

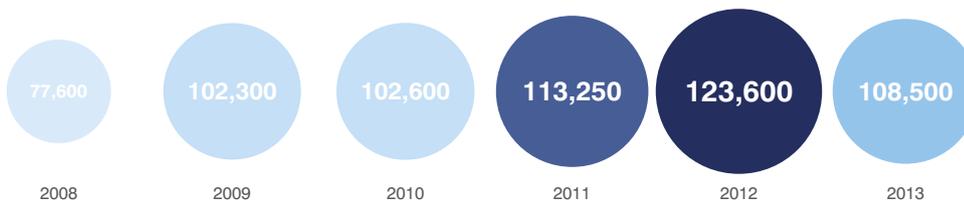
Personal Finance Portal

Helping you de-risk your business and meet information security requirements



Regulation requires that advisers protect the security of their client data and, increasingly, clients demand to know how this is handled. According to Cifas, the UK's fraud protection agency, 45% of all fraud in 2014 was address fraud and identity theft which cost the UK more than £3.3bn a year*.

Cases of identity fraud reported through Cifas



Regular post and email can be insecure methods of communicating sensitive personal and financial information such as that contained in a fact find or annual review.



24% of UK citizens have been victims of identity fraud



Personal papers are frequently targeted in burglaries

and fraudsters are paying per document to find personal details in dustbins.



Cyber-crime and email hacking has become increasingly sophisticated

- the GameOver Zeus virus was a prominent example of this in 2014.



Only 5% of UK citizens are 100% confident that organisations they deal with treat their personal information securely



The Information Commissions Office (ICO) can impose significant fines on firms not providing protection of data and information

Against this backdrop, it's vital that firms take appropriate steps to ensure that their clients are not exposed to unnecessary risk.

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As part of the ongoing assessment of data security risk, firms should be considering whether they are taking appropriate steps to reduce the risk of consumers becoming victims of identity fraud and other crimes. This should include an assessment of how and when consumer data is used in communications.

FCA website

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Personal Finance Portal helps you reduce the risk of your clients becoming victims of identity theft through:

- ✓ Use of encrypted, secure messaging, giving you and your clients a quick and convenient way to exchange personal information online
- ✓ Ensuring all valuation data captured and displayed meets Origo security standards
- ✓ Providing a secure, web-hosted document vault for storage of important documents such as wills, policy documents, fact finds etc.



Personal Finance Portal – puts you on the right side of the consumer trust equation when you:

- ✓ Explain how you treat your client's data with respect and enforce multiple security levels
- ✓ Let them know that you won't send information to them via post or regular email as they can be intercepted
- ✓ Notify them that you've made the client portal and app available so they receive data and documents securely

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PFP satisfies the regulator's secure messaging requirement. We can email our clients directly and securely through the portal and a record of this is automatically saved in the client's file. This means that we can always track our client communications.

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Kylie Lambert

Mercier Allen and Associates Ltd

