



N4Solutions

cases study

“At the heart of the Intrinsic proposition is an easy to use and fully integrated point of sale system designed by **N4**. Our advisers and their customers experience a simple, efficient and seamless advice led process - **the complete solution.**”

Kevin Ronaldson, CEO of Intrinsic



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al Services, has the ambitious target of building a to enable the adviser to offer fully compliant, holistic savings and investments and general insurance.

Compliant sales

Compliance issues are one of the advisers greatest responsibilities With compliance costs estimated to be at least £2,000 per IFA per year, **N4** wanted to ensure that the software minimised the compliance burden. As a new company with no legacy systems, Intrinsic was able to take advantage of **N4**'s technology. The Intrinsic system was designed by **N4** to protect the adviser and client alike, ensuring that no sales can be made unless the required information is collected, assimilated and processed in a fully compliant manner. By focusing only on critical information, the possibility of errors is minimised. A full audit trail and advanced desktop reporting also means that any changes entered into the system are tracked and fully justified.

Robert Mathews from The Financial Practice; "Compliance has been a growing concern to all advisers, Intrinsic enables us to focus on our strengths, safe in the knowledge that we are being fully compliant."

Seamless connectivity with back-office systems

As a new platform, Intrinsic was built to work with the established back office systems upon which advisers depend, giving total connectivity to insurance, mortgage and life portals and the providers' quotation and back office systems.

George Higginson, Sales Operations Director, Intrinsic; "Technology can be a great enabler. We wanted to ensure that, through Intrinsic, it served advisers to their best advantage. **N4**'s point of sale software is combined seamlessly with processing and back office systems, such as Trigold and the Exchange, to facilitate administration and ensure that commissions are paid in a timely manner."

Robert Mathews from The Financial Practice adds; "From the adviser's perspective, a system which integrates with the back office is essential. A few years ago a great deal of time and money was spent re-inputting data into the various systems, this was not only costly, but also greatly increased the likelihood of error. This fully integrated system solves both these problems. I have used a number of point of sale solutions previously, this one hits the button from an adviser's perspective."

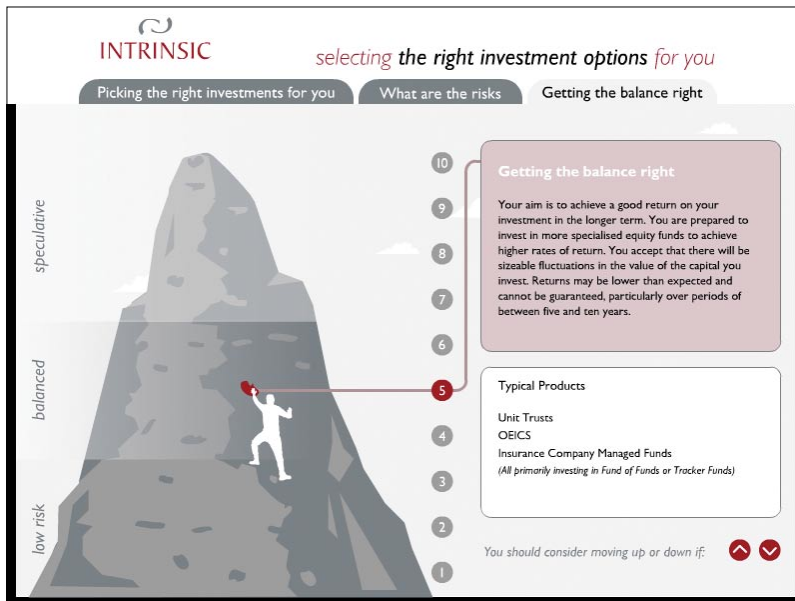
Management information that supports the adviser's business

A detailed management information system is integral to the network, enabling advisers to take control of their business through tailored management information such as; business written in total, even by individual classes, total commission, and when and how much the next payment will be, etc.

Kevin Ronaldson comments: "Being a financial adviser used to mean just that, and a good financial adviser was one who gave good advice. Now advisers have a whole range of other issues to consider, from compliance and back office systems to detailed business planning. We have tried to take away the headache of all these other concerns so that the adviser can focus on what they are best at - advising clients."



The system enables the adviser to explore all of the customer's financial needs and create an agenda for the interview.



Helping customers understand their attitude to risk.

Evolutionary design

The financial services environment changes almost daily, as do consumer expectations. **N4**'s technology has been designed to accommodate these changes without requiring disproportionate future investment in time or money.

Designed by users and tested by customers

The Intrinsic system design was influenced by practicing advisers and brokers who liaised extensively with the team of experts at **N4**, comprising a group of individuals who have practitioner knowledge of financial services. Before being rolled out it was fully user tested by a wide range of customers with a variety of financial planning needs.

Kevin Ronaldson, CEO of Intrinsic; "At the heart of the Intrinsic proposition is a 21st Century, easy to use and fully integrated point of sale system designed by **N4**. In an increasingly sophisticated and complex financial world, our advisers and their customers will experience a simple, efficient and seamless advice led process - the complete solution. The **N4** system is already proving to be extremely popular right across the market."

About N4 Solutions

Founded in 1999, **N4** Solutions has grown to be the pre-eminent supplier of point of sale technology to financial services distributors. The browser-based multi channel technology allows consistent, but tailored deployment in branches, with a field adviser base, in a call centre or in an online environment.

The management team has extensive financial services experience and a history of delivering effective solutions to support the advice process. **N4** has developed a suite of point of sale components to support the provision of mortgage, insurance and financial planning