access number along with the TRDS Password.
- The client portfolio has no value at present. This is a valuation service, therefore no value means no record in the raw data.

(5) What should I do if the provider returned the following error message, "An A004 needs to be submitted before accessing the Remote Service with this provider. Please resubmit with a Provider Key for which access has been granted to yourself or your Adviser Firm"?

Please complete and return a signed A004 form to: salesupport@integrafin.co.uk.

10.4 Contact

Please refer to this guide first as it will resolve most issues.

If you require assistance, please email: tol@integrafin.co.uk and we will do our best to help.



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