



## CURO - overview

Transformational software for financial  
advice & wealth management firms



Time4Advice is on a mission to disrupt the financial planning and wealth management technology landscape. For far too long **technology providers have failed to deliver the panacea of benefits promised.**

We're out to change that. It's why we've teamed up with Microsoft in a strategic relationship and created CURO; It's an advisor technology ecosystem that spans an adviser firm's entire business. The result is a digital transformation platform that delivers seamless multi-channel client experiences, the ability to serve more clients well, centralised data, reduced risk and create significant operational efficiencies.

Already used by over 4,000 users, one of our clients is now servicing 2,500 active clients per adviser, that's 10x the industry norm. Another client reports doubling business throughput with the same number of staff thanks to the automation delivered by CURO.

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# Addressing your business challenges

CURO is the Latin for 'to care for', 'to look after', 'to manage', descriptors that perfectly describe what a practice management solution should enable.

CURO is a comprehensive "All Office" solution built on the Microsoft Dynamics 365 CRM platform extended significantly to support all of the core functionality you would expect from a traditional financial adviser back office system. The most modern solution available today, CURO is built with the needs of the post-RDR adviser in mind and is architected to support the full client cycle from initial contact through to ongoing review. It offers:

- Secure, single sign-on based integration and data exchange with other Microsoft products (e.g. Word, Excel, Outlook, SharePoint, Teams and Power BI)
- Add-ons from a small selection of global technology providers who build solutions to extend Microsoft's core capability
- Our own messaging infrastructure via which we securely consume and deliver bulk data feeds
- Our own API through which we have integrated (or CURO has been integrated with) a wide range of third-party systems

CURO is highly configurable and each component tells its own story of extensibility, enabling us to deliver a solution that ideally satisfies your business challenges. It is the foundational technology solution that brings all of your other systems together, delivering a 360° view of your clients. So overall, you can embrace CURO confident in the knowledge that the technology is future-proof and that it will support your business on its ongoing digital transformation journey.



CURO is the best wealth management CRM and back office system out there. It is well designed and has the potential to revolutionise our efficiency and easy access to client data.

Jon Macintosh, Partner, Saltus.



# Why choose Time4Advice and CURO

When considering your choice of technology supplier, there are two critically important factors; first is the macro-technology direction of travel, and its impact on the financial advice and wealth management sectors.

The second is that the current so called 'leading' financial advice software solutions are built on technology that is over 15 years old. Whilst they have done a decent job in keeping their systems operational, they are fundamentally inadequate to meet the needs of the macro-technology changes, described as follows:

## The macro technology direction of travel

### 1. The Cloud

Over recent years, cloud computing has fundamentally changed businesses, large and small, enabling them to scale both up, and down, quickly. It has also generated significant cost savings by allowing large sets of data to be stored economically to the point where cloud storage has become ubiquitous. As a result, data volumes have increased from terabytes to petabytes to zettabytes and the data itself has become every company's most valuable asset. This means the focus on cloud computing has progressed to extracting powerful insights from the deluge of data available and using it to drive both innovation and create competitive advantage. To truly harness the power of data, financial advice and wealth management firms must digitally transform themselves and enable data to flow freely, securely and in a structured way throughout their organisation as well as externally to and from trusted third parties, product providers and platforms.

#### **What this means:**

firms must implement technology solutions that enable data insights to be drawn from across the whole enterprise quickly and efficiently.

# Why choose Time4Advice and CURO...continued

## 2. Microsoft's Dynamics 365, Azure and Office 365

We're all familiar with the global presence of Microsoft and the globally dominant position of their Operating systems, Word, Excel and Outlook applications. However, Microsoft has also become the global leader in digital transformation technologies. Their Dynamics 365 platform has over 5 million users worldwide and a R&D spend of \$2 billion annually. With world leading hosting services provided by Azure and the ubiquitous use of productivity tools such as Office 365, it has become the global standard for digital transformation. So much so that some of the world's leading consultancy firms are investing heavily in these Microsoft solutions, e.g. KMPG is investing \$5bn and Accenture are recruiting 10,000 Dynamics 365, Azure and Office 365 consultants.

### What this means:

These Microsoft solutions have become the global standard for driving the digital transformation agenda. Therefore, organisations that fail to adopt these technologies could be held back by not benefiting from Microsoft's ongoing investment, innovation and global learning.

## 3. AI and automation

Recent research has revealed that the financial sector is leading the UK in the use of artificial intelligence. Nearly three quarters (72%) of banks, insurance firms and other financial institutions use the technology a 7% increase over the past 12 months. According to the report, entitled Accelerating Competitive Advantage with AI, organisations already using AI, at scale, are performing an average of 11.5% better than those who are not up from 5% just one year ago. Of the AI driven technologies being adopted by the financial services sector, predictive analytics and systems that study and interpret data to help users learn more about their company are most widely used (52%). Microsoft are investing \$4billion annually in AI development and CURO is ideally positioned to help your business take advantage of that.

### What this means:

Without a modern technology solution, notably CURO, your business may not be best placed to take advantage of this increasingly important area of innovation.

# Why choose Time4Advice and CURO...continued

## 4. Digital transformation within financial advice & wealth management

A number of firms within the financial planning and wealth management sectors have identified the direction of travel and have started the journey to digital transformation and they're already starting to reap the benefits and gain competitive advantage.

### What this means:

There will be winners and losers within the financial planning and wealth management sectors. The winners will be those firms that embrace digital transformation by adopting Dynamics 365, Azure, Office 365, Business Intelligence, AI and automation, and solutions that are built on these technologies. The losers will be those firms that either fail to digitalise or stick with existing financial planning and wealth management technology solutions where they will be held back by their suppliers' inability to digitally transform their businesses.

## 5. Why CURO is the only viable strategic solution

Given that CURO is built on Dynamics 365, is hosted on Azure and is natively integrated with Office 365 it is perfectly placed to take full advantage of the macro technology shifts, as described above.

**Therefore, CURO will be the choice of the winners in the financial planning & wealth management**

# About Time4Advice



A practitioner-led business - Microsoft technology - An end-to-end advice software solution - Delighted existing customers.

55

## Talented employees

Led by ex-IFAs, this highly specialised team combines technical expertise with a profound understanding of financial advice. In addition, wider expertise is available within Transact (part of the same IntegraFin group)



## In partnership with Microsoft

It has teamed up with Microsoft to create CURO, the **most modern financial advice solution** in the market.



## End-to-end advice software

**CURO optimizes the entire advice process** from lead generation through to client onboarding, analysis and advice, plan implementation, fee management, and ongoing client servicing.



## Unified data across front and back office

CURO creates a single-point-of-truth for all data across front and back office. **This automates CRM, admin processes, client reporting, and regulatory reporting.**

4000

## Existing users

**CURO is used by over 4,000 advisers** within some of the leading financial planning and wealth management firms.

AI


## Automation, AI, and machine learning


CURO enables firms to take full advantage of emerging technologies such as AI and machine learning.



# Case studies

 **Wise Investments**  
www.wiseinvestment.co.uk

 **Nature of business:**  
Financial Advice and DFM

 **Number of staff/users:**  
29 users



Wise Investment

## Context of CURO implementation

Wise Investment use Pershing as their custodian and previously used Adviser Office as their Back-Office system. Placing trades on Nexus (Pershing), and opening accounts, was a wholly manual process and completely separated from their use of Adviser Office. They wanted to create a new operating model that would significantly improve efficiency, enhance confidence in their data (by establishing 'one truth') and improve their service delivery. CURO and IMIX were central to this and supported: a) Account opening from within CURO, i.e. pushing data from CURO into IMix, b) Investment plan valuation and remuneration updates, i.e. pulling data from IMix into CURO. As a result, when a new ISA is created on Pershing (using Nexus), the data flows back into both IMix and CURO. IMix applies the appropriate funds, which then updates Pershing and the resulting position is then reflected in the valuation feeds, which simultaneously update both IMix and CURO.

## Implementation approach


Implementation was managed via a Steering Group. It was split into several jointly run workstreams. Following detailed scoping, CURO implementation project was managed through an agreed project plan. Time4Advice allocated a dedicated Implementation Consultant who faced off to a dedicated Project Team within Wise Investment. Wise Investment staff were trained to create their own processes in CURO, supported by Time4Advice Consultants working both face to face and remotely.


## Outcome

Wise Investment have rated their new solution "9/10". In addition, through a recent LinkedIn post, Wise Investment have claimed that, thanks to their new CURO & IMix operating model, they've continued to service clients, uninterrupted by the Covid-19 pandemic, with all staff working remotely. This would simply not have been possible using their previous operating model.

# Case studies

 **Saltus**  
www.saltus.co.uk

 **Nature of business:**  
Financial Advice and DFM

 **Number of staff/users:**  
83 users

**...Saltus**

## Context of CURO implementation

Saltus were introduced to Time4Advice in 2016 after they acquired a firm using CURO. At the time, Saltus, a were using Adviser Office in addition to 'Mabel', a proprietary fund management system. Their systems were all deployed in separate silos significantly duplicating effort, frustrating staff and causing significant re-work and inefficiencies. In addition to the initial CURO implementation, over the years we have implemented various projects including:

- a) Automation to support a change of agency for several thousand client records relating to acquired firms
- b) Integration with MFiles, a document management system, transforming the way Saltus store and retrieve documents across their multiple sites.
- c) Integration with Mabel, their proprietary fund management system
- d) Implementation of CURO Business Intelligence, including a consultancy exercise to maximise their use of CURO and to automate the creation of management report from numerous data sources that previously took several days to produce.

## Implementation approach

An Account Manager and Project Manager have been assigned to Saltus in order to ensure key objectives and activity is on track. The Account Manager ensures that at a strategic level, goals and objectives are understood and implemented. The Project Manager facilitates regular project meetings and ensures the agreed objectives are delivered.

## Outcome

Saltus has confirmed the success of using CURO in a note issued to their Board which included the following extract: "A momentous day for Saltus... This month marks a landmark in that I had zero involvement in the MI pack production ... This is a fully automated (i.e. no spreadsheet exports or manual intervention) version of our AUM, revenue, adviser revenue summary and conversion opportunity"

## Lessons Learned

That close collaboration between us and our client's leadership team ensures the right objectives and outcomes are prioritised.

# Case studies



**Nature of business:**  
Accountancy, Tax and  
Financial Planning.

**Number of staff/users:**  
200+ users

**OLD M<sup>ILL</sup>**

## Context of CURO implementation

Initially Old Mill were simply looking to replace their Adviser Office deployment. However, after talking to Time4Advice Old Mill decided to adopt our suggestion of a more fundamental change to their IT architecture. Specifically, CURO would replace their existing (legacy) CRM system (Maximiser) and Pipeline (a list files on Sharepoint), together with an integration with CCH, their Accountancy system. CURO would become the 'master' for the creation of and maintenance of Clients, names, addresses and related data. Assignments and Jobs would also be created in CURO with associated records being created in CCH, via a synchronisation of data between the two systems.

## Implementation approach

The implementation followed the our standard methodology. One of the key objectives for Old Mill was a significant level of self-sufficiency in terms of configuration of CURO and ongoing management. The scope included:

- a) 3 x data migrations and the relevant de-duplication required between the 3 data sources
- b) Data considerations in relation to the integration with CCH
- c) The development & testing of agreed customisations
- d) Workshops to enable Old Mill to create their own processes and documents in CURO
- e) Creation, by Old Mill, of required process and documents, with onsite and remote Time4Advice consultancy support
- f) On-premise deployment of CURO
- g) Initial training was provided by Time4Advice with subsequent training, e.g. relating to customised processes and documents, was undertaken by Old Mill.

## Outcome

Client is fully satisfied and building their business on the benefits CURO delivers.

## Lessons Learned

Client is fully satisfied and building their business on the benefits CURO delivers.



## Proposition detail



Without the transformation benefits CURO delivers, we would no longer be in business.

Stuart Payne, COO, Wills & Trusts Wealth Management.

# Functionality

CURO delivers an all-inclusive and fully comprehensive range of functionality. Key elements include :



# Personalisation and configuration

CURO is the only Microsoft Dynamics CRM-based solution designed to support a full end-to-end financial advice process and operates “out of the box”. To fast track ROI and to ensure that firms can migrate to CURO without the loss of relied-upon functionality provided by traditional back office products, CURO comes equipped with common 3rd-party and Provider data integrations, pre-built and documented workflow processes, pre-built but unbranded document templates and pre-built dashboards and Business Intelligence reports that span all key business areas (marketing and lead generation through to remunerations and compliance). For smaller firms, and those with straight forward needs, system configuration is a matter of a few weeks spent personalising and branding documents, recording and defining the menu of services provided, recording any model portfolios and adding in risk definitions. None of these personalisation’s require any technical or analytical skills to perform.

CURO can also be adapted and tailored to your requirements via inbuilt features such as workflow. It can also be extended via the use of third-party applications to deliver capabilities such as marketing and automated communications using expert tools. Our approach also leverages a feature of Dynamics CRM which allows CURO to be extended and adapted by layering on advice firm specific “Solutions”. Critically, these custom “Solutions” can be built, and maintained, without removing your CURO instance from the on-going product development path.

When considering the extent to which CURO can be configured, it’s important to understand what’s different about our offering from a traditional back office system as it may not be immediately obvious because the use of common terminology often obscures fundamental differences. Whereas traditional “back office” systems support long-term record keeping, compliance and remuneration reconciliation their “workflow” is rarely more than an ability to automate a sequence of tasks and document generation. Reporting tends to be either very limited or, technically impenetrable for Users to get to grips with. Suppliers of these systems also often make it difficult to extract and analyse the data they contain and, they are often impossible or expensive to extend. Invariably their users have to use work-arounds to meet unsupported business needs with the inevitable consequence that, over time, data and processes become fragmented and ultimately cause rather than remove inefficiencies.

True CRM means something altogether different. Microsoft Dynamics CRM is an everyday source of reference, fully and seamlessly integrated into the Microsoft tools that you and your staff already use every day to communicate with your clients. With unfettered and simple data access, information can easily be found and is readily at hand, enabling informed and targeted actions to be undertaken. Features such as workflow quite literally work whether your team are at work or whether they are at play or asleep; tracking task completion, escalating issues according to your rules; generating reports in exactly the format that your leadership values, keeping people informed – all without human effort or reliance on a memory of promises made.



# CURO product development

Just like any software business, Time4Advice has a finite amount of development capacity available to both develop new and to evolve existing features of the CUR0 software but priority is always given to the maintenance of existing features and especially to those that relate to regulatory compliance such as GDPR. We work collaboratively with our clients to ensure that our development resource is appropriately focused and that we involve the most qualified and interested people from our client firms. Developments that enhance CUR0 for all, are made without charge and the associated work of testing, documenting, educating and updating training materials are completed as part of our product evolution.

Where a client wishes to expedite the release of functionality already scheduled in our development roadmap, we take a pragmatic view and try to gain consensus via the User group to affirm priority and the application of what's required. But, if this cannot be agreed then we will charge the client as if it were a bespoke development.

We operate a monthly development and release cycle and all non-bespoke product updates are provided to all clients at no charge, such is the SaaS based model that we operate.

# Third-party integrations

Whilst the CURO product offers adviser firms an exceptionally broad range of functionality and provides an essential technology back bone, it does not seek to offer the highly specialised tools and calculators that are also required to construct and execute financial advice and wealth management services. Rather, Time4Advice seeks to enable CURO users to access whatever third party applications they wish to use. This is achieved through the development of a range of APIs and by working closely with the third parties concerned. To date, the following third party integrations are live within CURO:

## **Document generation and management**

- Smart Flows a template client reporting system (Included in CURO License)
- DocuSign e-signatures add on for XperiDo (no direct integration with CURO)
- Microsoft SharePoint Multiple functions but integrated with CURO for Document Management
- M-Files Enterprise document management system
- Virtual Cabinet a cloud document sharing / digital signatures tool
- XperiDo a document creation solution
- Genovo a multi-product suitability report writer

## **Analysis**

- Solution Builder by iPipeline a protection quotes tool
- FE Analytics by Financial Express import a client's plans & funds to analyse
- FE Fundinfo by Financial Express internationally respected fund price feed (included in CURO licence)
- O&M Profiler by O&M Systems a fund research and cashflow forecasting tool
- Voyant Adviser a client cashflow forecasting tool
- CashCalc Two way integration with their client cashflow forecasting portal, with synchronisation of client KYC data between the two systems
- FinCalc a client cashflow forecasting and modelling tool

# Third-party integrations...continued

## **Client management**

- SmartSearch AML anti money laundering checks
- Moneyinfo a client facing portal into which we feed a daily extract of client data
- IMiX by Investment Software Ltd portfolio management and fund platform integration

## **Marketing and communications**

- Click Dimensions marketing tools add on for Dynamics 365, with bulk email distribution & analytics, event management, survey management and more
- RingCentral Phone click to dial functionality and the option for pop-up caller info

## **Remuneration**

- IFA Dataflow uses scanning and data capture techniques to extract and format data into importable files



CURO has been designed and architected to be deployed as SaaS and we are pleased to offer two options for hosting your CURO solution:

## 1. Hosted

The CURO tenant and all supporting component applications are hosted by a set of servers within Microsoft Azure dedicated to Time4Advice. No physical infrastructure is required by users of CURO other than to access CURO through an internet connected web browser and Outlook ( if desired)

## 2. Private hosted

This enables us to host CURO and its component applications in a dedicated environment, ring fenced for the user firm, but contained as a group within the overall Time4Advice Azure cloud account. This enables us to permit a greater degree of direct access and control over servers and data for user firms should it be required. This removes the need for firms to commission their own hosted server environment. Furthermore, the scripted server deployment capability of Azure enables a rapid commissioning and deployment process, whether the environment is required on a temporary or permanent basis.

# Availability and performance

CURO has been tested for scale and performance and is subject to regular performance tests. Database and code optimisations are made as necessary from the output of such tests. The performance testing process is able to simulate far greater usage and data volumes than would reasonably be expected in production.

In addition to these tests, we have a number of large implementations of CURO. For example, one such production CURO tenant has a record count running to many millions, approximately 3,000 users that access CURO data through the Microsoft Dynamics UI and approximately 9,000 users who access data within the system via a custom interface built on the CURO Custom API.

Furthermore, our Microsoft Azure environments have been designed so they can be extended both by adding additional physical servers and increasing server specifications. Servers are monitored for resource and performance and resources are increased or decreased according to demand.

CURO is available 24 / 7 and boasts over 99.9% up time. The only times CURO is unavailable is during system maintenance and the timings for such routine updates are always out of hours and scheduled at times of minimal system use (such as late Friday evenings). Prior notice is always given to clients of all scheduled maintenance.



CURO is flexible and future proofed CRM technology which allows us to personalise the service delivery to our clients on a scalable basis. It also provides integration with a large number of our key business partners, helping to support our digital evolution.

**Jane Hudson, Operations Director, Lucas Fettes Financial Planning.**

## **CURO Accessing CURO**

CURO and component applications are all internet enabled and accessible via the major web browsers. CURO can also be accessed via Microsoft Outlook. Windows 10 and MS Office 2019 is fully supported.

## **Data strategy and architecture**

Data quality, accessibility and the relational data model on which CURO has been designed are critical and arguably the most important aspect of the entire technology stack. The system's data architecture is the foundation on which all processes and outputs are built and the fundamentals of that design determine not only the technical efficiencies of the system but also impact significantly on the capabilities that we can communicate to the User; the ease with which the system can be navigated, data added, reports generated and processes created via which to deliver the operational efficiencies the business seeks.

Apart from security, consistency and accessibility, an overarching principal of the Time4Advice data strategy is data sharing, not duplication. The more moving data that requires synchronisation and concurrency considerations, the more complexity and opportunity for error is built into the technology stack. CURO is considered the "single truth" and hosts the "golden client" record and we have invested significantly in delivering and maintaining that to avoid scenarios which might invalidate data integrity and remove confidence in the processes and outputs that the data supports.

The CURO data model has been designed specifically for financial planning. It has been designed as a single schema to accommodate individual, corporate, employee benefit and trust clients and extends to include remuneration, marketing, compliance and activity management. Again, the overarching principal of one truth has been factored into the design so all processing and reporting is achieved from a single data source.

CURO is connected directly to the CURO Portal via the CURO Connect API. Only user credentials and CURO Portal configurations (e. g. branding and theming) are stored outside of CURO for reasons of security.

# Technology...continued

## **Multi- tenancy**

CURO is deployed as a multi-tenanted, multi instance deployment of Microsoft Dynamics. Each tenant exists as a separate database within the CURO SQL server. Private Hosted implementations of CURO have their own dedicated SQL servers. For CURO Hosted tenants, the application code is shared by tenants even though the data is separated into tenant specific databases. Private Hosted implementations of CURO have their own dedicated application code.

Each CURO tenant is accessed via a sub domain. The subdomains are connected to a Microsoft Dynamics Organisation via the Controlling Tenant. The organisations persists in each instance of the Dynamics database (tenant). Therefore, it is not possible for a CURO tenant to access data from another tenant.

## **Encryption**

CURO has been deployed as a series of custom solutions on Microsoft Dynamics CRM. Time4Advice have configured Dynamics so it can only be accessed securely over an SSL encrypted connection. This means all connections to CURO via the internet are encrypted using a Time4Advice owned SSL certificate. CURO is accessed via a web browser or Outlook which is required to support SSL certificate encryption. CURO component applications also connect to CURO using a series of web APIs designed and maintained by Time4Advice. All connections are secure and authenticated using the industry standard OAuth2 token based authentication.

## **Vulnerability Testing**

Time4Advice has engaged an outside agency, Bulletproof, to conduct regular penetration tests on all aspects of the CURO technology estate. The results of these tests are made available to CURO firms on request. Time4Advice routinely reviews the outcome of Bulletproof testing and recommendations in response to and remedy of vulnerabilities are implemented as necessary. In addition, we have engaged security consultants to help define the Time4Advice security policies, both for physical and logical architecture. This has fed into the Security Strategy and is key in the design and implementation of all development projects and infrastructure design.

## **Business Continuity**

A copy of the Time4Advice Business Continuity Plan (BCP) is available on request. Of course, like all businesses in the UK, our BCP has, unfortunately, had to be deployed in response to the recent Global Pandemic. However, we are pleased to confirm that our BCP has proved highly robust and that the Time4Advice business has coped well with the unprecedented circumstances that the COVID 19 virus has forced upon us all. Specifically, Time4Advice offices in Norwich were closed and staff worked remotely for several weeks without any material impact on the service provided to CURO users.

Time4Advice recognises, and has significant first-hand experience of the effort required to implement a new technology solution. Perhaps the most critical element of any Change Management activity, is to ensure that users are trained fully and effectively. That's why Time 4Advice has invested heavily in the creation of a Learning Management System (LMS). The LMS has been designed on a modular basis to enable every user to be provided with their own dedicated learning path. Since people learn in different ways, all of the LMS modules include a quiz or interactive activity and supporting videos. A comprehensive CURO Knowledge Base and a dedicated CURO Support Team are also available to help users if necessary. And, of course, the Time4Advice Implementation Team will be on hand to provide that face to face, human touch, if required.

The following types of training can be delivered through a combination of the LMS and online tutor led events: Clients have unlimited access, free of charge, to all online training material and videos.

1. **Project Team Training** - training those of your staff involved with the CURO configuration and deployment project to understand how the system works and how it can be configured
2. **Super User Training** - training those of your staff that will be responsible for on going administration of the CURO solution and championing use of the CURO system around your business
3. **User Training** - training for all of your staff that will be using CURO

# Self-configuration

Overall, our objective is to make your business as self sufficient as you choose to be . Specifically, we will take a consultative approach to process configuration training starting with providing an overview of the process automation capabilities within Dynamics CRM and CURO, followed by training on the “ best practice” for designing and documenting processes. This helps ensure that a clear definition of requirements can be produced that is understood by both users and by those who will be building the processes within the system. Ideally, the processes defined will then form part of the practical training around how to physically create the processes within CURO. This means that the training can be related to a specific business issue, the documented needs and the new process design.

Once the technical elements of the training have been completed, an iterative approach is taken, whereby processes that are documented can be reviewed collaboratively, to identify potential enhancements and efficiencies. This allows users to develop the critical skills to assess and evaluate their own, and each other's, work. This approach will continue into the build phase, where processes will be reviewed prior to promotion into the 'production' system. This ensures in efficient processes, and those that could conflict with core CURO processes, are avoided. It also ensures “best practice” is being observed.

Similarly, when training users how to configure Word/Excel templates and Smart Flow documents, we take a consultative approach. Users will be taught how to brand and amend the pre existing suite of “out of the box” CURO documents. Thereafter, users will be trained to develop their own skills via hands on training such that they can create any new documents that might be required. Initially new documents can be created with the help of a Time4Advice Consultant but very quickly they will be able to create their own documents. Users will also be invited to compile their own library of documents so that the training can be delivered in a logical manner, i.e. working on the most important and the easiest documents first and then gradually moving onto the more complex ones. And, of course, on site and online consultancy will allow continuous review and support prior to promotion of any documents into the 'production' system, in order to ensure there are no issues or system conflicts.



# Implementation

As you would expect Time4Advice provides a full implementation service allowing you to have whatever level of involvement you feel most comfortable with.

Of course, the best way to ensure the success of any technology implementation is to create a credible delivery plan that is properly resourced, well managed and well governed. That's why Time4Advice places significant effort into implementation planning and managing the deployment process. Specifically, Time4Advice aims to partner with its' clients rather than to simply provide them with a software system. As such the approach is one of complete openness, candour and rigour from the very early stages of engagement.

To further ensure success, and that projects move swiftly from Planning into Implementation, deliveries will be performed in logical phases allowing firms to manage the change curve more effectively, i.e. by introducing first a viable replacement for their current technology before embracing greater levels of automation and integration in later phases. This often has the added advantage of generating greater benefits as it allows those who are using CURO day to day to contribute more fully and, hence, feel greater ownership.

Overall, we seek to ensure that there are no surprises during implementation, and we endeavour to build solid business relationships that stand the test of time. Specifically, we will always ensure that there is a robust and effective governance model in place with strong escalation mechanisms to identify any deviations from the agreed plan and to secure mutual agreement on any corrective actions that might be required.



I've found that software integration is key to building a more efficient business - especially in the new more agile environment post-Covid. The various integrations with CURO allow me to reduce keying errors and build a more efficient, process driven business. This includes integrated links to my risk profiling, research, AML, cashflow modelling, portal, and document management system. Built using Microsoft Dynamics software, it is constantly evolving.

**Gianpaolo Mantini, Founding Partner, Higgins Fairbairn.**

# Data migration

Time4Advice has a dedicated Data Services Team who have built a robust set of migration processes for importing data from all of the major Back Office systems including Adviser Office (IRESS) and Intelliflo. This highly experienced team will support your business through a clearly defined series of steps to achieve a successful migration. However, we appreciate that there are invariably some aspects of specific client deployments that will probably make each migration project unique in some respect. This means we always start by conducting a detailed data analysis and planning exercise, i.e. looking at the quality of the existing data, the data sources and the options for migration. Once this has been understood a data migration plan will be created and agreed with the appropriate people in your business. Typically the plan will involve:

- An initial early migration of the data into a “UAT” instance of CURO to facilitate early visibility of the data and user training

- A full migration report after each test migration detailing the per entity and field logic used and data quality issues encountered

- Surfacing the key mapping decisions to allow discussion and refinement

- A shared snagging list and regular meetings to resolve issues

- A detailed Go Live plan for moving clients from the source system to CURO ensuring that the work is performed out of office hours thereby minimising the impact on BAU

- A warranty period giving your business direct access to the Data Services Team after Go Live, to quickly resolve any problems encountered.

Having migrated data from other similar sources numerous times before Time4Advice has the tools required to execute the data migration process, however, some assistance (systems specific knowledge) will be required from your staff, e.g. providing data field definitions and usages.

The effort required to complete the data migration process will be verified as part of the planning exercise but typical work loads, depending on size and complexity, range from 5 to 30 days, for a single source system.

And, of course, the Data Services Team remains available after Go Live for work on further migrations (e.g. acquisitions), data improvement work and the enhancement of BI/Reporting on client data.

# Support

Time4Advice operates a telephone based Support Desk which is available in the core hours of 09.00 to 17.30. The cost of this service is included with the CURO licence fee. Additional technical, educational, project management, consulting and IT structure services may be purchased as required.

Support for all third party services is provided by the relevant third party with the exception of Smart Flows where support is provided via the Time4Advice Support Desk.

Time4Advice Service Levels are monitored weekly and reviewed on a monthly basis in line with our internal management practices, e.g. to make improvements and review failures.



CURO has met all of our criteria. The support we have received has been outstanding.

**Roger Kennedy, Director & Chartered Financial Planner, AKFP Group.**

# Account management

Time4Advice supports its' clients through an Account Management service which delivers quarterly strategic updates and engagement to define, and then manage, mutual goals, vision and objectives. These are further supported by monthly operational check ins which can be executed either face to face or remotely. Overall, the aim of the Account Manager is to oversee and build the overall relationship and to ensure that both parties are aligned strategically and operationally.



# Thank you

## About Time4Advice

Formed in 2010, we're entirely focused on financial planning and wealth management technology. We're practitioner led. In fact, one of our founders was previously IFA of the year. This means we're rooted in the challenges advisers face. Our hand-picked team combines technical expertise with a profound understanding of the financial planning and wealth management. Today, we serve over 4,000 advisers and provide a digital transformation platform that delivers seamless multi-channel client experiences, the ability to serve more clients, centralised data, reduced risk and significant operation efficiencies.