Client Connect Sample Portal Customisation Guide

Version 1.04

22nd September 2020

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Disclaimer

This document contains information that may be subject to change at any stage.

All code examples are provided "as is".

This document may reference future functionality not currently available in the release version of finPOWER Connect.

Version History

Date	Version	Name	Changes
11/02/2020	1.00	AM	Created.
14/02/2020	1.01	AM	Added "No Accounts Message" Page Message Added "Account_CloseQuotation_CalculationMaxDays" Constant
17/02/2020	1.02	AM	Added "Site_FallbackBranchId" Constant
18/03/2020	1.03	AM	Added Account Edit functionality (Nickname & Account Image)
22/09/2020	**1.04**	**AM**	**Added Portal Configuration Utility. Documented other miscellaneous changes throughout the Portal**

Introduction

This document discusses the finPOWER Connect Sample Client Connect Portal. The following will be covered:

- General Portal Overview
- Basic Developer overview on Portal customisation

The Client Connect Sample Portal is shipped with the desktop version of finPOWER Connect, in the **Templates\Portals** folder of the installation directory. A live sample is also available, which can be accessed from the Intersoft Systems website here:

https://www.intersoft.co.nz/Products/Product.aspx?id=Product.finPOWERConnect.ClientConnectPortal

Overview

The Client Connect Portal demonstrates how a typical Client Portal may look and operate. Whilst there is no expectation that Finance Companies would use the finPOWER Connect-supplied Portal "as is", it does act as a good starting point for anyone interested in creating a Client-based Portal.

NOTE: Using this Portal as a starting point will provide a significant head start to any Finance Company wanting a Portal for their Clients.

Hiring a web developer to create a similar Client-facing web application from scratch may require significant investment in both time and money to get to the same point as the Client Connect Sample Portal.

This Document will detail each page of the Client Connect Portal, what information is displayed, and how this information can be altered via the extensive collection of settings in the Portal Configuration HTML Widget.

This document will refer to "Theming" throughout. This assumes the reader has a basic understanding of finPOWER Connect Cloud theming; specifically, the options available in finPOWER Connect here:

Tools -> Web -> finPOWER Connect Cloud Configuration -> Theme

Where there are significant differences from Cloud Configurations theming, detail will be available in this document.

System Requirements

The functionality mentioned in this document requires the following versions of finPOWER Connect (to run internally) and Web Services (to run externally) installed.

3.03.03

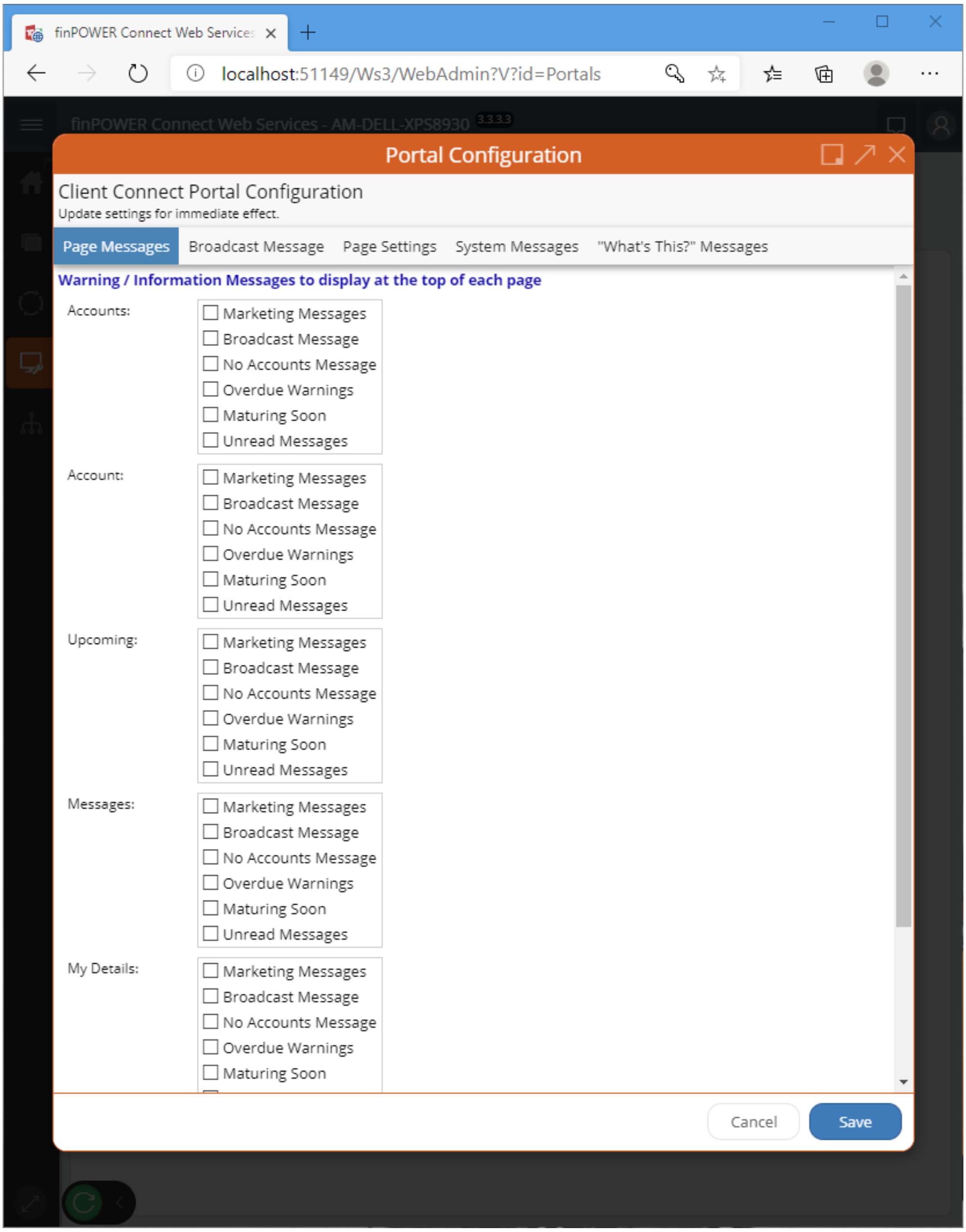
The following version of the Client Connect Portal is also required.

1.04 (21/09/2020)

Portal Configuration

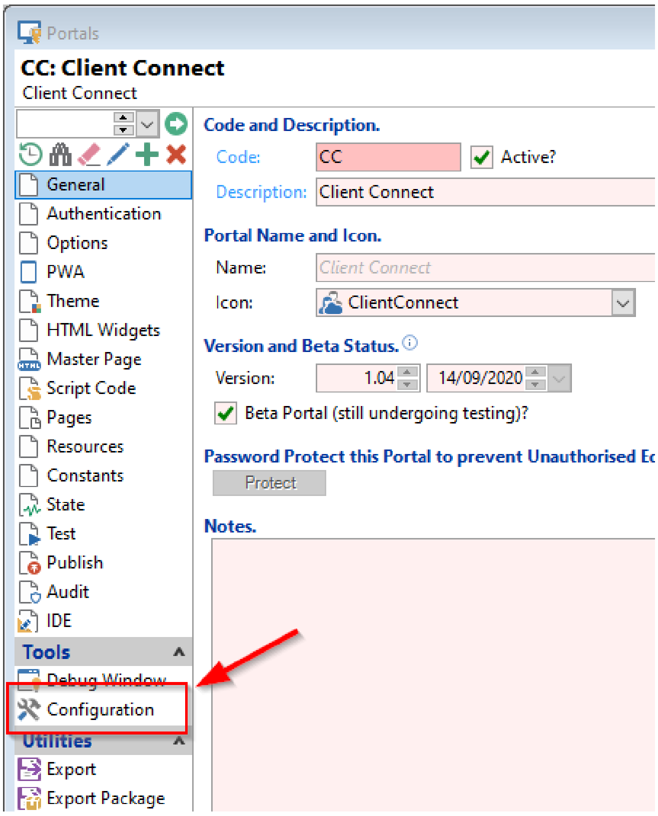
The Client Connect Portal has many configuration options and can be maintained from the Portal Configuration utility, which can be accessed either from within finPOWER Connect on the Portals form, or from Web Services, Portals page.

The Configuration Utility is designed to be accessible to Portal Administrators and people who are responsible for maintaining messages such as a Broadcast Message, see page 42. Changes can be made, and changes are immediately saved and applied when the "Save" button is clicked.

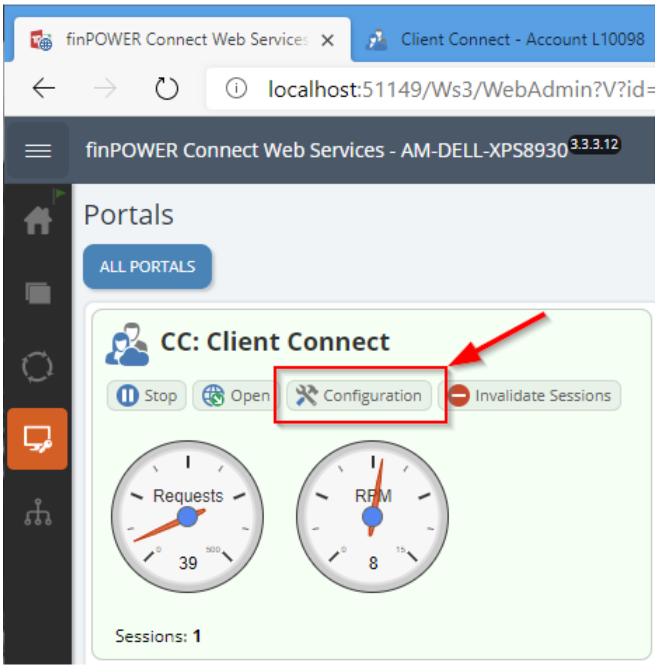


This allows for configuration throughout the system to be updated with immediate effect. When this document refers to "Portal Configuration", this is the utility it is referring to.

- The Portals form with finPOWER Connect

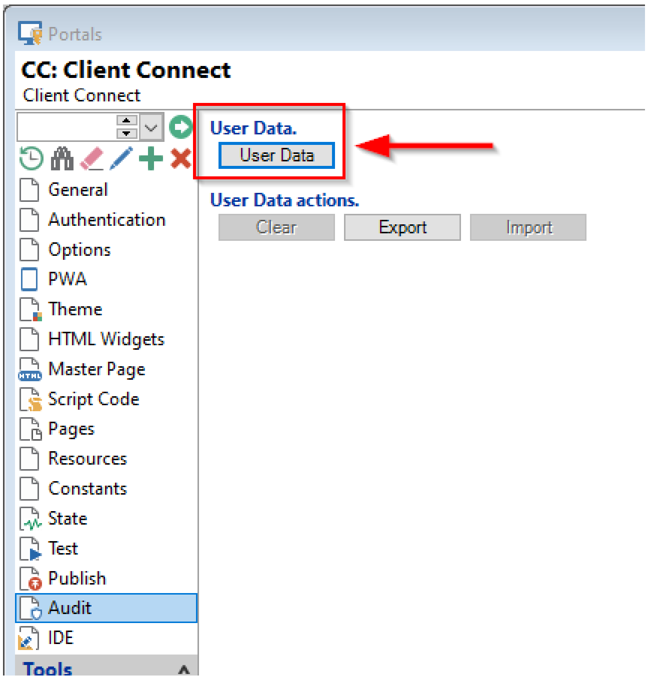


- The Portals page within Web Services



Developer Information

All items configured in the Portal Configuration Utility are stored against the Portals UserData. This can be viewed / accessed in the same way UserData for any finPOWER Connect record can be accessed.




```
Public Function Main(parameters As ISKeyValueList) As Boolean

  Dim Portal As finPortal

  ' Assume Success
  Main = True

  ' Initialise
  Portal = finBL.CreatePortal()

  ' Load
  If Portal.Load("CC") Then
    finBL.DebugPrint(Portal.UserData.GetString("Site_PageMessages_Page_Default"))
  Else
    Main = False
  End If

End Function
```

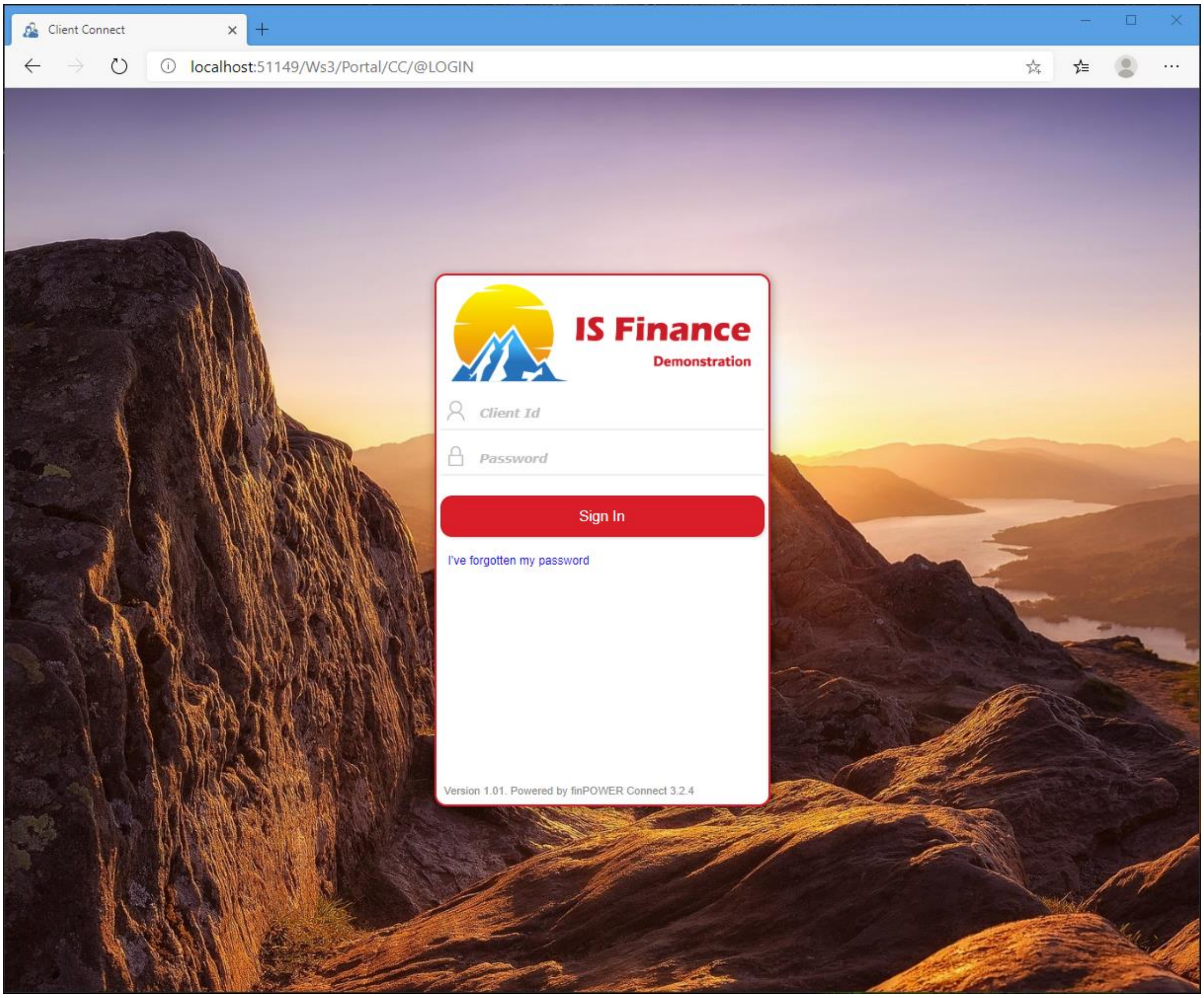
NOTE: When the Portal Handler is available, UserData can be accessed by:

`mPortalHandler.PortalUserData`

Portal Pages

Login

All Clients accessing the Portal arrive firstly at the login page. As this is a "Client" Portal, there are no accessible pages unless logged in.



Useful Tips

- Before a Client can log in, they must be configured to allow web access.

  From finPOWER Connect:

  Client Form -> Web Access -> Check "This Client can access account information via the Web".

  The Client's password can be set and / or changed from here too.

Customisation

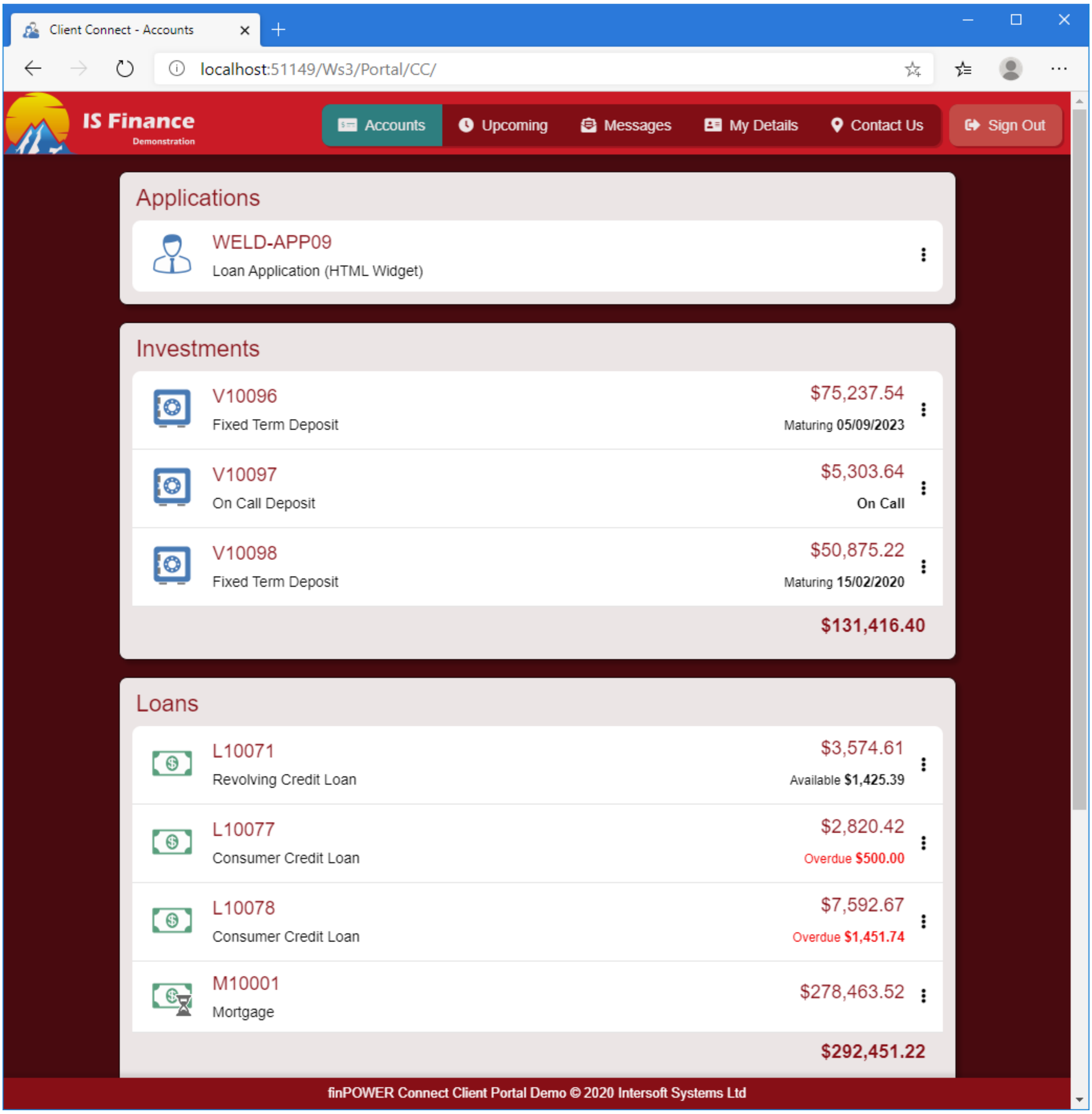
The following can be customised on this page:

- Theming
- Option to reset password (via "I've forgotten my password" link)

Accounts

Once a Client has logged in, they are presented with a page which lists all their Accounts. These are broken up into three different sections:

- Applications
- Investments (Deposits)
- Loans



Useful Tips

- Accounts are displayed in code order; however Closed loans always appear at the bottom of the list.
- Quote loans will appear in their own section entitled "Your Quoted Loans", positioned underneath Open and Closed loans.
- Archived Accounts will never be displayed.

- Account information is dynamically displayed to the right of the Account. This depends on Account Class / Type, overdue status and Portal Configuration.
- The Icon to use is retrieved from the Account Type.
- Overdues are shown as regular overdue, not contractual.
- Depending on the Portal Configuration item **Page Settings -> Accounts -> Show Account Actions?**, vertical ellipsis may be available to the right of each Account. This allows the Client to access quick actions, which will allow the Client to update the Accounts Nickname and / or Account Image.

Customisation

The following can be customised on this page:

- Theming
- Page Messages (See "Page Messages" section)
- Various options via the Portal Configuration

Developer Information

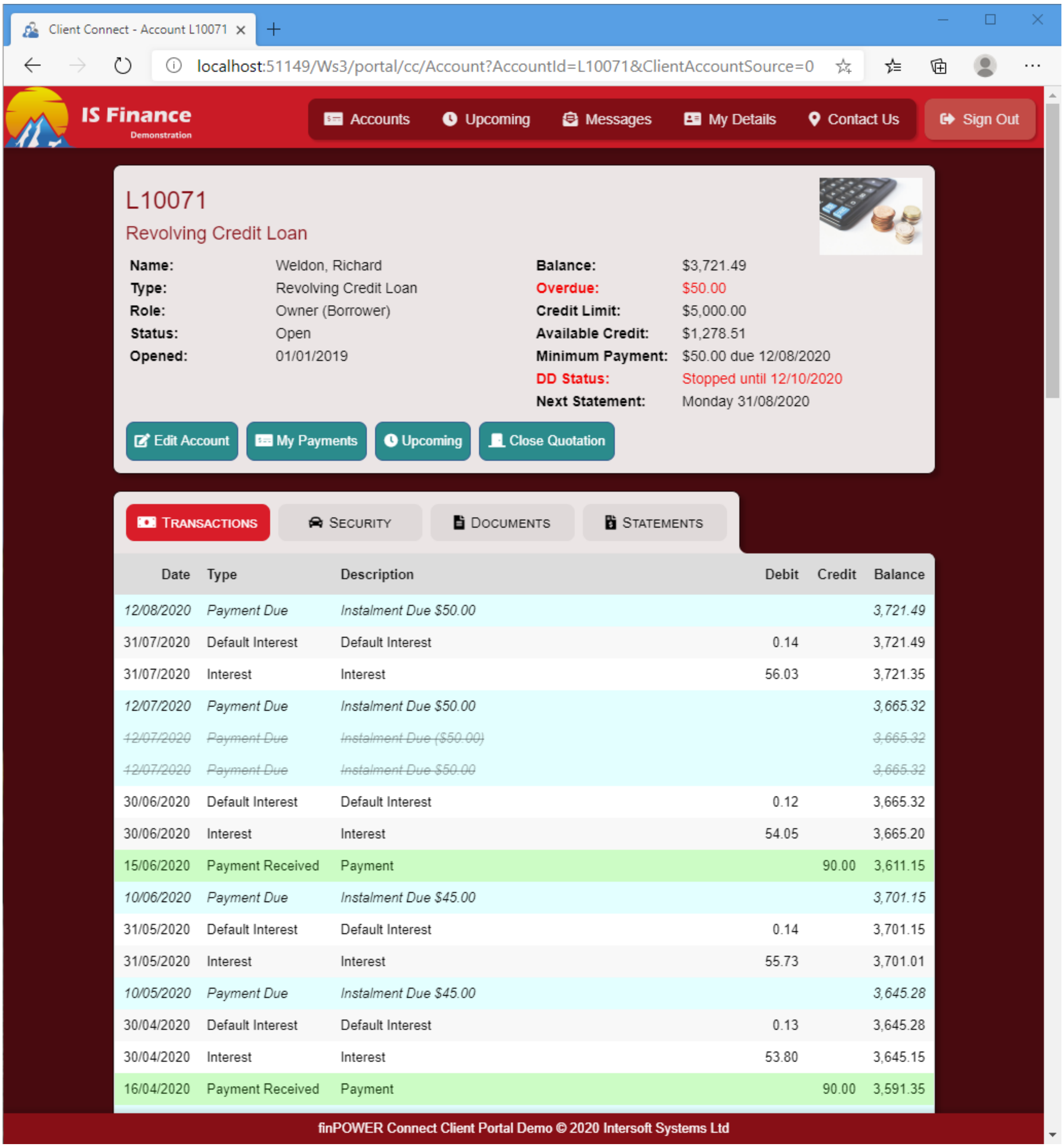
- The function which gets the Client Accounts can be found here:
    - *Resources -> SharedFunctions -> GetClientAccounts()*

Account

Once the Client has selected an Account to view from the "Accounts" page, they are directed here to view more detail.

This includes:

- Basic details about the Account (Id, Status, what role the logged in Client has on the Account, payment details etc).
- Account Transactions
- Security
- Options to download Account Documents and Statements
- Options to view and update payment details and pause direct debits
- Close Quotations
- Updating the Accounts "Nickname" (Friendly Name) and image



Useful Tips

- What a Client can see on the "Account" page largely depends on:
  - Account Status
  - Account Class
  - Account Type

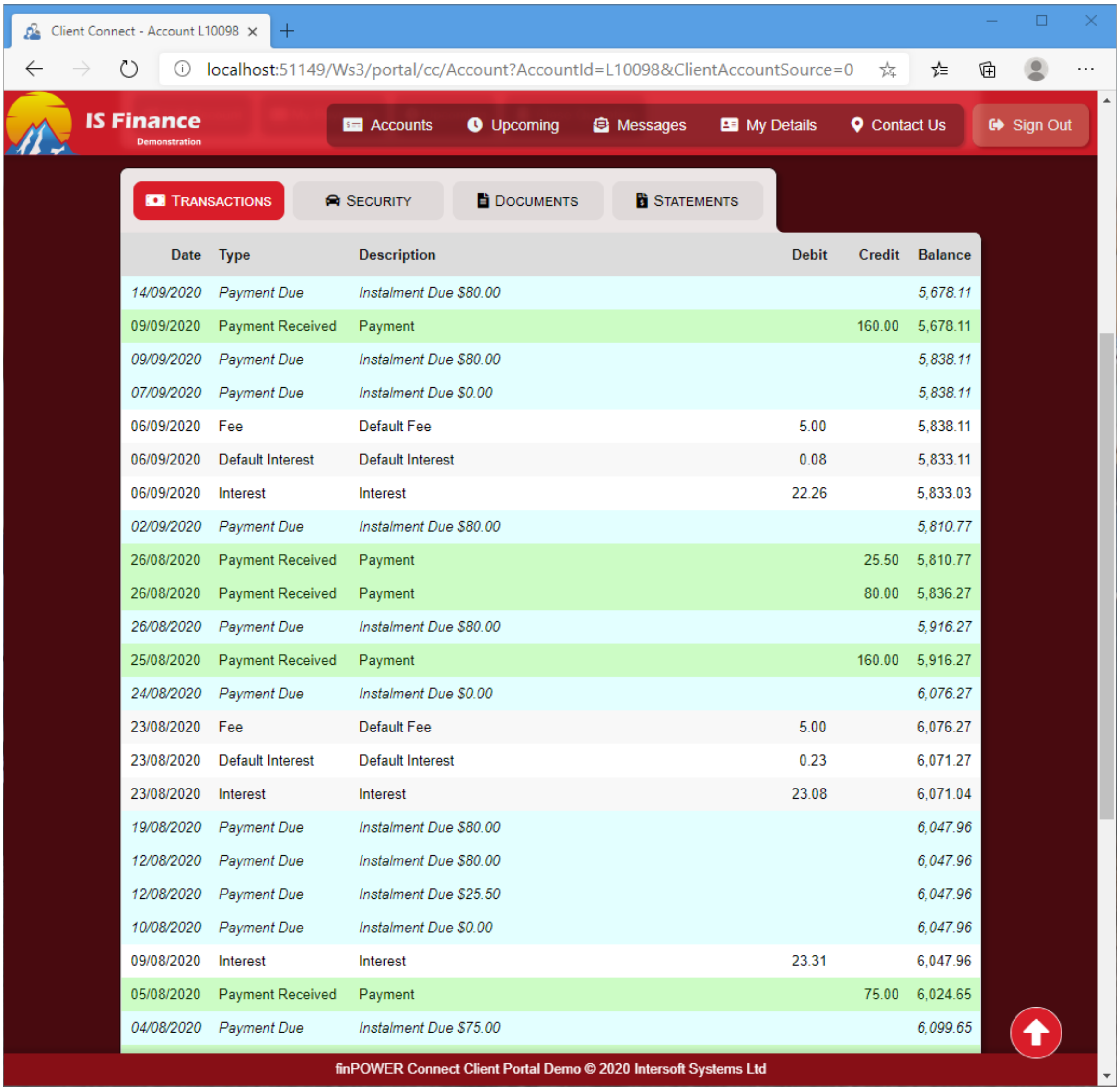
  For example, "Next Statement" will not be displayed for Accounts where Statements are not applicable.
- Rather than showing $0.00 values; fields are omitted entirely. E.g. if an Account is not overdue, then the overdue tag will be hidden.
- Overdues are shown as regular overdue, not contractual.
- Various buttons are available to see more information, or provide actions on, the Account;
  - Edit Account (see section on "Edit Account" Portal Page)
  - My Payments (see section on "My Payments Portal Page)
  - Upcoming (see section on "Upcoming" Portal Page)
  - Close Quotation (see section on "Close Quotation" Portal Page)
- A Client can update the Accounts Nickname, this is done via the "Edit" button. This sets the "Friendly Name" on the Account / Account Application record. The nickname will appear in place of the Account Type Description on the "Accounts" page, and immediately under the Account Id on the "Account" page (also replacing the Account Type).
- A Client can also update the Accounts image also done via the "Edit" button. This sets the "Web Resource Image" on the Account / Account Application record. When set, the selected image will replace the image on the "Accounts" page, and at the top right of the "Account" page. Note, image Resources will be resized to 100 x 100px.

Transactions

The Transactions tab will list all the Accounts transactions within the configured number of days, differentiating the transaction types by colour and font.

The Portal Configuration utility allows customisation of this grid. Which columns are displayed, and how many days' worth of transactions are displays can all be changed via the utility.

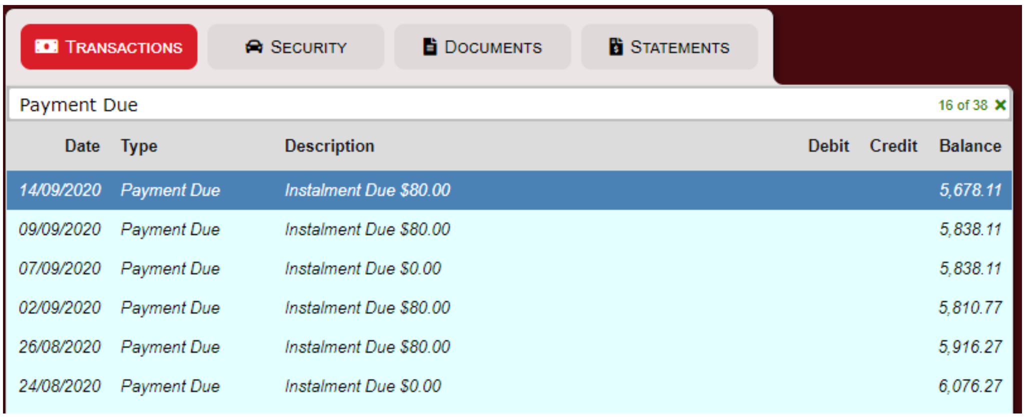
If desired, the Transactions tab can be hidden entirely from the Portal Configuration utility.



Date	Type	Description	Debit	Credit	Balance
14/09/2020	Payment Due	Instalment Due $80.00			5,678.11
09/09/2020	Payment Received	Payment		160.00	5,678.11
09/09/2020	Payment Due	Instalment Due $80.00			5,838.11
07/09/2020	Payment Due	Instalment Due $0.00			5,838.11
06/09/2020	Fee	Default Fee	5.00		5,838.11
06/09/2020	Default Interest	Default Interest	0.08		5,833.11
06/09/2020	Interest	Interest	22.26		5,833.03
02/09/2020	Payment Due	Instalment Due $80.00			5,810.77
26/08/2020	Payment Received	Payment		25.50	5,810.77
26/08/2020	Payment Received	Payment		80.00	5,836.27
26/08/2020	Payment Due	Instalment Due $80.00			5,916.27
25/08/2020	Payment Received	Payment		160.00	5,916.27
24/08/2020	Payment Due	Instalment Due $0.00			6,076.27
23/08/2020	Fee	Default Fee	5.00		6,076.27
23/08/2020	Default Interest	Default Interest	0.23		6,071.27
23/08/2020	Interest	Interest	23.08		6,071.04
19/08/2020	Payment Due	Instalment Due $80.00			6,047.96
12/08/2020	Payment Due	Instalment Due $80.00			6,047.96
12/08/2020	Payment Due	Instalment Due $25.50			6,047.96
10/08/2020	Payment Due	Instalment Due $0.00			6,047.96
09/08/2020	Interest	Interest	23.31		6,047.96
05/08/2020	Payment Received	Payment		75.00	6,024.65
04/08/2020	Payment Due	Instalment Due $75.00			6,099.65

Useful Tips

- Transactions can be filtered by right clicking the grid and selecting "Show Filter Box". This then provides a text box where Clients can search for text within the Transactions.



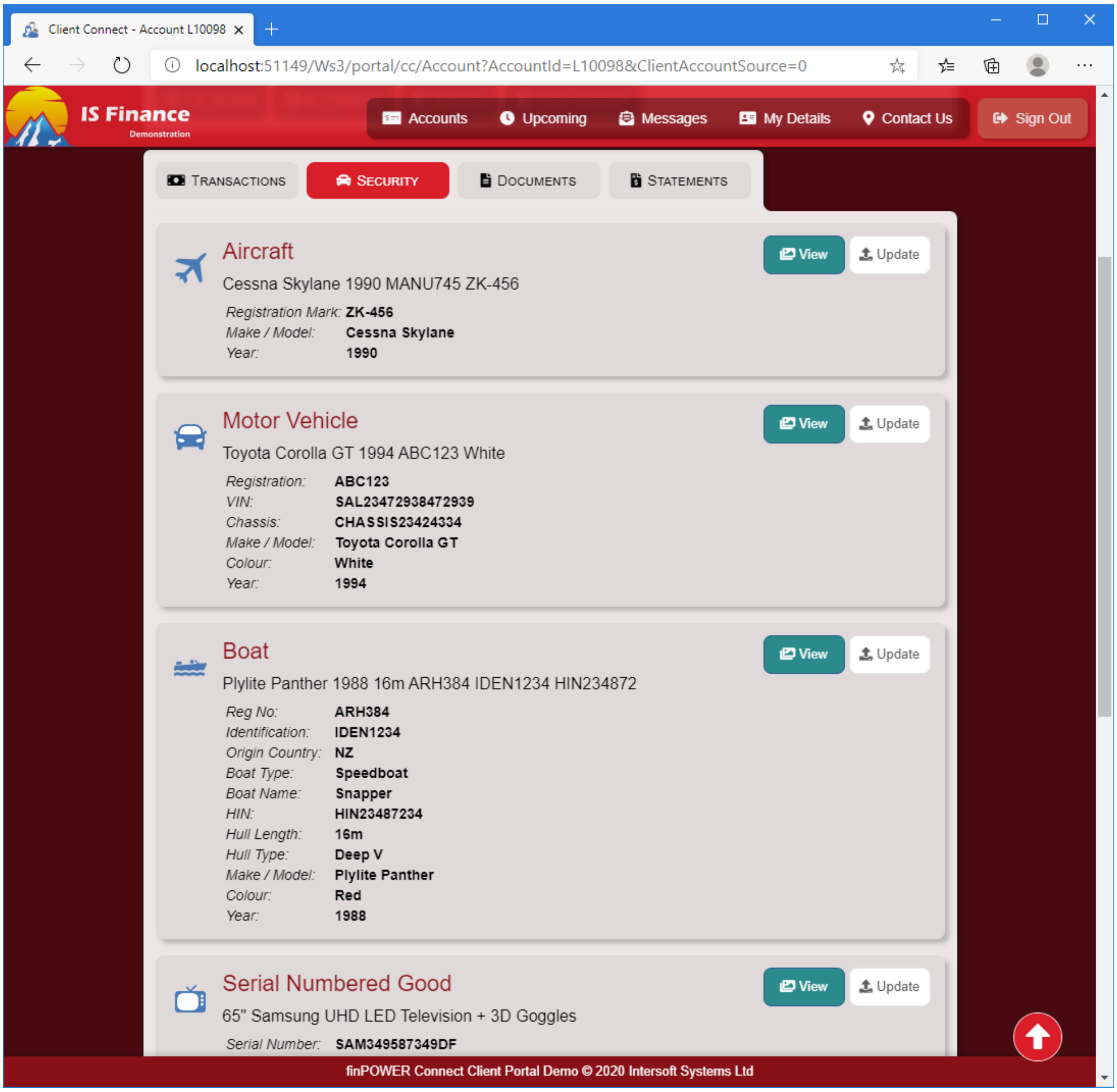
Date	Type	Description	Debit	Credit	Balance
14/09/2020	Payment Due	Instalment Due $80.00			5,678.11
09/09/2020	Payment Due	Instalment Due $80.00			5,838.11
07/09/2020	Payment Due	Instalment Due $0.00			5,838.11
02/09/2020	Payment Due	Instalment Due $80.00			5,810.77
26/08/2020	Payment Due	Instalment Due $80.00			5,916.27
24/08/2020	Payment Due	Instalment Due $0.00			6,076.27

Security

The Security tab will list any Security assigned to the Account (if configured to show via Portal Configuration). The information displayed for each Security Base Type matches what is displayed on the standard Contract document supplied with finPOWER Connect.

The View and Update buttons allow Clients to upload images of their Security. The image is saved against the Security Item in the Document Manager and made available by creating a Log. This functionality and the Subject of the generated log can be controlled via Portal Configuration.

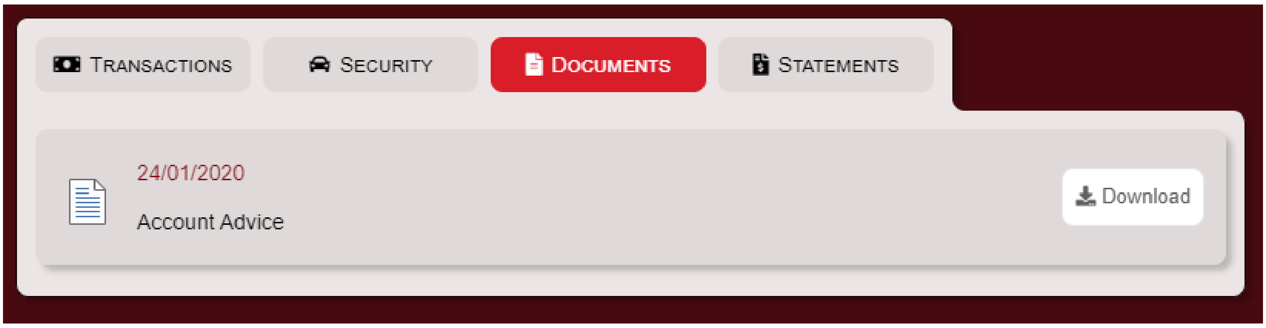
If desired, the Security tab can be hidden entirely from the Portal Configuration utility.

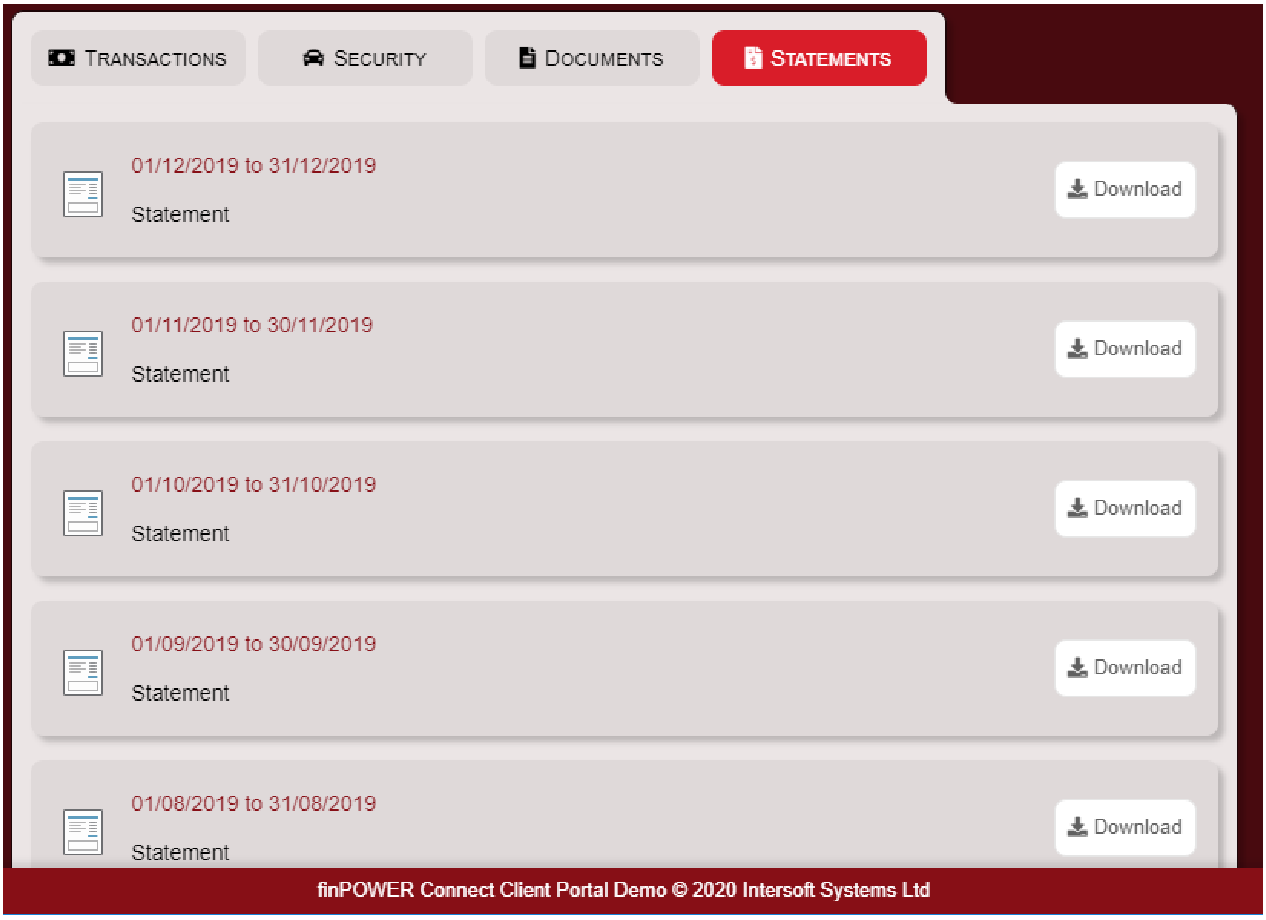


Documents / Statements

Documents and Statements are displayed as tabs on the Account. The Documents available is customisable via the Portal Configuration utility.

If desired, the Statements page can be omitted entirely and Statements can be displayed amongst the Documents; this is controlled in the Portal Configuration utility.





Customisation

The following can be customised on this page:

- Theming
- Page Messages (See "Page Messages" section)
- Various options via Portal Configuration (including which of the above tabs should be displayed)

Developer Information

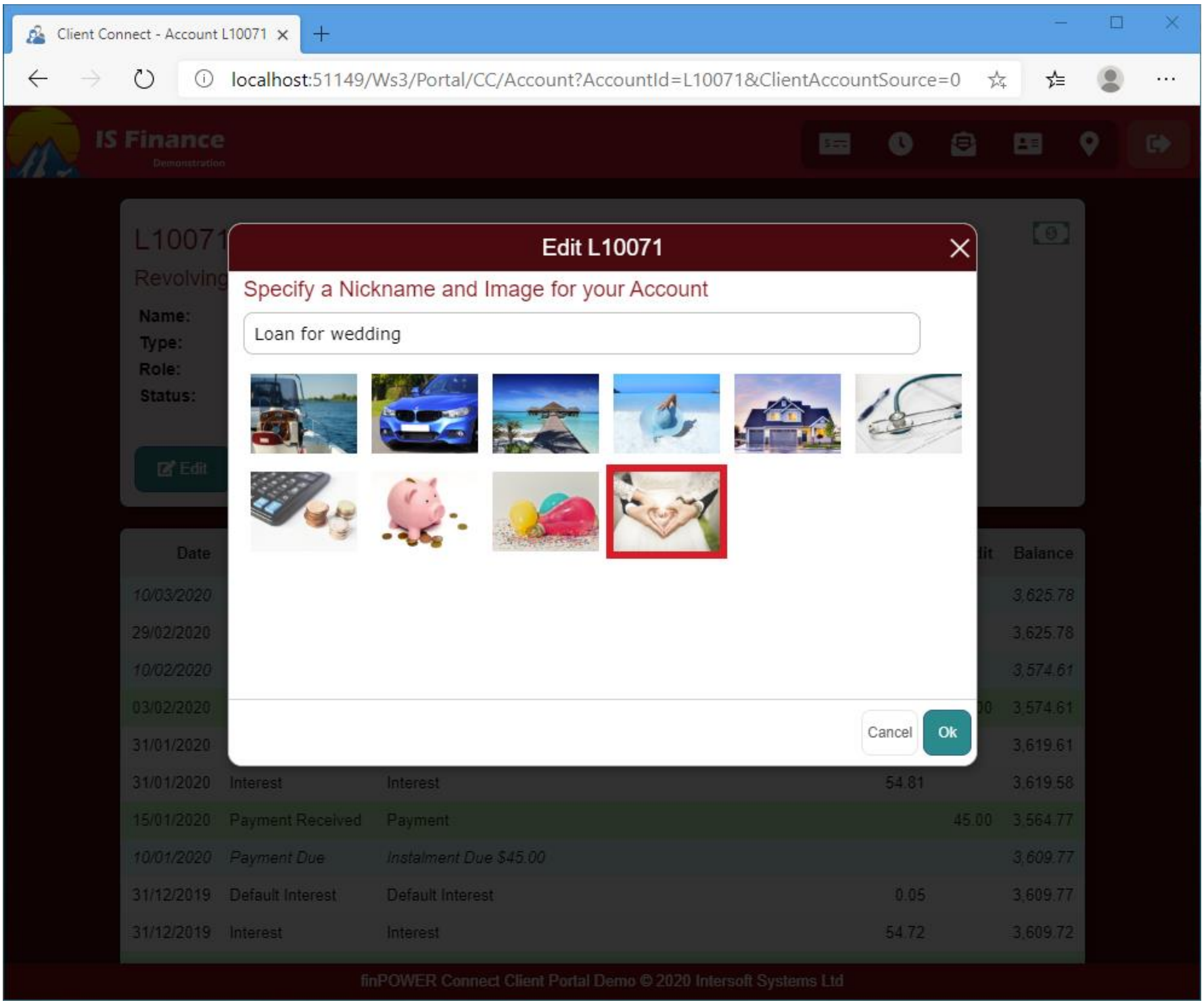
- Regular overdue is displayed, not contractual – this is hardcoded. The logic for getting overdue can be found (and modified, if required):
    - *Resources -> SharedFunctions -> GetBalanceOverdue()*

Edit Account

The Edit Account modal form can be opened from the following places in the Client Connect Sample Portal:

- Accounts page; vertical ellipsis.
    - Portal Configuration; **Page Settings -> Accounts -> Show Account Actions** must be **checked**.
- Account page; "Edit" button.
    - Portal Configuration; **Page Settings -> Account -> Show Edit Account button?** must be **checked**.

It is used to allow the Client to update the Account's Nickname and Image.



Useful Tips

- Nicknames and Images are optional.
- De-selecting a previously selected image will remove the assigned image from the Account.
- When an image has not been set, the default finPOWER Connect icons will be used (as defined by Account Types).
- Nicknames and Images are available to both Accounts and Account Applications.
- The available images must be firstly configured as image-type Resources within finPOWER Connect, made available to Accounts and Account Applications.

- Images will be automatically resized to 100 x 100px on the "Account" page, and 40 x 40px on the "Accounts" page.

Customisation

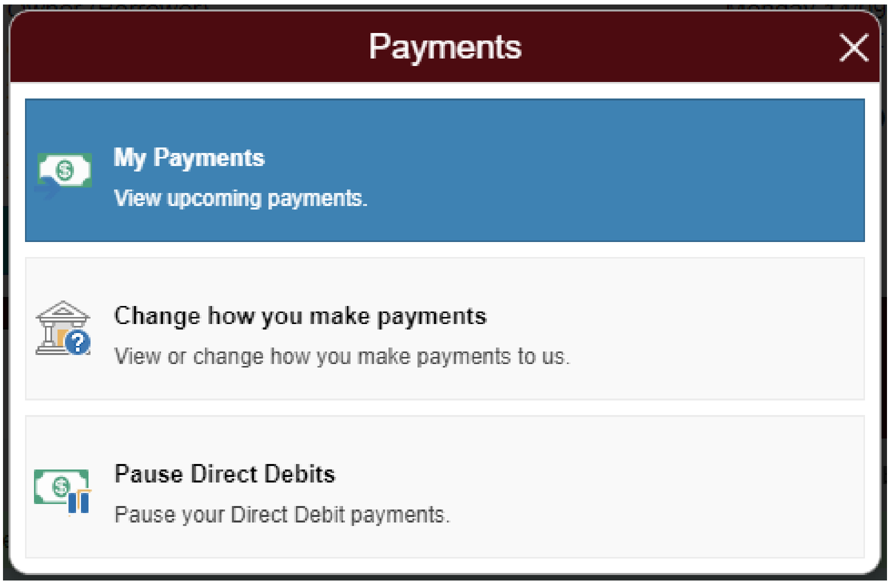
The following can be customised on this page:

- Theming
  - The image selection colour is the Contrast Background Colour, as defined on the Theme page of the Portal.

"My Payments" Options

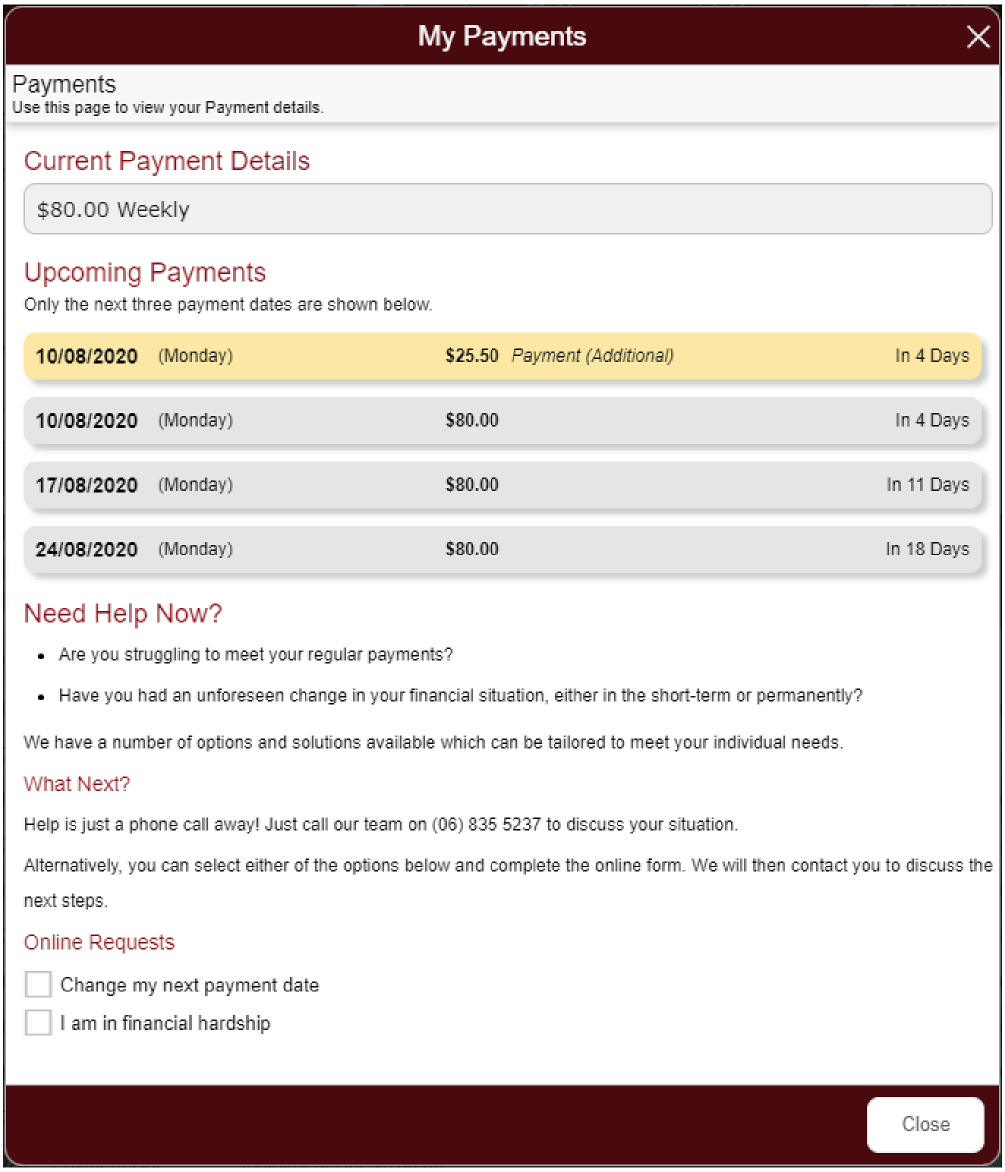
The "My Payments" button can host up to three different options, depending on the payment configuration of the Account. The Client will be prompted to select one of the options when the "My Payments" button is clicked.

1. My Payments
    a. Allows the Client to view upcoming payments and request hardship.
2. Change how you make payments
    a. Allows the Client to update their Payment Method.
3. Temporarily stop Direct Debits
    a. Allows the Client to process a Direct Debit stop.
    b. This option is only available if the Client is already paying via Direct Debit.



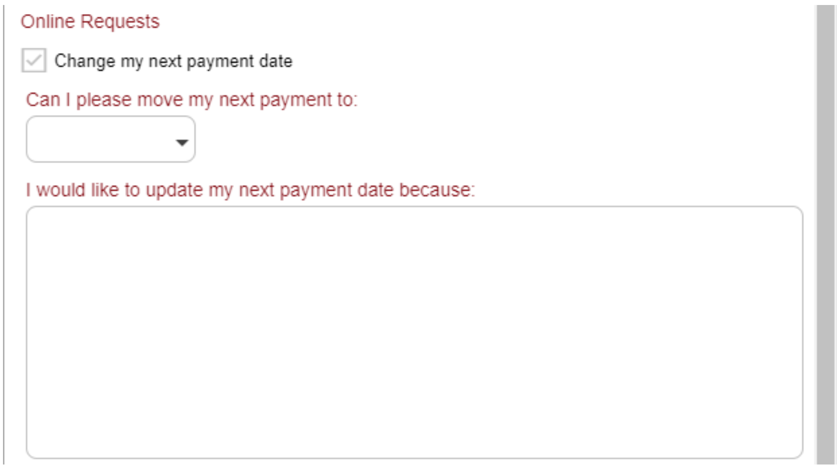
My Payments

This is the first option and will display information about the upcoming payments for the Account.

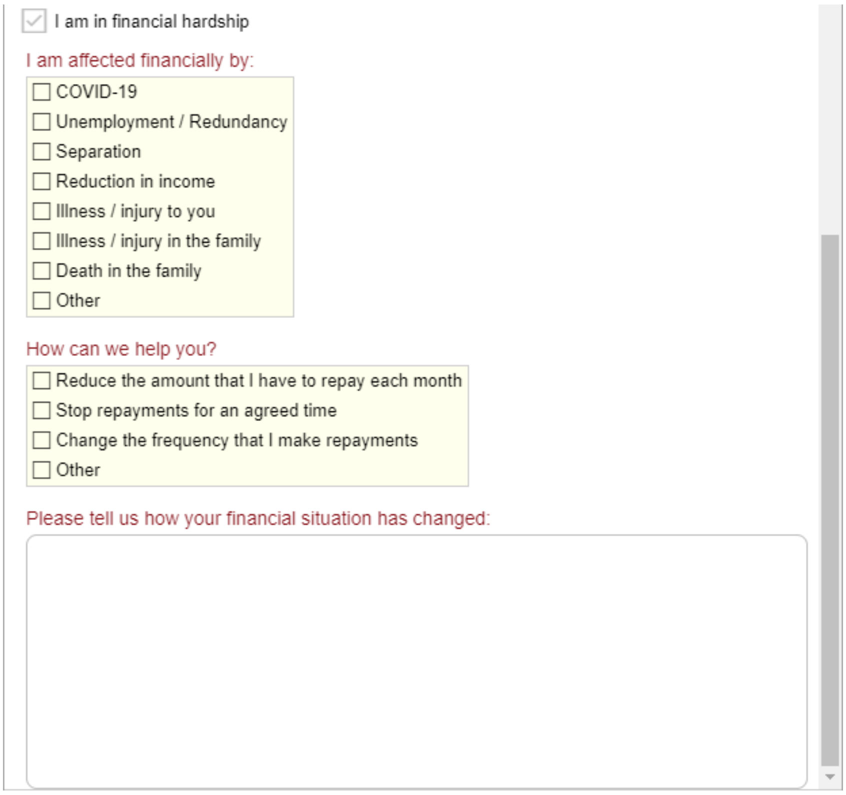


This screen can also be used to apply for hardship. The checkboxes at the bottom of the page allow a Client to let the Finance Company know that they want to change their next payment date or are in financial hardship (or both). This generates an Account Log with all inputted data in the notes. It is assigned to the Account Manager and flags it to be actioned immediately.

Change my next payment date



I am in financial hardship



Note, the checkbox options displayed above are the default values. These can be overridden by defining an Information List in the Portal Configuration utility.

Useful Tips

- Under "Upcoming Payments", only the next three payment dates are displayed, this may mean that more than three payments are displayed if they happen to fall on the same day.
- If either of the checkboxes are selected, the fields pictured above will appear and a new page will be added where the Client can select a method of contact.
  - The Contact Methods displayed are active (i.e. not Historic) Client Contact Methods which are either "Phone" or "Email".
  - Alternatively, the Client can opt to select an "other" option and specify a new phone number or email address. NOTE: Entering a new Contact Method here will not add it to the Client's Contact Methods.
- A request to change the Next Payment Date or Financial Hardship will create an Account Log with the Client-entered details in the Notes. The Log will have an Action Date of now, set the Log Severity to HIGH (if configured and Active) and assign to the Accounts' Account Manager.

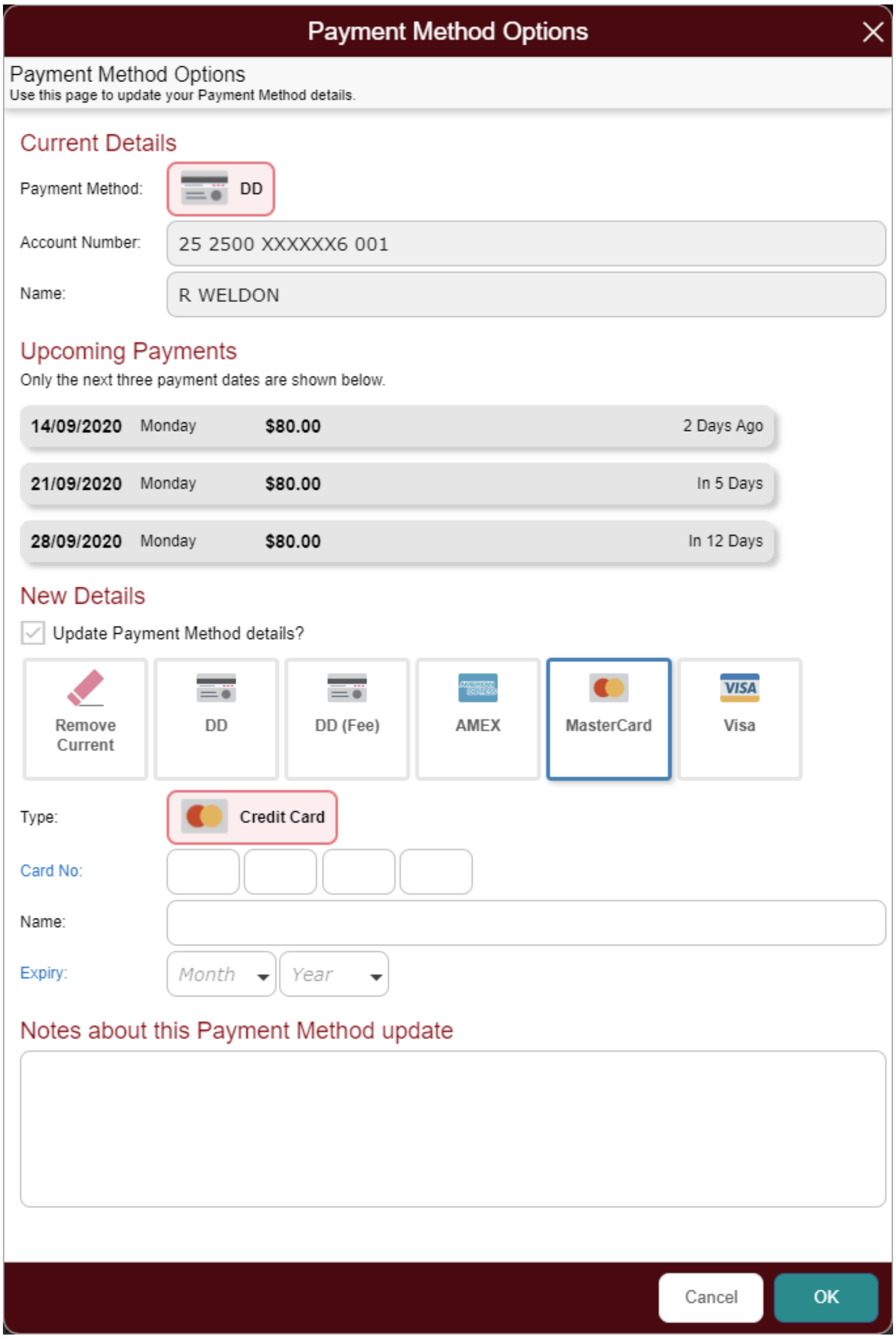
Customisation

The following can be customised on this page:

- Theming
- Various options via Portal Configuration

Change how you make payments

This option allows the Client to update their Payment Method.



Useful Tips

- Only Direct Debit options are currently supported, plus the ability for the Client to clear their current Payment Method (if allowed).
- The next three payment dates are displayed. Note: This may include more than three payments if more than one payment falls on the same day.
- New details are validated when the "OK" button is clicked. Invalid details cannot be submitted via this page.
- Can be configured to action directly, or via Update Request (see page 47 for more information on Update Requests).
- When committing an updated Payment Method, the behaviour of how this is handled can be intercepted via a Script. See "Developer Information" below for more information.

Customisation

The following can be customised on this page:

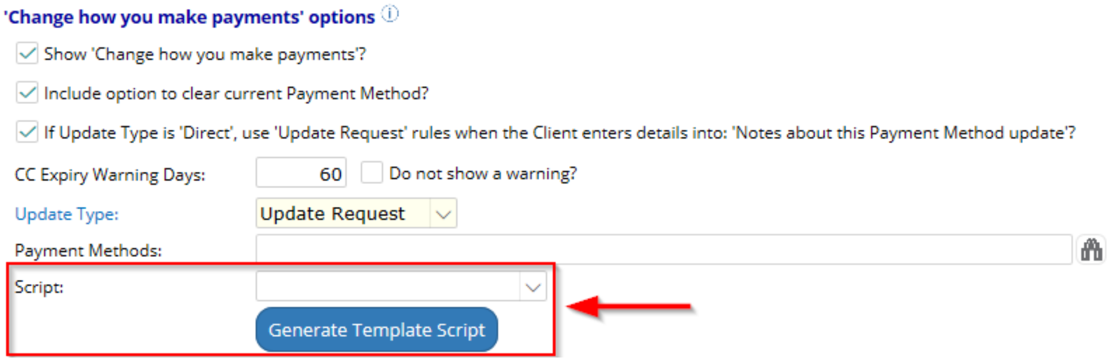
- Theming
- Various options via Portal Configuration
- The process in which available Payment Methods are determined (see Developer Information below).

Developer Information

- The below function in the Modal.EditPaymentMethod page is the standard code which determines which Payment Methods can be selected by the Client. This function can be updated as necessary to meet the specific requirements of the finance company. It is also supported by the Payment Method range found in the Portal Configuration utility.

```
''' <summary>
'''  Retrieves a list of Payment Methods a Client can select when updating details.
''' </summary>
Private Function GetPaymentMethods(entityId As String,
                                   hasPaymentMethod As Boolean) As List(Of PaymentMethod)

  Dim i As Integer
  Dim PaymentMethodId As String
  Dim PaymentMethodList As ISList
  Dim PaymentMethodRO As finPaymentMethodRO
  Dim PaymentMethods As List(Of PaymentMethod)

  ' Initialise
  PaymentMethodList = finBL.Runtime.CreateList()
  PaymentMethods = New List(Of PaymentMethod)

  ' Clear
  If Account_EditDD_IncludeClear AndAlso hasPaymentMethod Then
    PaymentMethods.Add(New PaymentMethod(finBL, Nothing))
  End If

  ' Retrieve Payment Methods
  If Len(Account_EditDD_PaymentMethodIds) = 0 Then
    For Each PaymentMethodRO In finBL.PaymentMethods
      If Len(entityId) = 0 OrElse PaymentMethodRO.EntityId = entityId Then
        If PaymentMethodRO.Active AndAlso PaymentMethodRO.IsDirectDebit Then
          PaymentMethodList.Add(PaymentMethodRO.PaymentMethodId)
        End If
      End If
    Next
  Else
    PaymentMethodList.FromCsvString(Account_EditDD_PaymentMethodIds, True)

    ' Remove invalid entries
    For i = PaymentMethodList.Count - 1 To 0 Step -1
      If Not finBL.PaymentMethods.Exists(PaymentMethodList(i)) Then
        PaymentMethodList.Remove(PaymentMethodList(i))
      ElseIf Not finBL.PaymentMethods(PaymentMethodList(i)).Active Then
        PaymentMethodList.Remove(PaymentMethodList(i))
      ElseIf Not finBL.PaymentMethods(PaymentMethodList(i)).IsDirectDebit Then
        PaymentMethodList.Remove(PaymentMethodList(i))
      ElseIf Len(entityId) <> 0 AndAlso finBL.PaymentMethods(PaymentMethodList(i)).EntityId <>
entityId Then
        PaymentMethodList.Remove(PaymentMethodList(i))
      End If
    Next
  End If

  ' Add to list
  If PaymentMethodList.Count <> 0 Then
    For Each PaymentMethodId In PaymentMethodList
      PaymentMethods.Add(New PaymentMethod(finBL, finBL.PaymentMethods(PaymentMethodId)))
    Next
  End If

  Return PaymentMethods

End Function
```

- The Portal Configuration utility allows for a Script to be configured to run during the committing of the Payment Details Update.



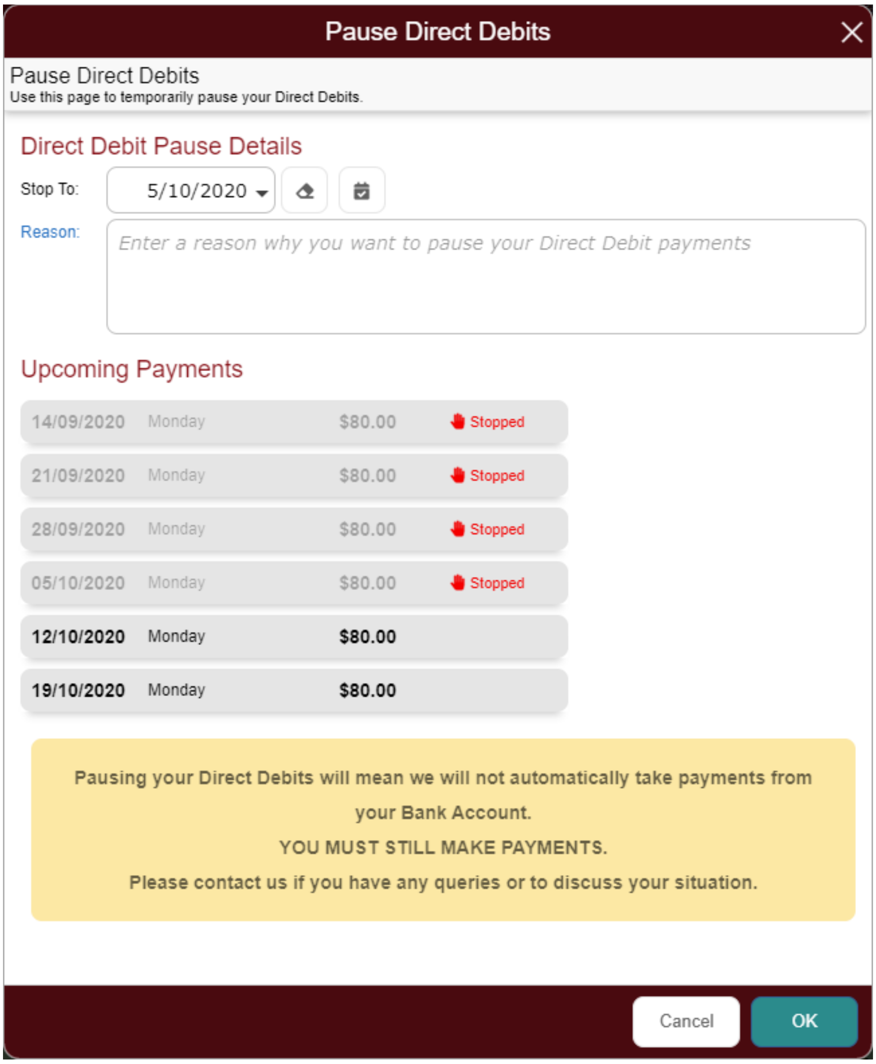
This allows for custom handling of the Payment Details update, without having to change any of the Portal code. Clicking "Generate Template Script" will generate a sample Script which explains how to use it.

The Update Request Log is still generated automatically, but is passed (along with the Account) to the Script. The Script can perform custom actions and may update *eventHandled;*

- *eventHandled = True*
    - Update Request is left alone – presumed that Script or another process will handle the actioning of the Update Request.
- *eventHandled = False*
    - The Portal will still action the Update Request based upon its configuration (Direct or Update Request).

Pause Direct Debits

This option allows the Client to pause their Direct Debit Payments. Note: This option is only available if the Client is currently paying via a Direct Debit Payment Method.



Useful Tips

- Clients can also use this page to resume Direct Debit payments (if they are currently stopped).
- "Reason" field can either be (or not be) mandatory depending on Portal Configuration settings.
- Can be configured to action directly, or via Update Request.

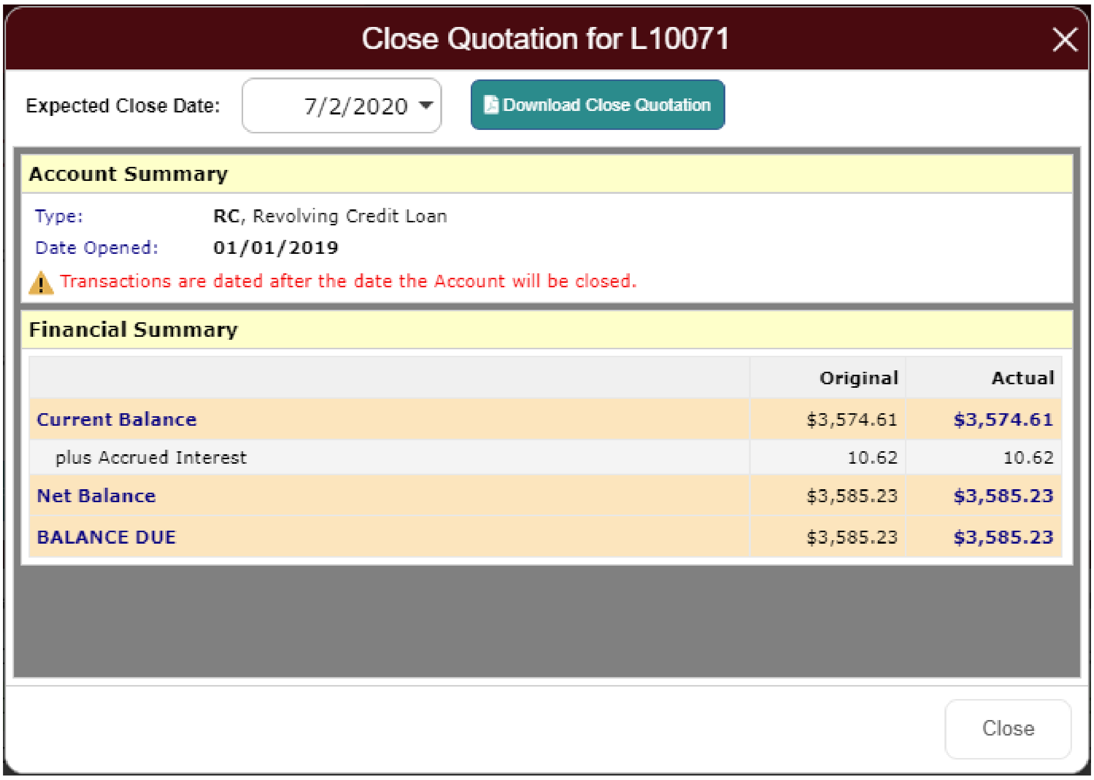
Customisation

The following can be customised on this page:

- Theming
- Various options via Portal Configuration

Close Quotation

The Close Quotation is launched from the "Account" page and is opened in a modal window. It allows the Client to get a quotation on how much it would cost to completely pay the Account as at a certain date.



Useful Tips

- The Close Quotation button is only available to Open Loan Accounts. This feature is not available to Deposit Accounts, or Applications.
- The **Expected Close Date** can be changed, and the figures will automatically update to reflect the total balance due, as at the selected date.
- Historic dates are not supported.
- The option to "Download Close Quotation" will only be displayed if there is a valid "Closing Summary" Document defined against the Accounts Account Type.
    - If the Client opts to download the Document, this will also create an Account Close Quotation Log against the Account.
- The option to view the Close Quotation modal is controlled via the Portal Configuration utility. This toggles whether the "Close Quotation" button is available on the "Account" page.

Customisation

The following can be customised on this page:

- Theming
- Various options via Portal Configuration

Developer Information

- The Account Close Quotation page is essentially a stripped back version of the "Account Close Quotation Wizard". It has been modified slightly to be more appropriate in the context of a Portal, but its functionality remains essentially the same.
- The Summary Page displayed is the same summary finPOWER Connect Users see when running the same wizard. It is likely that Finance Companies would rather this Summary is customised to better suit the Client Portal. Therefore, the following code on the "AccountCloseQuotation" page may need altering. Note, there are two places on this page which generates the summary HTML.

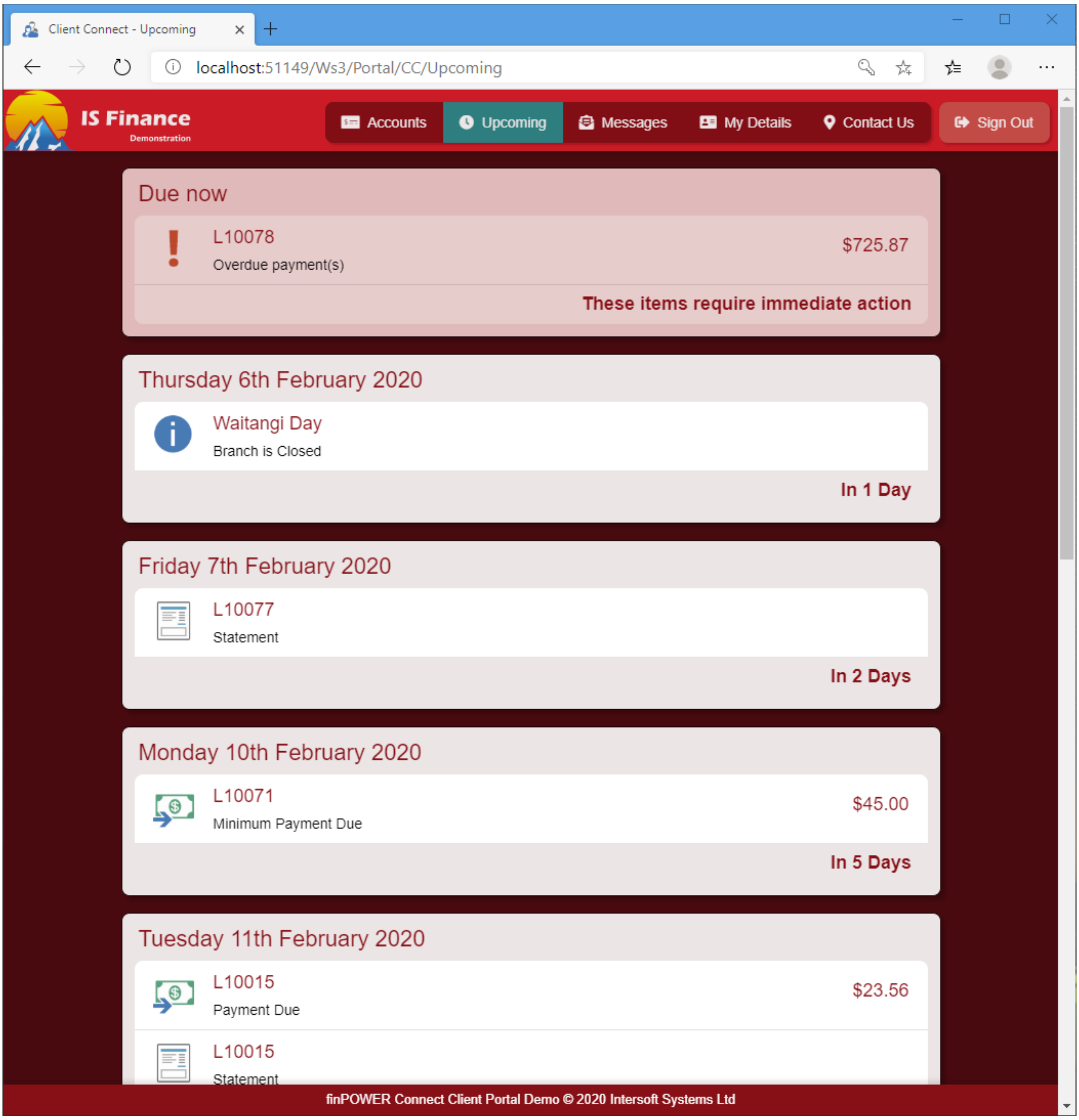
```
''' <summary>
'''  Get Initialisation Information required for this wizard.
''' </summary>
Public Function GetInitialisationInfo(ByRef response As String) As Boolean

...

' Account Summary
.AccountSummaryHtml = finBL.SummaryPageFunctions.AccountCloseSummary(False,
AccountClose, "General", 0, CreateScriptContextData())

...

End Function


''' <summary>
'''  Get updated form information based on value changes.
''' </summary>
Public Function Form_AccountSummary_Refresh(ByRef response As String) As Boolean

...
' Get Summary
If Success Then
  AccountSummaryHtml = finBL.SummaryPageFunctions.AccountCloseSummary(False,
AccountClose,  "General", 0, CreateScriptContextData())
End If
...

End Function
```

Upcoming

The Upcoming Page is an optional page (i.e. it can be hidden entirely via Portal Configuration) which displays supported upcoming events in chronological order for the Branch, and the Clients Accounts.

The following events can be configured to display:

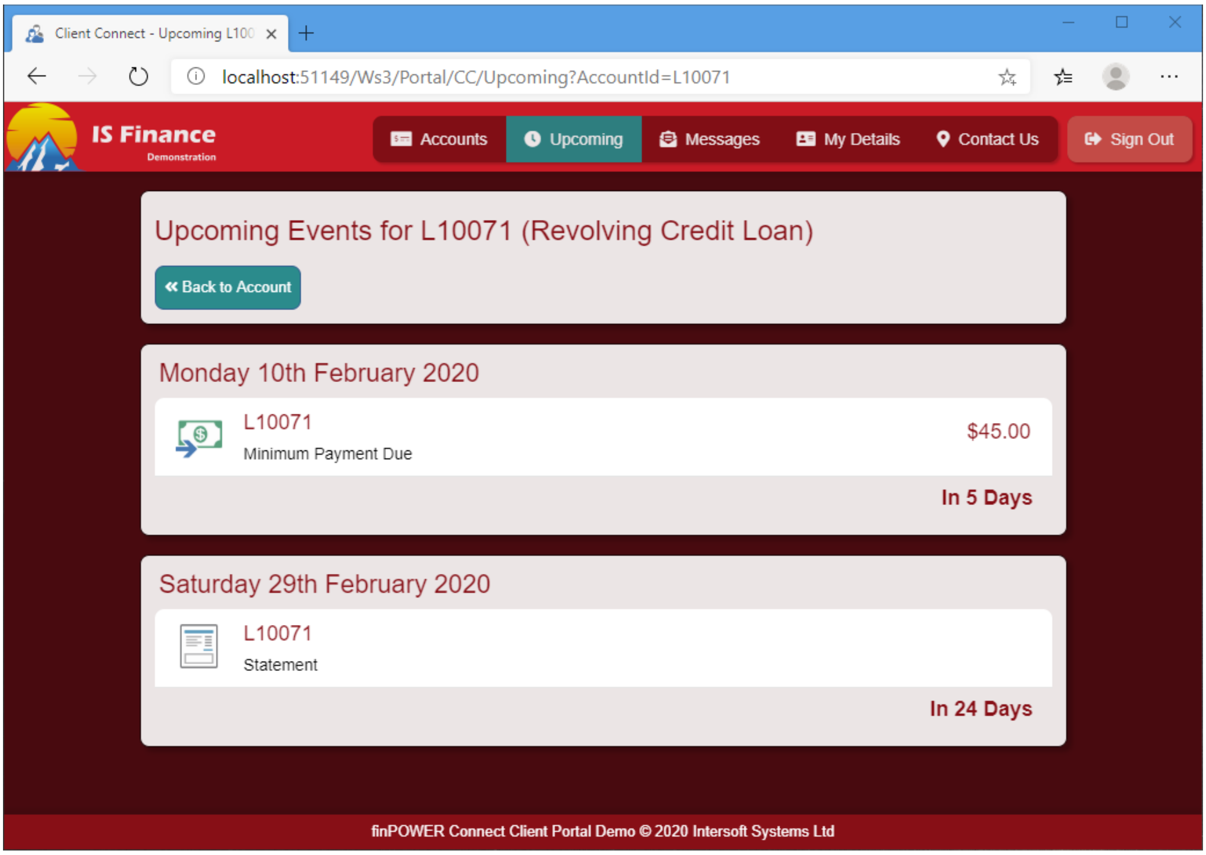
- Branch Holidays
- Maturing Soon
- Overdue Accounts
- Payment Dues
- Statement Date



Useful Tips

- When displaying Overdue Accounts, applicable loans will always be shown in a red box at the top of the page. These Accounts will remain until they are no longer overdue. This is to explicitly highlight them, so it is obvious to the Client that action is required.
  - All Overdues are calculated using "Overdue", not "Contractual Overdue".
- All items in the list can be clicked on (except Branch Holidays), in which case the relevant Account will be opened
- If including Branch Holidays, the list of holidays is retrieved from the Working Calendar, defined on the Entity of the Client's configured Branch.
  - If the Client has no Branch configured, then Branch Holidays will not be included.
  - Any "Non-Working Day" will be included in the "Upcoming" page. Weekends are always excluded.
- Payment Dues are only applicable for Revolving Credit, Fixed Term and Floating Rate loans.
  - **Revolving Credit** loans will only list the "Minimum Payment Due" date of the current Statement period. This means there will only ever be one Payment Due for a Revolving Credit loan on the Upcoming page.
  - **Fixed Term and Floating Rate** loans retrieve their Payment Dues from the schedule. This means there may be multiple Payment Dues for these loans at any one time on the Upcoming page.
- **Maturing Soon** Accounts are only applicable to the following Accounts:
  - Fixed Term Deposits
  - Loans with a Residual Value

  Other Accounts are not guaranteed to mature on a particular Date, especially if they are overdue or their schedule differs from Contractual. Hence, these Accounts are excluded to prevent inaccurate information being shown to the Client.
- When viewing the Upcoming page from an Account (i.e. the "Upcoming" button has been clicked on an Account) then the information displayed is specific to that Account.



Customisation

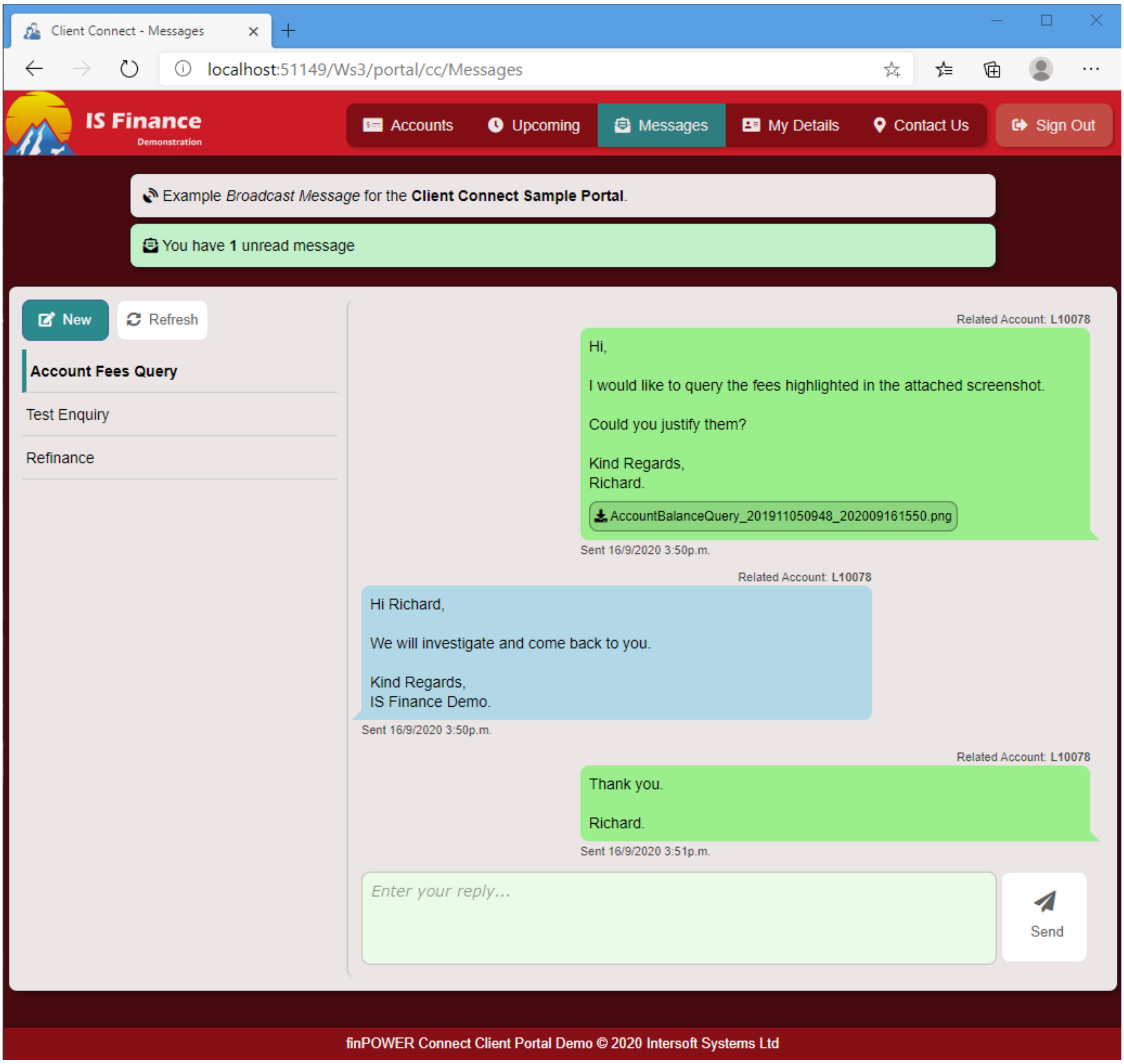
The following can be customised on this page:

- Theming
- Page Messages (See "Page Messages" section)
- Various options via Portal Configuration

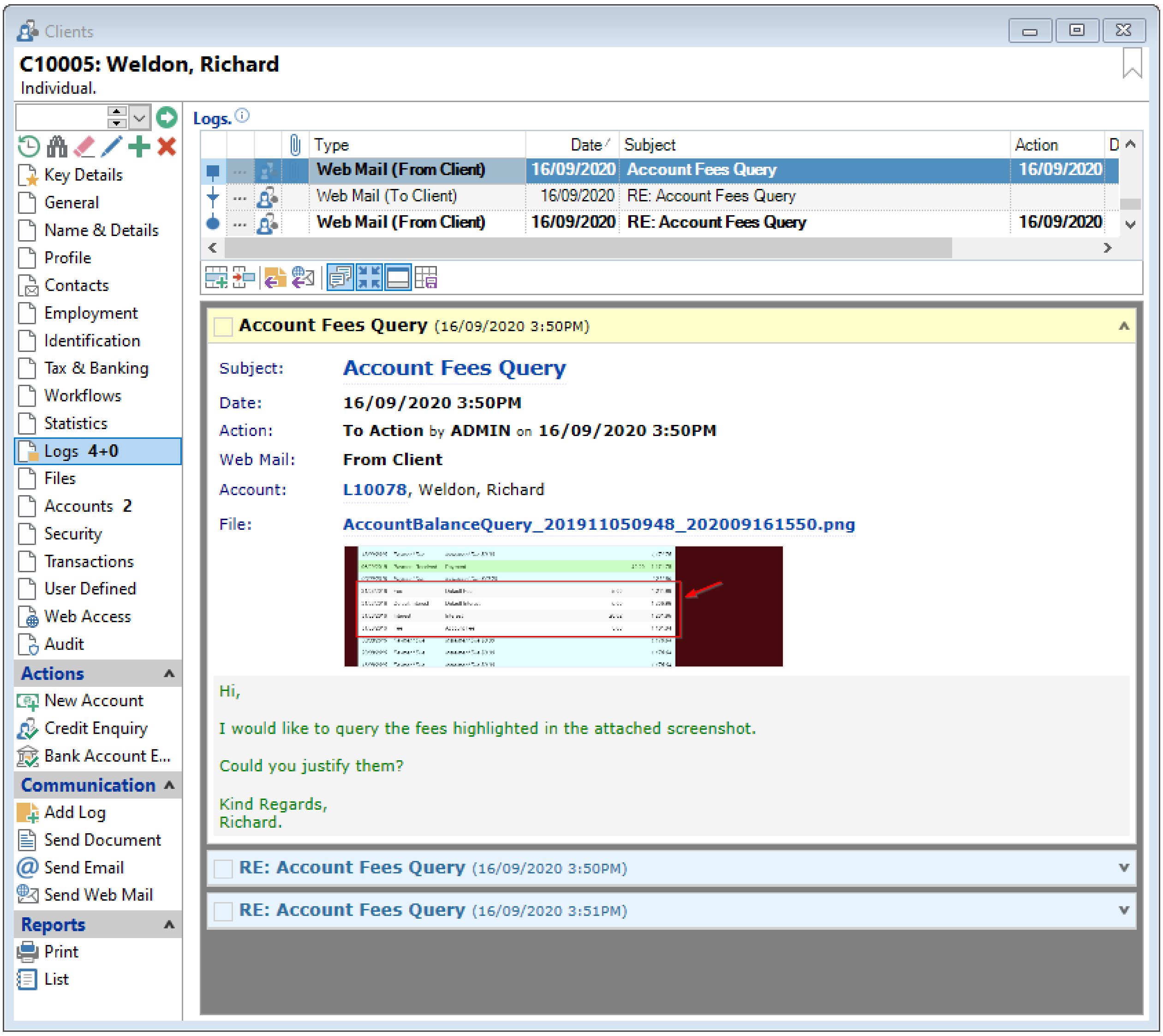
Messages

The Messages page provides a facility for the Client and Finance Company to exchange **Client Web Mail** messages.

Messages are stored as parent / child Web Mail Client Logs, the subject of the highest-level parent determining the thread subject.



The screenshot below is how the same conversation thread entitled "Account Fees Query" (as pictured above) appears in finPOWER Connect.



Useful Tips

- If a conversation thread has unread messages, the number will be displayed in a red circle next to the thread subject. Unread messages are displayed in bold and have an option to mark as read.
    - Messages are not automatically flagged as "Read" when a Client views the thread. To acknowledge that the Client has read the message, the "Read?" button must be clicked next to the message itself.
- Green messages represent Client messages, whilst blue represents the Finance Company.
- Clicking the "New" button will create a new conversation thread (with a new subject), whilst entering a reply inside a conversation thread will simply add to it (and create a linked child Web Mail Client Log).
- Clients may add a related Account to their Web Mail Log. This saves the Account or Account Application Id in the Extended Data of the generated Log.

Customisation

The following can be customised on this page:

- Theming
- Page Messages (See "Page Messages" section)

Developer Information

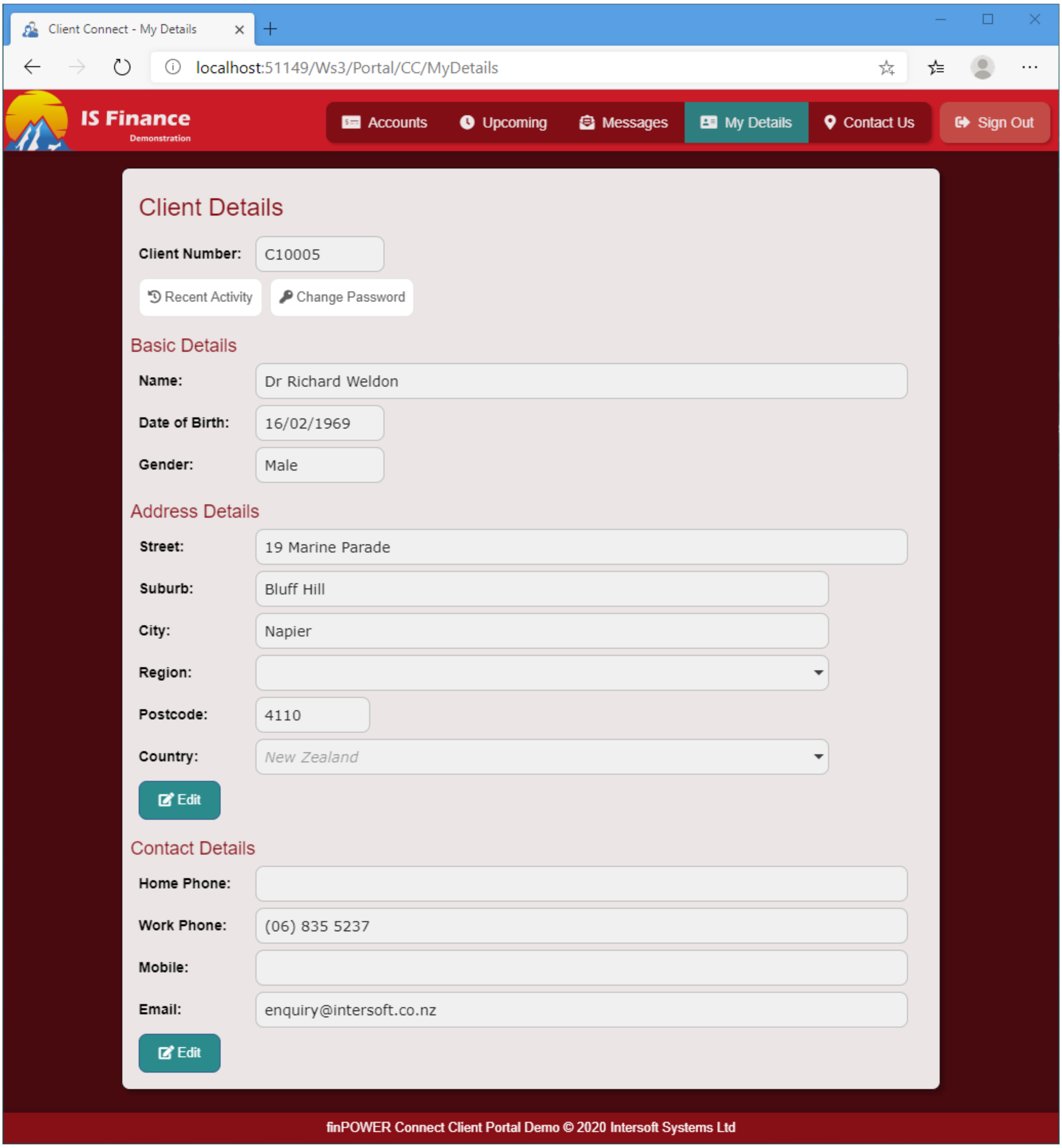
- Messages are retrieved via the following function:
  - *Resources -> SharedFunctions -> GetMessages()*

My Details

The My Details page lists basic details about the Client, including:

- Client Id
- Name, date of birth, gender
- Contact Address
- Contact Methods (Home, Work, Mobile and Email)

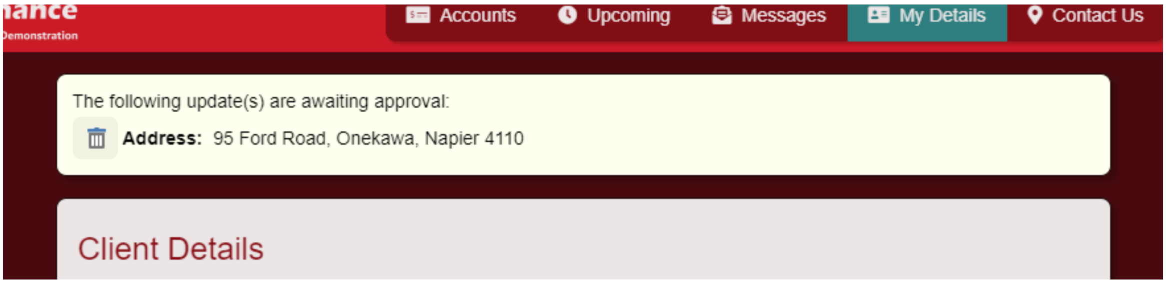
The Client also has options to view their recent login history (which includes password changes and invalid login attempts). A password change facility is also available.



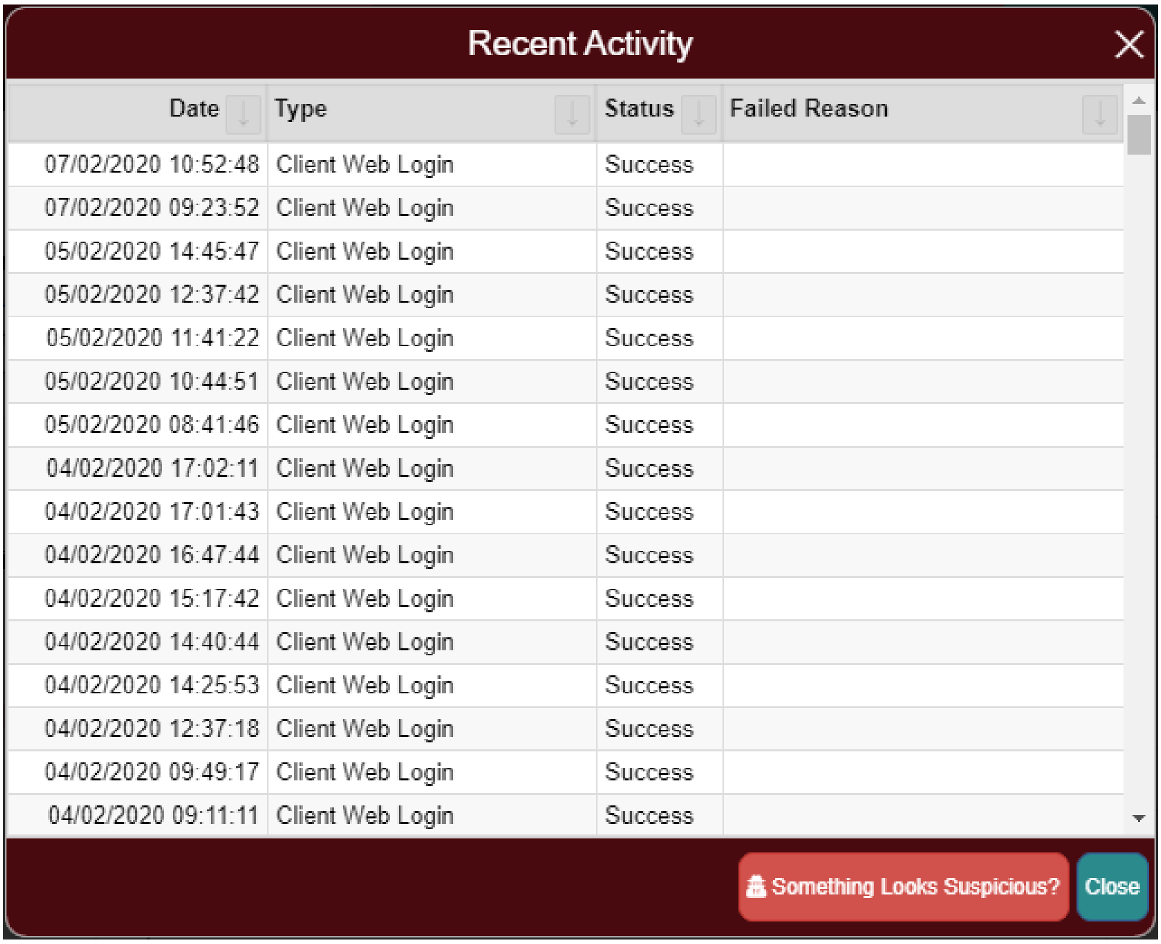
Useful Tips

- The Contact Address will use Google's address prediction if a Google Maps API key has been configured in the Browser Key in Global Settings.

- The "Edit" buttons can be removed via Portal Configuration to not allow Clients to update their details.
- There are two methods of update for Contact details, controlled via Portal Configuration:
    - Direct (The Contact Address / Method is updated immediately)
    - Update Request (The Contact Address / Method must be internally reviewed before it takes affect)
        - When using this method, the Client will be shown a "pending" message at the top of the page; which the User also has the option of cancelling



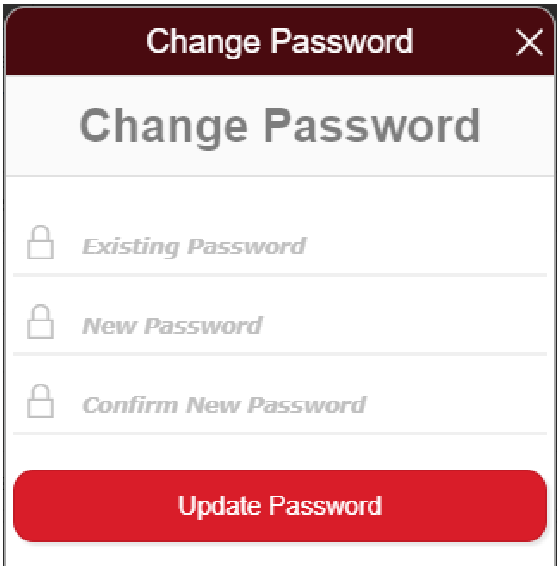
- When a Contact Method is updated (i.e. replaced with another), the existing address is not deleted. Rather, an end date is set on the existing one and the new one added alongside. The behaviour is similar to that of the "Move" button, existing function in finPOWER Connect.
- Viewing the recent activity displays a grid with recent login information. If anything looks suspicious, then the option to report this (via new message) is available, which shares the same New Message functionality as the "Messages" page.


Recent Activity

Date	Type	Status	Failed Reason
07/02/2020 10:52:48	Client Web Login	Success	
07/02/2020 09:23:52	Client Web Login	Success	
05/02/2020 14:45:47	Client Web Login	Success	
05/02/2020 12:37:42	Client Web Login	Success	
05/02/2020 11:41:22	Client Web Login	Success	
05/02/2020 10:44:51	Client Web Login	Success	
05/02/2020 08:41:46	Client Web Login	Success	
04/02/2020 17:02:11	Client Web Login	Success	
04/02/2020 17:01:43	Client Web Login	Success	
04/02/2020 16:47:44	Client Web Login	Success	
04/02/2020 15:17:42	Client Web Login	Success	
04/02/2020 14:40:44	Client Web Login	Success	
04/02/2020 14:25:53	Client Web Login	Success	
04/02/2020 12:37:18	Client Web Login	Success	
04/02/2020 09:49:17	Client Web Login	Success	
04/02/2020 09:11:11	Client Web Login	Success	

Something Looks Suspicious? Close

- The option to change password provides a simple change password prompt.



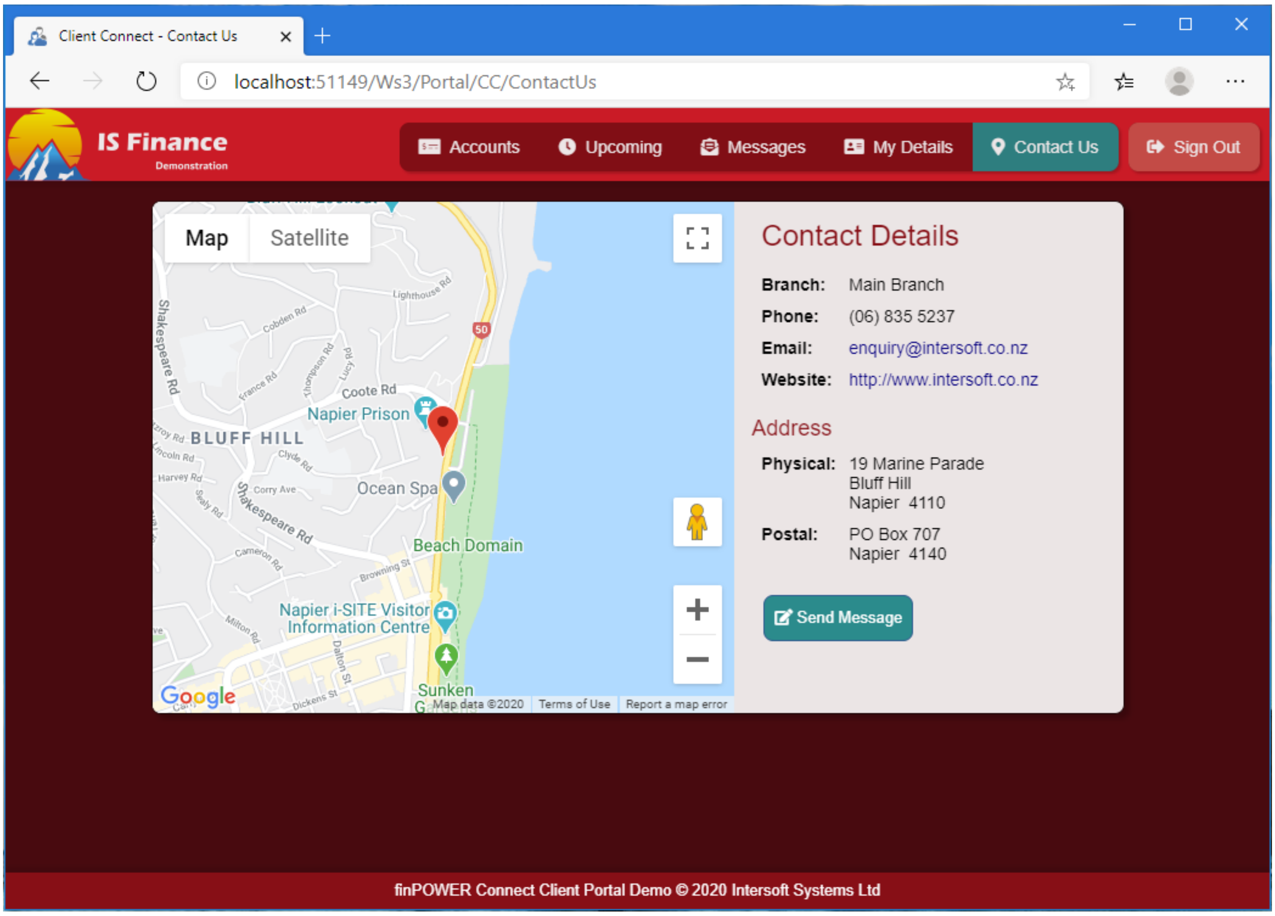
Customisation

The following can be customised on this page:

- Theming
- Page Messages (See "Page Messages" section)
- Various options via Page Messages
- Google addressing integration in the address fields. This functionality becomes available if a valid Google API Key has been configured in Global Settings here:
    - *Global Settings -> Clients -> Addressing -> Google Maps API Keys -> Browser Key*

Contact Us

The Contact Us page provides Branch information such as a contact phone number, email address and physical / postal addresses. If configured, a Google Map will be displayed with the Branch location pinned.



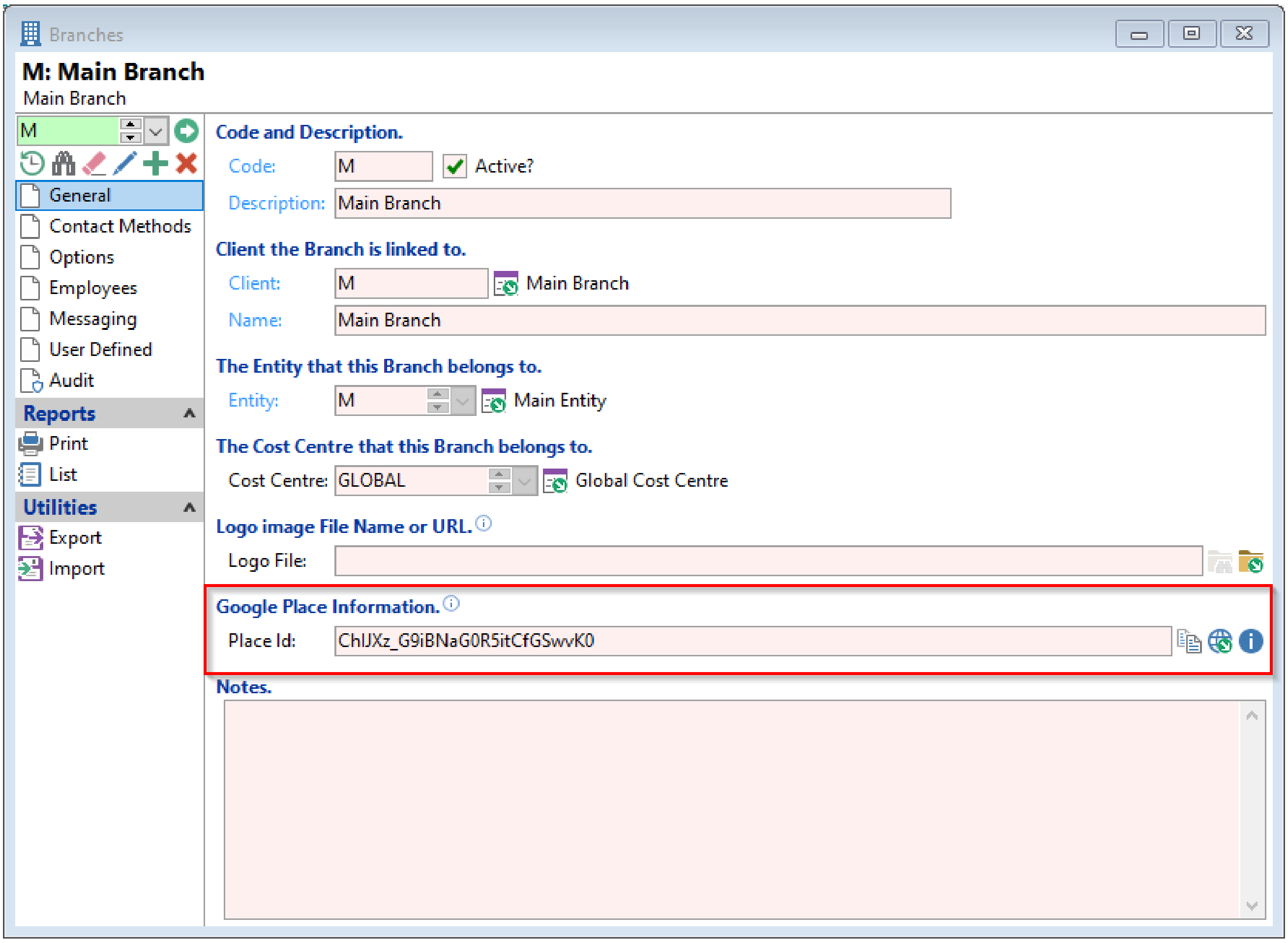
Useful Tips

- The Client's Branch will be used to populate the information on this page. If no Branch has been configured for the Client, then the fallback Branch will be used (determined in Constant "Site_FallbackBranchId").
    - The map will only display if a valid "Place Id" has been configured on the Client's Branch.
    - More information can be found on the Branch form, or the Google Developers documentation available here:
        - https://developers.google.com/places/place-id
- The Google Map is fully interactive; zoom, satellite imaging and Street View are all available.
- A message can also be sent from this page. This shares the same New Message functionality as the "Messages" page.

Customisation

The following can be customised on this page:

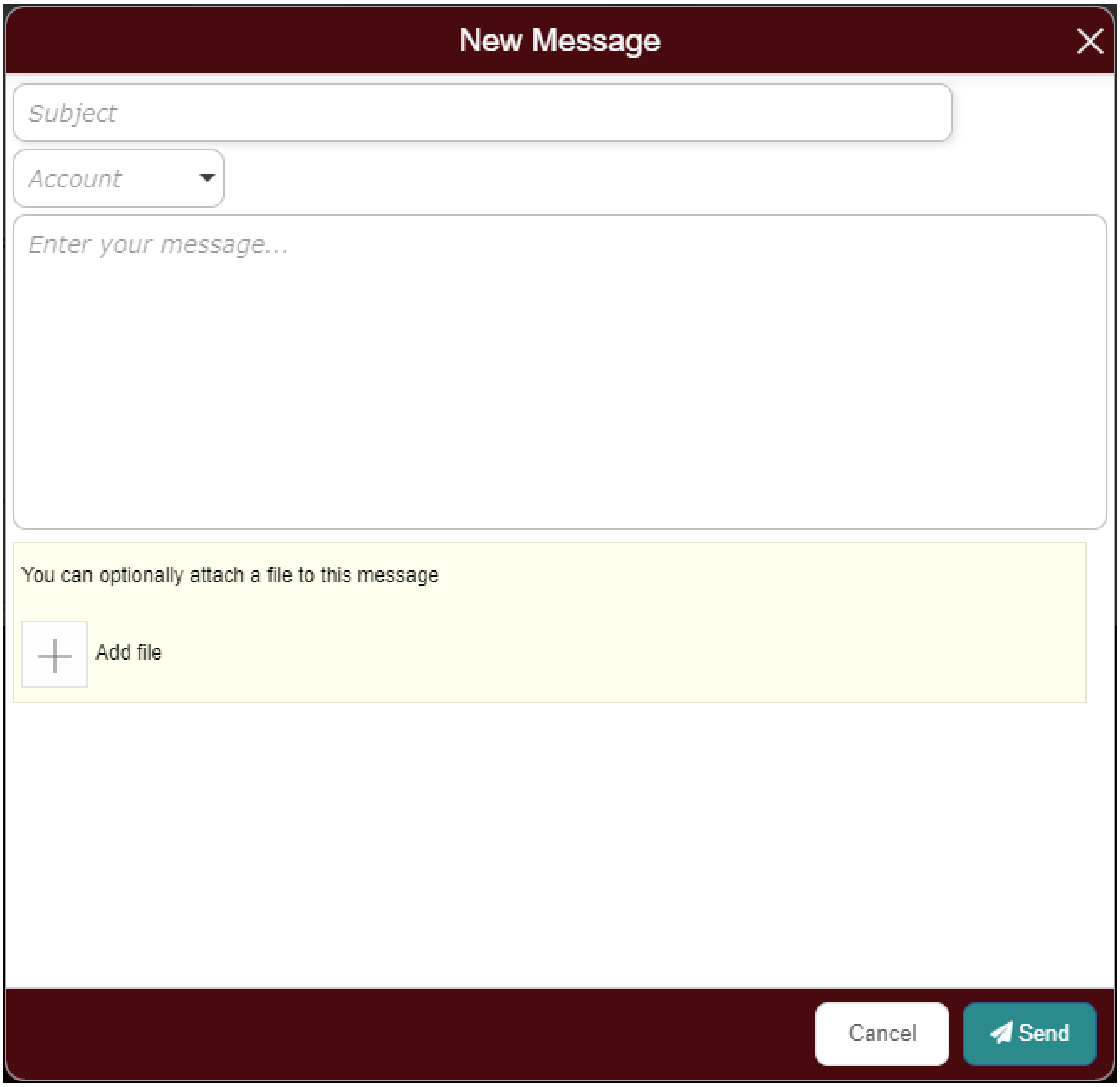
- Theming
- Page Messages (See "Page Messages" section)
- Various options via Portal Configuration
- Google Maps. This functionality becomes available if a valid Google API Key has been configured in Global Settings, and a valid PlaceId has been defined under the Clients Branch.
    - *Global Settings -> Clients -> Addressing -> Google Maps API Keys -> Browser Key*



New Message

The New Message form provides a utility to create Client-based Web Mail messages (stored in the database as Client Logs).

- Messages (via "New" button)
- My Details (via "Something Looks Suspicious?" button in the Recent Activity popup)
- Contact Us (via "Send Message" button)



Useful Tips

- If the Client has at least one Account or Account Application, there is an option to select a "Related Account". This will set the related Account / Account Application information in the Client Web Mail log if specified.

Customisation

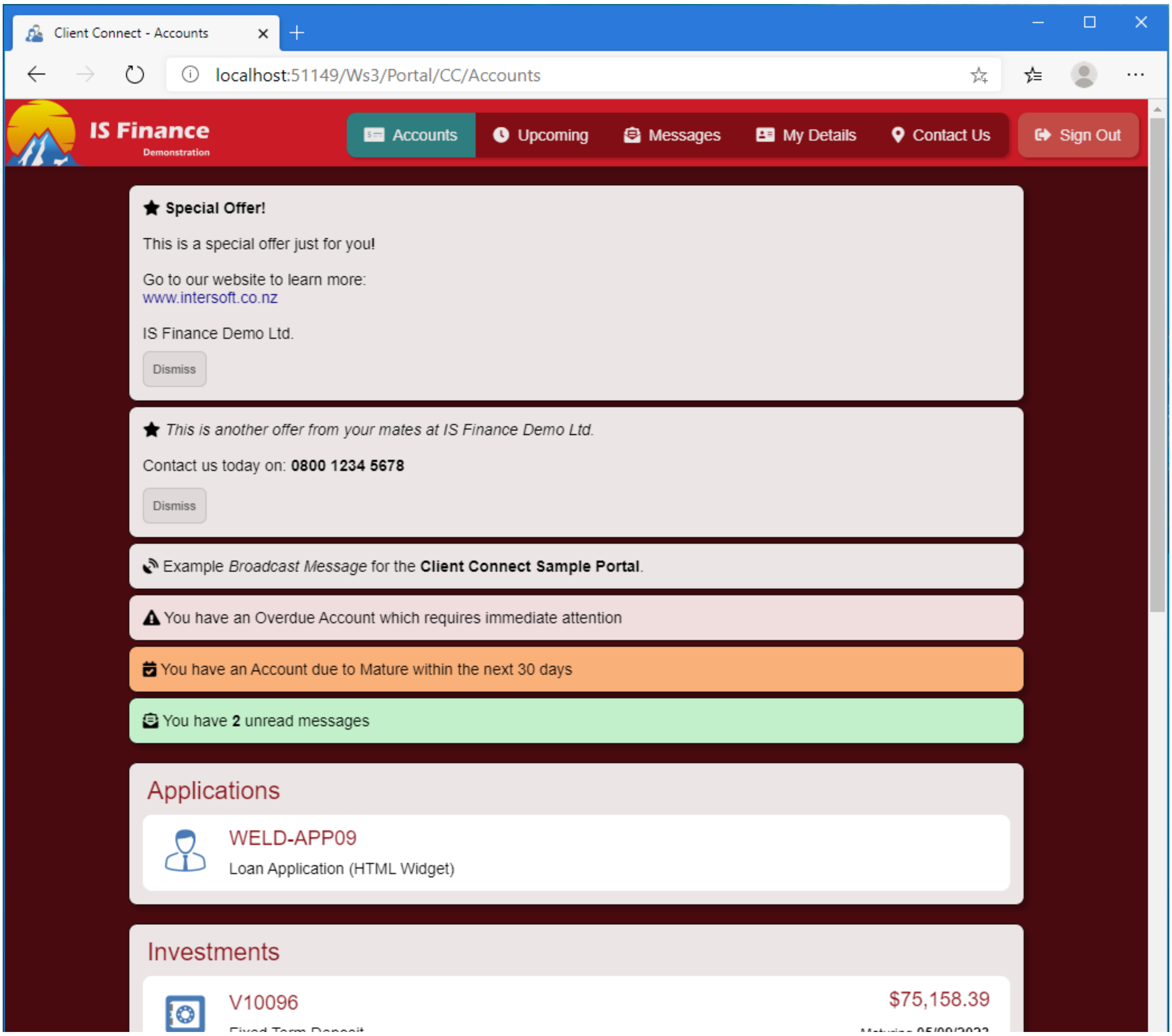
The following can be customised on this page:

- Theming
- File uploading

Page Messages

Page Message can be configured to display information / warning messages to the User on any page of the Client Connect Sample Portal. The messages appear at the top of every page (just below the navigation menu) and if configured can show the Client the following messages:

- Marketing Promotions
- Broadcast Messages
- Overdue alerts
- Maturing Soon warnings
- Unread message count



Page Messages are configured from Portal Configuration.

Developer Information

The Page Message logic is on the Master Page and in the Master Pages Script Code. This is so it can be applied to any page of the Portal.

The process starts client-side with the JavaScript function `GetPageMessages()` which in turn calls the VB.NET function `GetPageMessages()` which generates all the Page Messages to display.

Marketing Messages

Marketing Promotions gives the Finance Company the ability to display relevant marketing messages, tailored for the individual Client. These appear using a star icon and will always appear first in the Page Messages list.

In the example screenshot above, two marketing Page Messages are displayed.

Whilst you can define any method to create these messages (refer to "Developer Information" below), the default system relies on the Client having Client Log(s) with the following configuration:

- A subject starting with "Marketing:" (minus the quotes)
- An Action Date dated today or in the past
- Either:
  - No Completed date
  - A Completed date which is dated in the future
- The "Notes" field has content (i.e. is not blank)

Marketing Messages supports custom HTML which should be entered directly into the Notes field of the Client Log. This gives the ability to add additional formatting and hyperlinks.

By default, Marketing Messages are supplied with a "Dismiss" button which will complete the Client Log (I.e. set the complete date to now).

Developer Information

The following code block generates the Marketing Messages

```
' Marketing Messages
If IncludeMarketingMessages Then
  For Each LogRO In mPortalHandler.Client.Logs
    ' Include?
    If Len(LogRO.Notes) = 0 Then
      ' Nothing to display
      Include = False
    ElseIf LogRO.ActionDate = Nothing Then
      ' No action date so don't include
      Include = False
    ElseIf LogRO.ActionDate > finBL.TimeZoneFunctions.GetCurrentDatabaseDateTime() Then
      ' Not yet active
      Include = False
    ElseIf LogRO.ActionCompleteDate <> Nothing AndAlso LogRO.ActionCompleteDate <
finBL.TimeZoneFunctions.GetCurrentDatabaseDateTime() Then
      ' Completed
      Include = False
    ElseIf Not LogRO.Subject.StartsWith(Site_PageMessages_MarketingMessageSubject) Then
      ' Not a marketing message
      Include = False
    Else
      Include = True
    End If

    If Include Then
      ' Code can be added here to determine if a standard "Dismiss" button should be displayed
      ShowDismissButton = True

      ' Add Message
      PageMessages.Add(New PageMessage("MARKETING", LogRO.Notes, ShowDismissButton, LogRO.Pk))
    End If
  Next
End If
```

In this version of the Client Connect Sample Portal, the ShowDismissButton is hardcoded to True. This means that all Marketing Messages have a dismiss button, however, could be modified to display conditionally (i.e. if the message itself has a method of dismissing, or if dismissing should not be available).

Broadcast Message

Broadcast Messages provide a utility for Finance Companies to broadcast a specific message to all Clients; these messages are not Client-specific. They appear using a satellite icon and appear underneath any marketing messages.

Broadcast messages are configured in the Portals Configuration Utility and allow the user to configure the following:

- The HTML-supported message (this allows for additional formatting and hyperlinks)
- Text Alignment (left, center, right)
- Text Colour (standard colours, or HEX colours supported)
- Text Size (0px to 100px)

No Accounts Message

"No Accounts Messages" will display only when the Client has no visible Applications or Accounts. They appear using a bell icon and the message presented to the Client can be customised using the Portals Configuration Utility (see the "Configuration Utility" section below).

The configured message supports HTML, so additional functionality and styling can be added into the message itself.

Overdue Warnings

Overdue Alerts notify the Client that they have overdue Accounts which need attention. Naturally, if a Client has no Overdue Accounts then this Page Message is not displayed.

Overdue Alerts support a "Click" (i.e. respond if a User clicks on them), however the behaviour changes depending on what is configured;

- If only one Account is overdue
    - Navigate directly to the Account
- If two or more Accounts are overdue
    - And Portal is configured to display the "Upcoming" page and display "Overdue" warnings
        - Navigate to the "Upcoming" Page
    - Either "Upcoming" page is not being used, or "Overdue" warnings are not included in "Upcoming"
        - Scrolls the page down to the "Accounts" section

Maturing Soon

Maturing Soon Warnings notify the Client that they have Accounts which are Maturing soon. Naturally, if a Client has no Accounts nearing Maturity then this Page Message is not displayed.

Note that this Page Message is only applicable for the following Accounts:

- Fixed Term Deposits
- Loans with a Residual Value

Other Accounts may support Maturity dates; however, these do not guarantee that the Accounts will close on this date, other factors may influence this hence why they are excluded from the sample Portal.

Maturing Soon Warnings support a "Click" (i.e. respond if a User clicks on them), however the behaviour changes depending on what is configured.

- If only one Account is Maturing Soon
  - Navigate directly to the Account
- If two or more Accounts are Maturing Soon
  - And Portal is configured to display the "Upcoming" page and display "Maturing Soon" warnings
    - Navigate to the "Upcoming" Page
  - Either "Upcoming" page is not being used, or "Maturing Soon" warnings are not included in "Upcoming"
    - Scrolls the page down to the "Accounts" section

When the "Maturing Soon" Page Message is configured for use, and an Account falls into this category (i.e. is within the Maturing Soon days), the Maturity Date on the Accounts form as well as the Account form will become orange.

The Maturity Date on the Account form will display orange even if Maturing Soon Page Messages are not displayed on the page. So long as **any page** is displaying this type of Page Message, then the Maturity Date will be orange.

Unread Message Count

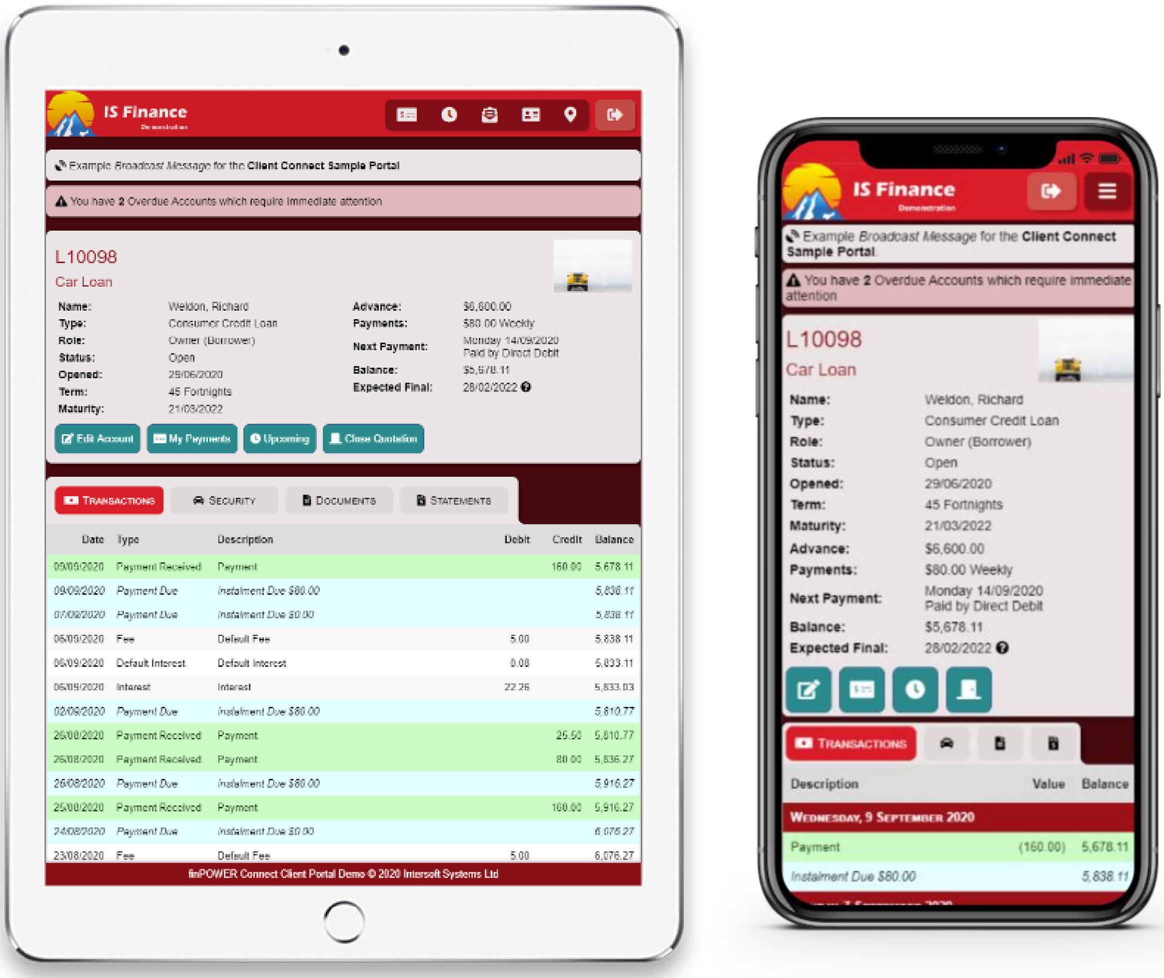
Unread Message Count notifies the Client of how many unread Client Webmail messages they have. These messages are from the Finance Company, to the Client and are flagged as unread.

Clicking on this type of Page Message will navigate the Client to the "Messages" page.

Tablet and Mobile Support

The Portal has been developed to support a reasonable display across all devices. This includes desktops, laptops, tablets, and phones.

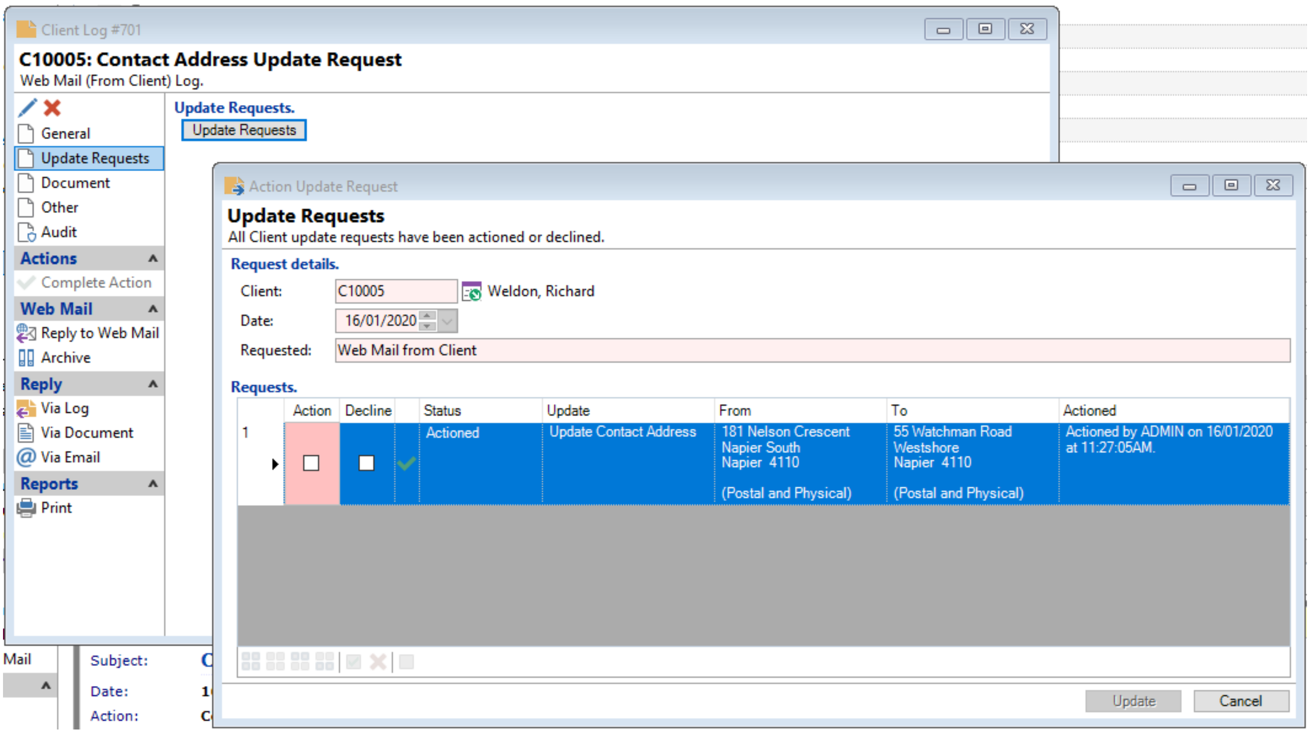
The Portal is responsive; this means that it will update its display dynamically when a user changes the orientation of their device to ensure optimal viewing.



Update Requests

"Update Requests" provide the ability for a Client to request changes to their record or Accounts without it having an immediate effect on the database. This provides an opportunity for a finPOWER Connect User to review the changes and decide whether to accept the new details or not.

Update Requests are saved as Account or Client Logs (depending on the type of update) with an Extended Type of "Update Request".



There are various "Update Type" configuration options within Portal Configuration which changes the Update Request behaviour by:

- Direct
  - An Update Request is created and then immediately (automatically) actioned so the new details become effective as soon as the Client saves the new information in the Portal.
- Update Request
  - An Update Request is created and then assigned to the Client's Manager (if configured). This will require manual intervention by a finPOWER Connect User before the new value takes effect. In the meantime, the Client is presented with a "Pending" flag to let them know their new details are under review.

The following areas of the Portal currently support Update Requests:

- Contact Address
- Contact Method
- Payment Details Update
- Direct Debit Stop

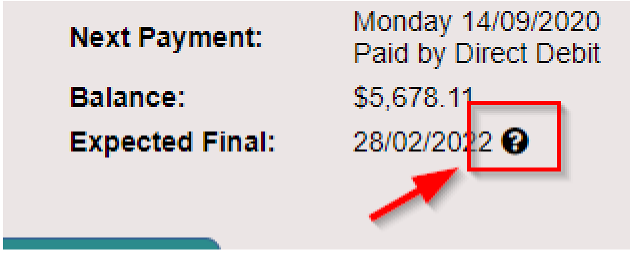
NOTE: There may be areas of the Portal which override the Direct / Update Request functionality. There is a configurable option on Payment Details Update which will revert a "Direct" update to "Update Request" should the Client enter notes, for example.

Miscellaneous Portal Information

This section covers important details not covered in previous sections.

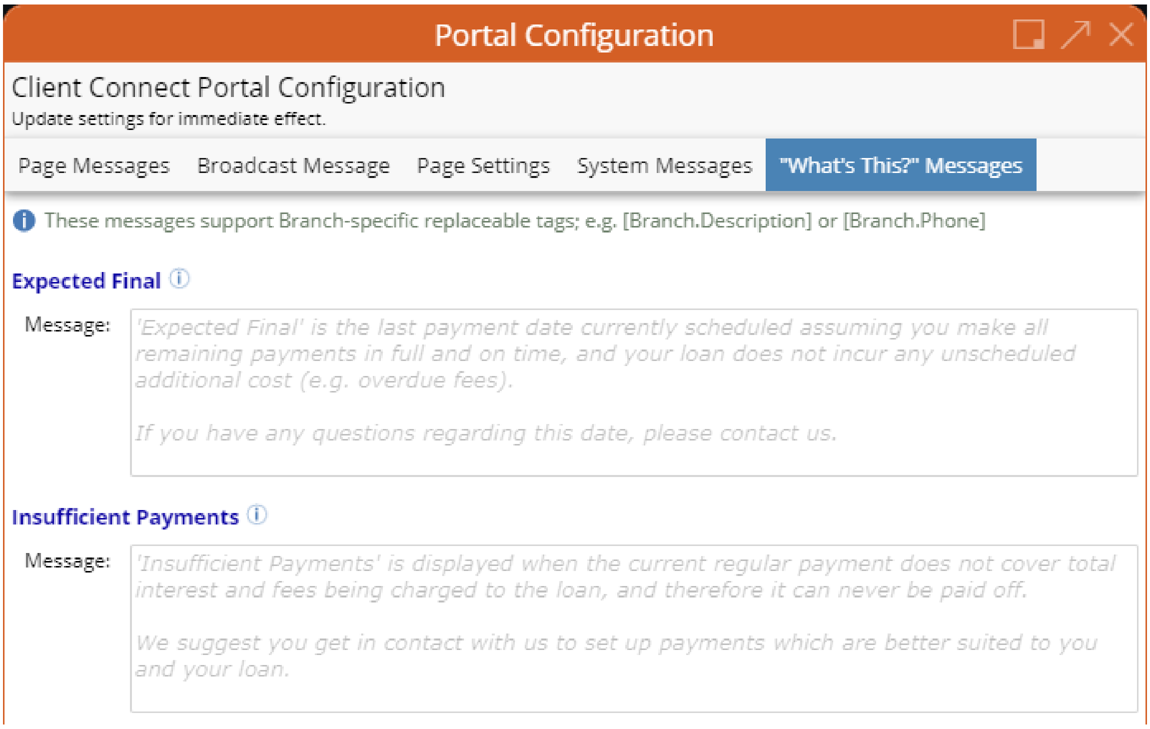
"What's This?" Messages

Around the Portal there are little question marks next to items which are not immediately obvious in what they are there for or mean. An example of this is the "Expected Final" field when viewing a Fixed Term loan:



Clicking on this question mark will display a modal window explaining what the particular field means. The text displayed can be configured in the Portal Configuration utility under the **"What's This?" Messages** tab.

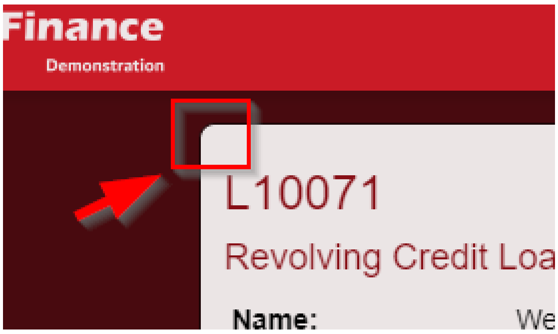
They have default values, so do not need to be initially configured.



Constants

Border_Rounding

Determines the radius (in pixels) the round edging of the panels used throughout the Portal.

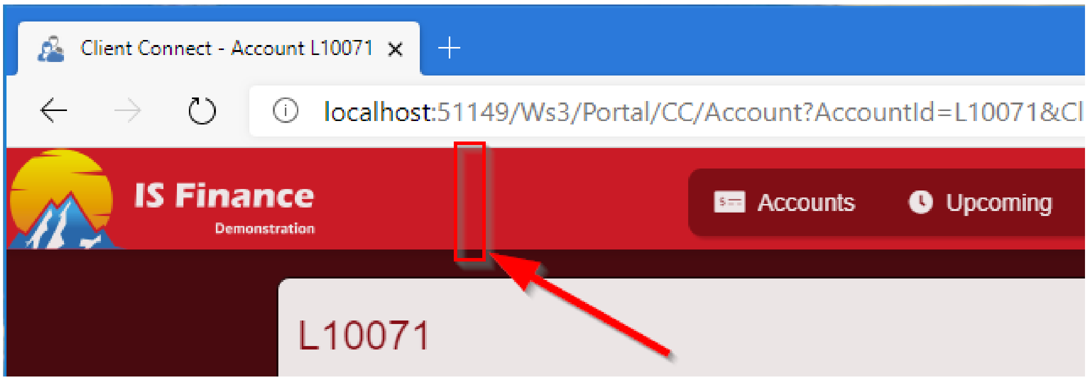


The larger this Constant, the larger the curves will be in the edging.

- Default is **8**

Site_HeaderHeight

Determines the height (in pixels) of the Portals header. This should be adjusted as necessary to suit the height of the logo being used.



- Default is **60**

Site_HeaderMaxWidth

Determines the max width (in pixels) of the header before the logo and navigation does not "expand" any further.

At window / screen sizes less than this value, the logo and navigation will appear to move closer / further apart as the screen size changes. When the resize meets this Constant value, then the distance between the logo and navigation will be fixed.

- Default is **1200**

Site_FallbackBranchId

Determines the Branch to use where the Client does not have a configured Branch.

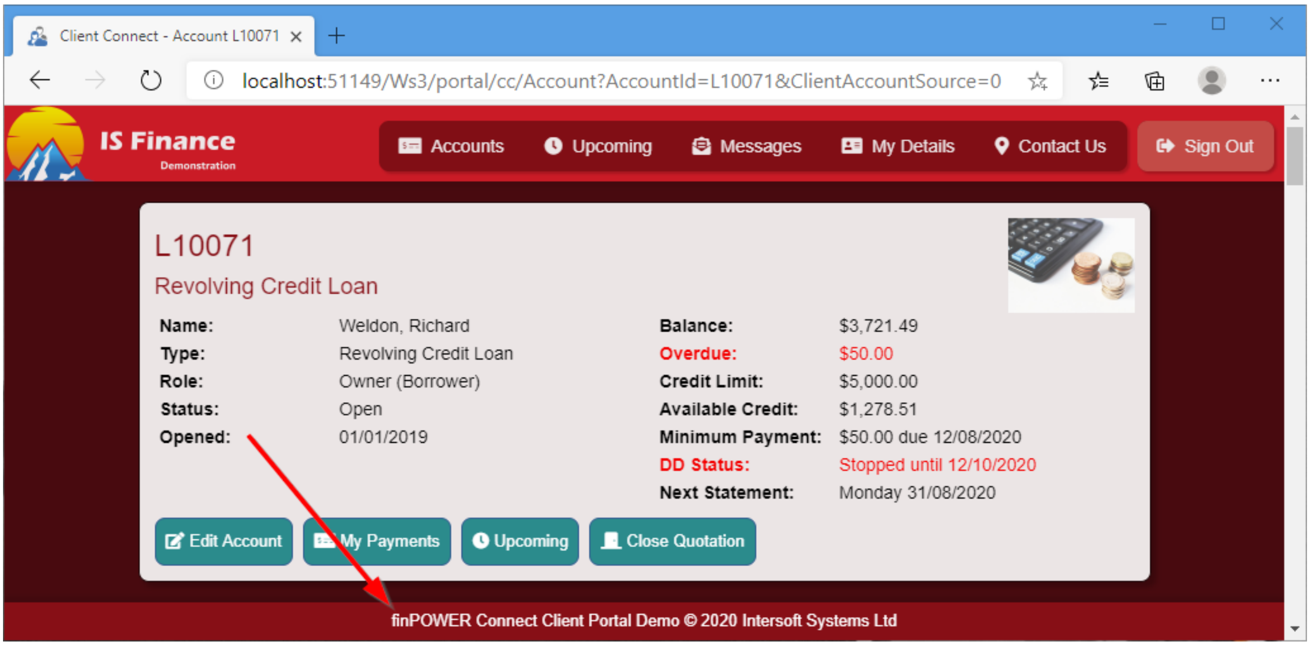
- Default is **M**

Site_FooterText

Determines the Footer text of the Portal. This text is displayed on all pages of the Portal.

- Leave blank to not include a Footer.
- Note that there are four standard replaceable tags which can be used directly in the Constant which will help prevent having to update copyright messages each year manually.
    - <%CurrentDate%>
    - <%CurrentDateTime%>
    - <%CurrentTimezone%>
    - <%CurrentYear%>

  Note that all the above will return database date / times, not local.



- Default is **finPOWER Connect Client Portal Demo © <%CurrentYear%> Intersoft Systems Ltd**