



**FINCALC**



**plannr**

# Integration Guide



c/o O&M Pension Solutions  
5 Kings Court  
Newcomen Way, Colchester  
Essex, CO4 9RA

05/24

Tel. 01206 803210  
Email. [support@fincalc.co.uk](mailto:support@fincalc.co.uk)

## Contents

Contents.....	1
Introduction .....	2
How to link with Plannr.....	2
User Settings .....	4
Clients .....	5
Importing Clients into FinCalc.....	5
Linking/Exporting FinCalc Clients to Plannr .....	6
Cashflow Data .....	7
Importing Cashflow Items.....	7
Linking, Updating and Exporting Cashflow Items .....	7
Existing FinCalc items.....	9
Out of Sync.....	9
Deleting Linked Cashflow Items.....	10
Uploading Reports .....	10
Notes, Assumptions & Limitations.....	11
Clients.....	11
Incomes.....	11
Assets .....	11
Liabilities .....	12
Liability Repayments .....	12
Expenses.....	12
Life Assurance .....	12
Savings & Investments Accounts .....	13
Savings Contributions .....	13
Savings Withdrawals .....	13
Defined Benefit Pensions.....	13
Defined Contribution Pensions.....	13
Pension Contributions.....	14
Pension Withdrawals .....	14
Pensions In Payment.....	14
Other .....	14

## Introduction

This guide is specifically for Plannr Integrated FinCalc Users.

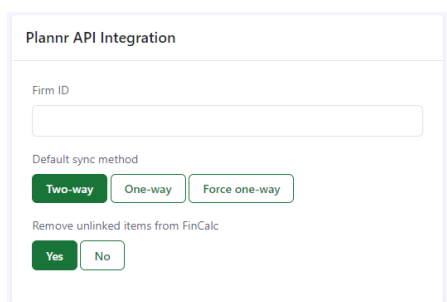
This guide will go through the process of setting up Plannr integration and explain how to use the 2-way integration.

## How to link with Plannr

If you would like your company to be integrated with Plannr, please contact our FinCalc Client Services team who can arrange this for you. Once your Plannr link has been enabled, you will need to input your Firm ID from Plannr into the FinCalc Settings.

Click 'Settings' in the left hand side bar, followed by 'Company Settings'. You can then select the 'General' settings card.

On the Plannr API Integration card, you can enter your Firm ID for the integration:



Plannr API Integration

Firm ID

Default sync method

Two-way One-way Force one-way

Remove unlinked items from FinCalc

Yes No

Your Plannr Firm UUID can be found in Settings within Plannr under Firm Details:

## Settings

- Settings Dashboard
- Account Details
- Firm Details
- Preferences

Once this has been set up you are also able to set up your company's preferences on the following:

**Syncing with Plannr** - When setting up these integrations you have the ability to select your companies sync method. The sync options available are Two-way or One-way from Plannr Only.

**Two-way** - If two way is selected all Client information will automatically sync with Plannr, therefore any changes in FinCalc will appear within Plannr. When loading the cashflow, this will sync with Plannr and import/update all relevant financial items. If two way is selected, you have two further options available to select your company defaults:

**Default to create financial items in Plannr - Yes or No** - This relates to when creating items in FinCalc, if your company wishes to set as default these will create in Plannr select 'Yes', alternatively

if you wish to not automatically create in Plannr select 'No'. This can be overridden on each item, by going to the Plannr tab in individual items and amending this.

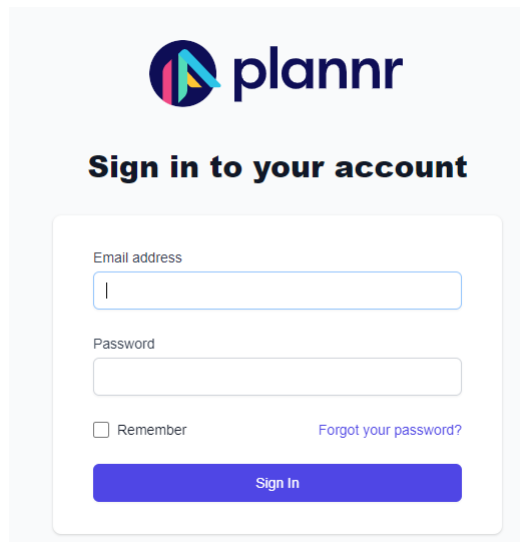
**Default to update financial items in Plannr - Yes, No or Only update from Plannr** - This relates to financial items that have been imported into FinCalc from Plannr. When editing a linked item, again if set to 'Yes', FinCalc will assume that it will update Plannr with any changes. However, you have more control over this and can either select 'No' which will not update the item or re-sync when the cashflow next syncs or select 'only from back office' which won't push any changes into Plannr but will still update on next sync. This can be overridden on each item, by going to Plannr tab in individual items and amending this.

**One-way from Plannr Only**- Force one-way ensures that Plannr data is NOT edited in any way. You are able to import Clients and Financial data, but changes made in FinCalc will not sync back to Plannr provider. This applies to both clients, financial data, and any items such as reports. This will lock down some inputs as you are unable to create, delete or update items in Plannr.

**Remove unlinked items from FinCalc** – If on sync there are items no longer valid to pull into FinCalc, for example they are set as transferred or deleted, you can choose whether FinCalc tidies the Cashflow up automatically by deleting these items. Otherwise, these will remain in FinCalc, you will however get a warning confirmed the items and they will be unlinked from Plannr.

To adjust this setting, click on 'settings', followed by 'company settings', and select the 'general' card where you will see the available options.

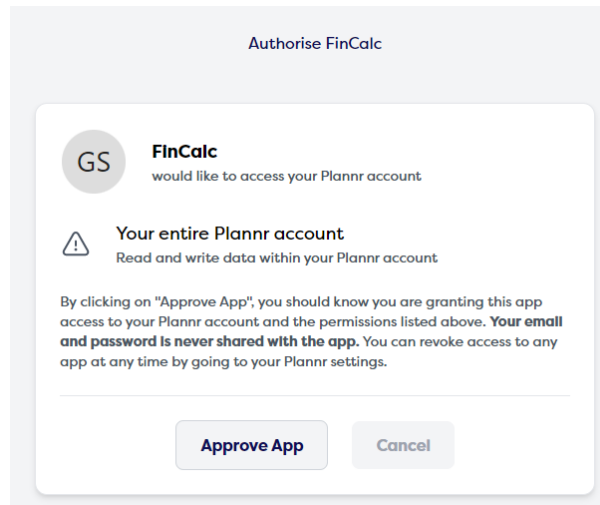
Once your Company is a Plannr Integrated FinCalc User, and you enable the integration, select to Import a client, or reset the back-office link you will see the following:



The image shows a screenshot of the Plannr sign-in interface. At the top is the Plannr logo, which consists of a stylized 'P' icon followed by the word 'plannr' in a lowercase, sans-serif font. Below the logo is the heading 'Sign in to your account'. The sign-in form is contained within a white box with a light gray border. It includes an 'Email address' input field with a vertical cursor, a 'Password' input field, a 'Remember' checkbox, and a 'Forgot your password?' link. A prominent blue button labeled 'Sign In' is positioned at the bottom of the form.

You will need to provide your Plannr login details, and upon clicking Sign in the link will be enabled.

You will then see the following authorisation message to approve the access to Plannr:



## User Settings

When you click to 'Import' a new client, FinCalc will prompt you to log in to Plannr and enable the back-office link.

Once you have you link with Plannr within your settings you will see two options:

### Back Office Sync

Active link with Plannr.

Reset

### Disable Back Office Link

Disable your back office link.

Disable

The first one will confirm whether you have an active link or not. If you do not have an active link the Reset button will show as 'Enable'. If you are getting any error messages confirming that the link is unavailable, it is best to refer to this setting and reset your link.


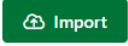
You can disable your link with the Back Office at any time, this will stop all syncing on both clients and financial data.

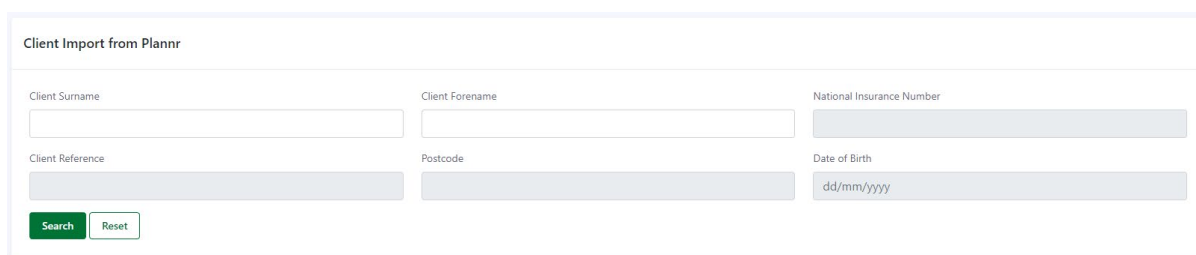
Please note, if you do disable your back office and make changes to FinCalc, the data will be 'Out of Sync' and you will have to review the changes before activating your link.

## Clients



### Importing Clients into FinCalc

Once the integration has been activated, you can (1) import any Plannr clients into FinCalc (2) link existing FinCalc clients to their records in Plannr or (3) create FinCalc clients in Plannr.

To import a client, select the  button within the client section. This will take you to input a new client, however a new  button will appear at the top of this screen. Pressing this button will take you to a search screen as illustrated below:



Simply enter the details for the client you wish to import and press 'Search'. The Clients that match your criteria will appear underneath the search options as hyperlinks.


Select the client you wish to import, and this will take you straight into their new Client Profile. To show that this client is linked to Plannr you can see this  icon next to their name on the Client Profile and on any client search. Within the Client Profile you will also see this button , which opens their record in Plannr.


If your Plannr client had another Client in their fact find, this record will be automatically imported at the same time, and they will be set as their financial relation in FinCalc. This can be seen under the relationships section in the FinCalc client profile.

At this point FinCalc is pre-populated with the following information (if it is entered within Plannr):


- Full Name
- Gender
- Date of Birth
- Marital Status
- NI Number
- Retirement Age
- Address

Please note, FinCalc requires First Name, Surname, Gender, and Date of Birth to create a client. You will see a warning message confirming what else is required in Plannr if any of these details are missing.

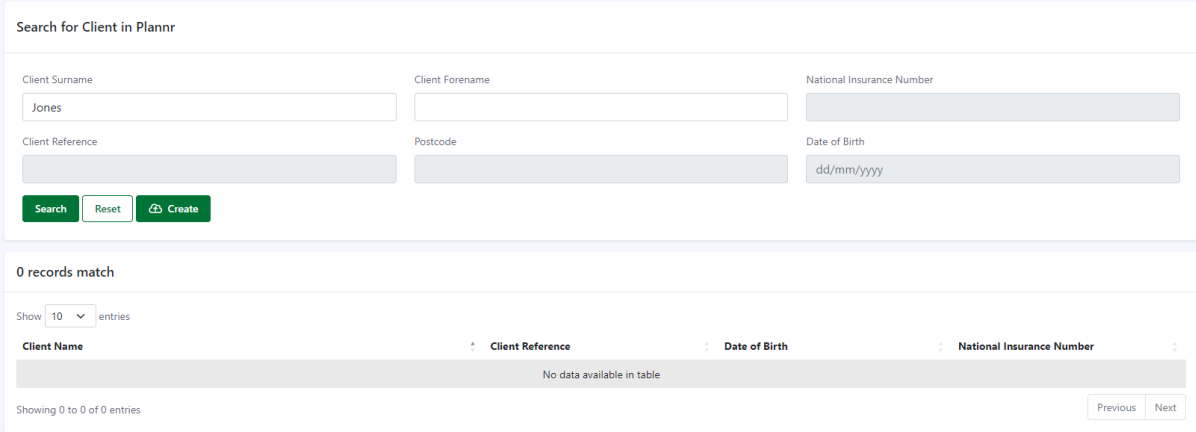
You can see this information by selecting the  button. You are also able to input any of the information we could not find or was not entered into Plannr.

If at any point you wish to unlink this client, within the edit screen is this button . Simply select this to remove the future link. If you edit any of the details while linked, these will be pushed back to Plannr when you select the 'Continue' button at the bottom of the screen.

## Linking/Exporting FinCalc Clients to Plannr

If you already have clients added within FinCalc and wish to either link these to existing clients in Plannr or create new clients in Plannr, simply go into their client profile on FinCalc and select this  button.

This will take you to a search screen as below:



Search for Client in Plannr

Client Surname: Jones

Client Forename:

National Insurance Number:

Client Reference:

Postcode:

Date of Birth: dd/mm/yyyy

Search Reset Create

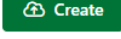
0 records match


Show 10 entries

Client Name	Client Reference	Date of Birth	National Insurance Number
No data available in table			

Showing 0 to 0 of 0 entries

Previous Next

Here you can enter the criteria to link to an existing Plannr client or select  to create the client in Plannr.

This will automatically link or create the client to Plannr, and you are now able to view them in Plannr by selecting the  button.

## Cashflow Data

### Importing Cashflow Items


Once your clients have an Plannr link and when you launch the Cashflow, FinCalc will automatically retrieve any data you have saved within Plannr and prepopulate items in FinCalc Cashflow.

FinCalc will pull through the following (please see limitations appendix for full details):


- Incomes
- Assets
- Liabilities
- Defined Benefit Plans
- Defined Contributions Plans
- Pensions in Payments
- Savings and Investment Plans
- Expenses (including Life Assurance)

Please note you will not be able to open a Cashflow if only one of the clients within the Cashflow is linked to the Back Office system. **Due to the ability to add Joint items in both systems we do require both clients to be linked.**

If this is the first sync with Plannr, please review the data that has been imported. Due to the data that is able to be pulled through, it may leave blank fields in some required fields. If you go to the results tab in FinCalc the warnings will indicate the items that require a review and amendment.

If an item is linked to the back office, you will see this  icon on the bottom right of the card within the Cashflow or on the Client Finances element of the Client Profile.

Syncing automatically happens on load of Cashflow, however you have the option to turn off this automatic sync by going to the Actions in the Cashflow and select Turn off Automatic Cashflow Sync. For full details please see our article within FinCalc called 'Turn off Automatic Cashflow Sync'.

You are also able to manually resync at any point by selecting  within the client finances screen or on the basic details screen of the cashflow.

### Linking, Updating and Exporting Cashflow Items

If you amend any of these items a new panel at the bottom of the edit page will appear. This question will be different depending on what state the item is in, either:

- **Creating a new item in FinCalc** - The card will appear (see to the right) asking if you would like this item to be created in Plannr. Please note that we are not able to create all items in Plannr. If this is the case, 'NO' will be selected and disabled. Full details will appear in the Limitations section.

Create in Plannr?

Yes

No



- **Editing an item linked to Plannr** - The panel will confirm this item is linked and whether you would like to update Plannr with any changes made. As per below:

Linked to Plannr – Update Plannr with changes made here?

---

- **Editing an item not linked to Plannr** - The panel will confirm the item is not currently linked and whether you would like to create this item within Plannr. As per below:

Not Linked to Plannr – Create in Plannr?

---

If the item is linked to Plannr you will also see this  button. This will open the item in Plannr on a new tab. Please note, a limitation of this is if the item is only available through the Fact find you will be directed to the first page of the fact find. Please also note if you are making amendments while both records are open ensure you keep both screens refreshed/sync'd to see the amendments.

## Existing FinCalc items

If your client has existing FinCalc items within the Cashflow these **WILL NOT** automatically be created in Plannr.

You are able to create these in Plannr by either going into each item and selecting 'Yes' to the new input of 'Create in Plannr' or go to the **Actions** drop down menu in the left-hand side bar and select **Create in Plannr**.

This will bring you to a new page (as per below) listing all the existing items with the ability to select which items to create in Plannr.

The following items have been created in FinCalc but not Synced to Plannr. Please select the items you wish to create in Plannr.


Type	Description	Owner	Do you want to create in Plannr?	
Assets	Holiday Home	James	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Savings	GIA	James	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Selecting 'Yes' will push all selected items into Plannr and create the Back Office link.

Please note, if you have items on FinCalc and Plannr, at the point of linking the client to Plannr we are unable to link existing FinCalc items to existing Plannr items. This is due to the parameters we are provided. Therefore, duplicates may appear, and it is worth reviewing the data retrieved from Plannr and deleting any Unlinked duplicates within FinCalc.

## Out of Sync

There are some rare occasions that FinCalc may be updated without an active link to Plannr, and this may cause some items to be 'Out of Sync'.

The most common occasion will be if you turn off automatic sync or if your link with Back Office has been disabled or expired. Anything updated during this period will not automatically be updated in Plannr. If an item is out of sync this  icon will turn an orange shade.

For these items you will have the option to '**Keep FinCalc Changes**' which will update Plannr with the information on FinCalc, '**Replace with Plannr**' which will override the changes made in FinCalc with the data in Plannr and '**Turn off link to Plannr**' which will leave the FinCalc amendments and turn '**Linked to Plannr- Update Plannr with changes made here?**' to NO.

If you wish to review the changes before you update the Back Office, we recommend you select 'Turn off link to Plannr'. You can then go into the item ensuring you agree with the amendments and can simply change 'Linked to Plannr - Update Plannr with changes made here?' to YES.

## Deleting Linked Cashflow Items

You can delete any item within the Cashflow, whether this is Linked to Plannr or not. Simply select the 'Delete' button at the bottom right of any edit screen.

If the item is linked, the following pop-up will appear. It is worth noting that if an item is on Plannr

### Delete Savings

Are you sure?

Please Note: If you Delete from FinCalc only the item will be recreated into FinCalc from Plannr when you next launch the Cashflow.

Close


Delete

Delete in FinCalc AND Plannr


and it can pull through into the Cashflow, there is no way for us to exclude this from the Cashflow, even if you have previously deleted the item within FinCalc.

If you delete an item in Plannr, the item will remain in FinCalc, but it will be unlinked. You can also delete the same item in FinCalc in this scenario.

## Uploading Reports

You can upload any report in FinCalc to Plannr. Once you have produced a report in FinCalc you will see  on the report preview screen in the left-hand side bar.

Pressing this will automatically upload the report to Plannr within the WORK Section under 'Documents'.

You can also upload any report from the Client Profile section of FinCalc on the reports archive screen. If a report has not been uploaded, you will see this  button.

Pressing this will automatically upload the report to Plannr.

## Notes, Assumptions & Limitations

### Clients

- Tax Area is determined by the postcode.
- FinCalc will pull through both clients in Plannr if either of the joint clients are selected.
- If the clients are not set as joint clients in Plannr then you will only be able to pull through one client at a time and then relate them within FinCalc. Upon setting up a joint plan for these clients within the Cashflow that is to be synced back to Plannr, a joint client account will be created in Plannr.
- When importing the Address from Plannr we use joint account and then fallback to the client.
- For Mobile/Email in Plannr, we ignore the joint account and use client specific details and only use the primary values.
- FinCalc will use the marital status of partner in Plannr to set the relationship. Updating in FinCalc does not update Plannr. If no relationship set FinCalc will default to 'in a household'.
- If a FinCalc client is created within Plannr, their Financial Relation is automatically created as well.

### Incomes

- If there is a joint salary in Plannr, this will not be created in FinCalc.
- If an Income is mapped to a pension in payment/future state pension, these will appear on both the income screen and the pension screen (*please see Pensions in Payment for further details*).
- You cannot set a Start Date in Plannr, therefore FinCalc will assume Current.
- You cannot set a End Date in Plannr, therefore FinCalc will assume Forever.
- If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to Plannr.
- In Plannr, if income is Gross and is not taxable then we map to Other Income non-taxable in FinCalc.
- In Plannr, if income is Net and is taxable then we map as Other Income non-taxable in FinCalc.
- In Plannr, if income is Net and is not taxable then we map as Other Income non-taxable in FinCalc.
- We cannot link an income to an asset in Plannr.
- FinCalc cannot update an Owner in Plannr. Please amend this in Plannr.

### Assets

- FinCalc will only pull through Assets with a Status of Active.
- It is assumed if an Asset has multiple owners, each own equal shares.
- If an Asset is linked to an income or liability, we cannot retain this link in Plannr.
- We are unable to Create any Asset Improvements or Asset Disposals on Plannr.
- FinCalc cannot update an Owner in Plannr. Please amend this in Plannr.
- If an Asset has multiple valuations in Plannr, FinCalc will be able to pull through the most recent value.
- **Future asset purchases in FinCalc will not be created in Plannr.**

## Liabilities

- FinCalc will only pull through Liabilities with a Status of Active.
- If Product Provider or Policy number is not entered in FinCalc these will be created in Plannr as Unknown.
- It is assumed if a Liability has multiple owners, each own equal shares of the debt and the repayments.
- The opened at date will be used as the starting date, the ending date is based on the term type. If the term type is blank FinCalc will assume forever.
- FinCalc cannot update an Owner in Plannr. Please amend this in Plannr.
- **Future liabilities in FinCalc will not be created in Plannr.**

## Liability Repayments

- FinCalc will only pull through one liability repayment but cannot update or create from FinCalc.
- It is assumed if a Liability has repayments they are for the remaining term of the Liability, however this can be amended within FinCalc but not updated in Plannr.

## Expenses

- **We cannot create expenses in Plannr. Unfortunately, due to the Life stages set as per the Company we are unable to create any expenses in Plannr.**
- Expenses imported from Plannr will be created as monthly expense starting and ending at Client1's Birthday (of the relevant life stage ages).
- FinCalc will only update the amount in Plannr. We are unable to update the Description, Owner, Frequency, Starting or Ending.

## Life Assurance

- We are only mapping from Protection Policy Plan Type in Plannr to FinCalc. General Insurance and Group Protection are not mapped from or to Plannr.
- The owner of the Plan is set as the owner of the Life assurance in FinCalc.
- The sum assured amount is set as the benefit amount of an active, life assurance under Cover Types. If there are multiple Life Assurances the most recently updated amount will be used.
- The starting and ending for this policy will be driven from the Premium. The premium imported will be the current premium which has a starting date before today and an ending date after today. If the starting or ending is not set it will assume current and forever accordingly.
- When creating a Life Assurance from FinCalc, we have to set Provider and Policy number to unknown.

## Savings & Investments Accounts

- FinCalc will only pull through Plans with a Status of Active.
- Any joint investments in Plannr that are not supported in FinCalc will not be created.
- If Product Provider or Policy number is not entered in FinCalc these will be created in Plannr as Unknown.
- We do not import any charges or future growth assumptions. Please ensure this data is reviewed and amended accordingly.
- FinCalc cannot update an Owner in Plannr. Please amend this in Plannr.
- FinCalc's default bank account cannot be created in Plannr.

## Savings Contributions

- FinCalc only maps the Plannr transaction type of Contributions.
- FinCalc uses sub type Other on create from FinCalc.

## Savings Withdrawals

- FinCalc only maps the Plannr transaction type of Withdrawals.
- FinCalc uses sub type Other on create from FinCalc.
- We are unable to create percentage withdrawals from FinCalc to Plannr as this option does not exist in Plannr.

## Defined Benefit Pensions

- FinCalc will only pull through Plans with a Status of Active.
- Active and Deferred Defined Benefit schemes in FinCalc will map to pension type Defined Benefit Pension in Plannr.
- We are unable to create Transvas Linked Pensions in Plannr. However, if this item is already in Plannr this will import as a Defined Benefit Plan, and you are able to amend the Pension type to Defined Benefit (Transvas Linked). Doing so will turn off any future updates.
- The link does not currently provide normal retirement age.
- We do not import any assumptions or Scheme factors. Please ensure this data is reviewed and amended accordingly.
- The death benefit option within FinCalc of 'Multiple of Pension' cannot be mapped into Plannr.
- FinCalc cannot update the Pension Type or Owner in Plannr. Please amend Owner and Pension Type in Plannr.
- If Product Provider or Policy number is not entered in FinCalc these will be created in Plannr as Unknown.

## Defined Contribution Pensions

- FinCalc will only pull through Plans with a Status of Active.
- If Product Provider or Policy number is not entered in FinCalc these will be created in Plannr as Unknown.
- We do not import any assumptions or Charges. Please ensure this data is reviewed and amended accordingly.
- FinCalc cannot update an Owner in Plannr. Please amend this in Plannr.

## Pension Contributions

- We are unable to create percentage pension contributions from FinCalc as this option does not exist in Plannr.
- If any Start date is blank in Plannr, FinCalc will assume Current.
- If any End date is blank in Plannr, FinCalc will assume Forever.
- If the End date for a contribution is in the past, it will not be created in FinCalc.
- If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to Plannr.

## Pension Withdrawals

- Pension withdrawals created from Plannr will be treated at Flexible Access Drawdown income only.
- Tax-free cash withdrawals in FinCalc cannot be created in Plannr.
- Lifetime Annuity, Charges and UFPLS withdrawals not currently mapped from FinCalc.
- We are unable to create percentage withdrawals from FinCalc to Plannr as this option does not exist in Plannr.

## Pensions In Payment

- If there is a joint annuity in Plannr, this will not be created in FinCalc.
- Pensions in Payment in FinCalc are created from type Annuity in Plannr.
- All Pension in Payment items within FinCalc will be created as type Annuity in Plannr but defined using the plan type.
- A State Pension in Payment cannot be mapped from FinCalc to Plannr.
- If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to Plannr.
- FinCalc cannot update an Owner in Plannr. Please amend this in Plannr.

## Other

- Deleting an item in Plannr which is linked to FinCalc, will only delete the item in FinCalc, if the 'Remove unlinked items from FinCalc' setting is selected. Otherwise, in FinCalc the item will no longer have a back-office link however, it will remain until you delete it.
- Deleting in FinCalc will not delete an item in Plannr unless you select 'Delete in FinCalc AND Plannr'. If you only select 'Delete in FinCalc', this item will be pulled though again when you next load the Cashflow.
- Plannr have a frequency of 'Daily'. This is not currently supported in FinCalc and any item with this frequency will not be created in FinCalc.