



# Digital Client Portal

## On-boarding Process #3

### Client User Guide

Nov 2018      Version Portal: 7.12.3

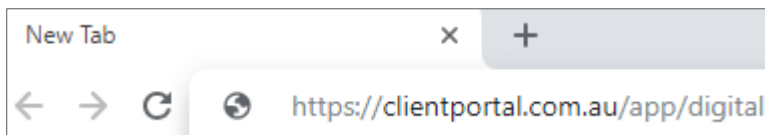
This guide is intended to assist clients navigate the digital client portal. It includes how to:

- Access the URL
- Logging in/out
- Security questions
- Send and receive messages
- Amend personal details
- View valuations
- View performance
- View balance sheet
- View transactions

Note: As the Digital Client Portal is configurable a client's visibility of messages, portfolios and assets may vary.

## Login Details

Your adviser will provide you with a URL link for the digital portal, your username and a temporary password. If they are sent by email you may receive two emails, one advising your username and the other one advising your temporary password.



### Access the portal


To access the portal copy the URL link into your browser (Chrome, Internet Explorer, Firefox etc) and enter.

The login screen appears:

- Select the Client tab
- Enter your username
- Enter your password
- Click Login

A screenshot of the login screen. At the top, there are two tabs: 'Client' (selected) and 'Adviser'. Below the tabs are two input fields: 'Username' and 'Password'. The 'Password' field has a small eye icon to its right. Below the fields is a blue 'Login' button. At the bottom, there is a link that says 'Help with logging in'.

### Handy Tip:

Click on the reveal password icon  to display the characters being typed.

A screenshot of the 'Password' input field. The field is empty, and the 'reveal password' icon (an eye) is visible on the right side of the field.

Click on the hide password icon  to change the characters back to hidden.

A screenshot of the 'Password' input field. The field contains several dots, indicating the password is hidden. The 'hide password' icon (an eye with a slash) is visible on the right side of the field.

## First Login

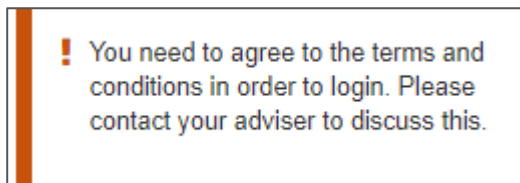
On your first login you will be prompted to Agree/Accept the Disclaimer, change your temporary password and select two security questions. This provides additional security as your new password will be confidential to you and the security questions will be asked each time you select the 'forgotten password' option to help prevent fraudulent attempts.

### Disclaimer

When prompted select Agree and Continue.

A screenshot of a 'Disclaimer' screen. At the top, it says 'Disclaimer' followed by the date '22nd February 2018' and a timestamp '16/02/2018 15:10'. Below this is a paragraph of placeholder text (Lorem ipsum). At the bottom, there are two buttons: 'Decline' on the left and 'Agree and Continue' on the right.

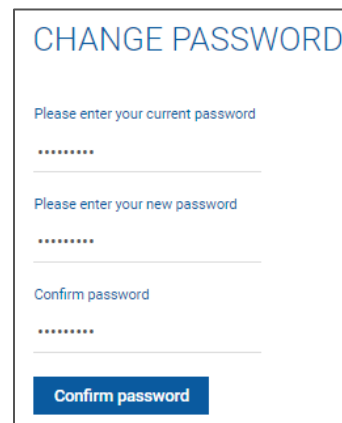
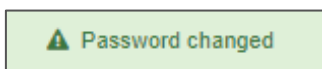
Selecting Decline will log you out of the portal and a warning message will appear on screen.



## Change password

To change your password complete the form by entering your:

- Current password
- New password
- Confirm new password
- Click on Confirm password
- Notification of successfully changed password will be displayed on screen

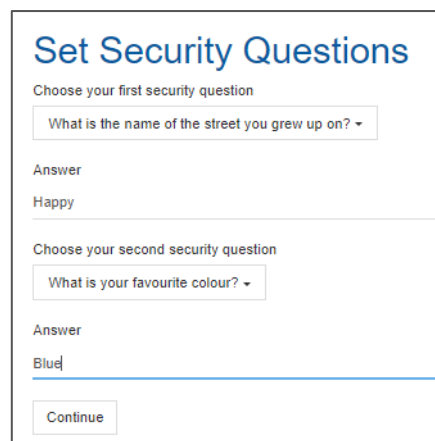
A form titled "CHANGE PASSWORD". It contains three input fields: "Please enter your current password", "Please enter your new password", and "Confirm password". Each field has a password mask (dots). A blue button labeled "Confirm password" is at the bottom.

## Security Questions

Next you will be prompted to select two questions from the dropdown lists and enter your answers.

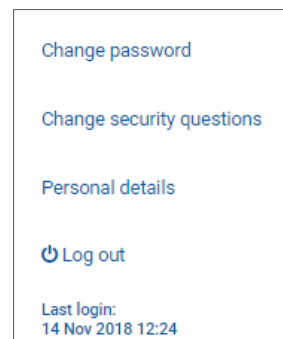
Keep these details safe and secure as only you will have access to them.

When you have completed the answers click on Continue.

A form titled "Set Security Questions". It has two sections. The first section is "Choose your first security question" with a dropdown menu showing "What is the name of the street you grew up on?". Below it is an "Answer" field with the text "Happy". The second section is "Choose your second security question" with a dropdown menu showing "What is your favourite colour?". Below it is an "Answer" field with the text "Blue". A "Continue" button is at the bottom.

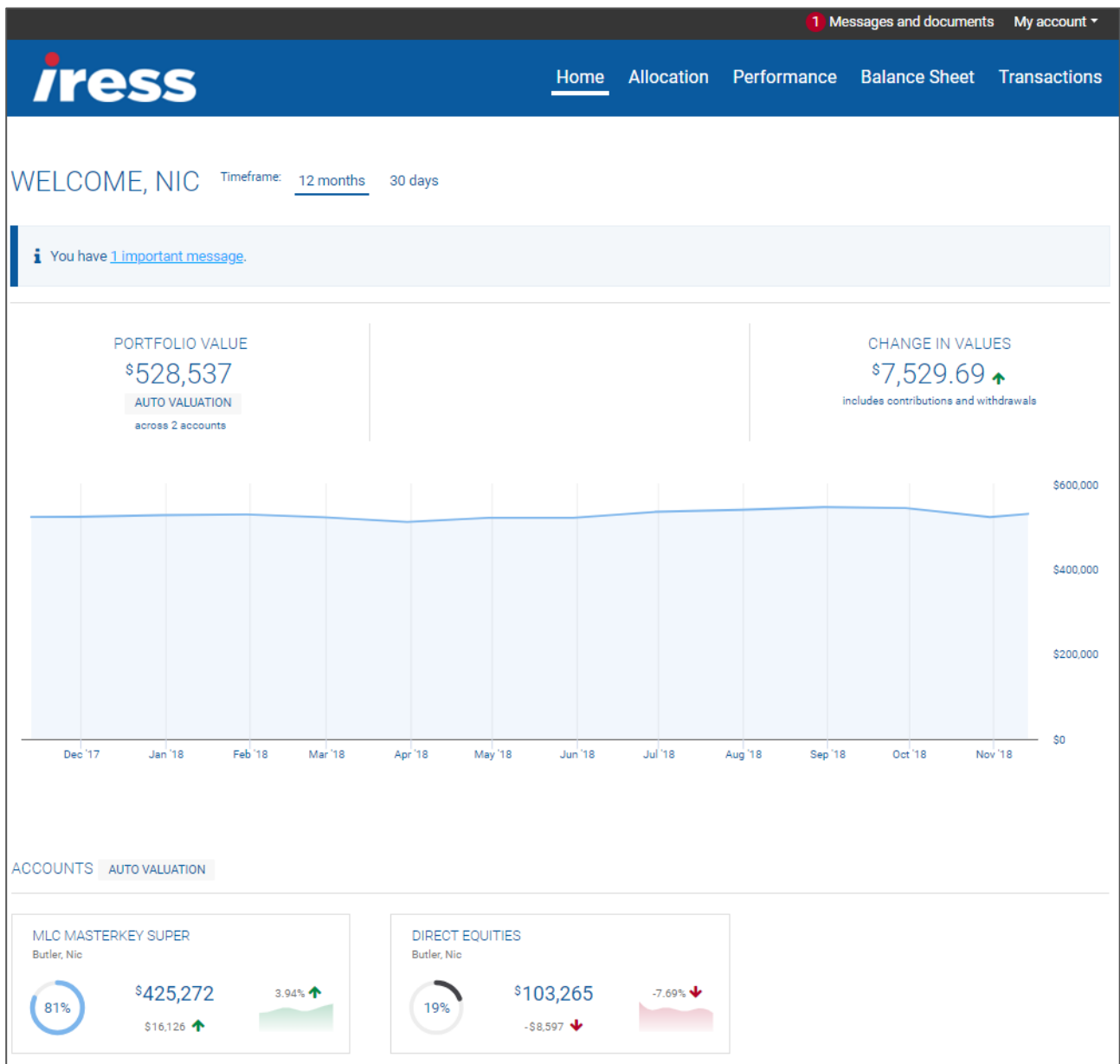
### Handy Tip:

You can change the security questions via the My Account tab. This is explained in more detail later in the guide.

A vertical menu with four items: "Change password", "Change security questions", "Personal details", and "Log out" (with a power icon). At the bottom, it says "Last login: 14 Nov 2018 12:24".

## Landing page default

Your default landing page is shown below:



## My Account

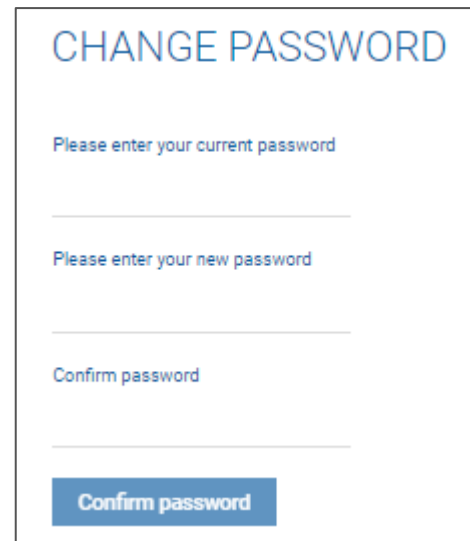
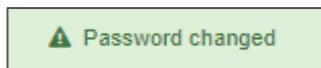
Clicking on the My Account tab, top right of ribbon, displays a dropdown list of actions:

- Change password
- Change security questions
- Personal details
- Log out
- Date and time of last login

## Change Password

Clicking on Change password option opens a new screen. To update your password enter the following:

- Current password
- New password
- Repeat new password
- Click on Confirm Password
- Notification of successfully changed password displayed on screen.

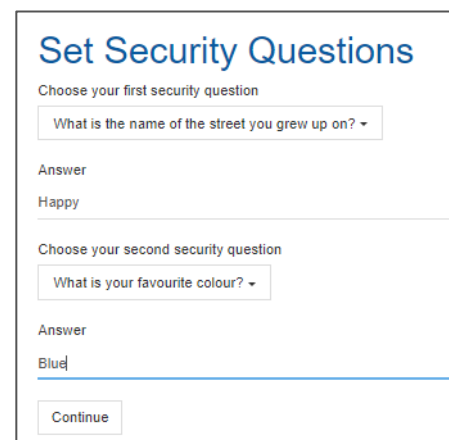
A screenshot of a web form titled "CHANGE PASSWORD" in large blue capital letters. Below the title, there are three input fields with blue placeholder text: "Please enter your current password", "Please enter your new password", and "Confirm password". Each field has a horizontal line below it. At the bottom of the form is a blue button with the text "Confirm password" in white.

## Security Questions

Clicking on Change security questions opens a new screen. To update your security questions and answers enter the following:

- Select two questions from the dropdown lists
- Enter your answers
- Click Continue

Keep these details safe and secure as only you will have access to them.

A screenshot of a web form titled "Set Security Questions" in large blue capital letters. Below the title, it says "Choose your first security question" followed by a dropdown menu showing "What is the name of the street you grew up on? ▾". Below this is an "Answer" field containing the text "Happy". Then it says "Choose your second security question" followed by a dropdown menu showing "What is your favourite colour? ▾". Below this is an "Answer" field containing the text "Blue". At the bottom is a button labeled "Continue".


## Personal details

This option displays your personal details.

Please check the details and should you need to correct the data please follow the on-screen instructions and send a secure message to your adviser by clicking on the blue text hyperlink ('[secure message](#)').

ABOUT YOU	
Title	Mr.
First name	Nic
Middle name (s)	
Surname	Butler
Date of birth	01/02/1975
Country of birth	
TAX AND DOMICILE	
Nationality	Australian
CONTACT DETAILS	
Home phone	02 2343 3423
Work phone	
Mobile phone	
Preferred phone number	02 2343 3423
Email address	nic@email.com.au
RESIDENTIAL ADDRESS	
Street	98 Martin Place, Sydney NSW 2000
City	SYDNEY
County	NSW
Postcode	2000

*Secure messages are explained later in the guide.*

 If you wish to update your personal details, please send a [secure message](#) to your adviser.

## Log Out

Always use the Log Out option to leave the portal for security reasons. The on-screen message confirms you have been securely logged out.

 You have now been securely logged out.

## Help Logging In

The initial login page has a hyperlink for Help with logging in. Clicking on the link opens a new screen.

[Help with logging in](#)

### Forgotten Password

The 'Send me a temporary reset code' prompts the user to enter their username and click a button to request a temporary reset code to be sent via email to their preferred email address. This temporary code may have an expiry time set on it, eg. 72 hours.

Enter the temporary password as per the prompts and then create a new password. Same steps as for 'First login'.

### Forgotten Username

The 'Send me my username' link prompts the user to enter their registered email address and then click a button to request their username to be sent to them via email.

### Time Out/Inactivity

Once the pre-set period of inactivity has occurred the system will automatically log you out.

## HELP LOGGING IN

### FORGOTTEN PASSWORD

A temporary reset code will be sent to your registered email address

Username

---

[Send me a temporary reset code](#)

### FORGOTTEN USERNAME

Your registered email

---


Your date of birth

DD/MM/YYYY

---

[Send me my username](#)

[Return to login](#)



Client

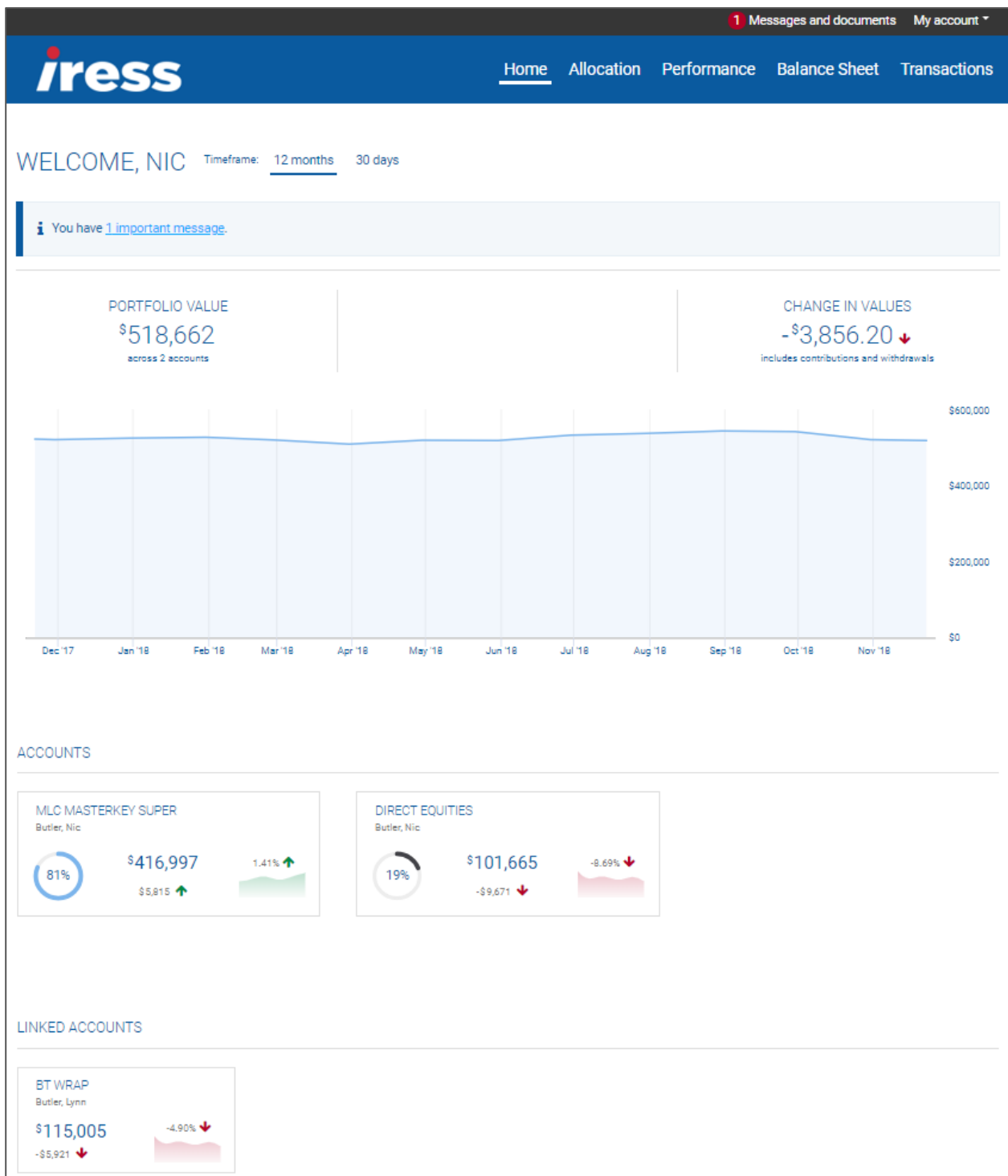
Adviser

**i** You have automatically been logged out due to inactivity

## Home

The 'Home' page displays the following details in widgets:

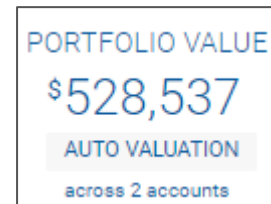
- Portfolio value
- Changes in values for Last 30 days or Last 12 months
- Accounts – all accounts in your portfolio
- Linked accounts – other accounts you have access to
- Portfolio value chart





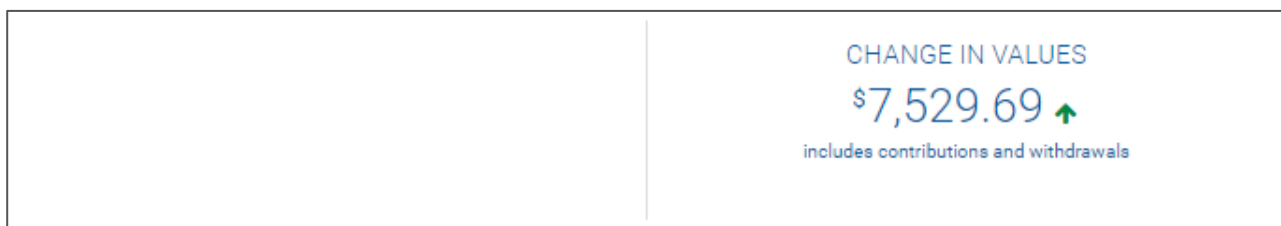
## Portfolio value widget

The first widget is a summary of the total value of your portfolios and indicates the number of underlying accounts.

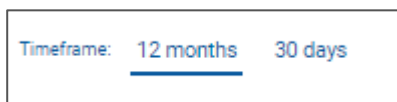


## Change in values

The change in value widget displays the monetary movement over the last 12 months (default) or over last 30 days.

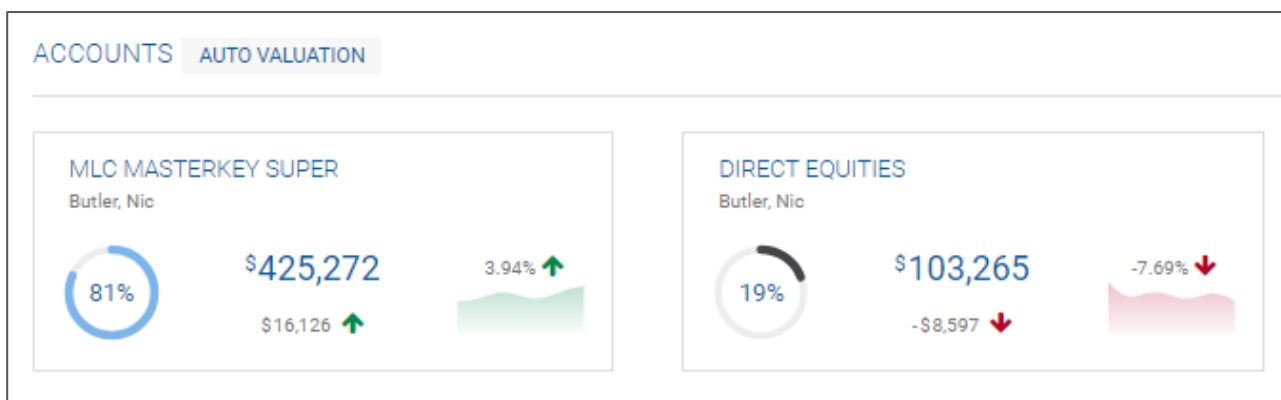


The timeframe can be amended at the top of the screen.



## Accounts

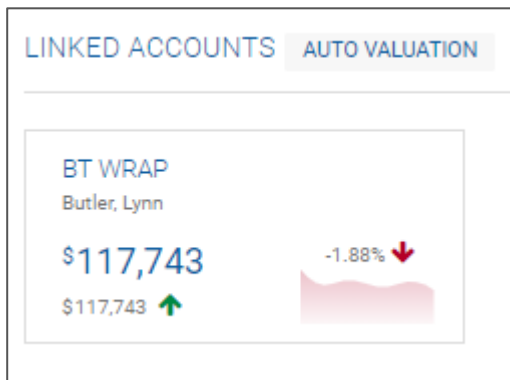
The accounts widget displays a table summarising the previous widgets, namely current value, fund performance and change in value of your accounts over the last 12 months (default) or over the last 30 days.



Client and joint accounts total the value shown in Portfolio Value.

## Linked Accounts

Linked accounts will reveal the values of other accounts that you have access to but the values will not be included in your portfolio value. They are displayed for information purposes only in this example.

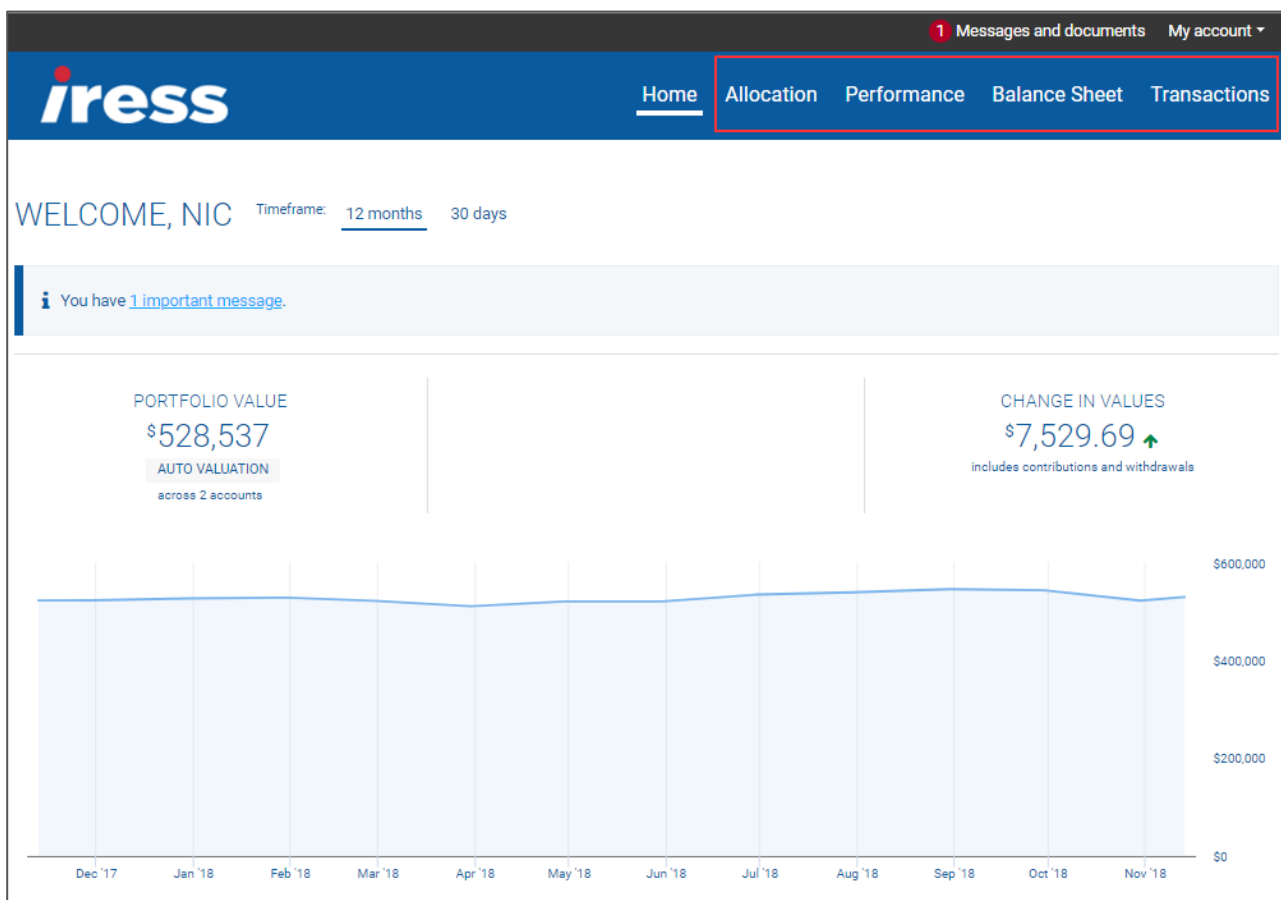


Users must confirm if they have access to partner or other linked accounts when applying for online access.

## Portfolio value chart

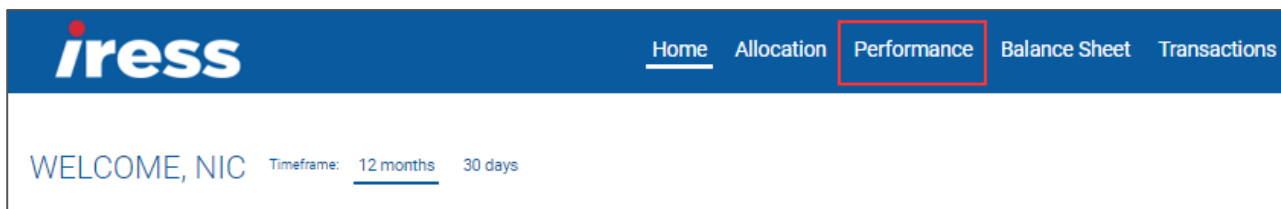
The portfolio value chart displays a summary of the underlying accounts in a chart with the values indicated when you hover over the line.

Click on the Portfolio value chart or tabs across the top right corner to access more in-depth portfolio details.



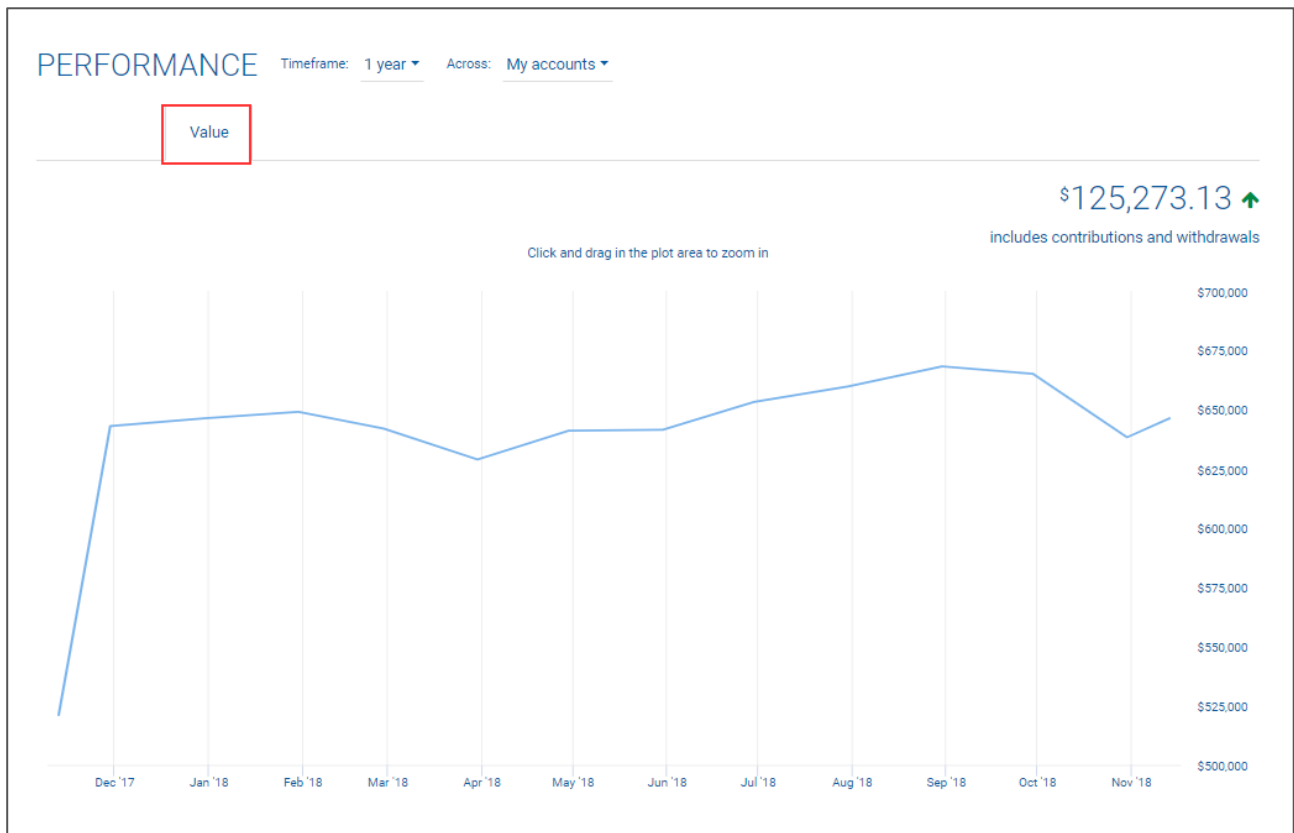
## Portfolio performance chart

From the Home page you can access Performance by clicking on Performance tab



The portfolio performance chart displays the performance over the last 12 months in a line chart.

Hovering the mouse over the chart will display the performance percentage and date. To view monetary value click on the value tab.



Click and drag the mouse on an area of the chart to expand that specific date range.

Click and drag in the plot area to zoom in

## Basis of valuation

Basis of valuation ▼

Clicking on the drop down arrow will display the Basis of valuation wording.

## Allocation - Investments

The Investments tab displays your investment plans as the default option.

iress			Home	Allocation	Performance	Balance Sheet	Transactions
1 Messages and documents My account ▾							
ALLOCATION Timeframe: Today ▾ Across: My accounts ▾							
Asset class Sector Geographic region Investments							
Account				Market value		Unrealised gain	
➤ Direct Equities				\$101,665.20		\$5,765.20 6.01%	
➤ MLC Masterkey Super				\$416,997.71		\$66,997.71 19.14%	

Data included is:

- Account
- Security name (visible in expanded view)
- Market value
- Units (visible in expanded view)
- Book cost
- Unit price (visible in expanded view)
- Weight (visible in expanded view)
- Unrealised gain

Selecting ➤ will reveal details of the instruments in each account.

Asset class Sector Geographic region Investments							
Account				Market value		Unrealised gain	
▼ Direct Equities				\$101,665.20		\$5,765.20 6.01%	
Security name		Book cost	Units	Unit price	Market value	% Amount	Unrealised gain
IRESS Limited		\$25,000.00	2,771.0000	\$11.20	\$31,035.20	5.98%	\$6,035.20 24.14%
Commonwealth Bank of Australia		\$70,900.00	1,000.0000	\$70.63	\$70,630.00	13.62%	-\$270.00 -0.38%
▼ MLC Masterkey Super				\$416,997.71		\$66,997.71 19.14%	
Security name		Book cost	Units	Unit price	Market value	% Amount	Unrealised gain
MLC MasterKey Super - Horizon 4 Balanced Portfolio		\$350,000.00	4,855.9941	\$85.87	\$416,997.71	80.40%	\$66,997.71 19.14%

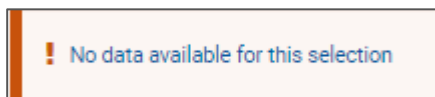
Clicking on ▼ will revert back to the summary display for the specific account, hiding the details of the underlying instruments.

## Custom date

Timeframe: Today ▾

Click on timeframe to select a pre-set alternative (Yesterday, End of previous tax year) or a custom date.

It is possible to view the summary page based on a previous date. The earliest date you can select is the inception date of the oldest account. Selecting a date earlier than this will generate an on-screen message:



Today

Yesterday

End of prev tax year

Custom

To change the date:

- Click on the date field and select Custom
- Scroll back through previous months
- Click on the date you wish to select.
- Click on Apply

Alternatively, you can manually enter the required date and select Apply

Today

Yesterday

End of prev tax year

Custom

November 2018

Mo	Tu	We	Th	Fr	Sa	Su
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2

06/11/2018

Cancel
Apply

To reset the date to today's date, click Cancel

The selected date will be displayed above the chart.

## My Accounts

The default view will include all the accounts listed in My accounts.

You can change the view to one account or all accounts in portfolio.

**My accounts**

▾ Butler, Nic

All accounts in portfolio

MLC Masterkey Super

Direct Equities

## Performance

From the Home page you can access Performance by:

- Clicking on Performance tab
- Clicking on the Portfolio Valuation chart

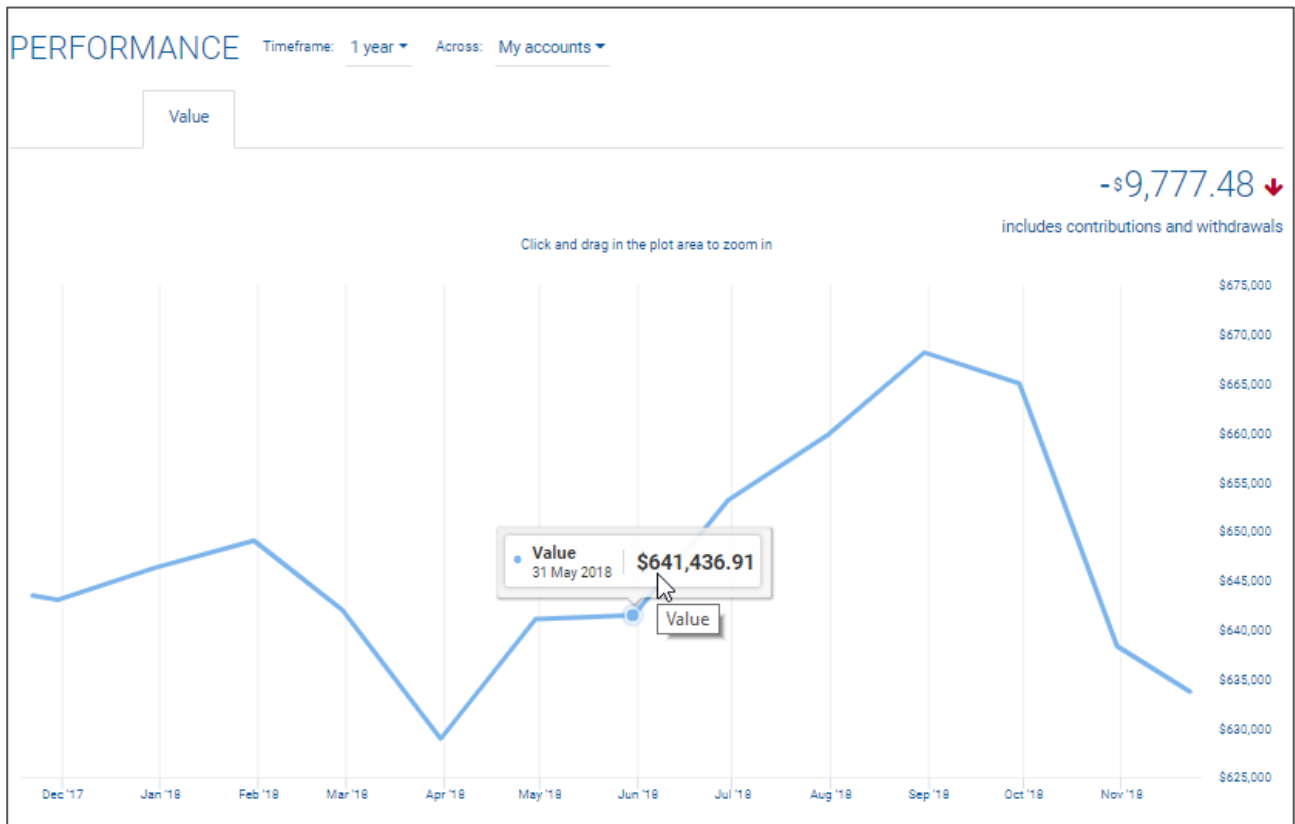
There are two performance charts available:

- Value

### Chart

The Performance page displays a default line graph of the whole portfolio for the last 12 months in Value format.

## Value chart

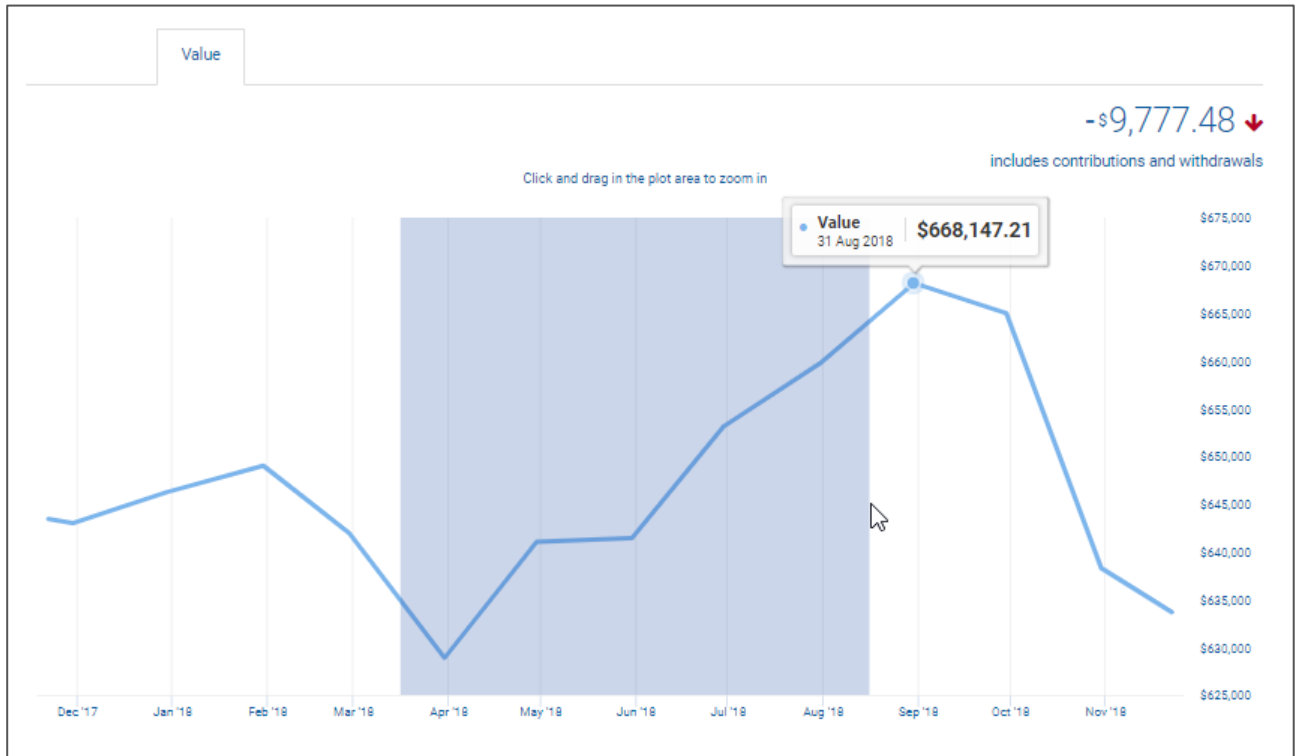


Hovering the mouse over this chart will display the date and monetary value.



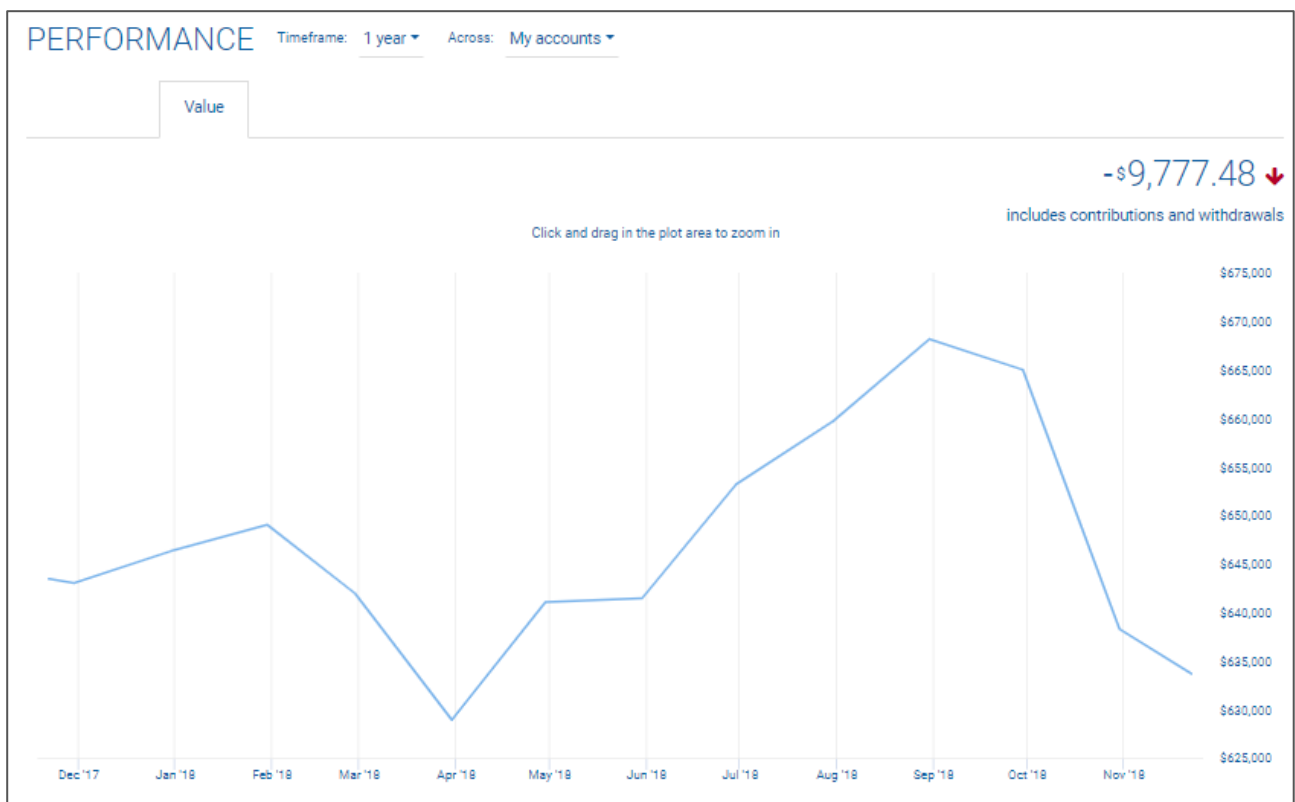
## Features common to Performance and Value Charts

Click and drag the mouse on an area of the chart to expand that specific date range.



Click on Reset zoom to revert to original chart.

Reset zoom



Custom dates

Selecting different time periods and/or accounts from the drop down lists will instantly update the charts.

Timeframe: 1 year ▾

Across: My accounts ▾

1 year

2 years

3 years

Current tax year

Previous tax year

Year to date

Custom

My accounts

▾ Butler, Nic

All accounts in portfolio

MLC Masterkey Super

Direct Equities

Linked accounts

➤ Butler, Lynn

## Balance Sheet

From the Home page you can access Balance sheet by clicking on the Balance Sheet tab.

The Balance Sheet will summarise your assets and liabilities.

The Value at the top of the screen represents the combined sum of all your assets minus what you owe.

**iress** Home Allocation Performance **Balance Sheet** Transactions

**BALANCE SHEET** Your wealth: Managed Non-managed Everything

My Assets ▾

**\$1,701,453**

A combined sum of all your assets minus what you owe

**3 INVESTMENT ASSETS**  
Funds, stocks and bonds  
**\$2,201,453**  
 Mosman Home  
 Bondi Apartment  
 Broking Account

**1 LIABILITIES**  
Legal responsibilities  
**-\$500,000**

Investment assets (3) Liabilities (1)

**MANAGED**

Description Owner(s)	Type Policy number	Total value Valuation date	Value owned % owned
<b>Bondi Apartment</b> Nic Butler Lynn Butler	<b>Investment Property</b>	<b>\$1,200,000</b>	<b>\$600,000</b> 50%
<b>Broking Account</b> Nic Butler	<b>Stocks</b> 121212	<b>\$101,453</b> 2018-11-26	<b>\$101,453</b> 100%
<b>Mosman Home</b> Nic Butler Lynn Butler	<b>Primary Residence</b>	<b>\$3,000,000</b>	<b>\$1,500,000</b> 50%

Select the owner of the assets to display by clicking on **My Assets ▾**.

## Transactions

From the Home page you can access Transactions by clicking on the Transactions tab.

Date	Security	Account	Transaction
1st May 2016	Commonwealth Bank of Australia Purchase: 1000@7090 Commonwealth Bank of Australia (CBA)	Direct Equities	Purchase 70.90 AUD 1,000,0000 UNITS

Timeframe: 3 years Across: My accounts

BASIS OF VALUATION

Selecting different time periods and/or accounts from the drop down lists will instantly update the table of transactions.

Date	Security	Account	Transaction
1st May 2016	C P A	alia h Bank of	

Timeframe: 3 years Across: My accounts

1 year  
2 years  
3 years  
Current tax year  
Previous tax year  
Year to date  
Custom

BASIS OF VALUATION

Selecting a range without any transactions will display the following message.

<p>! There are no transactions available for the accounts and dates selected</p>
--

## Messages and Documents

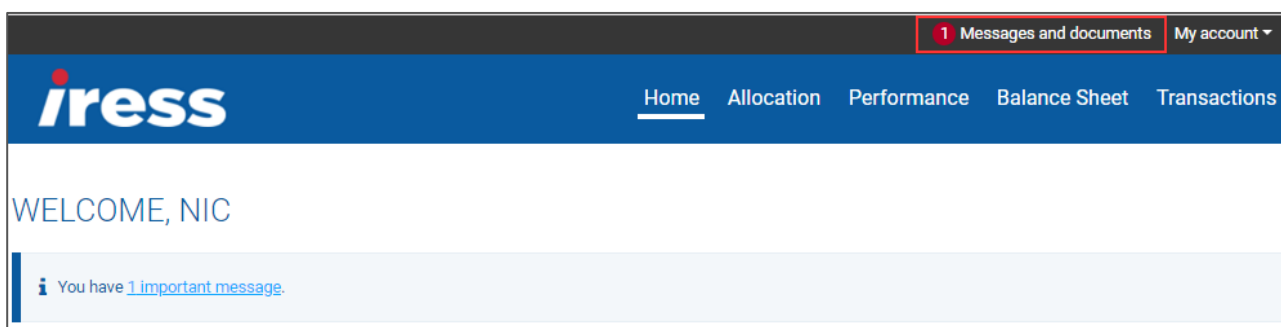
To access secure messages and documents click on **Messages and documents** in the top ribbon.

The default view displays received messages.

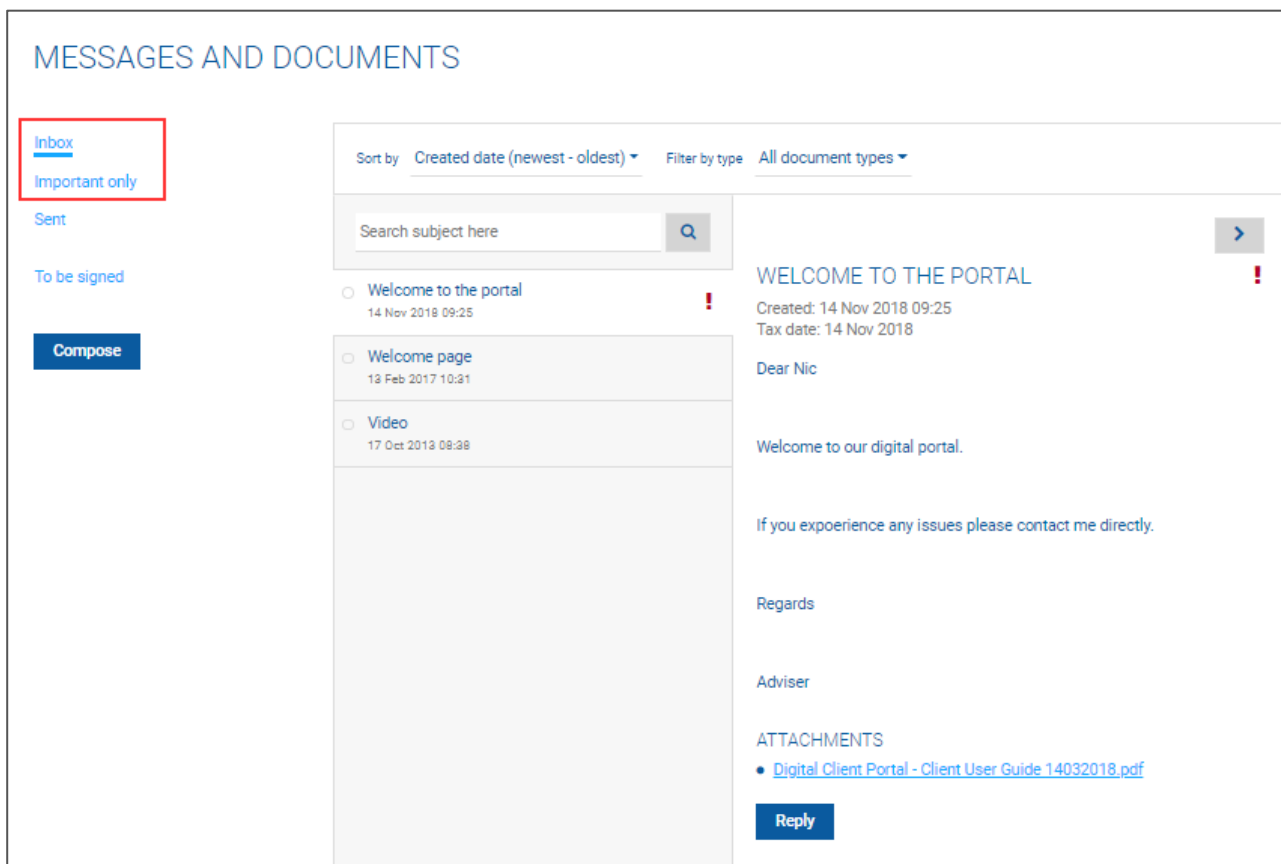
### Unread messages

The number of unread messages is reflected in the red circle adjacent to the Messages and documents tab.

- Unread messages have a red bullet. ●
- Important messages (as defined by your adviser) have a red exclamation mark and will also be indicated on the Home page. !



- Select Inbox or Important only tabs to quickly identify the documents.
- Click on a message to read it.



## Reply

Once you have opened the message you can reply by:

- Clicking **Reply** and entering text in the Message field

The screenshot shows a 'REPLY' form. At the top left, the word 'REPLY' is in large blue letters. Below it, the 'Subject' is 'RE: Welcome to the portal'. To the right of the subject is an 'Attachments' section with an 'Add' button. The 'Message' field contains the text: 'Thank you for the portal invite. Just to confirm I can make the appointment for my review next week.' followed by 'Kind regards'. At the bottom of the form are two buttons: 'Cancel' and 'Send a message'.

- Click **Send a message**

If necessary, Attachments can be added by clicking on **Add** and selecting the required file to upload:

- A confirmation message will appear at the bottom of the screen
- Message will be visible from the Sent items

✓ Message sent successfully.

The screenshot shows the 'MESSAGES AND DOCUMENTS' page. On the left sidebar, there are links for 'Inbox', 'Important only', 'Sent' (highlighted with a red box), and 'To be signed'. Below these is a 'Compose' button. The main area has a search bar with the text 'Search subject here' and a magnifying glass icon. Below the search bar is a list of messages, with the first one being 'RE: Welcome to the portal' dated '23 Nov 2018 13:06'. To the right of the message list is a detailed view of the selected message, showing the subject 'RE: WELCOME TO THE PORTAL', the creation date 'Created: 23 Nov 2018 13:06', the tax date 'Tax date: 23 Nov 2018', and the message body: 'Thank you for the portal invite. Just to confirm I can make the appointment for my review next week.' followed by 'Kind regards'. At the bottom of the message view is a 'Reply' button.

## Compose

To create a secure message for your adviser:

- Click on **Compose**
- Enter a title in the Subject field
- Enter text in Message field
- Click on **Send a message**
- A confirmation message will appear at the bottom of the screen
- Message will be visible from the Sent items

## Searches and filters

You can search for a specific document name or use the filter to assist.

Sort by

Created date (newest - oldest) ▾

Filter by type

All document types ▾

Search subject here

Q

## To be Signed

If your adviser provides you with a document to signed, you will receive a notification message in your Inbox.

To view and sign the document, select [To be signed](#) and the relevant document, then click **View**.

MESSAGES AND DOCUMENTS

Inbox

Important only

Sent

**To be signed**

Compose

DOCUMENTS TO BE SIGNED

ATPpdf

Due: 27 Dec 2018

reportout-6446-4707.pdf

Due: 27 Dec 2018

ATP.PDF

AWAITING SIGNATURE

Due: 27 Dec 2018


Awaiting signature by Nic Butler

View

The document, terms and conditions can be read and either declined or accepted.

PLEASE SIGN THE DOCUMENT BELOW

ATP.pdf1 / 1

  
7b4c6dce866e  
Authority to Proceed

We, Mr. Nic & Mrs. Lynn Butler

We have read and understood the Statement of Advice presented to us by Eloise Upton from Xplan Technology, and authorise him/her to proceed with the recommendations as outlined.

All fees and charges have been explained to us, and We understand that neither Eloise Upton, nor Xplan Financial Planning can provide guarantees as to the future performance of any investment recommendations.

We have provided all information accurately to Eloise Upton who has developed this plan.

We authorise Eloise Upton to act in his/her capacity as our Financial Planner regarding this investment, and to act on our instructions provided by (circle whichever is applicable):

Facsimile  
Email  
Writing

We accept the recommendations made in this Report and give authority to Xplan to proceed with the implemen-

☐ I accept the terms and conditions and would like to sign this document. Please send me a security code.

[Show terms and conditions](#)

Decline

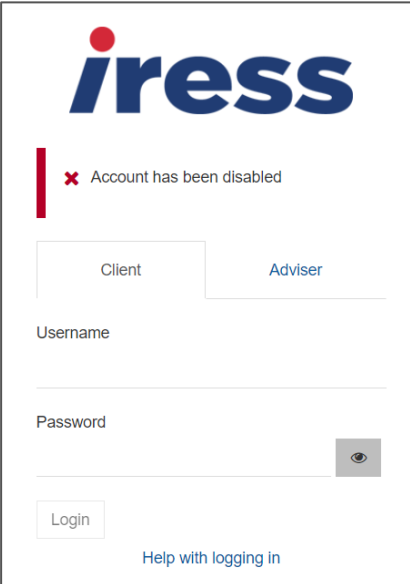
Sign



## Account has been disabled

In instances where you have fallen foul of the password failed attempts policy (a set number of incorrect logins in a certain time period, possibly 3 failed attempts in 10 minutes) or have forgotten the answers to your security questions, your account will be disabled.

A message will appear on your login screen and you should speak to your Adviser to facilitate release.



The screenshot shows the iress login interface. At the top is the iress logo. Below it, a red vertical bar is followed by a red 'x' icon and the text 'Account has been disabled'. There are two tabs: 'Client' (selected) and 'Adviser'. Below the tabs are input fields for 'Username' and 'Password'. The 'Password' field has a toggle icon (an eye) to its right. At the bottom left is a 'Login' button, and at the bottom right is a link that says 'Help with logging in'.

# Multi Media

The digital portal can be accessed across multi-media (mobile, tablet, iPad) and multi browser (IE, Chrome, Firefox etc). Below are screenshots from an iPhone7.





Innovative technology  
for wealth management,  
financial markets and  
the mortgage industry.

[iress.com/au](https://iress.com/au)

IRESS Limited,  
Level 18, 385 Bourke  
Street  
Melbourne, Victoria 3000

T +61 (0)3 9018 5800  
F +61 (0)3 9018 5844  
[enquiries@iress.com.au](mailto:enquiries@iress.com.au)  
[www.iress.com/au](https://www.iress.com/au)

Offices in:  
Australia, Canada, Hong  
Kong, New Zealand,  
Singapore, South Africa,  
United Kingdom.