













CASH FLOW MANAGEMENT SOLUTION COMPARISON

FEATURES	 MONEYSOFT	 Money Brilliant	 CashMaster <small>master your money</small>	 myprosperity
Key strengths	<ul style="list-style-type: none"> • Best for budgeting, reconciliation, and reporting • Partner portal • Ambition to integrate to XPLAN 	<ul style="list-style-type: none"> • Pricing simplicity • App design • User experience 	<ul style="list-style-type: none"> • Cash coaches • Dashboard: provides full Adviser management with client reporting. 	<ul style="list-style-type: none"> • Extended access capabilities • Integration to other services • Holistic client engagement
Our view	Is focused on the adviser-to-client relationship and not just the end consumer. One of the first and long-term players in the Australian cash flow management market. Has a singular focus on cash flow management and budgeting, with excellent reporting options.	A well designed mobile-centric solution with more connectivity than its competitors. Focused on the user experience, unearthing relevant client insights, and evolving their partner access.	A great outsourcing of your own client meeting setup via this platform through an in-house cash coach and a digital calendar for clients to select their most convenient time for first meeting.	Is designed for finance professionals and with some interesting add-on features. Some focus on property management and less focused on cash flow transactions and categorisation. Currently widely used by accountants and advisers. Focused on providing a holistic client engagement portal, cash flow management is a feature but not at the core of this product.
Best for	Detailed reporting, adviser-client resources, and taking your first steps when offering cash flow as a client service. Also has a great ability to track and amend any rules that relate to transactions.	Its user experience, AI delivered insights, simple pricing, and the number of connected financial institutions.	Its unique onboarding process for clients with personalised email templates and online calendar to arrange first meeting. Also includes an in-house outbound cash coach that you can utilise to onboard your clients and implement the system.	A compelling client engagement portal that allows a client to give access to all of their service partners such as an accountant, property manager, financial adviser, and lawyer.
Free trial	Yes, 30 days.	Yes, 30 days.	Yes, 33 days.	Yes, 21 days.
Aggregation platform	Yodlee & eWise.	Yodlee.	Yodlee.	Yodlee.
Demo link	Free e-book Demo video Free intro webinar	Demo	Demo	Demo
Sign up link	Sign up	Sign up	Sign up	Sign up
Link to detailed pricing	Pricing Solutions	Pricing	Pricing	Pricing

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Connectivity				
Integration to XPLAN	✓ Not currently fit for CPAL purpose due to open defects with IRESS.	✗	✗	✗
Integration to car valuation	✗	✗	✓	✓ Redbook.com.au
Integration to property data	✓	✓	✓	✓
Bank accounts	✓	✓	✓	✓
Loan accounts	✓	✓	✓	✓
Credit card accounts	✓	✓	✓	✓
Loyalty programs	Not yet, hopefully by next release.	✓	✓	✗
Investment accounts	✓	✓	✓	✓
Superannuation	✓	✓	✓	✓
Works on both PC and Mac	✓	✓	✓	✓
Browser based	✓	✓	✓ Currently in development for both.	✓
Mobile apps (iOs and Android)				
Alerts	✓	✓	✓	✓
Goal tracking	✓	✓	✓	✓
Track remaining budget	✓	✓	✓	✓
Reporting				
Net worth overview	✓	✓	✓	✓
Spending reports	✓	✓	✓	✓
Cash flow reports	✓	✓	✓	✓

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Additional features				
Digital signature	Currently in development	✗	✗	✓
Lead generation	✓	✗	✗	✓
ASX shares feed	✗	✗	✗	✓
Guest access to accountant, property manager, and other professionals	✓	✗	✗	✓
Property management capabilities	✗	✗	✗	✓
Support	 Full telephone support for Advisers as well as their clients. Plus, support tickets via a linked platform, self-serve FAQs and set-up tutorial videos.	 Help centre, email, tickets and response in one day.		 FAQs, videos, guides, support centre, and email.
No lock in contract	✓	✓	✓	✓
Benchmarking (replaces automated insights)	✓	✓	✓	✓