

PFP – Frequently asked questions

In this guide you'll find answers to common questions about using Wren Sterling's Personal Finance Portal, or PFP. It is split into four sections covering registration, logging in, documents and Open Banking.

Registration

What is the Personal Finance Portal (PFP)?

Personal Finance Portal, or PFP, is an online secure portal where you can view your portfolio, send and receive secure messages between your Financial Planner, and upload & store documents in a secure document vault, among other features.

What you see in PFP is a representation of data that your Financial Planner has captured in their internal system, so any information you update in PFP will feed back to your Financial Planner in real time!

How do I register for PFP?

Go onto the Wren Sterling website (www.wrensterling.com/) and select Client Login at the top. This will take you the PFP landing page. On the PFP landing page click the 'Register' button.

You will be prompted to enter your email address, which must be the one that we hold on file, which in turn will trigger an email containing an activation link to be sent to your email account.

Note: The email you register with will become the email you log on with.

Upon receipt of the email, click on the activation link.

You will now be directed to a page to verify your identity, create a password, and view the Terms and Conditions. Once you have done this, click on the 'Register' button to complete the activation of your PFP account.

The activation process is now complete! You will receive an on-screen confirmation message saying, 'Activation process complete' and a link to log in to your PFP account.

I don't have an email address; can I still use PFP?

No this is linked to an email address only.

What is 2FA (Two Factor Authentication)?

2FA adds another layer of protection to your personal data by making sure it's you accessing the account.

We recommend that you install Microsoft Authenticator on your mobile phone because it's free of charge, simple to use and the most reliable. When you are prompted to set up Two-Factor Authentication you will need to install the Authenticator App to your preferred device (i.e. laptop, tablet, smartphone).

Although we recommend clients install Microsoft Authenticator, other authenticator apps can be used.

On some Android phones the Google Authenticator Application is often pre-installed. Apple keychain also has an Authenticator build-on for iPhones. These are all free applications. If you are asked to make a payment for an application, then you have selected the incorrect one!

Logging in

I am trying to log into PFP but keep getting 'invalid username/password' messages despite my credentials being correct and trying a password reset.

Please speak to your Financial Planner, whose support team will help you resolve it.

How do I change my password?

1. Click your image button at the top left of the screen
2. Settings
3. Manage Sign-In Security
4. Enter your Current Password and enter your New Password
5. Press Save

I've changed my email address, what should I do?

Please contact your Financial Planner whose support team will manage this for you.

I have a new device (phone/laptop/tablet) and now I can't access my 2FA to get into my PFP?

Please contact your Financial Planner whose support team will help you get your new device set up correctly.

I have PFP but it looks like some plans are missing and/or my valuations are out of date?

Please contact your Financial Planner or local office and they will help resolve this for you.

I want to share my plan access with my partner/spouse, what do I need to do?

We must have written confirmation from you that you would like to share your plans/assets with another PFP user (i.e. spouse). It is vitally important that the client sharing their plan information has consented, otherwise this is a Data Protection breach. Please send this confirmation to your Financial Planner to arrange for the system to be updated.

Sharing and uploading documents

What is the Documents page?

Your Documents tab shows documents that you have uploaded.

Adviser Documents tab shows documents that your Financial Planner and advice firm have uploaded for you.

Are there any document restrictions?

The current restrictions for uploading documents are:

Maximum of 10MB per file

Maximum of 100MB worth of uploaded files

File extensions of uploaded files must be one of the following: png, jpg, gif, docx, xlsx, rtf, pdf, ods, odt.

How do I upload a new document?

Uploading a document is simple!

1. Navigate to Documents
2. Press the 'Upload Document' button
3. Browse to find file to select
4. Untick the checkbox if you do not want your document to be automatically shared with your Financial Planner
5. Press Upload
6. Your document will now be visible under the Your Documents tab

How can I share a document with my Financial Planner?

By default, your document is shared with your Financial Planner.

However, if you have selected not to share a document but later wish to then simply click  next to the document.

Your Financial Planner can view and download the document, but they cannot edit or delete it.

How do I manage my documents?

Deleting documents is done via this button on Your Documents.




Downloading documents is done via this button on Your Documents.



You can download any documents your Financial Planner has shared with you but only your Financial Planner or advice firm can delete their documents.

How do I send a Secure Message?

1. Press the 'Compose' button on the Dashboard Messages app. You can also generate a secure message from within the Messages app, click on  button.
2. Enter a subject and your body content.

Sending with an attachment?

To add with an attachment simply click the "Add attachment from: Computer" button on the Compose Message dialogue.

How do I save an attachment to 'Your Documents'?

If your Financial Planner has sent you a secure message with an attachment on it, you can upload this to 'Your Documents' if you would like.



The icon here will move the attachment to 'Your Documents'. After pressing you will get a confirmation message.

Moving an attachment to 'Your Documents' will reduce your overall storage quota.

Can I delete a Secure Message?

Secure Messages act as an audit trail for correspondence between you and your Financial Planner. As such, they cannot be deleted.

Open Banking

What is Linked Accounts (open banking)?

Open Banking is a service that allows you to make your online banking data available to applications you use, such as PFP. In PFP this service is called 'linked accounts'.

It helps your Financial Planner to see the whole picture with your finances and make more informed recommendations.

To do this you authenticate directly with your banking provider to give your permission for PFP to regularly import your bank account data.

Open Banking is part of PSD2 (Payment Services Directive 2), which also requires providers of account integration services to be regulated by the FCA. Once you have linked your accounts to PFP the account balances will automatically be updated each day and account transactions will be

categorised so that you can review your spending habits. Please note: This is read-only; no movement of funds can be completed.

Open Banking is totally secure and regulated by the FCA. Because you authenticate directly with your online provider, you never have to share your online credentials with any other third parties. Your account transaction data is only visible to you - your Financial Planner can see your account balances but not your transaction data.

How do I add a new account via Open Banking?

1. Click on the 'View portfolio' button or the "Linked Accounts" app. You will then be able to "Add new account or policy"
2. In the Providers table select the necessary Provider. Once clicked on it, you will be prompted to give consent to access the following information from your provider: Account details, Account balances, Account transactions, and Primary account number (which will be masked).

How do I revoke access for the accounts added via Open Banking?

Open Banking will request you to update your consent for the accounts every 90 days. Access to the accounts will be revoked automatically if you do not give new consent. If you would like to revoke access before the 90 days expiry date, please proceed with the following steps.

1. Click the 'Menu' button at the top.
2. Select the 'Linked Accounts' menu.
3. Click the 'Delete' button against the account you want to revoke access from.