SENRO

Recent SENRO Developments

Personal Client Overview
Implementation of PDF Summary on Client Overview screen

A PDF export option has been added to the top right hand corner of the 'Personal Client Overview' screen.

If selected, this will give you the ability to export the details entered on the client overview into a professional looking PDF summary.

Investment Policies
Total contributions values now take into consideration transferred in values

The Investment Plan Details screen has been slightly re-formatted so that transferred in values are now taken into consideration along with transfers out and total withdrawals for a more accurate total contribution amount.

This change is also shortly to be implemented into the Pension Plan Details screen.

Both of the changes detailed above have been implemented as a result of user wishes that have been logged through the online user guide tools on your SENRO systems.

http://v4userguide.senro.co.uk/

In this edition:

SENRO News

Season's Greetings from the eKeeper Group, we give our warmest thoughts and best wishes for a wonderful Christmas and a very Happy New Year.

We explain how your SENRO system helps you comply with the **FSA's data security requirements.** See our article on page 2.

Do you have an idea or suggestion for your SENRO system? We explain how you can have your input in future SENRO developments. See page 4.

We update you on recent SENRO releases and those that are shortly due for release on page 2.

Workplace pensions are now coming in with the **new legislation.** We update you on page 3.

Your Senro System - an Independent System secures your future.

In this industry we spend a great deal of time talking to clients about the value of investing money in their future.

With SENRO you have the potential to increase your new business volume, as well as improving efficiency and time management. If the lead management tools or user friendly marketing sections of SENRO help you generate 1 new application per user, this would likely cover your costs for the system for the entire year!

Using SENRO generates more revenue, increases your profit margin, improves efficiency and client care. It substantially increase the value of your company; you have made an excellent investment choice .

And don't forget, by having a **completely Independent system** from a network or network supplier, you have the reassurance that the data contained within the system is **owned by you!**

Your SENRO System - an Independent System secures your future
A vital system to hold all your client information and add value to your business

SENRO
THE FINANCIAL SERVICES ENGINE

Planned System Enhancements

Improvements shortly to be released onto your SENRO system

We are pleased to confirm the imminent release of some further enhancements to your current SENRO system.

Marketing Searches and Exports

The enhancements planned for the Search and Export section of the SENRO system include over 70 additional filters and field selections that are to be made available within product, client and activity search categories in marketing.

The aim of these new markers and field selections are to assist our users in the segmentation of their clients based on their product criteria in preparation for the onset of RDR. They have also come about due to the 'wishes' that have been logged by our clients.

Work is progressing well with a view to have these changes available before the end of the year.

For more information on this subject, please contact sarah.king@ekeepergroup.com

More information on our 'wish' service is also available from the online 'user guide' section of SENRO.

http://v4userguide.senro.co.uk/

OWS (Galaxy) Integration

Integration with OWS (Galaxy) is progressing well, so you will be able to send your client information to Openwork from your desktop.

We have also been informed by Openwork that the production release of the Openwork Solution CRM integration has been moved from late November 2012 to January 2013.

FSA

How SENRO helps you comply with FSA data security requirements……

Many of you will have read the FSA's review, first published in April 2008 on Data Security within the financial services industry. We wonder however, how many of our clients took on board the points raised within this document and can categorically confirm that their practise adheres to the regulations in place to ensure no breaches in data security occur?

As SENRO user, you may be surprised to know that through using your system to its full potential, you are relieved of much of the responsibility detailed within this document. As SENRO is software specialising in the financial industry supported by the resources of the eKeeper Group, we can ensure that all the necessary measures are in place and are maintained.
This provides you, SENRO users, with the tools to ensure that your practise is fully compliant also.

Within this article I am able to provide details on how SENRO does such a great job in assisting its users in complying, and also to provide some advice on best practice whilst using the system.

The importance of this article is demonstrated by the repercussions that may occur if practices fail to comply with the regulations in place. This can bring commercial and reputational damage at a time when it is least needed, as well of course legal penalties since the FSA may take enforcement action.

One of the great and beneficial things about having a secure, online hosted system is that it reduces the risk of users taking sensitive client data off site on their laptop or other portable devises or of it being stolen or intercepted.

This can arise from 'know your customer' (KYC) which of course requires firms to gather documentary evidence about their customer's personal circumstances to ensure that they are offering them the right products.
Surprisingly, many firms that use SENRO do not utilise the document storage facility contained within, even though they do currently receive a generous amount of free document storage. Almost half of the practises using SENRO do not use storage within SENRO or even at all.

If this facility was utilised, the

potential risk of these documents being obtained for the purposes of financial crime are greatly reduced, as are the costs involved with holding documents on your own internal servers. It removes the added responsibility for them being adequately backed up, stored and secured, or the need for any 3rd party persons, such as IT professionals servicing them, to be accordingly vetted.

Unfortunately, poor controls over customer data presents opportunities for thieves and fraudsters to steal data and commit identity fraud and other financial crime.

In addition to the risk of data sensitive client documents and information being obtained, it is crucial that firms have properly configured IT access rights and a well defined joiners and leaver's process to ensure data is appropriately secured.

There are three main points at which it is good practice for firms to take appropriate steps to ensure that access rights are reviewed. On recruitment, when staff change roles and when staff leave the firm.

and a great deal of time was spent ensuring that any potential gaps is the system were closed to ensure that users could have the necessary restrictions placed against their user profiles to prevent data security breaches from occurring. An adviser who has no access to a client's profile can request access on a permanent or temporarily basis through the system administrator who can then permit or deny.

Users can have client and case own view, team view, or unrestricted company view. Areas of the system can also be restricted either completely or by data field.

The nice thing about SENRO is that it is very flexible and handles simple structures and the most complex organisational structures.

The following are good practise observed by the FSA in this area.

- Firms that had set up role-based access profiles for each role in their organisation that replaced the old profile with a new one when individuals changed roles.

- Firms that effectively treated staff changing roles as new joiners. All existing access rights are permanently disabled or deleted. (If this is not done, there is a risk of a corrupt member of staff using the vacant user account for criminal purposes, including the theft of customer data.)

The FSA illustrate the importance of firms ensuring that access to IT systems, both through desktops and laptops, is controlled using individual user accounts (User ID) and that each account is protected by a strong password.
The same applies to any 3rd party systems a firm may have in place, which includes of course SENRO.

They explain how it is essential that firms have individual user accounts in place so they can monitor user activities to detect breaches of policies and procedures that could lead to data loss. For example, if a corrupt employee was systematically extracting customer data from a database using a generic password, the lack of an auditable, individual user account would make it difficult for the firm to find out – or prove – who was responsible.

The same applies to a business's failure to disable a user's access the system once they have left the business.

Another great feature within SENRO is the ability for it to recognise a strong password set against a user's profile, and will even prevent the user from saving if it doesn't meet the necessary standards. It will also automatically prompt a new user to reset their password when they log in for the first time so that the system administrator is unaware, and will prompt them to do so continuously every 6 weeks.

Although the backup of data is essential for disaster recovery purposes, the methods commonly used by firms give rise to several risks to data security that must be properly managed.

At the eKeeper group we have made significant enhancements to the security and backup procedures that underpin system delivery, employing our expertise gained from providing hosted solutions for many other UK-based systems. This has been achieved through additional backups and security audits, details of which can be viewed within September 2012's newsletter.

With the above in mind, it is not really a requirement for our clients to run their own security backups, although some still do for their own peace of mind.

SENRO provides users with the controls required to ensure that their system users have the necessary restrictions in place to prevent them from gaining access to sensitive areas of the system should it be required.

Should you require any advice on how SENRO can help you or your practise comply, please contact Sarah King on 01275 400660.

EYE ON IT
Current Industry News & Trends

Workplace pensions will be more affordable than participants think

Workers will need to put aside as little as £2.00 per week to get them started on a workplace pension scheme, the National Employment Savings Trust has claimed.

The national not-for profit pension scheme said 46 per cent of the 11m workers affected by auto-enrolment did not currently save into a pension scheme. Some 90 per cent of these are earning less than £40,000 a year.

More than 600,000 people, working for the country's largest firms, are expected to be enrolled in a workplace pension scheme before the end of the year.

The department for work and pensions expects this figure to grow to 4.3m people by 2014 as smaller firms become part of the initiative.

Key Facts:

- Minimum employee contributions start at 1 percent, rising to 4 percent in 2018.

- DWP research suggests that less than one-in-three will take the decision to opt out of the scheme.

- Anyone over 22 years old and earning more than £8105 will eventually be auto-enrolled with the largest employers.

- Employees who opt-out of the scheme will be re-enrolled every three years.

Have an idea or suggestion you would like to put forward for your SENRO system?

Great news! Here at the eKeeper Group we provide our users with the ability to provide their own ideas and suggestions for the system!

We build into the system many of our clients wishes, especially where they are of use to many of our customers.

We would love to keep users updated individually on the progress of their wish, but this isn't always possible so be sure to keep an eye out for them in the 'planned system enhancement' or 'recent SENRO developments' sections of SENRO news.

To log a wish, simply select your 'newsletter' icon in the bottom right hand corner of your SENRO screen and once the web page has opened, select the first section called 'Introduction and updates'.

In here there is a section called 'Make a wish' where we encourage our users to provide their feedback and ideas.

Here at the eKeeper Group we are committed to building long lasting working relationships with our clients and endeavor to help you get the most from your system. Through providing this service we get to understand what our user need and want.

We encourage all our SENRO users to provide us with their valued feedback. Every wish we receive to enhance the system is recorded and managed, so we can continue to build the system you want.

Should you want to log a wish, please ensure you are specific with the details, so we fully understand what you want.

Make a 'wish' within the online SENRO user guides: http://v4userguide.senro.co.uk/

Quick Start Guide to SENRO
INTRODUCTION AND UPDATES ▼
Introduction to SENRO
Make a Wish
Error Reporting
MANAGEMENT SETUP & CONFIGURATION ▼
CLIENT AND SALES MANAGEMENT ▼
MARKETING AND REPORTING ▼
COMMISSION TRACKING AND RECONCILIATION ▼
3RD PARTY ACCESS AND INTEGRATION SERVICES ▼
If you have any issues, contact us here

This Month's Q&A Technology Tips

Q: I don't seem to be able to right click and paste content into the 'Notes and Activities' screen, why is this?

A: This issue may be caused by copying and pasting content from applications into SENRO.

This problem occurs more often in FireFox Browsers, and has been reported to have been rectified on more recent versions.

Some Rich-Text Editors such as Gmail and Yahoo have copy and paste buttons that override this feature.

This is because of security reasons. Mozilla does not want any sensitive information being pasted and than submitted without your permission.

Instead of right clicking and then selecting paste to copy your content into SENRO, simply try 'Ctrl + C' to copy the content from its originator and then select 'Ctrl + V' to paste the content into SENRO.

This should then allow you to paste your note into SENRO.

SENRO
THE FINANCIAL SERVICES ENGINE

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We want to hear from you!

Do you have any feedback on any of the articles contained within SENRO News?
Are you or your business involved in an exciting event that you would like us to promote?
Do you have any feedback in relation to your SENRO system?
Do you have an article you would like to see included?

We want to provide you, our clients, with the opportunity to be involved with SENRO News.

If any of the above is of interest, please contact Sarah King sarah.king@ekeepergroup.com