



# OneYou

Client Portal

Secure, Tracked & Organised



**A clear, uncomplicated view of your finances in one place. Your investments, savings, pensions, insurances, bank accounts, credit cards, store cards, mortgages, loans and property alongside all the associated paperwork.**

On your desktop and as an app on your tablet and smart phone, your finances are beautifully brought together under a single login accessible to you at any time, wherever you are.



With the **OneYou App** you can



**View your investment portfolio**



**Quickly access your insurance details**



**Track your property values**



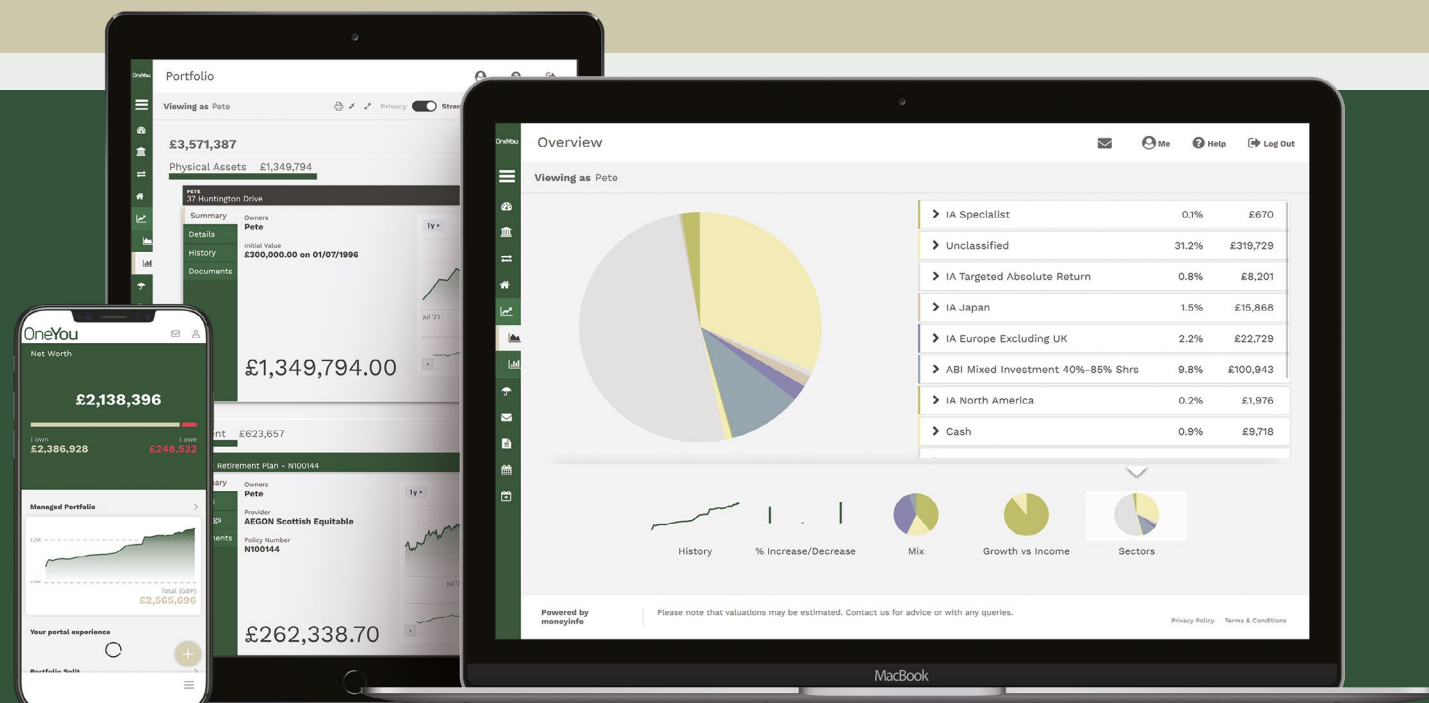
**Manage your income and spending**



**Safely store all your important documents**



**Be reminded about your renewals, income and payments**

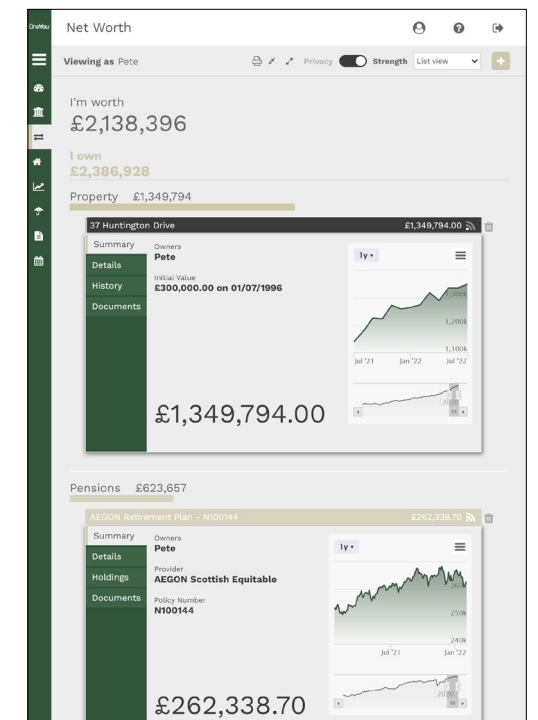


## Everything summarised

Your dashboard gives you a snapshot of your entire financial life and an easy navigation point to everything you need. Personalise it to display the information that matters to you most.

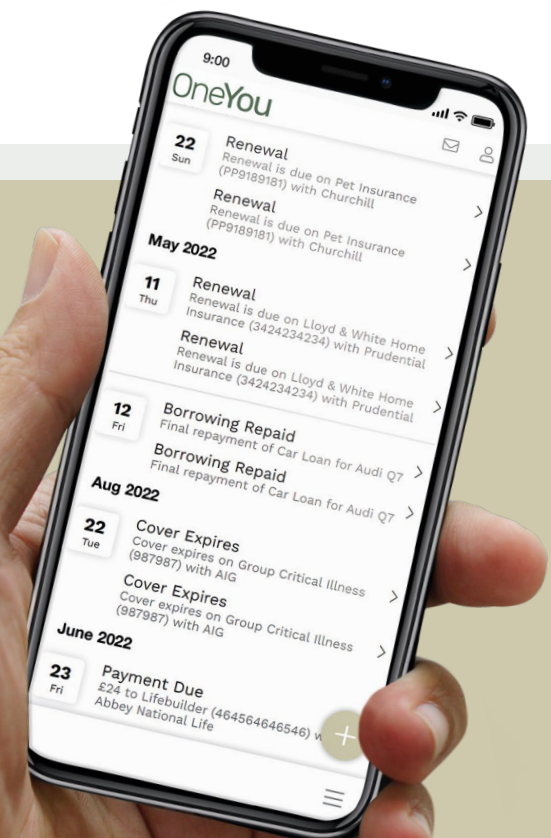
## Keep track of your investments

The **OneYou App** makes it easy to see how your investments are doing. Valuations are updated daily and build into a history across your entire portfolio.



## Your personal financial assistant

Keep an eye on upcoming renewals, payments, income and maturities. Add your own key events such as MOTs, road tax and HMRC payments.





# Keep your important documents safe

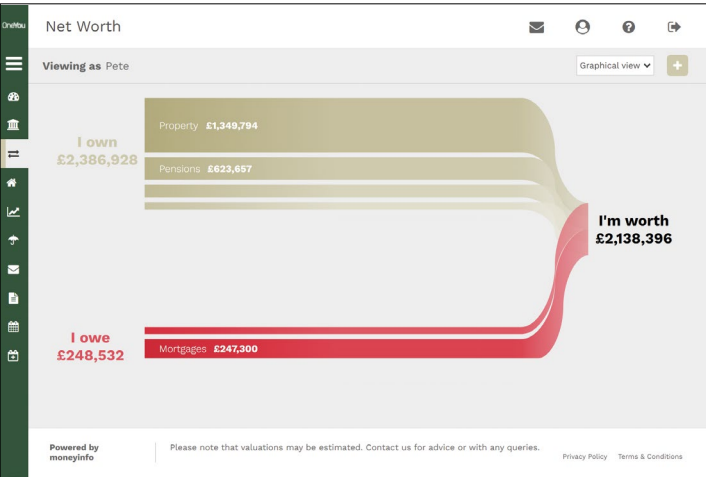


Store all your paperwork including wills, property deeds, insurance contracts, policy documents, valuations and statements. The **OneYou App** keeps your important financial documents safe, secure and accessible.

Through the **OneYou App** can share documents and reports with you so you can read them when it's convenient. Simply log in to the **OneYou App** from any device and your important financial documents will be there waiting for you.

# A true picture of your net worth

The **OneYou App** tracks the value of your assets and liabilities over time. For you, your partner, your dependants, your trusts, your companies: all brought together into a single view.



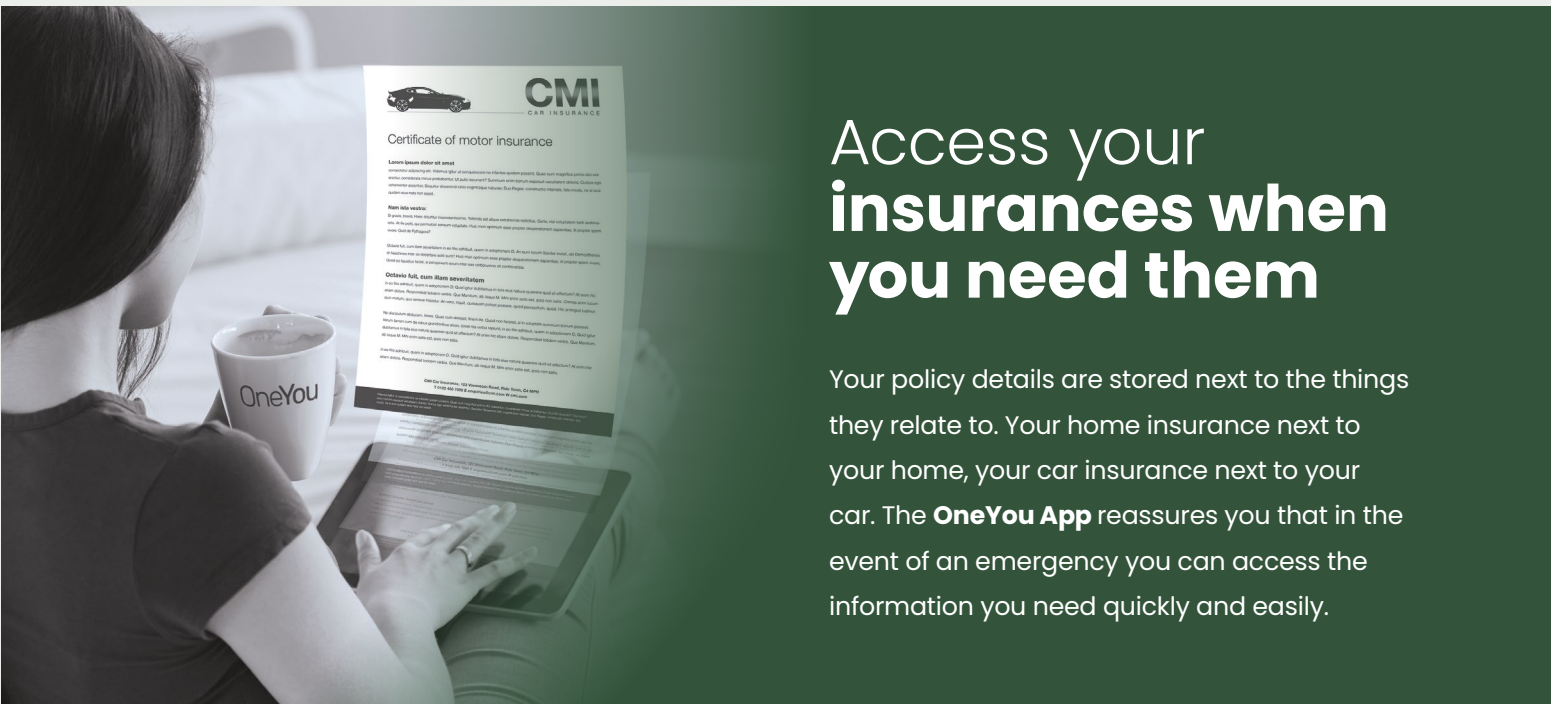
# See where your money goes

Access your bank accounts, credit cards and store cards together under one secure login. The **OneYou App** helps you keep track of your income and spending and see where your money is really going.



# Your property valued

Want to know what your home is worth? Enter your house number and postcode and the **OneYou App** will display your property details and track its value using Land Registry data.



# Access your insurances when you need them

Your policy details are stored next to the things they relate to. Your home insurance next to your home, your car insurance next to your car. The **OneYou App** reassures you that in the event of an emergency you can access the information you need quickly and easily.

# Secure and timely communications

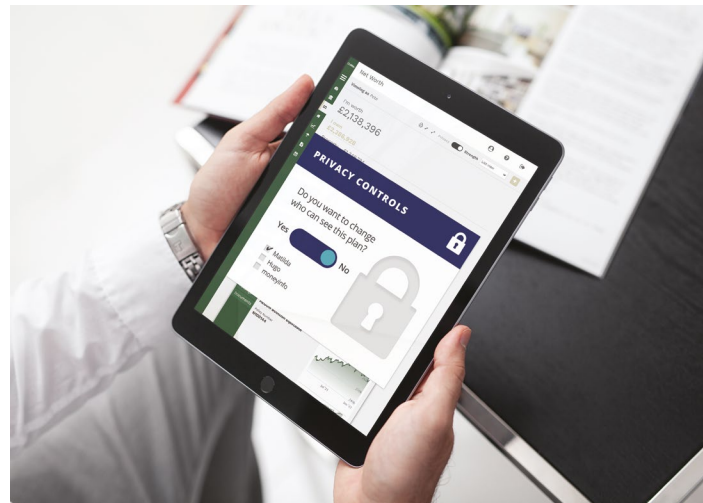
The **OneYou App** ensures that your personal data is exchanged using only the most secure methods. Notifications alert you when important messages or documents are waiting to be read.





## Enhanced privacy controls

Our privacy controls allow you to decide who your information is shared with, for example your partner or your adviser. Set your privacy defaults when you first log in and easily change this for individual financial items you add to your account. The **OneYou App** ensures that you are always in control of your data.



## Your data is always protected

We take the security of your personal and financial information very seriously and the **OneYou App** makes sure that your data is safeguarded using bank level security and encryption. Our mobile app is further protected with your own six-digit pin and registered to your personal device.

## And finally, for your peace of mind

If an emergency situation arises, where will the important details about your assets, liabilities, property and insurances be found?

The **OneYou App** brings all this information together in one place with all the associated paperwork, making it accessible should it be needed.



# OneYou

## Putting you in control of your finances

- Your personal digital filing cabinet with all your finances organised and updated.
- It's financial peace of mind in your pocket, knowing that your most valuable records are safe and accessible.
- No need to log on to multiple financial sites, helping to reduce the risk of online fraud.
- Keep all of your financial records together and easily track your income and expenditure.
- Access your information when you need it from any device.



[Find out more](#)

# Testimonials

"For the first time I can see what I'm worth. I can see my home going up in value, as well as what my savings are doing. I feel in control, and I feel more confident making important financial decisions."

"Now I only have to remember one login to access all of my important financial accounts and documents."

"The app provides me with a helicopter view of all my finances and the detail when I need it. I love it."

"It's great being able to see all of my recent transactions in one place rather than logging into several different websites."

Access your online portal today  
[OneYou.MoneyInfo.co.uk](http://OneYou.MoneyInfo.co.uk)

**Call** 01332 300345

**Email** [MyService@OneYou.org](mailto:MyService@OneYou.org)

**Visit** [oneyou.org](http://oneyou.org)

## OneYou





# OneYou

Client Portal



## Frequently asked questions

Secure, Tracked & Organised

## Section 1:

# General Questions

Frequently asked questions



### Q. Why should I use OneYou?

A. The **OneYou App** gives you financial peace of mind, bringing you an overview of your entire financial life in one place. The **OneYou App** allows you to track the value of investments and assets, alongside any liabilities. Not only that but you have a secure method of communicating with us and we will share documents with you when required. All in one place, safely, and securely.

### Q. What is the benefit of using the OneYou App for messaging?

A. You will be notified when a secure message is sent to you and we are using this method to communicate with you in order that you know the message is genuine because it is being delivered securely by the **OneYou App** and not sent via email.

### Q. What is the benefit of using the OneYou App for sharing documents?

A. The **OneYou App** allows for documents to be accessed immediately, without waiting for the post, and allows you to access the documents when you need them most, wherever you are and on whatever device you are using. We care for the environment too and want to take steps to reduce the amount of paper we're using.

### Q. Am I able to upload documents myself onto the OneYou App ?

A. In app scanning on the app allows you to take a picture of your chosen document and convert it into a PDF, you can then upload this into your document folder or a message.



**Q. I have a query regarding the information being displayed in the OneYou App, who do I contact?**

A. Please contact the Service Team at [myservice@oneyou.org](mailto:myservice@oneyou.org) or call 01332 300345.

**Q. Can I download the documents that are sent to me in the OneYou App?**

A. Yes, you can download any documents, however they are stored within your **OneYou App** and can be easily accessed anytime. We would encourage you not to download documents unless you have a specific need, as the documents are stored securely and backed up to ensure the security is maintained at all times.

**Q. What is the maximum size document I can add to the OneYou App?**

A. The maximum size document is 5MB.

**Q. Who is moneyinfo?**

A. moneyinfo Limited has developed and maintains the **OneYou App** and is our chosen technology partner. More information can be found here [www.moneyinfo.com](http://www.moneyinfo.com)

**Q. I cannot remember my log in details, what can I do?**

A. If you have forgotten your password, go to the login section of <https://oneyou.moneyinfo.co.uk> and input your e-mail address to reset your password. An email will be sent to you containing a link allowing you to validate yourself by responding to security questions and then to reset your password. Once you have logged in to the **OneYou App** you will be able to amend your username, password or security questions by clicking on me > Settings.





# Section 2:

# Security

## Frequently asked questions

### Q. How secure is it?

A. As you would expect, cyber security is of the utmost importance to us and our carefully selected technology partner. All data within the **OneYou App** is fully encrypted and together with other security measures ensure your data is protected at all times.

### Q. Here's the technical bit...

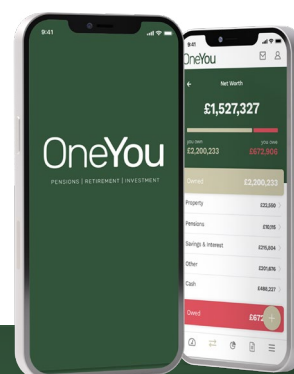
A. All information is securely sent and received encrypted, which means that information cannot be read by anyone listening between your computer and the **OneYou App** service. Even when we process any of your data internally, we still encrypt it.

Our technology partner, moneyinfo, protects the infrastructure in several ways using advanced technologies and also using a Security Operations Centre (SOC), which constantly monitors what happens in the **OneYou App** environments. This means if something looks suspicious, the SOC will inform us immediately. moneyinfo's infrastructure is designed in such a way to allow for high availability; if there's a blip and something goes wrong, a spare piece of the environment automatically picks it up, which ensures that you can still access your information seamlessly.

Also, your data is stored in an environment located in an ISO27001 certified facility, that is protected by the very best in physical security, electronic security and internal security policies to ensure that your details remain totally secure.

### Q. How private is my data?

A. Your privacy and trust are our highest priority and so we put extensive safeguards in place to protect your identity, privacy and financial data at all times. When you add your own information on to the **OneYou App** you can decide who it is shared with using the privacy controls.



**Q. Is my data protected under the data protection act?**

A. OneYou adheres to the General Data Protection Regulation (GDPR), so you can be assured that any data, documents or messages are kept safe and secure with rigid data protection principles in mind. We do not share any data or information with third parties, unless given explicit consent by you.

**Q. Why does the OneYou App request the usernames and passwords for my bank and credit card accounts?**

A. You give consent using your online credentials and we use it to establish a secure connection to your Bank or Credit Card Company so that we can retrieve your transaction or statement information securely. For most banks, once the connection is made, we do not store your banking or credit card usernames or passwords in the **OneYou App**. You may be asked to reconfirm depending on the institution in line with Open Banking regulations. If we do need to store your banking or credit card usernames and passwords in the **OneYou App** they are stored encrypted in a separate database through our service provider, Yodlee. For information on Yodlee, please see [www.yodlee.com](http://www.yodlee.com).

**Q. Can OneYou employees' access or view my bank login details?**

A. No. OneYou does not store any of your Bank or Credit Card account usernames or passwords on any of our servers or systems. This means that no one at OneYou can access your banking credentials. Furthermore, if you choose to share your account data with OneYou via the **OneYou App** the service only gives you a read only view of your Bank Account or Credit Card information so you cannot move money around or make any transactions. OneYou will only be permitted to see account balances, and high-level spending and income categorisations, not individual statement data.

**Q. What happens to my data if I no longer use the OneYou App?**

A. If you decide to no longer be a client of OneYou then your the **OneYou App** access will be revoked. You will have an opportunity to download your data in line with the regulatory requirements. All data will be completely deleted from the servers after 30 days from the deletion of your account.





## Section 3:

# Financial Portfolio

Frequently asked questions



All plans that OneYou hold in our system will be automatically added to the OneYou App for you. However, should you also wish to add any other assets or plans that are not managed by us, you can do this by following the steps set out below.

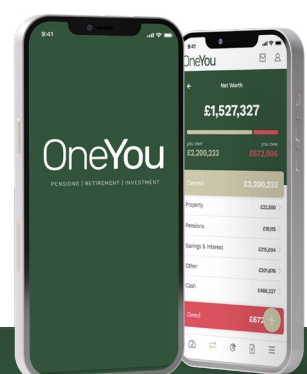
### Q. How are my OneYou plans updated in the OneYou App?

A. Any investment or pension plans managed by OneYou will be updated either by electronic data feeds or by the team dependent on the data available from the providers of your plans. The valuation 'Source' is indicated alongside each plan using a 'wifi' style signal indicator.

#### Saving & Investments £278,835

An ISA - PR 1000292	£51,768.17	📶
Investment Plan - HARX007831	£28,941.80	📶
moneyinfo Portfolio	£198,125.00	📶



- Three bars mean that the unit price and unit holdings are being updated via an electronic data feed from your provider and should always be up to date.
- Two bars mean that the unit prices are being updated via a direct price feed, but units are being manually updated periodically by the team at OneYou so may not be up to date.
- One bar means that the value of the item is manually updated occasionally by the team at OneYou.




### Q. How do I add an investment or pension plan to the OneYou App?









A. • Navigate to Net Worth

- Click 

- Choose the correct option from the list i.e.  Save + Invest OR  Retirement


**What do you want to add?**


If you have online access to your bank, credit card, investments or pension, then select the online Account option below.

 **Online Account**
 **UK Property**
 **Non UK Property**
 **Possession**
 **Save + Invest**
 **Retirement**
 **Borrowing**
 **Workplace Saving**






Once you have entered the information you can click on Save and your investment or pension will be added to the portal.

### Q. How do I add an insurance policy to the OneYou App?

A. To add details of any insurances you hold:

- Navigate to Insurances
- Click 


**What type of protection is this**


 **Protection**
 **Life Cover**
 **Health**
 **Income Protection**
 **Home**
 **Car**
 **Other**


Choose the correct type of protection and follow the screen prompts to enter the data required













### Q. How do I add my property details to the OneYou App?

- A. • Navigate to Net Worth
- Click 
  - Choose the UK Property option from the list below

 **What do you want to add?**

If you have online access to your bank, credit card, investments or pension, then select the online Account option below.

 <b>Online Account</b>	 <b>UK Property</b>	 <b>Non UK Property</b>	 <b>Possession</b>	 <b>Save + Invest</b>	 <b>Retirement</b>	 <b>Borrowing</b>	 <b>Workplace Saving</b>
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Enter your house number/name and postcode and click on the magnifying glass, if your property address, purchase date and price are populated, you can click on save, if no data is returned, this can be added manually.


Once you have entered the information you can click on Save and your property will be added to the portal. You can adjust the value if required, otherwise our house pricing data feed will update the values monthly\*.


\*Valuation data for properties is uploaded quarterly.

### Q. How is my property value worked out?









- A. We use a third party to provide house price valuation data which uses sold prices in the area and works out averages according to the location.

### Q. How do I add an asset or liability to the OneYou App?

- A. • Navigate to Net Worth
- Click 


 **What do you want to add?**

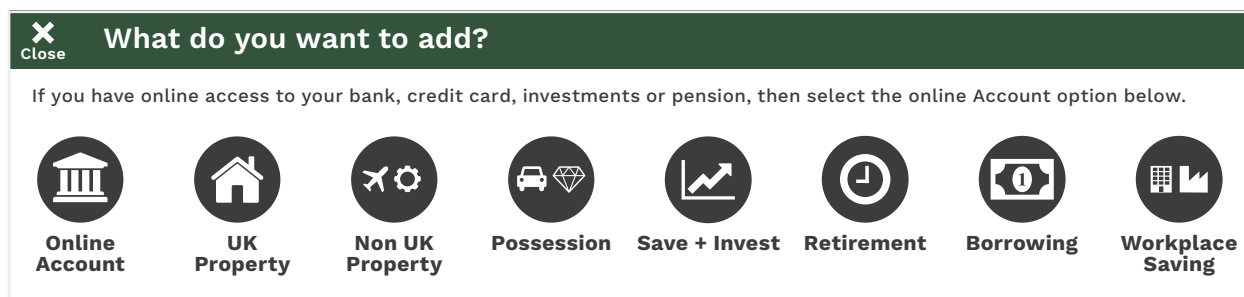
If you have online access to your bank, credit card, investments or pension, then select the online Account option below.

 <b>Online Account</b>	 <b>UK Property</b>	 <b>Non UK Property</b>	 <b>Possession</b>	 <b>Save + Invest</b>	 <b>Retirement</b>	 <b>Borrowing</b>	 <b>Workplace Saving</b>
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Choose the category for the item you want to add and follow the on screen prompts

### Q. How do I add an online Bank Account or Credit Card to the OneYou App?

- A. • Navigate to Net Worth
- Click 




Choose the Online Account for the item you want to add and follow the on screen prompts.

Your account will be added, and you will be able to monitor all transactions and up to date balances.

### Q. What happens if my bank or credit card supplier are not listed?

- A. Our banking integration partner (Yodlee) is working to increase the number of providers currently being supported. If you are unable to locate a provider in the options available, firstly try inputting any variation of the bank's name i.e. RBS, Royal Bank of Scotland. If you are still unable to locate the provider, please note that not all institutions are available, but new ones are being added all the time, so it may become available in future.

### Q. I have changed my online banking credentials, how do I update the OneYou App?

- A. If the service encounters an issue such as changed login details or a need to consent, you will be presented with an on screen message to that effect. By clicking on Me > Online Accounts you will see the account(s) which have failed 

You will be able to carry out the necessary changes by clicking on the cog icon 

### Q. How do I edit or delete an item that is already showing on the OneYou App?

- A. You can only amend or delete items that you have added yourself by accessing the item and clicking in Edit Details \*. If you believe there to be something added by OneYou that should not be showing, please contact OneYou by sending a secure message with your query.

**Statement** – These FAQs should be read in conjunction with T&Cs and Privacy Policy

\* Editing or deleting items must be done on desktop or tablet'





Access your online portal today  
[OneYou.MoneyInfo.co.uk](http://OneYou.MoneyInfo.co.uk)

**Call** 01332 300345

**Email** [MyService@OneYou.org](mailto:MyService@OneYou.org)

**Visit** [oneyou.org](http://oneyou.org)

OneYou

