



# Advisor's Guide

*This guide is intended for advisors using AccountView.*

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Please report incorrect or missing information.

Telephone: 1-866-856-4951 Option 1

Byallaccounts-support@morningstar.com

Web: <http://byallaccounts.morningstar.com>

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## What is new

*Last updated: 4/22/2025*

This section lists new features and changes that have been made since AccountView Version 2.00.

### Version 2.71

Change	Description
AccountView updates	The changes made to AccountView were for maintenance purposes.
AccountView Custodial Integrator Software as a Service (CI SaaS) updates	The following change applies to CI SaaS for Universal. <ul style="list-style-type: none"> <li>■ Validation has been added to Custodial Integrator configuration field lengths.</li> </ul>
Account Linking and Account Summary components updates	The underlying Angular technology for the components has been upgraded and usage has been enhanced.
CUI2 application updates	The underlying Angular technology for the CUI2 application has been upgraded and usage has been enhanced.

### Version 2.70

Change	Description
AccountView updates	Credentials can no longer be created at financial institutions that have moved to a new site.
AccountView Custodial Integrator Software as a Service (CI SaaS) updates	The following changes apply to CI SaaS for Universal. <ul style="list-style-type: none"> <li>■ Performance is improved for Dashboard and Security Translations tabs.</li> <li>■ The <b>Create separate income positions</b> feature is now enabled. This feature is described in the <a href="#">AccountView Export Files for Universal</a> guide.</li> </ul>
CUI2 application	Credentials can no longer be created or edited at financial institutions that have moved to a new site.

### Version 2.69

Change	Description
AccountView updates	<ul style="list-style-type: none"> <li>■ Credentials can no longer be created at blocked financial institutions.</li> <li>■ In the Credentials view, a column that was inadvertently included has been removed.</li> </ul>
AccountView Custodial Integrator Software as a	The following apply to CI SaaS for Universal.

Service (CI SaaS) updates	<ul style="list-style-type: none"> <li>■ A delay in the Downloads tab has been fixed.</li> <li>■ The feature to <b>Remove positions that have no units</b> is now enabled. The feature is described in the <a href="#">AccountView Export Files for Universal</a> guide.</li> </ul> <p>The following applies to CI SaaS for Universal and CI SaaS for PortfolioCenter.</p> <ul style="list-style-type: none"> <li>■ The <b>Days of historical prices</b> can be set. The feature is described in the <a href="#">AccountView Export Files for Universal</a> guide and the <a href="#">AccountView Export Files for PortfolioCenter</a> guide.</li> </ul>
CUI2 application	Credentials can no longer be created or edited at blocked financial institutions.

### Version 2.68

Change	Description
Maintenance release for AccountView	The changes made to AccountView were for maintenance purposes.
Maintenance release for Account Linking and Account Summary components and the CUI2 application	The changes made to the Account Linking and Account Summary components and the CUI2 application were for maintenance purposes.
AccountView Universal export (CI SaaS Universal) is being introduced	This release introduces support for AccountView Universal export, also known as Custodial Integrator Software as a Service (CI SaaS) Universal. This feature is initially being enabled for a small set of customers who will migrate from Custodial Integrator to CI SaaS Universal. Over time, CI SaaS Universal will replace the Universal variant of Custodial Integrator Desktop (CI Desktop).

### Version 2.67

Change	Description
Maintenance release for AccountView	The changes made to AccountView were for maintenance purposes.
Maintenance release for CUI2 application	The changes made to the CUI2 application were for maintenance purposes.

### Version 2.66

Change	Description
AccountView update	The changes made to AccountView were for maintenance purposes.

**Version 2.65**

Change	Description
AccountView update	Improvements were made to logging in query performance.
Maintenance release for Account Linking and Account Summary components and the CUI2 application	The changes made to the Account Linking and Account Summary components and the CUI2 application were for maintenance purposes.

**Version 2.64**

Change	Description
AccountView update	The changes made to AccountView were for maintenance purposes.

**Version 2.63**

Change	Description
AccountView update	The changes made to AccountView were for maintenance purposes.
Maintenance release for Account Linking and Account Summary components and the CUI2 application	The changes made to the Account Linking and Account Summary components and the CUI2 application were for maintenance purposes.

**Version 2.62**

Change	Description
AccountView update	The changes made to AccountView were for maintenance purposes.
Maintenance release for Account Linking and Account Summary components and the CUI2 application	The changes made to the Account Linking and Account Summary components and the CUI2 application were for maintenance purposes.  Documentation was updated to reflect that names are now prefixed with ByAllAccounts.

**Version 2.61**

Change	Description
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AccountView update	The changes made to AccountView were for maintenance purposes.
Update for Account Linking and Account Summary components	The underlying Angular technology for the components has been upgraded.
Update for the CUI2 application	The underlying Angular technology for the CUI2 application has been upgraded.

### Version 2.60

Change	Description
AccountView updates	The changes made to AccountView were for maintenance purposes.
Maintenance release for Account Linking and Account Summary components and the CUI2 application	The changes made in this release to the Account Linking and Account Summary components and the CUI2 application were for maintenance purposes.

### Version 2.59

Change	Description
AccountView updates	The changes made to AccountView were for maintenance purposes.
Maintenance release for Account Linking component	The changes made to the Account Linking component were for maintenance purposes.
CUI2 application user interface has been refreshed	The user interface of the CUI2 application has been revamped.

### Version 2.58

Change	Description
AccountView updates	The changes made to AccountView in this release were for maintenance purposes.

### Version 2.57

Change	Description
AccountView updates	The changes made to AccountView in this release were for maintenance

	purposes.
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**Version 2.56**

Change	Description
AccountView updates	The changes made to AccountView in this release were for maintenance purposes.
Improved open authorization (OAuth) wait times for Account Linking component and the CUI2 application	Wait times for open authorization (OAuth) have been improved for the Account Linking component and the CUI2 application.

**Version 2.55**

Change	Description
AccountView updates	<ul style="list-style-type: none"> <li>■ The changes made to AccountView in this release were for maintenance purposes.</li> <li>■ The description for COST_BASIS for Holdings has been updated in the guide <a href="http://www.byallaccounts.net/manuals/accountview/BAA_Export.PDF">AccountView and DataConnect Export Guide</a>. (<a href="http://www.byallaccounts.net/manuals/accountview/BAA_Export.PDF">http://www.byallaccounts.net/manuals/accountview/BAA_Export.PDF</a>)</li> </ul>

**Version 2.54**

Change	Description
Multi-factor authentication (MFA) rollout for AccountView	Multi-factor authentication (MFA) is being rolled out for AccountView. For additional details, see <a href="#">ByAllAccounts MFA Login Change Frequently Asked Questions (FAQ) Document</a> .
Updates for Account Linking and Account Summary components	<ul style="list-style-type: none"> <li>■ Documentation for both components was updated to clarify details about whitelisting.</li> <li>■ An optional Net Worth Chart feature has been added for the Account Summary component.</li> </ul>
Multi-factor authentication (MFA) rollout for the CUI2 application	Multi-factor authentication (MFA) is being rolled out for the CUI2 application. For additional details, see <a href="#">ByAllAccounts MFA Login Change Frequently Asked Questions (FAQ) Document</a> .

### Version 2.53

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Maintenance release for Account Summary component	The changes made to the Account Summary component in this release were for maintenance purposes.

### Version 2.52

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Maintenance release for Account Linking and Account Summary components and the CUI2 application	The changes made in this release to the Account Linking and Account Summary components and the CUI2 application were for maintenance purposes.

### Version 2.51

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Maintenance release for Account Linking and Account Summary components and the CUI2 application	The changes made in this release to the Account Linking and Account Summary components and the CUI2 application were for maintenance purposes.

### Version 2.50

Change	Description
Automatic Account Management (AAM) for credentials in AccountView	Automatic Account Management (AAM) is now enabled for all firms. There is no change to existing credentials, but for new credentials the AAM setting defaults to true if the financial institution (FI) supports AAM.

Referrer policy settings for Account Linking component and the CUI2 application	Changes in this release support different Referrer Policy settings in customer environments.
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**Version 2.49**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Updates for Account Linking component and the CUI2 application	The changes made in this release to the Account Linking and Account Summary components and the CUI2 application were for maintenance purposes.

**Version 2.48**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Updates for Account Linking and Account Summary components and the CUI2 application	The changes made in this release to the Account Linking and Account Summary components and the CUI2 application were for maintenance purposes.

**Version 2.47**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Updates for Account Linking and Account Summary components and the CUI2 application	Buttons and fonts have been enlarged for design consistency.

**Version 2.46**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.



Account Summary component update	Web Content Accessibility Guidelines (WCAG 2.1) compliance changes are complete for Account Summary, so the Morningstar Connect components are now fully compliant.
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### Version 2.45

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.

### Version 2.44

Change	Description
Update for <ul style="list-style-type: none"> <li>■ AccountView</li> <li>■ Account Linking component</li> <li>■ CUI2 application</li> </ul>	<p>There are a few financial institutions (FIs) that will require a license to use going forward. If your firm does not have a license for those financial institutions, then you will see the following message when interacting with accounts or credentials for them:</p> <p>"If you are interested in connecting to {FI Name}, please contact your aggregation service provider."</p>

### Version 2.43

Change	Description
AccountView update	The list of popular financial institutions (FIs) has changed. Goldman Sachs - Private Wealth Management FTP replaces Goldman Sachs Private Wealth Management - Quicken. For firms that are enabled for open authorization (OAuth), Fidelity Open Banking and Empower Open Banking have been added.
Account Linking component updates	<p>Account Linking has the following updates:</p> <ul style="list-style-type: none"> <li>■ The language on the User Agreement page and button has been updated.</li> <li>■ On the landing page, the financial institutions (FIs) displayed are filtered based on whether or not the firm is enabled for open authorization (OAuth). The default FI list includes Open Banking FIs only for the firms enabled for OAuth and the FI list for the firms not enabled for OAuth has been modified.</li> <li>■ The list of popular financial institutions (FIs) has changed. Goldman Sachs - Private Wealth Management FTP replaces Goldman Sachs Private Wealth Management - Quicken. For firms that are enabled for open authorization (OAuth), Fidelity Open Banking and Empower Open Banking have been added to the popular FIs list.</li> </ul>

Account Summary component update	The language on the User Agreement page and button has been updated.
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**Version 2.42**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Updates for Account Linking component and Account Summary component	The underlying Angular technology for the components has been upgraded.
Fixes to AccountView PortfolioCenter export (CI PC SaaS)	Incorrect prices exporting for two holdings have been fixed in CI PC SaaS.

**Version 2.41**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Updates for Account Linking and Account Summary components	There is a new, optional <i>iframe-style</i> attribute to customize styling for the iframe of the component.

**Version 2.40**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Updates for Account Summary component	The Account Summary component can now be enabled in read-only mode by the parent page passing in read-only authorization to the component. This capability enables Advisors to monitor information for their investors. The Advisor can see data in the Institution view and Account Type view (if it is enabled) for a given investor and see various options that are available in the component, but the options are disabled. Account Linking cannot be invoked when the user is in read-only mode.

### Version 2.39

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Updates for Account Summary component	Account Summary can have an optional "Account Type" view enabled for the firm to display the investor's data organized by Assets and Liabilities, as well as additional breakdown by account category.

### Version 2.38

Change	Description
No changes for AccountView	There were no changes for AccountView in this release.
Updates for Account Linking and Account Summary components and the CUI2 application	<p>Updates for Account Linking component and CUI2 application:</p> <ul style="list-style-type: none"> <li>■ Several status information messages have been updated.</li> <li>■ An unnecessary scrollbar that appeared when running in Firefox has been removed.</li> </ul> <p>Updates for Account Summary</p> <ul style="list-style-type: none"> <li>■ Errors that are externally actionable by users are now included in the Needs Attention group.</li> <li>■ Several status information messages were updated.</li> <li>■ Several user interface refinements were made in the Needs Attention group, including improving some credential behavior.</li> </ul>

### Version 2.37

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Maintenance release for Account Linking and Account Summary components and the CUI2 application	The changes made in this release to the Account Linking and Account Summary components and the CUI2 application were for maintenance purposes.

**Version 2.36**

Change	Description
AccountView updates	Throughout our products, CUSIP data now only appears if the firm is licensed for CUSIP data and CUSIP delivery is enabled for the firm. Therefore, CUSIP values only appear in the Financial Data tab in AccountView if those conditions are met. Likewise, CUSIP data in positions, transactions, and investment options export files (export_positions.csv, export_transactions.csv, export_investmentoptions.csv) are subject to the same conditions. Additionally, because ISIN fields can potentially contain CUSIP values, the data for them is only included if CUSIP delivery is enabled for the firm. For details about the .csv files, refer to the <a href="http://www.byallaccounts.net/manuals/accountview/BAA_Export.PDF">AccountView and DataConnect Export Guide</a> . (http://www.byallaccounts.net/manuals/accountview/BAA_Export.PDF)
Morningstar Connect component updates	The Morningstar Connect component has been renamed to Account Linking. This release introduces the Account Summary component, which works together with the Account Linking component as the Morningstar Connect suite. Implementations continuing to run the existing Morningstar Connect (now Account Linking) component alone can continue to run it without changes. However, anyone implementing the Account Summary component with it must download a new version of the Account Linking component. Refer to <a href="https://www.byallaccounts.net/Manuals/Accountview/Mstar_Connect_Suite.pdf">https://www.byallaccounts.net/Manuals/Accountview/Mstar_Connect_Suite.pdf</a> .
Enhancement to support AV PC export	CUSIP will only be present in AccountView PortfolioCenter export, also known as CI PC SaaS, if the firm is licensed for CUSIP data and the firm is enabled to deliver it. Refer to <a href="https://www.byallaccounts.net/Manuals/Accountview/AV_PC_Files.PDF">AccountView Export Files for PortfolioCenter</a> (https://www.byallaccounts.net/Manuals/Accountview/AV_PC_Files.PDF.)

**Version 2.35**

Change	Description
AccountView updates	The changes made to AccountView in this release were for maintenance purposes.
Morningstar Connect component updates	Changes made in this release to Consumer User Interface Version 2 (CUI2) application and Morningstar Connect were for maintenance purposes.

**Version 2.34**

Change	Description
AccountView updates	The changes made to AccountView in this release were for maintenance purposes.

Morningstar Connect component updates	Additional changes have been implemented to be compliant with Web Content Accessibility Guidelines (WCAG 2.1).
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**Version 2.33**

Change	Description
AccountView updates	<ul style="list-style-type: none"> <li>The changes made to AccountView in this release were for maintenance purposes.</li> <li>Corrections were made in the <a href="#">AccountView and DataConnect Export</a> guide regarding the signs for Flow Amount and Flow Units Fields in the transaction file. For Direct debit they are both negative, and for Direct deposit they are both positive.</li> </ul>
Morningstar Connect component updates	<ul style="list-style-type: none"> <li>Added <code>/credentialId=&lt;credentialIdValue&gt;</code> for <code>/add-account</code> on the <i>route</i> parameter. When <code>/add-account;credentialId=&lt;credentialIdValue&gt;</code> is set, the <i>route</i> launches directly to the specified credential in a new Connect Accounts view where the user is prompted to either link more accounts to the specified credential or to create new credentials. For more information, refer to <a href="#">Introduction to Morningstar Connect</a>.</li> <li>Additional changes have been implemented to be compliant with Web Content Accessibility Guidelines (WCAG 2.1).</li> </ul>
Enhancement to support AV PC export	The following enhancement was made to support the AccountView PortfolioCenter export, also known as CI PC SaaS. [[[Undefined variable MyVariables.vc ]]] support can now optionally set a database parameter <code>useCurrentFaceForPositions</code> to y (yes) to cause Reconciliation and Initial Positions output to use Current Face (Units) when they are available from the financial institution instead of using Original Face first as it does when the parameter is set to n (no).

**Version 2.32**

Change	Description
AccountView update	The changes made to AccountView in this release were for maintenance purposes.
Morningstar Connect component updates	The margin settings for the component's iframe can now be adjusted. For more information, refer to <a href="#">Introduction to Morningstar Connect</a> .

**Version 2.31**

Change	Description
AccountView update	<ul style="list-style-type: none"> <li>A text wrapping problem in the Institution Details pop up has been fixed.</li> </ul>
Morningstar Connect component updates	<ul style="list-style-type: none"> <li>Added the <code>/edit-account;accountId=&lt;accountIdValue&gt;</code> parameter for the <code>route</code> attribute, which can include <code>viewFirst=true</code> to display an Account Details view. For more information, refer to <a href="#">Introduction to Morningstar Connect</a>.</li> <li>A number of changes have been implemented to be compliant with Web Content Accessibility Guidelines (WCAG 2.1).</li> </ul>

**Version 2.30**

Change	Description
AccountView update	A problem sorting on FI Health and Known Connectivity Issues in the Supported Institutions tab has been fixed.
Morningstar Connect component updates	<ul style="list-style-type: none"> <li>An error when using Chrome or Edge with MetaMask enabled has been fixed.</li> <li>A number of changes have been implemented to be compliant with Web Content Accessibility Guidelines (WCAG 2.1).</li> </ul>

**Version 2.29**

Change	Description
AccountView updates	<ul style="list-style-type: none"> <li>The Supported Institutions table now has columns to report FI Health and Known Connectivity Issues.</li> <li>AccountView Investor is officially retired.</li> </ul>
Morningstar Connect component updates	<ul style="list-style-type: none"> <li>The <code>/edit-credential;credentialId=&lt;credentialIdValue&gt;</code> parameter for the <code>route</code> attribute can now include <code>viewFirst=true</code> to display a Pending Request. For more information, refer to <a href="#">Introduction to Morningstar Connect</a>.</li> <li>M&amp;T Bank (Banking) can now be found using the search query.</li> <li>A number of changes have been implemented to be compliant with Web Content Accessibility Guidelines (WCAG 2.1).</li> </ul>
Original Consumer User Interface is retired	The original Consumer User Interface (CUI) has been officially retired. That application is not to be confused with Consumer User Interface 2 (CUI2).

**Version 2.28**

Change	Description
Long-term known issues now displayed on the AccountView dashboard	Known long-term issues with financial institutions will be displayed on the AccountView home tab dashboard.
New route attribute parameter for the Morningstar Connect component	An <i>add-account;fild=&lt;FId&gt;;newCredential=true</i> parameter was added to the route attribute to enable accounts to be added to a new credential on a given financial institution without checking for existing credentials. For more information, refer to <a href="#">Introduction to Morningstar Connect</a> .

**Version 2.27**

Change	Description
Messages about known long-term issues with financial institutions may now be included in AccountView	Known long-term issues with financial institutions will be displayed when a user attempts to add an account, edit a credential, or add a credential for those institutions.
New error message for CUI2 application and the Morningstar Connect component	<p>The service cannot aggregate data for financial institutions that require the user to authenticate, such as by a text message code, every time they log in. For financial institutions that allow users to disable that feature, the Consumer User Interface Version 2 (CUI2) application and Morningstar Connect will return the following message so the user can disable the feature and try again:</p> <p>"Cannot connect. The institution requires you to login on their website and turn off the setting that requires identity verification at every login."</p>

**Version 2.26**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Maintenance release for the CUI2 application and the Morningstar Connect component	The changes made in this release to Consumer User Interface Version 2 (CUI2) application and Morningstar Connect were for maintenance purposes.

**Version 2.25**

Change	Description
Id column may be displayed	Users may now use the table column controls to display an Id column in the Accounts and Out of Date Accounts tabs to show the Account ID.
Change for the Morningstar Connect component	Information about known long-term issues at financial institutions is now displayed.
Maintenance release for the CUI2 application	The changes made in this release to Consumer User Interface Version 2 (CUI2) application were for maintenance purposes.

**Version 2.24**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Changes for the CUI2 application and the Morningstar Connect component	<p>The following change affects the Morningstar Connect component and the Consumer User Interface Version 2 (CUI2) application.</p> <ul style="list-style-type: none"> <li>Internet Explorer (IE) 11 is no longer supported.</li> </ul>

**Version 2.23**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Changes for the CUI2 application and the Morningstar Connect component	<p>The following change affects Morningstar Connect component and Consumer User Interface Version 2 (CUI2) application. Morningstar Connect must be upgraded to Version 3.0.3 for the change to be seen in Morningstar Connect.</p> <ul style="list-style-type: none"> <li>Where there are buttons on the page, they now stay in view at the bottom of the page as the page is sized.</li> </ul> <p>These changes were made to CUI2:</p> <ul style="list-style-type: none"> <li>For Add and Edit account operations, the functions such as selecting the financial institution, authentication, account discovery, etc. are now in a modal window on top of the page instead of taking over the page.</li> <li>Before this release, when new users logged into CUI2 they were navigated directly to the Institution Selection page of the Add Accounts wizard. As of</li> </ul>



	this release, when new users who do not yet have any accounts or credentials in the system log in they will first see a landing page that prompts them to link to their accounts. Clicking 'Link an Account' will bring up the Institution Selection page.
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**Version 2.22**

Change	Description
Maintenance release for AccountView	AccountView was unchanged in this release.
Changes for the CUI2 application and the Morningstar Connect component	<p>These changes were made to Consumer User Interface Version 2 (CUI2) application and Morningstar Connect:</p> <ul style="list-style-type: none"><li>■ Errors for which the user cannot take action are marked in yellow.</li><li>■ Unused progress page components have been removed.</li><li>■ Performance enhancements were made to asynchronous progress reporting.</li><li>■ Support for Google Analytics has been added.</li></ul>

**Version 2.21**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
A user interface refinement was made to the Morningstar Connect component.	The <i>/showProgressStep</i> parameter is being deprecated and will be phased out over time. Existing implementations that use it with <i>/add-account</i> should transition to using use the new <i>/allowMultipleAdds</i> parameter as soon as possible. For more information, refer to <a href="#">Introduction to Morningstar Connect</a> .

**Version 2.20**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
A user interface refinement was made to the Morningstar Connect component.	On the financial institution request page, the Cancel button has been replaced by a backup icon.
User interface refinements	<ul style="list-style-type: none"><li>■ On the financial institution request page, the Cancel button has been</li></ul>

were made to the CUI2 application.	<p>replaced by a backup icon.</p> <ul style="list-style-type: none"> <li>■ The financial institution icon is now in the main view account list.</li> </ul>
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### Version 2.19

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Maintenance release for the CUI2 application and the Morningstar Connect component	The changes made in this release to Consumer User Interface Version 2 (CUI2) application and Morningstar Connect were for maintenance purposes.

### Version 2.18

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
The ability to add sidebars has been removed from most pages for the CUI2 application and Morningstar Connect component	The ability to add the sidebar feature in CUI2 and the Morningstar Connect component has been removed from all pages, except for the financial institution selection page. Due to this change the Morningstar Connect version is now 2.11.
Adjustments have been made to sizing for some screens in the CUI2 application and Morningstar Connect component	The page content in the Add and Edit Accounts screens in CUI2 and the Morningstar Connect component is now a maximum width of 600 pixels.
Users can reuse credentials when adding accounts in the CUI2 application and Morningstar Connect component	In CUI2 and the Morningstar Connect component, when a user is adding an account to a financial institution for which they already have a credential in the system, they have the option to <b>Add More Accounts</b> using the same credentials or <b>Enter New Credentials</b> .
Users can pick up where they left off to fix credentials in the CUI2	In CUI2 and the Morningstar Connect component, if a user encounters a problem with security questions when adding or editing an account, or performing an incremental account discovery, they now return to the place

application and Morningstar Connect component	they left off when they go back to fix the credentials.
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### Version 2.17

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Maintenance release for the CUI2 application and Morningstar Connect component	The changes made in this release to Consumer User Interface Version 2 (CUI2) application and Morningstar Connect were for maintenance purposes.

### Version 2.16

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
An account selection issue in Morningstar Connect and the CUI2 application has been fixed	In some situations, clicking the Connect button multiple times during account selection in Morningstar Connect or the CUI2 application lead to duplicated aggregation and accounts. Now clicking the button multiple times correctly triggers account addition and aggregation only once.
New Firm setting to enable users to remove credentials in Morningstar Connect and the CUI2 application	A new Firm setting enables users of Morningstar Connect and the CUI2 application to delete credentials if they have read-write privileges.

### Version 2.15

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Maintenance release for CUI2 application and Morningstar Connect component	The changes made in this release to Consumer User Interface Version 2 (CUI2) application and Morningstar Connect were for maintenance purposes.

**Version 2.14**

Change	Description
Performance improvement for users who have a Download tab	Users who have a Downloads tab on the home page may have experienced a delay before they could make any selections when they launched . The delay has been removed. Now when you select the Downloads tab, a progress indicator will show that the page is loading if needed.
Maintenance release for CUI2 application and Morningstar Connect component	The changes made in this release to Consumer User Interface Version 2 (CUI2) application and CUI2 custom element component were for maintenance purposes.  Note: The CUI2 custom element competent has been renamed to Morningstar Connect.

**Version 2.13**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Maintenance release for CUI2 application and component	The changes made in this release to Consumer User Interface Version 2 (CUI2) application and CUI2 custom element component were for maintenance purposes.  Note: The CUI2 custom element component is being renamed to Morningstar Connect.

**Version 2.12**

Change	Description
Maintenance release for AccountView	The changes made to AccountView in this release were for maintenance purposes.
Maintenance release for CUI2 application and component	The changes made in this release to Consumer User Interface Version 2 (CUI2) application and CUI2 custom element component were for maintenance purposes.

**Version 2.11**

Change	Description
Emails sent from [[[Undefined variable	Morningstar is making changes to its email delivery services that impact products that send emails to external parties. To comply with these changes,

MyVariables.vc ]]] applications will have new behaviors	<p>emails sent from [[[Undefined variable MyVariables.vc ]]] applications will have new behaviors:</p> <ul style="list-style-type: none"> <li>■ Emails formerly sent by the AccountView application as from the Advisor (or Assistant) will now be sent from the email address BAA-Service@alerts-morningstar.com. The reply-to address will be the email address of the Advisor (or Assistant).</li> <li>■ All other alert and notification emails formerly sent from BAA-ServiceAlerts@morningstar.com will be sent from BAA-Service@alerts-morningstar.com.</li> </ul> <p>These changes will be complete by October 31, 2021.</p>
When adding accounts to credentials migrated to OAuth, the loading message now shows correct message	When connecting a credential after it was migrated to an OAuth connection, a status window briefly displayed "Securely connecting you to: Test Popup" instead of identifying the financial institution. This issue has been fixed.
When editing a credential in the CUI2 application or component, the <b>Connect</b> button is no longer enabled when the password field is empty	When editing a credential in the Consumer User Interface Version 2 (CUI2) application or CUI2 custom element component, the <b>Connect</b> button no longer stays enabled when a newly entered password is removed.

## Version 2.10

Change	Description
In the Credentials tab, accounts at OAuth institutions can now be added using <b>Add Accounts</b> when using Firefox with popups blocked	When running AccountView with Firefox with popups blocked, an error occurred when using <b>Add Accounts</b> in the Credentials tab to add an account at an OAuth institution. This error has been fixed.
Changes to the display when entering a financial institution password in the CUI2 application and component	When entering a financial institution password in the CUI2 application or the CUI2 component, the last typed character of the password is now visible for a brief time, and there is a show/hide option for a newly entered password.

Improved authentication time in the CUI2 application and component	In some cases, authentication during account setup was taking extra time in the CUI2 application and component. This condition has been improved.
Support for Incremental Account Discovery was added in the CUI2 application and component	<p>The CUI2 application and CUI2 component both now support Incremental Account Discovery when the option is enabled for the firm.</p> <ul style="list-style-type: none"> <li>■ If the credential is at a non-OAuth FI that supports account discovery, it begins incremental discovery.</li> <li>■ If the credential is at an OAuth FI, it prompts for authorization then begins incremental discovery.</li> <li>■ If the credential is at an FI that does not support account discovery, it prompts the user to manually add accounts.</li> </ul> <p>For the CUI2 component, the feature is supported by a new <i>route</i> parameter described in the <a href="http://www.byallaccounts.net/Manuals/Accountview/CustomElement_AccountSetup.pdf">Introduction to the Custom Element for Account Setup</a> guide. (<a href="http://www.byallaccounts.net/Manuals/Accountview/CustomElement_AccountSetup.pdf">http://www.byallaccounts.net/Manuals/Accountview/CustomElement_AccountSetup.pdf</a>)</p>

**Version 2.09**

Change	Description
When adding an account via <b>Add Account</b> at a financial institution that supports OAuth authorization, the system may first perform account authorization before starting account discovery	<p>If the financial institution supports OAuth authorization and the credential has not yet been authorized, when adding accounts via <b>Add Account</b> the system will perform authorization before starting account discovery.</p> <p>For FIs that are transitioning to OAuth authorization, as part of the migration process use <b>Add Account</b> to establish the new authorization and enable the system to match the new authorization to the existing accounts. Until that new authorization is established, the accounts will not aggregate. Because the data feed from the FI may have changed significantly, the system may not be able to match all accounts so there may be duplicates. The old accounts will not aggregate. You can delete them, or keep them if you do not want to lose any history. Accounts that migrate successfully will not lose history.</p>

**Version 2.08**

Change	Description
Internal changes to further support OAuth	Additional internal handling was added for accounts converting to using OAuth authorization.

authorization	
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### Version 2.07

Change	Description
Maintenance release	The changes made to AccountView in this release were for maintenance purposes and do not affect the user experience.
Enhancements to Consumer User Interface 2 (CUI2) component	Enhancements made to the Consumer User Interface 2 (CUI2) component are described in the <a href="http://www.byallaccounts.net/Manuals/Accountview/CustomElement_AccountSetup.pdf">Introduction to the Custom Element for Account Setup</a> guide. (http://www.byallaccounts.net/Manuals/Accountview/CustomElement_AccountSetup.pdf)

### Version 2.06

Change	Description
Additional error cases are handled for OAuth authorization	There are several new error messages for OAuth authorization cases. These new messages can appear in AccountView as well as the Consumer User Interface Version 2 (CUI2) application and CUI2 custom element component.
Enhancements to Consumer User Interface 2 (CUI2) component	Enhancements made to the Consumer User Interface 2 (CUI2) component are described in the <a href="http://www.byallaccounts.net/Manuals/Accountview/CustomElement_AccountSetup.pdf">Introduction to the Custom Element for Account Setup</a> guide. (http://www.byallaccounts.net/Manuals/Accountview/CustomElement_AccountSetup.pdf)

### Version 2.05

Change	Description
Users are required to have an email address in order to request a new financial institution (FI)	AccountView and Consumer User Interface Version 2 (CUI2) application users who do not have an email address in the system are now prompted to edit their Profile and add their email address if they try to request support for a new financial institution. CUI2 custom element component users who do not have an email address do not see the option to request an FI.
A styling adjustment in the CUI2 custom element component	The styling of the text when requesting a new financial institution is now consistent with the rest of the interface.

**Version 2.04**

Change	Description
Some error messages now have more information available	In some cases, error dialogs now have a Details icon to reveal additional information about the error.

**Version 2.03**

Change	Description
Where available, additional details for financial institution (FI) setup are provided	Additional instructions are provided regarding financial institutions, when the information is available. For example, the details may include important actions that the user must take outside of the application before they can successfully connect their accounts.

**Version 2.02**

Change	Description
Maintenance release	The changes made to AccountView in this release were for maintenance purposes and do not affect the user experience.
In the CUI2 application and component, the 'Connecting...' status no longer lingers	In the CUI2 application and component, when a user selects Cancel while in the process of logging into a Financial Institution, aggregating, etc. the progress page or main view will no longer continue to show the 'Connecting...' status.

**Version 2.01**

Change	Description
Maintenance release	The changes made to AccountView in this release were for maintenance purposes and do not affect the user experience.

**Version 2.00**

Change	Description
Browser no longer blocks authorization window	When creating an account, the account authorization window for some financial institutions would not open in a new tab due to the browser's pop up blocker. This issue has been fixed in AccountView as well as the Consumer User Interface Version 2 (CUI2) application and CUI2 custom element component.



Improved handling of error cases for accounts and credentials at institutions that use OAuth authorization	Improvements have been made to handling of error cases for editing accounts, adding accounts, and editing credentials at institutions that use OAuth authorization. These improvements are in AccountView as well as the Consumer User Interface Version 2 (CUI2) application and CUI2 custom element component.
Special financial institution setup instructions are shown	In some cases, additional steps outside of the application must be taken by the user in order to set up financial institution (FI) access. When those steps are required, they are now shown on the screen when creating accounts, editing accounts, creating credentials, and editing credentials.
Messages for known issues at an institution are shown in account setup	When connectivity and aggregation issues at an institution are known, they are shown on the account setup page.
The progress bar now provides audible indication to assistive technology users in the CUI2 application and component	When connecting an account in the Consumer User Interface Version 2 (CUI2) application and the CUI2 custom element component, the progress bar now provides audible indication of work in progress to assistive technology users according to Web Content Accessibility Guidelines (WCAG) standards.
Erroneous account add error fixed in the CUI2 application and component	In some cases, new users adding an account in the Consumer User Interface Version 2 (CUI2) application or CUI2 custom element component would encounter an erroneous invalid input error. This issue has been fixed.

### Changes in version 1.99 and prior

For prior changes refer to the online help at [AccountView Online Help](#).

### If you experience a problem

If you experience a problem with this application or the help system, please contact Technical Support.

## About this application

This application is a secure, web browser-based application that can provide account aggregation information to advisors and their clients. Its primary purpose is to enable users to view summary information about their accounts held at any of thousands of institutions.

### Possible user types

Depending on how the application is configured for a firm that subscribes to it, there may be the following types of users working with it.

- **advisors** can create, edit, and delete online accounts, plus request account aggregation. They can also view the aggregation status of each account and the total market value of the holdings in each account. If clients are allowed for their system, advisors can create and manage clients and associate

clients with their accounts. Also, if the firm allows it, the advisors can request support for more institutions and may be allowed to sign themselves up for the system.

- **assistants** may either have read-write privileges and do most of what advisors can do (except create and manage other assistant users), or may have read-only privileges.
- **clients** are the account holders (investors). There are different types of client access. For example, client users may have full access to all features for their own accounts, they may have limited privileges so they can only modify their own account credentials, they may be able to view information and make no changes, or they may have no access at all.

### Logging into the system

**Note:** Some users access this system through another application. When they log into the other application they can access this one without logging in again. Those users are sometimes referred to as single sign-on (SSO) users. This topic is intended for the users who log into the system directly using a login ID and a password.

The first time you log in with a login ID and a password, you may be prompted to change your password. You should also add a password hint.

1. Enter your login ID and password. Or click **Sign Up** to create your login credentials.
2. Click **Login**.
3. If you are a new user, or if your password has expired, create a new password and password hint and click **OK**.
4. If you see the User Agreement, read it. If you agree, click **Agree**.

### Changing your password

When you change your password you can also add or change your password hint. If you do not have a password hint, then use these instructions to create one.

1. Click **My profile**.
2. Click **Change Password**.
3. Type your current password.
4. Type your new password twice.
5. Add or change the password hint to help you remember your password.
6. Click **Save**.

### Reset a client's password

If a client forgets their login password to this system, have the system generate and email the client a new, temporary one, which the client must change.

**Note:** If a client is having trouble logging in, determine if the client's system access has been disabled. If it is disabled, confirm within your organization before enabling it.

1. Go to the Clients tab.
2. Select the client and click **Edit Client**.
3. Confirm with the client that the email address in the Primary Contact area is correct.
4. Go to the AccountView Access section.
5. Confirm that the access is set to **Enabled**. If it is set to **Disabled**, confirm within your organization before enabling it.
6. Click **Randomly generate a new password and email it to the client** then click **Save**.
7. If your firm allows it, you may edit the content and subject line of the email before it is sent to the client.  
Note that you can CC yourself on the email. The copy you receive will not include any sensitive information that is meant only for the client, such as the client's temporary AccountView password. The email will include any firm-specific disclaimer that has been configured. You can optionally choose to have the email include a link to AccountView. Click **Send Email**.
8. Instruct the client to check their email and use the temporary password to log into the system.

### Logging out

You can log out from any view in the system. At the top right of the view window, click **Logout**.


### If your session times out


If you do not interact with the system for a while, your session will end. If you want to continue to use the system, log back in.


### Tips for working with the interface

This section describes some of the ways you can work with the user interface.

#### Searching lists using a filter

You can search for information in a table by searching for a word in a column. Above the column, click in the area that says *Search*. Type a key word that will help you find the record, then click the filter icon (  ). When the system finds records with that word in the column, it pulls them to the top of the list.

You can search on multiple columns at once. For example, in the Out-of-date Accounts tab you could enter a search word for Institution and another for Name then click the filter icon (  ). The list would then show all out-of-date accounts that have that institution name and account name.

To remove the filter and show all the records in the table, right click under the filter icon (  ), and select **Clear Filter**.

#### Sorting lists

A fast way to sort a list by ascending or descending order of a column is to click the column name.

If you have complex sorting criteria, you can use the Configure Sort feature. For example, you can combine sorting orders, and set one column to sort in ascending order while another sorts in descending order. Roll your pointer over any column name, right click on the caret (▼), and select **Configure Sort**. You can add or delete levels, and rearrange them so that records are first filtered using one field, then filtered within that set using another field, and so on.

To remove the sort, right click under the filter icon (🔍), and select **Clear All Sorting**.

#### **Changing which columns show in tables**

To control which field columns show in a table, right click on any column name and select **Columns**. Items with a check mark are included in the table. Click on an item to add or remove its column from the table.

#### **Sizing columns**

You can make a column wider or narrower. Roll your pointer over the line that separates that column from the next one, then hold down your left mouse key while dragging the column edge to the width you want.

#### **Freezing columns so they do not scroll**

You may want to keep a column visible when scrolling across a table. To do that, right click on the column header and select **Freeze [column name]**. To unfreeze the column, right click on the column header and click **Unfreeze [column name]**.

#### **Enabling a button that is disabled**

In some cases you may see a button that is disabled, but you want to use it. Typically a button is disabled because a condition exists that prevents you from performing that action. The most common is the **Edit Account** button. You can only edit one account at a time, so if more than one account is selected (or no account is selected), the button is disabled (grayed out). To edit an account, click **Clear Select** to deselect all accounts, then select the account you want to edit.

#### **Unmasking account numbers**

Hover your cursor over the masked account number to see the entire value. You can unmask account numbers for the duration of your session by unchecking **Settings>Mask account numbers**.

### **Home tab**

When the Home tab (sometimes referred to as the dashboard) is enabled for your firm, it is the landing page for advisors and assistant users.

The tab provides a variety of information depending on the current status of the system, your accounts, and your account credentials. For example, the tab may show messages about service maintenance and identify current known issues regarding the system's ability to access certain financial institutions. It may also provide summary lists of links to information upon which you may want to act.

## All Accounts tab

The **Accounts > All Accounts** tab shows all of your accounts that have been configured in the system. You can see:

- when each account last gathered data.
- the total market value of holdings for each account.
- whether the last attempt to gather data for the account was successful.

From this tab you can create accounts, or select them to edit, aggregate, or delete them. You can also assign clients to accounts if clients are allowed by your firm.

### Finding the account you want

To find the account you want, you can search within a column or sort by a column in the list of accounts in the All Accounts tab. You can also control which columns show and what size they are. For details see ["Tips for working with the interface" on page 26](#).


**Note:** If you have accounts associated with a requested financial institution, they do not appear in the All Accounts tab until the financial institution is implemented for your firm.

### About creating accounts

There are many ways to create accounts. The methods available to you depend on how your system is configured and how you like to work. Some of the possible methods may include:

- create accounts that do not have credentials (known as shell, or skeleton accounts) and have the client enter the credentials at a later time. This is a compliance method. See ["Creating accounts - client enters credentials" on page 29](#).
- create accounts and enter all the required data yourself (including the credentials). See ["Creating accounts - you enter the credentials" on page 30](#).
- create accounts held at an institution. As a shortcut, if you see an account held at that same financial institution, you can select it and create another account at that institution. That way you bypass the step that requires you to find the institution.
- create accounts for an individual client. As a shortcut, if you select an existing account for a client, you can add more accounts to that client.
- create accounts that request support for a new institution (if your system allows you to request institutions).

### When accounts are failing to aggregate

When an account is failing to aggregate, a red alarm icon (  ) shows in the Alarm column in the All Accounts tab to indicate that the account does not have prior business day data and may need further

attention. Hover over the alarm to display a brief reason for the alarm, and click the alarm to see more details.

If you need to fix a problem with an account, before trying to aggregate it switch to the Out-of-date Accounts tab for recommended actions. For more information, refer to ["Out-of-date Accounts tab" on page 38](#).

### **Creating accounts - client enters credentials**

**Note:** In order to use this compliance method, your system must be configured so that it supports clients, allows clients to access the system, and allows those clients to edit the credentials for their own accounts.

This topic explains how to create accounts in the system when you do not, and will not, have the **credentials**<sup>1</sup> needed to access the account online at the financial institution.

You can create shell (or skeleton) accounts, which are accounts that are incomplete and do not contain any credential information. Create shell accounts if your firm expects and allows clients to enter their own credentials.

#### **General flow of account creation when the client enters the credentials**

These are the main steps for fully creating an account when you are following the compliance method and will have the client enter the credentials needed to access their online accounts at the financial institution.

1. Select the client within the system.
2. Select the institution that holds the account.
3. Create the financial accounts within the system, entering a descriptive name and the account number.
4. Compose and send an email to the client so they know to log into the system and set up the credentials.

#### **What you need before you begin**

- The client must be defined within the system.
- Client accounts must be enabled for online access.

You also need to know the:

- Specific identity of the financial institution, ideally the login link used to access its web site.
- Quantity of accounts the client has at the institution.

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<sup>1</sup>Credentials are the information used to access financial accounts. Requirements can vary among institutions, but typically credentials include User IDs (logins) and PINs (personal identification numbers) or passwords. Sometimes credentials include required answers for questions. Within the system credentials also have nicknames as a way to reference the credentials without exposing their logins.


- Names or descriptions of the accounts so you can give the accounts recognizable names in the system.
- Possibly account numbers, although you can have the client enter them.

### Information you do not need

- Credentials for the accounts.

### Steps for creating an account without login credentials

The process for creating an account that the client will enter the credentials for is similar to the process for creating a complete account but some of the fields are disabled.

1. On the **Clients** tab select the client for whom you want to create the account. Then select **Create Accounts > Create Accounts without Credentials**.
2. Follow the software as it leads you through the process.
  - To find the institution, you can enter its login link in the *Search* area above the Login Link column, then click the filter icon (  ) on the corner of the table. If you do not know the login link (also called web address or URL), you can enter all or part of the institution's name above the Institution Name column and use the filter to narrow the list of institutions.
  - Click the **Details** link for more information about an institution.
  - If the institution you need is not listed, ensure that the **All supported institutions** drop-down is selected so the list shows all the institution allowed by your firm. Otherwise, the list only shows the institutions for which you have accounts in the system.
  - If you do not have the account numbers, you can chose to create the financial accounts later and let the client enter the information.

**Note:** The system automatically creates a nickname for the credential to distinguish it from all other credentials others in the system. Click **Save** and choose whether you want to create the financial accounts now or later.

3. If you created any financial accounts, click **Save Financial Accounts** and either save or select the option to **Compose Email to Client**. The system will show you a form email. If your firm allows, you can edit before clicking **Send**.

The client can log into the system and complete the account definition. Instructions for the client are included in "[Clients enter own credentials](#)" on page 47.

### Creating accounts - you enter the credentials

This topic explains how to create accounts in the system when you have the **credentials**<sup>1</sup> needed to access the account online at the financial institution. If you do not have the credentials, but expect to get

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<sup>1</sup>Credentials are the information used to access financial accounts. Requirements can vary among institutions, but typically credentials include User IDs (logins) and PINs (personal identification numbers) or passwords. Sometimes credentials include required answers for questions. Within the system credentials also have nicknames as a way to reference the credentials without exposing their logins.

them, you can use these steps to partially create the account and come back later to enter the credentials.

If you want to set up the account so the client will enter the credentials, such as for compliance reasons, see ["Creating accounts - client enters credentials" on page 29](#).

#### **General flow of account creation when you have the credentials**


These are the main steps in fully creating an account when you have all of the credentials:

1. Select the institution that holds the account.
2. Define account credentials.
3. Test account credentials to see if the system can access the account.
4. Optionally, assign a client (if clients are allowed by your firm).

#### **Information you need before you begin**

You need to know at least the following:

- Specific identity of the financial institution, ideally the login link used to access its web site.
- Credentials including user name and password needed to log in and access the account. Depending on the institution, you may also need one or more exact questions and answers.

If account discovery is available for the Institutions, that's all you need. To determine if the financial institution supports account discovery, in any list of **Institutions**, click the arrow (  ) next to the name of the institution to expand the row to show the detail information. If the Data details section shows "Provides account discovery? yes", then it does. Refer to ["Creating accounts - account discovery" on page 31](#).

If account discovery is not available for the institution, you additionally need the following:

- Quantity of accounts the client has at the institution.
- The names and descriptions of the accounts. You need this information so you can give the accounts descriptive names in the system.
- Account numbers.

**Note:** The system automatically creates a nickname for the credential needed to access this account so you can differentiate it from other credentials the client might use to access other accounts in the system.

#### **Creating accounts - account discovery**

This topic explains how to create accounts in the system when all of the following are true:



- you know the identity of the financial institution, ideally the login link used to access its web site
- the institution supports **account discovery**<sup>1</sup>
- you have the **credentials**<sup>2</sup> needed to access the account online at the financial institution, or they are already in the system

You can discover accounts while creating accounts using new credentials or using credentials already in the system. Both methods are described here.

#### **Enter the credentials and discover the accounts**

Use this method to find accounts with a new set of user credentials.

**Tip:** This feature is available when the financial institution supports it. If the financial institution does not support account discovery, you can manually add the accounts.

1. Navigate to **Accounts > All Accounts** tab, then select **Create Accounts > Create Accounts with Credentials**.
2. Search for and select the institution. Ideally, search for the login link used to access its web site.
3. To confirm whether an institution supports account discovery, click the **Details** link for the institution and review the Institution Details. If the Data details section shows "Provides account discovery? yes", then it does and you can use these steps.  
When you are done, click **Close**.
4. Click **Next**.
5. Enter the credential information required by the institution site. Typically the credentials include user name and password, but may include other information.
6. Select **Save > and Create Financial Accounts**.  
The system searches the custodian site for available accounts and then shows the number of accounts discovered.

**Tip for advisors:** If the system discovers more than 10 accounts, the behavior will be a bit different than described below. The system shows a preview of the list of some of the accounts. When you save and close or save and aggregate, that selection applies to all the accounts found, not just those in the preview. Also, if you want to associate the accounts with a client you can do that from the All Accounts screen.

7. Click **OK** to see the list.

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<sup>1</sup>Account discovery is a feature that helps the system automatically find all the accounts that may be available under a specific login at a financial institution site.

<sup>2</sup>Credentials are the information used to access financial accounts. Requirements can vary among institutions, but typically credentials include User IDs (logins) and PINs (personal identification numbers) or passwords. Sometimes credentials include required answers for questions. Within the system credentials also have nicknames as a way to reference the credentials without exposing their logins.

8. You can:

- Select **Save Financial Accounts > and Close** to save the accounts and allow the system to run the aggregation overnight.
- Select **Save Financial Accounts > and Aggregate** to save the accounts and begin the aggregation process immediately.
- Select **Save Financial Accounts > and Assign to Client** to associate selected accounts with an existing client. If the client you want is not listed, you can create a new one there.

To cancel without adding accounts to the system, click **Cancel Account Creation**.

#### **Discover accounts for existing credentials**

Use this method when the credential already exists in the system and you want to see if any additional accounts may be available at the custodian site for the same login.

This feature is available when the financial institution supports it. If the financial institution does not support account discovery, you can manually add the accounts.

1. Navigate to the **Credentials > All Credentials** tab, then select the credential for which you would like to initiate the account discovery process, then click **Add Accounts**.

If the financial institution supports account discovery, the system searches the custodian site for available accounts and then shows the number of accounts discovered.

If the financial institution supports OAuth authorization and the credential has not yet been authorized, the system will perform authorization before starting account discovery.

This process only find accounts that are not yet set up in the system under the same credential. For example, if you already have two accounts configured, and there are five accounts available to this login, then the account discovery process will only return the three accounts that have not already been configured in the system.

**Tip for advisors:** If the system discovers more than 10 accounts, the behavior will be different than described below. The system will show you a preview of the list of some of the accounts. When you save and close or save and aggregate, that selection will apply to all the accounts found, not just those in the preview.


2. Click **OK**.

3. From here you can:

- Select **Save > and Close** to save the accounts and allow the system to run the aggregation overnight.
- Select **Save > and Aggregate** to save the accounts and begin the aggregation process immediately.

## Aggregating accounts

You can request data **aggregation**<sup>1</sup> for one or more accounts at a time. When you aggregate accounts, a summary link near the top of the window shows the progress of the aggregation process. Click it to open a window that explains whether the accounts aggregated.

If an account is failing to aggregate, a red alarm icon (  ) shows in the Alarm column to indicate that the account does not have prior business day data and may need further attention. Hover over the alarm to display a brief reason for the alarm, and click the alarm to see more details. If you need to fix a problem with an account, before trying to aggregate it again switch to the Out-of-date Accounts tab for recommended actions. For more information, refer to ["Out-of-date Accounts tab" on page 38](#).

## Editing accounts

You can edit information for individual accounts from the All Accounts tab. For example, you can change the name, account number, or credentials for each account.

Sometimes multiple accounts use the same credentials. For example, a client could have multiple accounts at a financial institution, all using the same login credentials. If you need to fix the credentials, you only need to fix them for one of those accounts because the credentials are shared.

You can only edit one account at a time, so if more than one account is selected (or no account is selected), the **Edit Account** button is disabled (grayed out). To edit an account, click **Clear Selection** to deselect all accounts, then select the account you want to edit.

The section for editing the Client is disabled if the account uses a credential set for Automated Account Management; accounts with AAM credentials cannot be reassigned.

Refer to ["Automated Account Management \(AAM\)" on page 76](#) for information about AAM.

## Assigning clients to accounts

**Note:** The features described here are available only if clients are enabled for your firm.

If clients are allowed by your firm, you can associate clients with one or more accounts at the same time. After accounts and clients are associated in the system, you can see to whom the account belongs.

You can set this relationship from the All Accounts tab, or from the Clients tab. This article explains how to do it from the All Accounts tab.

### Assigning a client to unassigned accounts

On the All Accounts tab, click **Clear Selection** (so no account is selected) then click **More Actions > Assign Clients**. By default the window shows all accounts that have no client assigned to them, but you can use the Show drop-down menu to adjust the set of accounts displayed. In the window, select account(s) you want to assign to a particular client. From the **Assign to selected accounts** drop-down

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<sup>1</sup>Also called account aggregation, it is the process of collecting account balance, holdings, and transactions information from the custodian. See also credential aggregation.

menu, select the client to be assigned to the account(s). If the client you want to associate with the account does not exist, choose the Create New Client link. Click **Apply** to make the change. You can continue to assign clients to accounts or click **Save and Exit**.

#### **Remove or change a client relationship of an account**

You can use this process to change which client is associated with an account, or to set the account to have no client assigned to it.

On the All Accounts tab, select the account(s) and click **More Actions > Assign Clients**. From the Show drop-down menu select All Accounts. In the list of accounts, select the ones you for which you want to remove or change the client relationship. From the **Assign to selected accounts** drop-down menu, select the **<Unassigned>** option to remove any client relationship, or choose another client. If the client you want to associate with the account does not exist, choose the Create New Client link. Click **Apply** to make the change. You can continue to assign clients to accounts or click **Save and Exit**.

Note that the Assign Clients list does not show accounts that have a credential set for Automated Account Management because accounts with that type of credential cannot be reassigned. Refer to ["Automated Account Management \(AAM\)" on page 76](#) for information about AAM.

#### **Determine if there are unassigned Accounts**

In the All Accounts tab, click **Refresh Table** to update the table to show recent changes. In the table, click the Client header to sort the table in ascending order so the carat points up (▲). Accounts without a client, if any, are shown at the top of the list, with an empty Client field.

#### **Exporting a list of accounts**

If the Export Table feature is enabled, you can export a list of all accounts into a comma-separated values (.csv) file. The resulting file lists all of the accounts, and provides all of the types of information that is available in the table.

1. In the **Accounts > All Accounts** tab, click **Export Table**. Depending on how your system is configured, the option might be **Export Actions > Export Table**
2. When the **Export ready** link appears, click it.
3. In the **Files to download** window, click the file you just generated.
4. In the window that opens, you can choose whether you want to open the file or save it.

All the accounts (even those not shown on the screen) will be included.

#### **Exporting account, position, client, and transaction data**

If the Export feature (also known as bulk export) is enabled for your system, you can export account, position, and transaction data for all accounts or selected accounts. You can also export client data if clients are enabled for your firm. These export files contain more information than can be seen in the user interface.

1. In the **Accounts > All Accounts** tab, select the account(s) for which you want to export data and click **Export**. (Depending on how your system is configured, the option might be **Export Actions > Export Table**.)
2. Optionally you can request historical data for accounts and positions by specifying a close of business date, and which files you want. For transactions, you can limit them to a specific execution period.
3. Click **Export**.

You can continue to work while the system generates the files.

4. When the **Export ready** link appears, click it to access all data exports for your current system session.

The following export files may be included in the zip file, if they were requested and there is data for them.

export_accounts.csv	A list of accounts.
export_positions.csv	A list of holdings.
export_transactions.csv	A list of transactions.
export_clients.csv	A list of clients. (If clients are enabled for your firm.)
export_investmentoptions.csv	A list of the investment options. This file is automatically requested when you choose to produce the accounts export file. The list is only generated if the financial institution provides it.
README.txt	A log file. Lists the requested files and identifies any warnings or errors that occurred when producing the files. For example, if a requested file was not produced because there was no data for it then the readme.txt file includes a message stating that.

For details about the format of the .csv files, refer to the [AccountView and DataConnect Export Guide](http://www.byallaccounts.net/manuals/accountview/BAA_Export.PDF). ([http://www.byallaccounts.net/manuals/accountview/BAA\\_Export.PDF](http://www.byallaccounts.net/manuals/accountview/BAA_Export.PDF))

5. In the **Files to download** window, click the .zip file you just generated.
6. In the window that opens, you can choose whether you want to open the file or save it.

## Deleting accounts

If you have permission, you can delete one or more accounts at a time.


**WARNING: When you delete an account, all financial information (such as holdings and transactions) associated with that account is removed from the system as well.**

You might want to delete an account when there are no longer funds in the account, if it was created by mistake, if the client is gone, or if the account otherwise no longer contains any useful information.

**Screen elements: All Accounts tab**

This table lists the default screen elements on the All Accounts tab. Some items, such as Create Accounts, may not be available depending on the permissions you have in the system. Other items, such as Client, are not present if they are not be enabled for your firm. Note that you filter or search the table and can hide or show columns to customize your display; refer to ["Tips for working with the interface" on page 26](#).

Buttons	Description
Create Accounts	Used to create accounts. If no account is selected, you can create the account from scratch. As a shortcut, you can select an account first then click the button then optionally create accounts that have the same institution, same client, or both.
Edit Account	Use this button to edit the selected account.
Aggregate Accounts	Use this button to aggregate the selected account(s).
Refresh Table	After you make changes, click this button to refresh the table. For example, if you aggregate accounts then refresh the table.
More Actions	Using this button, you can assign clients to accounts or delete accounts. If tax lots are enabled for your firm, you can aggregate tax lots for accounts.  <b>Warning:</b> When you delete an account, all financial information (such as holdings and transactions) associated with that account is removed from the system as well.
Export (or Export Table, or Export Actions or Extract Account Source)	Depending on what is enabled for your system, you may have one or more export options. If you have more than one, they are drop downs under <b>Export Options</b> . The <b>Export Table</b> button exports the account data shown in the table to a comma-separated values (.csv) file. The <b>Export</b> button exports to comma-separated values (.csv) file(s) all available data for the accounts and optionally their associated positions and/or transactions. When multiple files are produced for an Export, they are created in a .zip file. The <b>Export Actions &gt; Extract Account Source</b> feature is a bit different. It outputs copies of the raw source data that the system receives from the financial institution for the selected accounts. The type and format of output files that source extraction creates depends on how the data is presented at the custodian's website.
Clear Selection	Use this button to un-select all selected accounts, rather than scrolling through the list and removing the selections one by one.

Fields	Description
Institution	The financial institution, or custodian, where the account is held.
Client	The name of the client assigned to the account, if any. If the name is incorrect, you can edit the client.
Name	The nickname given to the account when it was entered into the system. This name is meant to help identify the account.
Number	The account number. Roll your cursor over the masked number to see the entire value. You can unmask account numbers for the session by unchecking <b>Settings&gt;Mask account numbers</b> .
Id	The account ID. This field is displayed using the table column controls.
Last Aggregated	Indicates when the system last completed aggregation for this account without error. Note that the data may have aggregated successfully but still be stale.
Alarm	Indicates that the account is out-of-date. Roll over the red triangle icon (  ) to get a summary of the problem, or click on it to get more details.  Any account that has alarm icon is also listed in the Out-of-date Accounts tab.
Market Value	Total value of all holdings in account shown at the financial institution the last time the account successfully aggregated.
Links	Description
[#] out-of-date accounts	This link indicates how many accounts are out of date. Clicking it brings you to the Out-of-date Accounts tab.
Demand aggregation in progress >>	When you aggregate accounts, this link near the top of the window indicates that aggregation is in process. Click it to open a window that shows whether or not the accounts aggregated.

## Out-of-date Accounts tab

The **Accounts > Out-of-date Accounts** tab identifies the accounts that are out of date (or stale). An out-of-date account, or stale account, is one in which one or more of the positions recorded in the system do not contain data that is current as of the prior market session close ("prior close").

For any account that is out of date, check the **Aggregation Status** and the **Recommended Action** fields for information on why and what to do.

**Note:** Use the recommended actions in the order they are listed.

### Why accounts may be out of date

Accounts may be out of date for any number of reasons, such as the account:

- has not aggregated yet today - Some financial institutions update late in the day, so their accounts may be out-of-date and only need to be aggregated after the financial institutions update their data.
- has aggregated, but the institution's website did not provide up-to-date data.
- failed to aggregate - The most common reason an account would fail to aggregate is a problem with the login **credentials**<sup>1</sup> for the financial institution. If one set of credentials is used to access multiple accounts, fixing the credentials for one of those accounts will fix the problem for all of those accounts. If you want to see all the credentials that need edits, use the **Credentials > Credentials Needing Edits** tab.

For more information, refer to ["How accounts become out of date" on page 73](#).

### How to fix out-of-date accounts

First look to see if the **Aggregate Now** button is active. If so, it shows you how many accounts the system expects you can aggregate successfully without making any changes. Typically these are accounts that update late in the day. If an account is still out of date after aggregation, refer to ["Managing out-of-date accounts" on page 39](#).

The account will not become up to date until the problem is resolved. Sometimes the problem will resolve on its own, such as if the web site for the financial institution had a temporary problem. If the problem involves login credentials for the financial institution, the system will not attempt to aggregate the account again until the credentials are changed to avoid being locked out for attempting to use invalid credentials too many times. Otherwise the system will keep attempting nightly aggregation and will typically produce the same error until it is fixed.

### Finding an account

To find a specific account, you can search or sort the list of accounts. You can also control which columns show and what size they are. For details see ["Tips for working with the interface" on page 26](#).

### Managing out-of-date accounts

Accounts can become out of date (stale) for many reasons, as explained in ["How accounts become out of date" on page 73](#). This topic explains how to troubleshoot them.



**Note:** There is a difference between the **Aggregate Now** button and the **Aggregate Accounts** button. Look for the **Aggregate Now** button first. If it's active, there are accounts that may be brought up to date by simply attempting to aggregate them; for these accounts, the first recommended action is "Try manual aggregation". For accounts with other recommended actions, start by working through the list

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<sup>1</sup>Credentials are the information used to access financial accounts. Requirements can vary among institutions, but typically credentials include User IDs (logins) and PINs (personal identification numbers) or passwords. Sometimes credentials include required answers for questions. Within the system credentials also have nicknames as a way to reference the credentials without exposing their logins.



of recommended actions. After some actions you may want to try to aggregate the account. For example, after you fix account credentials select the account and click the **Aggregate Accounts** button.

1. In the Out-of-date Accounts tab, first look to see if the **Aggregate Now** button is active. If so, it shows you how many accounts the system expects you can aggregate successfully without making any changes. Typically these are accounts that update late in the day. Click **Aggregate Now**.  
A link shows above the table to indicate the progress. You can get more details by clicking the link. You can continue working anywhere in the system while the aggregation is running, and the link will show on all tabs.
2. Look at the **Recommended Action** column for troubleshooting information. This column contains the information icon (  ) followed by the icons for each action that may fix the problem displayed, in the order that you should try them (left to right). Click the information icon (  ) to get more a detailed description of the actions, and start with the first recommended action.
3. If your action performed an aggregation, click **Refresh Table**. If the account disappeared from the table, it is no longer out of date.
4. If that does not fix the problem, continue to the next recommended action. Sometimes more than one action is required to resolve a problem. Always perform the recommended actions in the order listed. You can also use the shortcut icons for each action.

#### Sending accounts to Technical Support

**Note:** If you have the **Email Technical Support** button you can send an email to Technical Support for help.

If you have tried all of the recommended actions and the account still does not update, you may be able to send the account information to Technical Support for additional help.


If you select one or more accounts then click **Email Technical Support**, the system constructs an email with details about the problem for each of the selected accounts. You can edit the email before you click **Send Email**. If no account is selected, the email is a blank template and you can write your own message.

#### Screen elements: Out-of-date Accounts tab

This table lists the default screen elements for the Out-of-date Accounts tab. Some items, such as Aggregate Accounts, may not be available depending on the permissions you have in the system. Other items, such as Client or Email Technical Support, may not be enabled for your firm and therefore not visible. Note that you filter or search the table and can hide or show columns to customize your display; refer to ["Tips for working with the interface" on page 26](#).


Button	Description
Aggregate Now	When the button is active, there are accounts that the system predicts that it can aggregate successfully without making any changes. Typically these are accounts that update late in the day.

Button	Description
Aggregate Accounts	Aggregate the selected account(s).
Edit Account	Edit the selected account. This button is only active when one account is selected.
Email Technical Support	If you have this button you can use it send an email to Technical Support. If you have one or more accounts selected when you click the button, the email will contain information about the account(s). You can edit the email before you send it.
Refresh Table	After after you perform an aggregation on an account, click this button. If the aggregation is successful the account is now up to date so it disappears from this list.
More Actions	This button enables you to email a client for the selected account(s), or to delete the selected account(s). If Tax Lots are enabled for your firm, you may be able to aggregate the tax lots for account(s). <b>Warning:</b> When you delete an account, all financial information (such as holdings and transactions) associated with that account is removed from the system as well.
Clear Selection	Use this button to un-select all selected accounts, rather than scrolling through the list and removing the selections one by one.
Field	Description
Institution	The financial institution, or custodian, where the account is held.
Client	The name of the client assigned to the account, if any. To change the name, edit the client. To assign it to a different client, edit the account.
Name	The nickname given to the account when it was entered into the system. This name is meant to help identify the account.
Number	The account number. Roll your cursor over the masked number to see the entire value. You can unmask account numbers for the session by unchecking <b>Settings&gt;Mask account numbers</b> .
Id	The account ID. This field is displayed using the table column controls.
Last Aggregated	The last time the system completed aggregation for this account without error. Note that the data may have aggregated successfully but still be stale.
Last Aggregation Attempt	The last time aggregation was attempted for the account.
Aggregation Status	Indicates a reason why the account is out of date. Use the information in the Recommended Action column to resolve the problem. Note that you can filter the list by one or more types of aggregation status. Above the Aggregation Status column click the control (▼) and

Button	Description
	select the status type(s) by which you want to restrict the list.
Recommended Action	The recommended actions to bring the account data up to date. This column provides valuable troubleshooting information. Perform the actions in the order they appear. Click the information (  ) icon to get a detailed description of the recommended actions. Roll your mouse pointer over an action icon to see a short description, or click the icon to make the change.
Link	Description
Demand aggregation in progress >>	When you aggregate accounts, this link near the top of the window indicates that aggregation is in process. Click it to open a window that shows whether or not the accounts aggregated.

## All Credentials tab

The **Credentials > All Credentials** tab shows the **credentials**<sup>1</sup> that have been set up for your accounts. Depending on the type of access you have, you may be able to create, edit, or delete credentials that the system uses to get account information at a financial institution. This topic assumes that you have access to all of the features. If you do not have access to a feature, it will not be visible.

Credentials enable the system to get account information from the financial institutions. These credentials may be fully defined credentials, rudimentary credentials with only the financial institution defined, or credentials for a requested institution. If the credential is incomplete or otherwise not functioning, it has a red alarm icon (  ).

For a better understanding of what credentials are, refer to ["About credentials" on page 72](#).

### Credentials visible in the system

Personal identification numbers (PINs) or passwords are never visible within the system. No one can see them, regardless of who entered them.

### Finding the credential you want


To find the credential you want, you can search within a column or sort by a column in the list of credentials. You can also control which columns show and what size they are. For details see ["Tips for working with the interface" on page 26](#).

<sup>1</sup>Credentials are the information used to access financial accounts. Requirements can vary among institutions, but typically credentials include User IDs (logins) and PINs (personal identification numbers) or passwords. Sometimes credentials include required answers for questions. Within the system credentials also have nicknames as a way to reference the credentials without exposing their logins.

### About creating credentials

Account credentials can be created from this tab. As a shortcut, they can also be created while creating an account. If you are able to create credentials, you can use either method. For details see ["Creating credentials" on page 43](#).

### When credentials need to be changed

When a credential is not allowing the system to get account information, a red alarm icon (  ) shows in the Alarm column to indicate that the credential needs to be edited. Hover over the alarm to display a brief reason for the alarm, and click the alarm to see more details. The problem could be due to incorrect or incomplete credentials.

If you need to fix a problem with a credential, you can edit it from this tab or you can switch to the Credentials Needing Edits tab for recommended actions.

### Determining what account(s) a credential is for

Select one credential, then click **Edit Credential**. In the popup window, scroll down to Accounts Using This Credential. You can view the list of accounts that reference the credential.

### Creating credentials

Account credentials can be created from the **Credentials > All Credentials** tab. If your system uses clients, you can associate a credential with a client as you create the credential.

As a shortcut, credentials can also be created while creating an account. If you can create credentials in the system, you can use either method.

Note that firms using compliance models will want an advisor to at most partially create credentials, but have the client enter the passwords and other private information. Refer to ["About credentials" on page 72](#) for information about credential ownership.

### Steps for creating credentials

Use these steps to set up credentials needed for the system to access an account.

**Note:** Before the system can access accounts, the accounts must be set up for online access at the financial institution. Ensure the accounts are set for online access at the financial institution before attempting to set the credentials for them in this system.

1. Select the **Credentials > All Credentials** tab.
2. Click **Create Credential**.
3. Select the institution at which the account is held and click **Next**.
4. Enter a nickname for the credential. Give it a name that would help you recognize it in a list of all of the credentials in the system.

5. Enter each of the credential items required by the institution. Each institution has its own combination of information that form the credentials. The credentials might include a user ID or user name, password, personal identification numbers (PINS), security questions and answers, etc.

When there are security questions, the *exact* question and answer is required in order to complete the credential. In some cases the system can identify the questions. If there is a **Discover Question** button, click it. Otherwise, the most accurate way to get the exact question is to copy and paste the question from the financial institution's site.

6. Optionally, click **Save and Verify** or **Save and Authorize** to test the credentials to ensure that they can access the selected institution.
7. If the financial institution supports automated account management, you can set it on this credential. Refer to "[Automated Account Management \(AAM\)](#)" on page 76 for information about AAM.
8. There are multiple options that pull down from the **Save** button: **Save and Close** and **Save and Create Another**. If your system uses clients, there is also the **Save and Assign to Client** option. Note that if the credential is set to use AAM and you assign it to a client, the credential cannot be reassigned to another client.

## Editing credentials

Sometimes multiple accounts use the same credentials. For example, a client could have multiple accounts at a financial institution, all using the same login credentials. If you need to fix the credentials, you only need to fix them for one of those accounts because the credentials are shared.

There are a number of ways to edit credentials. Use whatever method is most convenient for you.

- The **Credentials > Credentials Needing Edits** tab provides you the most information if a credential is not working, including why and how to fix it. Click the credential in the list to select it, then click **Edit Credential**.
- From the **Accounts > Out-of-date Accounts** tab click the account in the list to select it, then click **Edit Account**. In the Edit Account popup there is an area in which you can edit the credential for the account.
- From the **Credentials > All Credentials** tab click the credential in the list to select it, then click **Edit Credential**.
- From the **Accounts > All Accounts** tab click the account in the list to select it, then click **Edit Account**.

**Note:** In all of these methods, you only edit one item at a time. If more than item is selected (or none is selected), the edit button is disabled (grayed out). Click **Clear Selection** then select the item you want to edit.

## Reasons to edit a credential

Some of the reasons why you might edit a credential include:

- Complete or fix a credential that is not working. See ["Editing credentials that are not working" on page 48](#).
- Change the nickname of the credential.
- Add an account to the credential.

**Note:** For firms that are following a compliance model, the client must complete the credentials.

## Deleting credentials

If you have permission, you can delete one or more credential at a time.

**WARNING:** Deleting credentials permanently removes them from the system. It also deletes all of the accounts that reference the credentials and removes all historical information for the accounts.


To delete a credential, select it on the **Credentials > All Credentials** tab or on the **Credentials > Credentials Needing Edits** tab, then click **Delete Credentials**.

## Screen elements: All Credentials tab

This table lists the default screen elements for the **Credentials > All Credentials** tab.

Some options may not be enabled for your firm, so may not be visible. Note that you filter or search the table and can hide or show columns to customize your display; refer to ["Tips for working with the interface" on page 26](#).

Button	Description
Create Credential	Create a credential.
Edit Credential	Edit the selected credential. This button is only active when one credential is selected,
Add Accounts	Add accounts to the selected credential.
Aggregate	Aggregate accounts associated with the selected credential.
Refresh Table	After you make changes, click this button to update the table so the changes show.
Clear Selection	Use this button to un-select all selected credentials, rather than scrolling through the list and removing the selections one by one.
More Actions	<p>If Tax Lots features are enabled for your firm and the financial institution supports lot gathering, using this button you can aggregate tax lots for all or selected credentials.</p> <p><b>Warning:</b> When you delete a credential, the system also automatically deletes all accounts that reference the credentials as well as all of the accounts' historical information.</p>
Field	Description

Button	Description
Institution	The financial institution, or custodian, accessed by the credential.
Client	The name of the client associated with the credential, if any. To change the name, edit the client. To assign it to a different client, edit the account.
Nickname	The nickname automatically given to the credential when it was entered into the system, or as customized later. This name is meant to help you identify the credential.
# of Accounts	The number of accounts associated with that credential.
Alarm	Indicates that there is something wrong with the credential, and until it is fixed the system cannot aggregate any account(s) that use the credential. Roll over the red triangle icon (  ) to get a summary of the problem, or click on it to get more details. Any credential that has alarm icon is also listed in the Credentials Needing Edits tab.
Link	Description
[#] credentials needing edits	This link indicates how many credentials need to be fixed. Clicking it brings you to the Credentials Needing Edits tab.

## Credentials Needing Edits tab

The **Credentials > Credentials Needing Edits** tab lists financial institution credentials that are not currently working and need attention. The system cannot aggregate accounts that use the credential(s) listed on this tab.

When credentials are not working the system cannot access the accounts. Credentials needing edits is the most common reason for out of date accounts in the systems. You can update the credentials from the Credentials Needing Edits tab. There are other places in the system that may allow you to edit the credentials, but this tab is the one that is focused on credentials and that provides you with the most information about what needs to be fixed.

Sometimes multiple accounts use the same credentials. For example, multiple accounts at a financial institution may all be using the same login credentials. You only need to fix the credential in one place to fix it for all of the accounts that use it.

**Note:** If you are following a compliance model, the client must edit the credentials.

### Determining what account(s) use a credential

You can identify what account(s) use a credential from the Credentials Needing Edits tab or from the All Credentials tab.

In both tabs a column indicates how many accounts use the credential. To see what account(s) use it, select the credential, then click **Edit Credential**. In the popup window, scroll down to Accounts Using This Credential to see which accounts reference the credential.

## Deleting credentials

Deleting a credential permanently removes the credential, deletes all accounts that reference it, and removes all history of the accounts from the system. Refer to ["Deleting credentials" on page 45](#).

## Clients enter own credentials

**Note to Advisors:** This topic is intended for client users who have system permission to edit their own credentials.

### Summary

When you enter your credentials for accounts at held away financial institutions into the service, your passwords are kept entirely confidential. No one can see or use your financial institution passwords, but entering them in AccountView enables the service to aggregate (gather) the data in the online accounts.

- **Enable online access** to the accounts if they are not already. You may need to coordinate with your Institutions to enable online access to your accounts.
- **Talk with your service advisor** about which of your accounts the service will access. Your AccountView advisor will set up a user account in the service for you with the ability to edit your credentials. Your advisor may ask you to provide the link you use to access the accounts. Your advisor will create shell accounts that contain minimal account information, and you will enter the credentials and possibly other account information.
- **Change any passwords you may have given to your advisor.** If you have already given any of your login passwords to your advisor, change them at the financial institution then only provide them to AccountView.

### Steps

1. If you are not already logged into AccountView, use the link and temporary password in the email from your advisor. Change the temporary password, following the requirements listed on the screen.

**Note:** The email is sent to you by the service on behalf of the advisor. Although the advisor may elect to receive a copy of the email, that copy does not include the password.

2. If you are not already there, go to the **Out-of-date accounts** tab in AccountView.

This tab shows accounts for which the system cannot get up-to-date information. The Aggregation Status field explains why. Note that the account name may be one that you do not recognize because it was assigned by your advisor. If you get confused, work with your advisor.

3. Select an account and click **Edit Account**. Edit the missing or incorrect information, starting with the credentials. Enter all of the information exactly as you do to log into the financial institution's website.



**Note:** Each financial institution has different requirements for their credentials. For example, in addition to passwords you may need to enter security questions and answers. If you do, they must exactly match the questions and answers used at the institution, including punctuation, spacing, and capitalization. The most accurate way to get the exact question is to copy and paste the question from the financial institution's site. Click the pencil icon to edit the fields.


4. Click **Save and Verify** or **Save and Authorize** to test the credential. In some cases when you test the credential the system will add a question from the financial institution site.
5. Fix any errors if necessary. Watch for typos, which are the most common cause of errors. When you can test the accounts without error, the account setup is complete.
6. After the test is successful, click **Save and Close** or **Save and Aggregate**, depending on what you want to do.
7. Click **Refresh Table** to update the list.
8. Continue updating credentials if needed.
9. Contact your advisor when the accounts are ready or if you have questions. If the feature is enabled, click the **Email Advisor** link at the top of the screen to compose an email.

**Note:** Do not include personal information in the email such as account numbers, account access credentials, login information, or passwords. Also, trade instructions are not accepted through emails.

### Editing credentials that are not working

There are multiple ways to edit a credential that is not working. This method is recommended.

Note if your firm follows a compliance model, the clients must enter the passwords and other private information. Refer to ["About credentials" on page 72](#) for information about credential ownership.


1. If a credential is not working go to the **Credentials > Credentials Needing Edits** tab.  
The table shows you how many accounts use that credential, and the nature of the problem, and the recommended actions. Follow the recommended actions in order from left to right.
2. Click the information (  ) icon.
3. Use the links within the popup to remedy the problem.
4. After you have made the changes, try to aggregate the credential.
5. If the account(s) aggregate, the credential is now working.
6. Click **Refresh Table** to update the list of credentials needing edits.

### Screen elements: Credentials Needing Edits tab

This table lists the default screen elements for the **Credentials > Credentials Needing Edits** tab. The system cannot access the accounts that use the credentials listed on the tab until the credentials are fixed. Credentials may need edits for a number of reasons, including that they are incomplete or incorrect, the website for the financial institution has changed and now needs more information, etc.

Email Client or Email Technical Support buttons may not be enabled for your firm, so may not be visible. Note that you can filter or search the table and can hide or show columns to customize your display; refer to ["Tips for working with the interface" on page 26](#).


Button	Description
Edit Credential	Edit the selected credential. This button is only active when one credential is selected.
Email Technical Support	If you have this button you can use it to send an email to Technical Support. When you select one or more credential then click the button, the email will contain information about the credential(s). You can edit the email before you send it.
Email Client	If you have this button enabled you can use it send an email to the client about the selected credential. You can select one or more credentials if they are all assigned to the same client. This button is active if the client has an email address set up in the system. If your firm allows it, you can edit the email before you send it.
Delete Credentials	Permanently delete the selected credential(s). <b>Warning:</b> When you delete a credential, the system also automatically deletes all accounts that reference the credentials as well as all of the historical information for the accounts.
Refresh Table	If you use the save and aggregate option after you edit a credential, then click this button. If the aggregation was successful it means that the credential no longer needs to be edited so it disappears from this list.
Clear Selection	Use this button to un-select all selected credentials, rather than scrolling through the list and removing the selections one by one.
Field	Description
Institution	The financial institution, or custodian, accessed by the credential.
Client	The name of the client associated with the credential, if any. To change the name, edit the client. To assign it to a different client, edit the account.
Nickname	The nickname automatically given to the credential when it was entered into the system, or as customized later. This name is meant to help you identify the credential.
# of Accounts	The number of accounts associated with that credential.
Authentication Status	Indicates a reason why the credential is not working. Use the information in the Recommended Action column to resolve the problem.
Recommended Action	The recommended actions to fix the credentials. This column provides valuable troubleshooting information. Perform the actions in the order

Button	Description
	they appear. Click the information (  ) icon to get a detailed description of the recommended actions. Roll your mouse pointer over an action icon to see a short description, or click the icon to make the change.

## Clients tab

The features described here are available only if clients are enabled for your firm.

The **Clients** tab lists your clients that have been set up in the system and their basic profile information. If the system allows clients for your firm to log in, you can see the date they last logged in.

From this tab you can create, edit, or delete clients. You can also assign a client to accounts or create accounts for a selected client. You can access additional information about a client by expanding the row for the client by clicking the right carat (  ).

### Finding a client

To find the client you want, you can search within a column or sort by a column in the list of clients. You can also control which columns show and what size they are. For details see ["Tips for working with the interface" on page 26](#).

### Viewing all accounts of a client

To find all the accounts associated with a client, go to the **Accounts > All Accounts** tab. Sort the table by client name. You can also type the client's first or last name above the Client column.

### Creating a client

The features described here are available if clients are enabled for your firm.

Depending on how the system is set up for your firm, you may be able to create clients and you may be able to give those clients login access, with varying levels of permissions. For example, you might want to set up clients so they can enter their own account credentials for compliance reasons:

- create clients with no access to the system -- the information you enter about the client simply enables you to identify the client, their contact information, etc., which you can then associate with accounts. Do not enter an AccountView login for these users.
- give a client view-only access -- the client can log into the system to see their own information, but cannot make any changes.
- allow the client to edit their own account credentials -- the client can log into the system and change the credentials the system needs to access their accounts.
- give the client full access to their credentials and account information -- the client can log into the system and change the credentials the system needs to access their accounts, as well as other account information.

Note that for compliance models, clients must enter the credentials the system needs to access their accounts. The credentials they enter are not visible to any other user. Likewise the system sends them a temporary password to use when they first log in, and they must change it. Client login passwords are never visible in the system.

1. On the **Clients** tab, click **Create Client**.
2. Set up the primary contact information for the client. Required fields are marked with an asterisk (\*).
3. Open the other sections and provide other information such as the AccountView login name.  
**Note:** If you do not want the client to be able to log in, do not provide an AccountView login name.
4. Set the type of access you want the client to have. Note for compliance models, the client must be able to edit their own credentials.
5. Optionally set alert settings. You can have alerts sent to multiple emails, including your own.
6. If you gave the client a login name and enabled it, when you click **Save** the system will show you a composed email. If your firm allows, you can edit the mail. You can CC it to yourself, and optionally have a link to AccountView appended to it. Note that if you do CC it to yourself, your copy will not include any sensitive information that is meant only for the client, such as the temporary password. The email will include any firm-specific disclaimer that has been configured. Click **Send Email** to send the email.

#### **Client passwords in the system**

Client passwords are never visible within the system. No one can see them. For information about how to change them, see ["Changing a client's password" on page 57](#).

#### **Importing clients from a file**

In the Clients view, a **More Options > Import Clients from File** option is available if:

- Clients are enabled for your firm
- Your firm is set to allow client import from files
- You are an advisor, read-write assistant, or administrator

If the feature is available, you can use it to import clients from a comma-separated values (.csv) file into the system. For each row in the file, the import process creates a client assigned to the advisor. Clients created using file import are given the permission "May edit credentials and all account information". The process creates a status file that indicates for each row whether the client was successfully created or not.

**Note:** if your firm is set to require a FIRM\_TAG field to have a value, clients will not be created and an error message will be produced.

#### **Client import file requirements**

The client import file must be a .csv file with one header row and one row for each client to be created, with a maximum of 10,000 rows. The file must have the five columns as described here.

Column header	Description	Required Column?
FIRST_NAME	User's first name, maximum of 64 characters, minimum of one character	Yes
MIDDLE_NAME	User's optional middle name, maximum of 64 characters	No
LAST_NAME	User's last name, maximum of 64 characters, minimum of one character	Yes
EMAIL	User's email address, maximum of 64 chars, must contain one @ character	No
TAX_ID	User's tax ID (SSN or TIN), maximum of 32 characters. (Minimum of one character if firm requires SSN/TIN.)	Only required if firm is set to have investors require SSN/TIN value

If there are more than 10,000 rows the extra rows will be ignored and a warning message will be included in the results of the import.

The client's key will either be the TAX\_ID (when the firm requires it) or the combination of the first, middle, and last name. Clients are only created when they are not duplicates, based on the keys. If there are multiple records with same input key(s), then the first client is created and any subsequent record with the same key is skipped.

#### Steps for importing Clients from File

1. Prepare the file in accordance with the requirements listed above.
2. In the Clients view, click **More Actions** and select **Import Clients from File**.
3. Click **Browse** and select the file.
4. Click **Upload**.
5. When the upload completes, the Clients view refreshes to show the new clients in the client table.
6. You can check and/or download the status files for the import any time during your current working session, which is until the session times out or you log out.

#### Checking the status file of the import

1. To see details about the import, click the **Import Ready** link next to the More Actions button.
2. Download the importstatus\_*yourfilename*.zip file.
3. The zip file contains a README.txt file that indicates the number of imported clients processed, the number that imported successfully, and the number that failed to import. It may also include error messages if the system did not recognize the file format.
4. The zip file also contains a importstatus\_*yourfilename*.csv file. Note that it is the same as the file you imported, but with two new status columns: Load Status and Load Details. These columns indicate the import's treatment of each row.

**Load Status Load Details**

Succeeded	New investor record created from import record.
Succeeded	Import record ignored because it matched an existing investor
Succeeded	New investor created from import record but failed to send welcome email to investor
Failed	Failed to import because a required field has no data: <name of field>
Failed	Failed to import because of invalid data in field <name of field>
Failed	Failed to import because of system error
Failed	Failed to import because exhausted maximum attempts to generate unique login

- Files can be imported more than once, and the system will not duplicate clients it has already created. If there are failures due to missing or invalid data, you can make fixes to the importstatus\_*yourfilename*.zip file and import it. The system will strip out and replace any information in the Load Status and Load Detail columns with new content, and it will not duplicate clients it has already created.

**Importing clients from Albridge**

In the Clients view, a **More Options > Import Clients from Albridge** option is available if:

- Clients are enabled for your firm
- Your firm is set to allow client import from Albridge
- You are an advisor, read-write assistant, or administrator

If the feature is available, you can use it to import clients from Albridge into the system. For each selected client, the import process creates a client in the system that is assigned to the advisor. Clients created using this feature are given the permission "May edit credentials and all account information". The process creates a status file that indicates for each selected client whether or not it was successfully created in the system.

**Note:** if your firm is set to require a FIRM\_TAG field to have a value, clients will not be created and an error message will be produced.

**Steps for importing clients from Albridge**

1. In the Clients view, click **More Actions** and select **Import Clients from Albridge**.
2. Wait while the loading process completes.
3. If one or more Albridge clients (investors) are found that do not already exist in the system, you see them listed.
4. Select all or individual available investors by moving them to the selected clients list.

5. Select **Import Clients** then one of these options:
  - **with a login** - this option is available if all the clients that you individually select have email addresses or if you select the "All" option. Note that if you used the "All" option, only the clients that have an email address are actually imported; the rest are listed in the status file as "Failed to import because a required field has no data: EMAIL."  
When you used this option, the system presents a dialog that enables you to modify the email that will be sent to each client with their system-generated login and password. If you select to send a copy to the CC address, the login and password in the copy email will be masked. Click **Import** to start the import process.
  - **without a login** - the import process adds the selected clients to the system without logins and passwords.
6. When the import process is complete, the link at the top of the Clients view changes from "Importing data" to "Import ready".
7. When the upload completes, the Clients view refreshes to show the new clients in the client table.
8. You can check and/or download the status files for the import any time during your current working session, which is until the session times out or you log out.

#### Checking the status file of the import

1. To see details about the import, click the **Import Ready** link next to the More Actions button.
2. Download the importstatus\_*yourfilename*.zip file.
3. The zip file contains a README.txt file that indicates the number of imported clients processed, the number that imported successfully, and the number that failed to import.
4. The zip file also contains a importstatus\_*yourfilename*.csv file. The .csv file contains a header row and a row for each client you selected for import. The file contains Load Status and Load Details columns that indicate the import's treatment of each client.

Load Status	Load Details
Succeeded	New investor record created from import record.
Succeeded	Import record ignored because it matched an existing investor
Succeeded	New investor created from import record but failed to send welcome email to investor
Failed	Failed to import because a required field has no data: <name of field>
Failed	Failed to import because of invalid data in field <name of field>
Failed	Failed to import because of system error
Failed	Failed to import because exhausted maximum attempts to generate unique login

#### Assigning accounts to clients

The features described here are available if clients are enabled for your firm.

If clients are allowed by your firm, you can associate clients with one or more accounts at the same time. When accounts and clients are associated in the system, you can see to whom the account belongs.

Note that it is best to make the assignment of accounts to clients when creating the account or credential. However, if you must you can set this relationship from the All Accounts tab, or from the Clients tab. This article explains how to pair clients and their accounts from the Clients tab.

#### **Assigning unassigned accounts to clients**

On the Clients tab, click **Clear Selection** (so no client is selected) then click **Assign Accounts**. By default the window shows all accounts that have no client assigned to them, if any. You can use the Show drop-down to adjust the set of accounts displayed. In the window, select account(s) you want to assign to a particular client. From the Assign drop-down, select the client to be associated to the account(s). If the client you want to associate with the account does not exist, click the Create New Client link. Click **Apply** to make the change. You can continue to assign clients to accounts or click **Save and Exit**.

#### **Move accounts from one client to another**

You might want to change accounts so they are associated with a different client than the one set in the system. You can use this process to change which client is associated with an account, or to set the account to have no client assigned to it.

On the Clients tab, select a client and click **Assign Accounts**. In the list of accounts, select the ones for which you want to change the client relationship. From the drop-down, select the client to which you want to associate the account. If the client you want to associate with the account does not exist, choose the Create New Client link. Click **Apply** to make the change. You can continue to assign clients to accounts or click **Save and Exit**.

Note that the Assign Accounts list does not show accounts that have a credential set for Automated Account Management because accounts with that type of credential cannot be reassigned to another client. Refer to "[Automated Account Management \(AAM\)](#)" on page 76 for information about AAM.

#### **Enabling or disabling a client login**

The features described here are available only if clients are enabled for your firm, and if your firm allows clients to log in to AccountView.

1. In the **Clients** tab, select the client.
2. Click **Edit Client**. If the Edit Client button is disabled (grayed out), you may have more than one client selected. Click **Clear Selection** to deselect all clients, then select the client you want to edit.
3. Under AccountView Access, set the AccountView login radio button to **Enabled** or **Disabled**.
4. Click **Save**.
5. If you have the **Email Client** option, and want to notify the client of the change, select the client's name from the client list and click **Email Client**, compose the email, and click **Send Email**.



## Enabling or disabling alerts for a client or for yourself

The features described here are available if clients are enabled for your firm.

If your firm allows clients, you can adjust the email alert settings for each client individually.

### Enabling alerts for a client

You can set the system to send the client and/or yourself or others alerts when the client's accounts fail to update.

1. In the **Clients** tab, select the client.
2. Click **Edit Client**. If the button is disabled, make sure that you have only one client selected.
3. Under Alert Settings, select the checkbox for the account update failure alert.  
At least one email address is required. You can have the alerts sent to the client's primary contact email address (if one is set for the client). You can also choose to send the alerts to as many as four other email addresses (including your own).
4. Set the email addresses to which to send the alerts.
5. Select the email format for each email address.
6. Click **Save**.

### Disabling alerts for a client

1. In the **Clients** tab, select the client.
2. Click **Edit Client**.
3. Under Alert Settings, remove the check from the checkbox for account update failures.
4. Click **Save**.

### Enabling alerts sent to you

Some users can turn on or off the email alerts sent to them. If you can, then you can use these steps. Note that this setting is global and affects all alerts sent to you.

1. Select the **Settings > Alert Settings**.
2. Select the checkbox set the account update failure alerts.  
At least one email address is required. You can have the alerts sent to your primary contact email address, and you can also choose to send the alerts to as many as four other email addresses.
3. Select the checkbox next to your email address if you want to use that email address.
4. Enter as many as four additional email addresses to which to send the alerts.
5. Select the email format for each email address.
6. Click **Save**.
7. Click **Close**.

**Disabling alerts sent to you**

Some users can turn off all email alerts sent to them. If you can, then you can use these steps.

1. Select the **Settings > Alert Settings**.
2. Click the checkbox to remove the check mark for the option to send account update failure alerts.
3. Click **Save**.
4. Click **Close**.

**Changing a client's password**

The features described here are available if clients are enabled for your firm.

If your firm allows clients to log into the system directly, the clients need system passwords. When you give clients login access, the system generates temporary passwords and emails them to the clients. When the clients log in for the first time, they must change their passwords. Client passwords are never visible within the system. No one can see them.

If a client forgets the password, you cannot look it up but you can have the system send them a new temporary password which they will have to change in order to log in.

1. In the **Clients** tab, select the client.
2. Click **Edit Client**. If the Edit Client button is disabled (grayed out), you may have more than one client selected. Click **Clear Selection** to deselect all clients, then select the client you want to edit.
3. Under AccountView Access, click the radio button for **Randomly generate a new password and email it to the client** and click **Save**.
4. If your firm allows, you can edit the email to the client.  
Note that you can CC yourself on the email. The copy you receive will not include any sensitive information that is meant only for the client, such as the client's temporary AccountView password. The email will include any firm-specific disclaimer that has been configured. You can optionally choose to have the email include a link to AccountView.
5. Click **Send Email**.

**Exporting a list of clients**

The features described here are available if clients are enabled for your firm.

You can export a list of all clients into a comma-separated values (.csv) file. The resulting file lists all of the clients, and provides all of the types of information that is available in the table.


1. In the **Clients** tab, select **More Actions > Export Table**.
2. When the **Export ready** link appears, click it.
3. In the **Files to download** window, click the file you just generated.
4. In the window that opens, you can choose whether you want to open the file or save it.

## Deleting clients

The features described here are available only if clients are enabled for your firm.

**WARNING:** Deleting clients permanently removes them and all of their financial data from the system. Clients with logins will no longer be able to access the system. It also deletes all of their accounts and removes all historical information for the accounts.

If the client has a login they will be sent an email notice that they have been unsubscribed from the system and will no longer be able to log in to AccountView.

1. In the **Clients** tab, click **Clear Selection** to ensure that you do not already have any clients selected.
2. Carefully select the clients you want to delete.
3. Select **More Actions > Delete Clients**.
4. In the table, click the right carat (  ) next to each client to see more details about the client to make sure it is a client you want to delete.
5. If the list contains a client you do not want to delete, click **Cancel** and start over with step 1.
6. Click **Delete Clients and Accounts**.

## Screen elements: Clients tab

This table lists the default screen elements for the **Clients** tab. The tab is only visible if Clients are enabled for your firm.

Use this tab to create or edit client information. Client information may need edits for a number of reasons, including that the information is incomplete or incorrect, the client's name or email address has changed, etc. Note that you can filter or search the table and can hide or show columns to customize your display; refer to "[Tips for working with the interface](#)" on page 26.

Button	Description
Create Client	Use this button to create a client. There is a combination of required and optional information that you can provide.
Edit Client	After you create a client, use this button to add additional information or to make changes to the selected client. You can edit one client at a time.
Email Client	If this button is available, you can use it to email the selected client. You can email one client at a time.
Assign Accounts	Use this button to relate clients with accounts. You can add, change, or remove the relationships between a client and one or more accounts using this button.
Create Accounts	Create accounts for the selected client.
Refresh Table	After you make changes, click this button to update the table so the changes show.

Button	Description
More Actions	<p>This button enables you to access other features, if they are available.</p> <ul style="list-style-type: none"> <li>• Delete Clients: If you have permission to delete clients, this option enables you to permanently delete the selected client(s). <b>Warning:</b> Deleting a client permanently removes the client and all of the client's financial data from this application. The client will no longer be able to access the application. If the client has login access, the client will be sent an email notice.</li> <li>• Export Table: If this option is enabled for your firm, you can use it to export all data from the table to a comma-separated values (.csv) file.</li> <li>• Import Clients from File: If this option is enabled for your firm, advisors, read-write assistants, and administrators can import clients from a comma-separated values (.csv) file. Refer to <a href="#">"Importing clients from a file" on page 51</a> for details.</li> <li>• Import Clients from Albridge: If this option is enabled for your firm, advisors, read-write assistants, and administrators can import clients from their Albridge system. Refer to <a href="#">Importing clients from Albridge</a> for details.</li> </ul>
Clear Selection	Use this button to un-select all selected clients, rather than scrolling through the list and removing the selections one by one.
Field	Description
Name	The name of the client.
Email	The email address for the client. If a client is not getting email, verify that the address is correct.
Phone Number	Phone number for the client.
AccountView Login	The login name the client can use to log into the system if their account is enabled for access.
Last Login Date	If a client is allowed to log into the system, this field shows the last date they did so.

## Supported Institutions tab

There are thousands of institutions (or custodians) known by the system. Those that are available to your firm are listed on the **Supported Institutions** tab. When a financial institution is supported, it means that the system has been set up to access it to get account information.

You can filter the list of financial institutions to show all financial institutions available to your firm, or just those for which you have accounts.

### Showing your financial institutions versus all available to your firm

1. On the **Institutions** tab, click **Supported Institutions**.
2. To show all financial institutions, select the radio button next to **All institutions**.
3. To show just the financial institutions for which you have accounts in the system, select the radio button next to **My Institutions**.


### Searching for a financial institution

1. In any list of **Institutions**, click in the Search area above the Institution column.
2. Type all or part of the institution name.
3. Press **Enter**.
4. If you still cannot find the institution you want, refer to ["Verifying that the FI is not available" on page 60](#).

### Viewing details of financial institutions

Among the details you can get for a financial institution are:

- Instructions for how to get your user name and password for the site.
- Details such as whether the institution provides transactions, trade-based data, and if it supports account discovery.
- Terminology and special instructions needed for logging into the site.

There are two ways to see the details for a financial institution. In any list of **Institutions**, click the arrow (  ) next to the name of the institution. That expands the row to show the detail information. The other method enables you want to print the details:

1. In any list of **Institutions**, select the checkbox next to each of the institutions for which you want to see the details.
2. Click **View Details**.
3. Optionally, click **Print** to send the details to a printer.

### Verifying that the FI is not available

Use this section if you cannot find the financial institution you want.

The most important step to take when you cannot find the institution listed is to try searching another way. Because there are thousands of financial services in the system, and most or all may be available to your firm, it can be difficult to find the right one when you are setting up an account.

- The name you use may differ from the name that system uses.
- Several services may have similar names or similar web addresses.

If you cannot find the one you need, you may be able to request it (if your firm allows that feature).

**Note:** Because there may be a fee involved in adding a financial institution, before requesting an institution, be sure that the one you want really is not available to you.



**Verifying that the financial institution you want is not available**

1. Navigate to the **Institutions > Supported Institutions** tab.
2. To show all financial institutions available for your firm, select the radio button next to **All Institutions**.
3. Enter search information in the search fields above the table columns.
  - **Search using the login link (also called URL or web address).** This method is the most accurate, and is best any time you are searching for an institution and also when you are having trouble choosing between several services for the same financial institution. To get the login link, go to the page on the financial institution's web site where you log in to view the account's information. Copy the web address that is in the address bar, and paste it into the search area above the Login Link column.
  - **Search using a portion of the name.** For example, type the one or two words in the name that are most unique, and make sure that you spell them correctly. For example you might search on "Morgan" to get all the J.P. Morgan financial institutions, which may be listed under variations such as JPMorgan and J.P. Morgan.
4. **Determine if it has already been requested.** If your firm allows you to request financial institutions, check the list of requested financial institutions and if its not there you may want to request it. Refer to ["Requested Institutions tab" on page 62](#).

**Screen elements: Supported Institutions tab**

This table lists the default screen elements for the **Institutions > Supported Institutions** tab. Note that you filter or search the table and can hide or show columns to customize your display; refer to ["Tips for working with the interface" on page 26](#).

Button	Description
View Details	Select an institution and click this button to see information about how to obtain online access to the selected institution, and the type of credentials required to access accounts there. You can select multiple institutions and view details for all of them on one page. For each selected institution there is a link to the login page so you can verify that it is the site you want, and optionally log in if you need to access it.
Clear Selection	Use this button to un-select all selected institutions, rather than scrolling through the list and removing the selections one by one.
My Institutions	This radio button sets the display to show institutions that are being used by your accounts.
All Institutions	This radio button sets the display to show all institutions that are

Button	Description
	available to your firm.
Field	Description
	Click the right arrow ( ► ) next to the name of a financial institution to see details about that financial institution.
	A star (★) icon marks any institution that is deemed to be a popular institution. The star indicates that either the institution has many accounts across the entire system, or that it is one of the most frequently used among related sites.
Institution	The financial institution, or custodian. Note that many services may have similar names. While the names are very specific, they may not be the exact names you usually use when referring to them.
Login Link	The link (URL or web address) used to access the accounts at a financial institution. Using the login link is the most accurate method of identifying an institution or of choosing between several services for the same financial institution. To get the login link for a service, go to the page on the financial institution's web site where you log in to view the account's information. Copy the web address that is in the address bar, and paste it into the search area above the Login Link column.
Number of Accounts	The quantity of your accounts in the system that are associated with the institution.
FI Health	A symbol in the column indicates a known health issue. Roll your cursor over it for information.
Known Connectivity Issues	If there is an information symbol ( ⓘ ), click it to reveal details about the institution, including known connectivity issues.

## Requested Institutions tab

**Note:** The features described here are available only if your firm is enabled to request financial institutions and only if your user permissions allow you to see them.

The **Institution > Requested Institutions** tab lists the institutions (custodians) that have been requested but are not yet supported.

Because there may be a fee involved in adding a financial institution, you should ensure that the one you want really is not available to you and also that it has not already been requested.

### Checking the list of requested financial institutions

1. On the **Institutions** view, select the **Requested Institutions** tab.
2. Scan the list for the Institutions for which you are looking.
3. If you did not find the one you want, you can request it. Note that there may be a fee and a waiting period. Refer to ["Requesting a new financial institution "](#) on page 63.

### Requesting a new financial institution

<b>Note:</b> There may be a fee and a waiting period for adding a new financial institution. If it is determined that the financial service exists already, or that support for it is unavailable, you will not be charged.
---

#### Requirements for requesting a new institution

- Before requesting a institution, verify that it does not already exist in the system. See ["Supported Institutions tab"](#) on page 59.
- Gather the information needed to help access the institution online so that it can be added accurately. You need :
  - Institution name.
  - Institution website, specifically the web address (or URL) for the login page to the account. The URL is the exact address to the login screen for the account.
  - Account credentials, such as user name and password, to test the access.
  - Account identifiers, which is whatever the financial institution uses to identify the account. It might be an account or contract number, for example.

#### Steps for requesting a new institution

1. Confirm that you have completed the requirements listed in the Requirements.
2. On the **Institutions > Requested Institutions** tab review the list of requested financial institutions and confirm that the one you want is not already requested.
3. Click **Request New Institution**.
4. Use the online wizard to request the institution.
5. When you are done, click **Save**.

### Changing a financial institution request

1. On the **Institutions > Requested Institutions** tab, select the request you want to change.
2. Click **Change Request**.
3. Add or change any information in the request
4. Click **Save**.



### Canceling a financial institution request

There are two ways to cancel a request for a new financial institution. Use either one.


- On the **Institutions > Requested Institutions** tab, select the requests you want to delete and click **Withdraw Request**. Confirm that you want to cancel the request(s) and delete any associated accounts and credentials.
- Delete all accounts associated with the request.

### Screen elements: Requested Institutions tab

**Note:** The features described here are available only if your firm is enabled to request financial institutions.

This table lists the default screen elements for the **Institutions > Requested Institutions** tab. Note that you filter or search the table and can hide or show columns to customize your display; refer to "[Tips for working with the interface](#)" on page 26.

Button	Description
Request New Institution	This button starts the process of requesting a new institution. Because there is usually a fee and a waiting period for adding support for a new financial institution, the system first guides you to search the list to ensure that the one you want is not already supported. Ideally you will search using the login link you use to access the account online. If the institution is not supported, use the <b>Request support for a new institution</b> link. Note that you must create at least one account with working credentials for the institution before support for that institution can be developed. The wizard will lead you through the process. You can optionally assign it to the client if clients are available in your system.
Change Request	Use this button to change the details of the selected request.
Withdraw Request	Use this button to cancel the selected request(s).
Clear Selection	Use this button to un-select all selected requests, rather than scrolling through the list and removing the selections one by one.
Field	Description
Requested Institution	The name of the requested financial institution, or custodian. Note that many services may have similar names. Be as specific as possible.
Login Link	The link (URL or web address) used to access the accounts at a financial institution.
Credential	The nickname for the credential used to access the account at the requested institution.
# of Accounts	The quantity of accounts in the system that are associated with the

Button	Description
	requested institution.
Alarm	An alarm icon (  ) indicates that more information is needed before the request can be processed.

## Validations tab

**Note:** The features described here are available only if your firm has access to the Validations tab and is licensed for Custodial Integrator.

Whereas the Supported Institution tab shows the institutions that the system can access, the **Institution > Validations** tab shows the validation status of institutions for which your firm has (or had) accounts in the system. When an institution has been validated for your firm, it means that the data is considered reliable for your firm to use in your target system.

You cannot make changes on this tab, but the information is important because it shows when validation work is blocked for an institution. Because validation assesses the data, it requires that at least one account is aggregating successfully in the system. If validation is blocked because the credentials for an account are incorrect, you must fix the credentials before validation can proceed. If you are following the compliance model, the client must update the credentials.

### What is validation?

Validation is a quality assurance process that helps to ensure that you get the correct data, in the correct format for your target system. To learn more about our validation process refer to ["Validation" on page 77](#).

### Additional validation

Validation catches and fixes most of the common data problems, but it may not catch all of them. Even after validation, you may experience some issues with account data for validated financial institutions and [[[Undefined variable MyVariables.vc ]]] will work with you to remedy those issues. For example:

- the accounts used for validation may not have represented everything that you need
- your firm may have changed the criteria for how you need the data presented
- the data delivered to your firm's target system may need a slightly different format

Please report issues as soon as possible to ByAllAccounts and we will work to resolve the issues or work around them.

### Validation and Custodial Integrator

Wait until the institution is validated before translating (mapping) those accounts in Custodial Integrator. For more information about validation and Custodial Integrator, refer to ["Validation" on page 77](#).

## What starts the validation process?

When a user at your firm adds an account at a supported institution that your firm has not used before in this system, that financial institution is automatically submitted for validation.

## Screen elements: Validations tab

**Note:** The features described here are available only if your firm has access to the Validations tab.

This table lists the default screen elements for the **Institutions > Validations** tab. Note that you can filter or search the table and can hide or show columns to customize your display; refer to ["Tips for working with the interface" on page 26](#).

Button	Description
Refresh Table	Use this button to force a refresh of the table to see the most recent validation status settings. A validation status can change for many reasons throughout the day. For example, the system itself processes the validation status twice a day, and the validation list can also change if you create or modify accounts within this system or within some of the related <code>[[[Undefined variable MyVariables.vc ]]]</code> tools. Note that some changes, such as deleting or aggregating accounts, do not have an immediate effect on the validation status. Those changes show up when the system does one of its twice a day status updates.
Field	Description
Institution	The financial institution, or custodian. Note that many services may have similar names. While the names are very specific, they may not be the exact names you usually use when referring to them.
Activated On	The date since which at least one account at the institution has been successfully updating in the system. Note that the validation process can only proceed if at least one account at the institution is successfully updating.
Status	The current state of the validation request, such as whether it is completed, blocked, or in process. If the validation is blocked, typically it means that you need fix something before it can proceed. For example, you (or your client) might need to fix the account credentials.
(status icon)	Identifies the validation status. If the icon is other than a check mark (which indicates that it is complete), roll your mouse over the icon for information about why the validation is currently blocked.
Resolution	The final outcome of the validation process.
Resolved On	The date the Resolution field was set.

Button	Description
# of Accounts	The number of accounts you (and your clients) have at that institution.

## Financial Data tab

The Financial Data tab shows positions and transactions for selected accounts.

### Selecting accounts to show their financial data

You can select one or more accounts and see the positions and transactions for each.

1. When you access the Financial Data tab for the first time in a session, it presents a list of accounts from which to select. Put a check next to the ones you want, and click **Get Financial Data**.
2. Otherwise, to change the selected accounts click the **Accounts (n selected)** pulldown, adjust which accounts are selected, and click **Get Financial Data**. For help finding the accounts(s) you want, refer to ["Tips for working with the interface" on page 26](#).

You can filter the tables by date information, export the visible data to comma-separated values (.csv) files, and view position history and optionally export it to another .csv file.

### Filtering list of Positions or the list of Transactions


After you select the accounts for which to show financial data, you can filter the positions and transactions tables to control the dates for which the data is shown.

- To filter Positions -- Above the Positions table, for the **As of** option select the **Current** radio button to show the most currently available information or select the **Close of Business** radio button and set a date to show positions as they were as of the close of business on that particular date. Click **Show** to apply the filter and update the table.
- To filter Transactions -- Above the Transactions table, to change the Execution Period option click the drop-down to filter the list so it shows transactions that have an execution date within the range selected, such as Last 7 days, or Month to date. Or select Custom range from the drop-down and set the begin and end dates. Click **Show** to apply the filter and update the table.

### Exporting position and transaction table data

If the Export Table feature is enabled for your system, you can export the position and transaction table information in the Financial Data view. After you have set the tables to show financial data for the accounts you selected, and have filtered them show the data you want, you can export the table data to comma-separated values (.csv) file(s). Click the **Export Table** button to export the data shown to comma-separated values (.csv) file(s). If both tables show data, export will produce a separate file for each table.

**Note:** If other export or extraction options are enabled for your firm, select **Export Actions > Export Table** to export the data shown in the tables.


When you see the **Export ready** link, click it to see the list of files that are ready to download. Click the download icon () next to the file you want and either open the file or save it. The system will periodically delete the exported files, so be sure to save any file you need to keep.

### Exporting all available position and transaction data for selected accounts

If the Export feature (also known as bulk export) is enabled for your system, you can export all available position and transaction data for the selected accounts to comma-separated values (.csv) file(s). The exported data is much more than is shown in the user interface. Set the tables to indicate the date ranges (**As of** for positions and **Execution** for transactions). Note that in either case, if you make a change to the date range, click **Show** to update the table.


Click the **Export** button. If both tables show data, export will produce a separate file for each table.

**Note:** If other export or extraction options are enabled for your firm, select **Export Actions > Export** to export the available information.

When you see the **Export ready** link, click it to see the list of files that are ready to download. Click the download icon () next to the file you want and either open the file or save it. The system will periodically delete the exported files, so be sure to save any file you need to keep.


### Extracting source financial data


If the source extraction feature is enabled for your firm, select the records for which you want to extract financial data, and select **Export Actions > Extract Account Source** to output copies of the raw source data that the system receives from the financial institution. Typically, if you extract source for more than one account at a time, the system will produce a separate .zip file for each of them. However, accounts that use the same credential will have their source extraction files delivered together in a zip file with MULTI in the name. The type and format of output file(s) in the .zip file depends on how the data is presented at the custodian's website.

When you see the **Export ready** link, click it to see the list of files that are ready to download. Click the download icon () next to the file you want and either open the file or save it. The system will periodically delete the exported files, so be sure to save any file you need to keep.

Note that the source extraction operation accesses the financial institution site to get the account information. If the credentials are incorrect or the website is down, source extraction cannot retrieve the data.

### Viewing and exporting position history



To view the historical data (daily value, units, and price) for a position, click the history button () in the Positions table in the Financial Data tab. The history icon is in the column to the far right of the table. You can show all available position history or you can limit the list to the Last 7 days, Last 30 days, or Last 90 days. If you want to export the history data shown to a comma-separated values (.csv) file, click **Export**

**Table.** The status link at the top of the Position History dialog is duplicated at the top of the Financial Data tab, so you can close the dialog and still check the status. When you see the **Export ready** link, click it to see the list of files you can download. Click the download icon () next to the file you want and either open the file or save it. The system will periodically delete the exported files, so be sure to save any file you need to keep.

### Screen elements: Financial Data tab

This table lists the default screen elements for the **Financial Data** tab. Note that you can filter or search the table and can hide or show columns to customize your display; refer to ["Tips for working with the interface" on page 26](#).

Buttons and Links	Description
Accounts (# selected)	The number of accounts selected. Use the pulldown to adjust which accounts are selected. Put a check mark next to each account you want, then click <b>Get Financial Data</b> . The system will populate one or both tables.
Export (or Export Table, or Export Actions or Extract Account Source)	<p>Depending on what is enabled for your system, you may have one or more export options. If you have more than one, they are drop downs under <b>Export Options</b>.</p> <p>These options export (or extract) information for the positions and transactions of the accounts you selected upon entering the view.</p> <p>The <b>Export Table</b> button exports the data shown in the tables to comma-separated values (.csv) file(s). If there are positions and transactions shown, Export Table produces a file for positions and a file for transactions.</p> <p>The <b>Export</b> button exports to comma-separated values (.csv) file(s) all available data for the positions and transactions. If there is data shown in both tables, Export Table produces a file for positions and a file for transactions.</p> <p>The <b>Export Actions &gt; Extract Account Source</b> feature is a bit different. It outputs copies of the raw source data that the system receives from the financial institution. The type and format of output files that source extraction creates depends on how the data is presented at the custodian's website.</p>
Exporting data link, or Export ready link	When you are exporting financial data, these links show you that the export is in progress or is complete. When a check mark appears next to the link, click the link to access the exported file(s).
Positions Controls	Description
Positions (#)	The number of positions listed in the table.

Buttons and Links	Description
As of	Use this setting to show the units, market value, and price of the positions as they were at the close of business on a particular date or what is most currently available in the system. Click <b>Show</b> to apply the filter and update the table.
Show	Updates the Positions table to show the positions as they were in relation to the <b>As of</b> setting. If you change the <b>As of</b> setting, click <b>Show</b> to update the Positions table.
Positions Fields	Description
Account	The name of the account in which the position is held.
Name	A name used to identify the position. This name may be generated by the system, so it may not exactly match how you typically identify the position. For example, it may be obtained from the ticker or from a description field used at the financial institution's site.
Ticker	Ticker symbol for the security, if it is available.
CUSIP	The nine character number that uniquely identifies the issuer and type of the security, if it is available. Only included when CUSIP is enabled for the firm.
Units	The number of units of the position.
Market Value	The market value of the holding.
Price	The price of each unit on the date shown in the Price As Of field.
Price As Of	The date for the listed price.
Data As Of	The date provided by the financial institution for the position units and market value.
Archived	A checkmark in this field indicates that the position was no longer held as of the selected As of date.
 (position history)	Click the position history button (  ) to display the history of the position. The table can show all available position history or you can limit it to the Last 7 days, Last 30 days, or Last 90 days. If you want to export the history data shown to a comma-separated values (.csv) file, click <b>Export Table</b> . The status link at the top of the Position History dialog is duplicated at the top of the Financial Data tab, so you can close the dialog and still check the status. When you see the <b>Export ready</b> link, click it to see the list of files you can download.
Transactions Controls	Description
Transactions (#)	The number of transactions listed in the table.

Buttons and Links	Description
Execution Period	Click the <b>Execution Period</b> drop-down to filter the list so it shows transactions that have an execution date within the range selected. For example, you can set it for the last 7 days, one month, a custom range, etc. Click <b>Show</b> to apply the filter.
From and To	If you select a Custom range in the Execution Period, use these fields to set the begin and end dates. Click <b>Show</b> to apply the filter.
Show	Updates the Transactions table to show the transactions as they were in relation to the Execution Period setting. If you change the Execution Period setting, click <b>Show</b> to update the Transactions table.
Transaction Fields	Description
Account	The name of the account to which the transaction applies.
Position	The name of the position to which the transaction applies. The field may be empty, for example if the transaction is not related to a position.
Executed	The date on which the transaction was executed.
Settled	The date on which the transaction was settled.
Type	The execution type such as buy, sell, deposit, etc.
Total	The total amount of the transaction.
Units	The number of units of the transaction.
Price	The price of each unit on the transaction.
Description	Any additional information gathered about the transaction.

## Concepts

### Account aggregation

This topic describes account aggregation.

#### What is account aggregation?

Aggregation is the process of collecting account information from the custodian so the data is ready for reconciliation, performance reporting, and other financial analysis.

#### When are accounts aggregated?

The system performs account aggregation nightly, but you can optionally have the system aggregate an account at any time.

#### After aggregation is the account information up to date?

Upon aggregating an account, it is possible that some or all of the positions reported by the custodian are not as of prior close. When positions are not as of prior close, the account is out of date (stale). For



reasons why and suggestions about what to do, refer to ["How accounts become out of date" on page 73](#).

### **What happens when an account is out of date?**

Accounts can become out of date for a number of reasons, including changes to the financial institution's website. For more information about what happens when accounts are out of date, and what to do about it, refer to ["How accounts become out of date" on page 73](#).

### **Where does the system get the aggregated data?**

This system provides data and asset aggregation. It can retrieve, consolidate and reconcile account data from thousands of custodians.

The system can gather information from Financial Institutions, Retirement and 401K providers, Mutual Funds, Brokerage Accounts, Insurance products and Institutional Assets, Separately Managed Accounts and Unified Managed Accounts, and Global Custodians.

## **About credentials**

Credentials are the information used to access financial accounts. Credentials can be shared between accounts, meaning they can have a one-to-many relationship. For example, a client could have multiple accounts at a financial institution, all using the same login credentials.

At their most basic, credentials include User IDs (logins), and personal identification numbers (PINs), or passwords. They may also include more complex information such as exact security questions and answers. Within the system, credentials include a nickname you can use to differentiate the credential from other credentials in the system.

### **Password credential ownership and compliance**

Who has control of and access to password credentials is sometimes referred to as "credential ownership".

<b>Note:</b> Credential ownership is an important and sometimes complicated topic.
--

Access to credentials within this system is controlled at the firm level.

For example, the firm may follow a compliance-based model. In that case, they would choose to allow clients to access the system, and also allow those clients to enter and manage their own credentials within the system, bypassing the advisor. That way, clients keep their passwords entirely confidential while providing the system with secure access to data in their held-away accounts. When the system is used this way, the advisor never has the client passwords, and cannot directly access the institution web sites. The system can retrieve client online data so the advisor sees it.

### **Passwords are never visible in the system**

Regardless of whether or not the advisor enters the account credentials into the system, the PIN (or password) is never visible within the system.

Each advisor can only view the accounts they manage. They also can only access the credentials for those accounts. The view lists all credentials within each institution and includes the credential name, the institution name, and the number of accounts referencing the credential. It never shows the password.

These credentials may be:

- fully defined credentials,
- incomplete, shell credentials with only the institution defined, or
- credentials for a requested institution.


### **How accounts become out of date**

#### **What is an out-of-date account?**

An out-of-date account, or stale account, is one in which one or more of the positions recorded for it in the system do not contain data that is current as of the prior market session close ("prior close").

#### **How to tell if an account is out of date**

You can tell which accounts are out of date in two places:

- Out-of-date Accounts tab: all accounts listed on the **Accounts > Out-of-date Accounts** tab are out of date.
- All Accounts tab: any account that has an alarm indicator (  ) on the **Accounts > All Accounts** tab is out of date. Roll over the red triangle alarm indicator to see why.

#### **How accounts become out of date**

Accounts can become out of date in the system for a number of reasons. Sometimes an account becomes out of date because the system failed to access the account balance information at the financial institution. Reasons the system would fail to access the account information include:

- Credentials have changed on the custodian site so the system cannot access the accounts. That could mean that the user changed the credentials they use to log into the custodian's site, or it could mean that the custodian changed the credential criteria. For example, they may now require additional information.
- The account number is missing.
- Credential information is missing.
- Account has no holdings or balance.
- There was a change at the institution's web site so the system cannot navigate to the account.

Sometimes the account is out of date simply because the financial institution has not updated the data on their web site. In that case, the system may have successfully accessed and gathered data from the account, but has determined that the data is not fresh.

**Note:** The system is unable to determine whether there should or should not be transactions for a particular account, so the absence of transactions does not cause an account to be stale.

### **Data can be stale even if there is no account problem**

Accounts can aggregate successfully but still be marked as out of date because:

- The account contains assets that are not updated every day, such as fixed income.
- The institution had not yet posted prior close data (for some or all positions), but the account was aggregated anyway either because a user aggregated it or the system reached its time limit (typically around 12 PM (noon) Eastern) and had to aggregate it.

This system fully aggregates each account and this aggregation represents the same information you would see if you looked at the custodial source at the time of aggregation. However, financial institutions may not always post this information in a timely manner and the timeliness can vary from one day to the next. If a custodian has not yet reported for an account and you tell the system to aggregate account(s) then you force the system to get the data from the source immediately regardless of the status of that account. Therefore, an account that updates successfully can still be identified as out of date.

### **Account lifecycle**

1. **Create and verify the account.**
  - Optionally assign to a client if they are enabled for your firm.
  - You or the client (for firms following compliance practices) must enter the credentials for held-away accounts.
  - Optionally aggregate the account to get the market value for positions in the account.
2. **Aggregate the account**
  - If the account information is correct, nightly **aggregation**<sup>1</sup> will occur for the account.
  - You can optionally have the system aggregate the account at any time.
3. **Examine out-of-date account**
  - If aggregation fails or the account data is stale, the account appears in the Out-of-date Accounts tab. In the All Accounts tab it is marked with an Alarm.
  - Look at the errors and determine if the reason is expected, such as stale information from the custodian or something you need to address, such as bad credentials
4. **Determine whether to fix the accounts, leave them alone, or contact technical support**
  - Always look at the recommended actions and follow them, in order. For more information, refer to ["Out-of-date Accounts tab" on page 38](#) and ["How accounts become out of date" on page 73](#).
5. **Delete an account.**

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<sup>1</sup>Also called account aggregation, it is the process of collecting account balance, holdings, and transactions information from the custodian. See also credential aggregation.

**WARNING: Deleting an account removes all financial information (such as holdings and transactions) from the system as well.**

- You might want to delete an account there are no longer funds in the account, if it was created by mistake, if the client is gone, or if the account otherwise no longer contains any useful information.

## Tax lots

Tax lot features are only available in AccountView if lot gathering is enabled for your firm and the financial institution supports lot gathering.

**Note:** Users who can create and edit accounts can set the accounts for tax lot gathering, but tax lots cannot be aggregated by client users.

Note that:

- Only open lots are gathered
- Tax lot data cannot be seen in this system; it can be seen in Custodial Integrator.

### What is a tax lot?

A tax lot (also called holding lot or position lot) is a record of the purchase of a "lot" of a security that is distinct for purposes of determining taxes related to capital gains and losses. The lot includes key information about the purchase such as the security transacted upon, the date of purchase, and the purchase price. Tax lots may be referred to as "position lots", "lots", or "tax lots". These terms are interchangeable. Tax lot information allows the account holder to have precise control of tax implications of trading activity.

### How to set tax lot gathering

Users who have the lot gathering features enabled for their firm can:

- Enable tax lot gathering on individual accounts that are held at institutions that support tax lot gathering
- Perform on-demand aggregation on individual, group, or all accounts that support tax lot gathering

**Note:** Under certain circumstances, tax lot gathering can be set on the credential. Refer to ["Automated Account Management \(AAM\)" on page 76](#).

### Recommended workflow for gathering tax lots

Tax lot aggregation options are separate from the normal account aggregation, and are under the **More Actions** drop down menu.

You need to manually select the tax lot aggregation request every time you want to obtain lot data. It is time consuming and resource intensive to obtain lot data and it is rarely used on a daily basis. For these reasons, the aggregation of this data must be done separately from the nightly aggregation of positions

and transactions. Note that when you aggregate tax lots the system also performs a full position and transaction aggregation on these accounts at the same time.

Use the following workflow:

1. Enable accounts to gather tax lots, either when you create the accounts or by editing them. This feature is disabled if the institution does not support tax lot gathering.
2. On the day before you wish to receive lot data, complete your daily data download process with Custodial Integrator.
3. After you have completed your daily process, log into AccountView and perform an on-demand tax lot aggregation, such as **More Actions > Aggregate Tax Lots for All**.
4. Allow the aggregation process to run and check it again later in the day to determine if it is complete. To determine the status of tax lot aggregation, open the All Accounts tab and review the Last Aggregated date for the accounts configured for lots. If any accounts failed, you can selectively aggregate them with tax lots, using the **Aggregate Tax Lots for Accounts** menu option which works on selected accounts.
5. The next day, perform your daily data download process with CI but check the "include lots" option for your CI variant so that CI will deliver the data that was gathered the prior day.
6. Perform your lot reconciliation process.

### Data gathering modes

**Note:** This topic explains how data gathering mode settings are implemented in the system. The features are visible in the system if they have been enabled for your firm and can be set if the financial institution supports both data gathering modes.

Data gathering modes are methods for collecting position or transaction data. Most commonly financial institutions provide trade-based data, but they may also offer settlement data, or both.

If a firm allows the user to choose a data gathering mode on accounts, you can specify whether settlement or trade-based data should be gathered on an account. This option can be set when creating or editing the account. The account's financial institution must support both settlement and trade data for the feature to be enabled.

**Note:** Under certain circumstances, data gathering modes can be set on the credential. Refer to ["Automated Account Management \(AAM\)" on page 76](#).

### Automated Account Management (AAM)

**Note:** This information applies to you if automated account management (AAM) is enabled for your firm, and then only for financial institutions that support AAM.

Automated Account Management (AAM) is a feature that gives credentials enhanced capabilities within AccountView. When AAM is enabled for a credential, the system can set up all of the accounts accessed

by that credential. AAM is particularly useful when there are many accounts that use a credential, and you want to create them all within the system.

Aggregating the AAM-enabled credential or any account that uses the credential causes AccountView to:

- create all accounts that it finds at the financial institution that use the credential
- aggregate all accounts that use the credential
- flag accounts that are duplicates or no longer accessed at the financial institution using that credential so you can delete them from AccountView
- recreate accounts you deleted from AccountView but still exist at the financial institution

#### **Enabling or disabling AAM**

AAM can be enabled by creating or editing the credential. It can also be enabled when you create an account, thereby enabling it for the credential. If you want to disable AAM, you must do so by editing the credential.

#### **Set account options on the credential for AAM**

When you enable AAM for a credential, you can set options on the credential that you would normally set on the account. For example, if tax lot and data gathering mode options are enabled for your firm and supported by the financial institution, you would normally set them individually for each account. However, for AAM you set them on the credential so the system can use them as it automatically sets up the accounts. All of the accounts created using AAM inherit their settings from their credential. While you can change the settings at the account level, the credential-level setting overrides them.

**Note:** When features can be set at both the credential and at the account, the credential setting takes precedent. Settings on the individual account are ignored; the settings on the credential override them.

#### **Account maintenance**

When AAM is enabled on a credential, you do not need to create its accounts in the system but you may need to delete accounts that are flagged as no longer found at the financial institution.

You can create and modify an account that uses the credential, but the system will flag it if it is a duplicate or does not exist at the financial institution. If you delete an account that is still found at the financial institution, the system will recreate it during the next aggregation.

#### **Validation**

**Note:** The features described here are available only if your firm has access to the AccountView Validations tab and is licensed for Custodial Integrator.

This topic provides an overview of the validation process that [[[Undefined variable MyVariables.vc ]]] implements to ensure that each firm gets the correct data from financial institutions in a format that their target system can use.

### **What is validation?**

Validation is a quality assurance process that each financial institution must go through for each firm that sets up an account using it. Validation ensures that aggregated data from the institution can be delivered in the correct format into an accounting, portfolio management, trust, or reconciliation system used by the firm. During validation, [MyVariables.vc] carefully reviews the data and data translations of a representative set of accounts for the institution to ensure that:

- it accurately represents the data on the financial institution's website
- positions, securities, and transactions are correctly translated for the target accounting system

In the [MyVariables.vc] product suite, AccountView is responsible for data gathering and normalization (the first bullet above), and Custodial Integrator is responsible for translating the data for the target accounting system.

### **Why institutions need to be validated**

The account data made available by the financial institution is provided in a general purpose way for advisors and clients. The data required by an accounting system may differ somewhat from the data provided by any given financial institution. The data must therefore be transformed for use by an accounting system. For example, a financial institution may report a single Deposit transaction in a retirement account to represent both a cash contribution to the account and purchase of a fund. Transforming this data for the accounting system involves converting the Deposit (fund) to a Deposit of Cash and Buy of the fund.

In addition to the required data transformation, financial institutions have a wide variety of data presentations and transaction types. This variation is seen even for different accounts at the same financial institution. The data also varies by what type of instruments are held in the account and can vary over the course of the year as different activities (such as fees, interest payments, capital gains, etc.) occur in the life of the account or its holdings.

Due to the variation and complexity of the data, it is typically insufficient to review data from just one or even a small number of accounts. It is not just the number of accounts tested, but whether a large enough percentage of the possible variations has been seen during validation over time so that correct behavior can be verified. The factors that contribute to make the number of possible variations are:

- The type of the account, such as: trust, retirement, annuity, brokerage, insurance, or cash management
- The type of the instruments held within the account, such as: funds, equities, cash equivalents, bonds, loans, or limited partnerships
- The completeness and clarity of the data provided by the financial institution

### **How long does validation takes**

There is no set estimate for how long validation will take. The timeframe for validation depends on several factors including how complexly the data is presented on the custodian's web site, the current volume of validation requests, and the aggregation status of account(s). The validation consists of these stages: review, document issues, repair issues, final review. If the initial review produces no issues then the

validation time is relatively short. When issues are found the time to final review will vary significantly depending on the complexity of the issues to be resolved.

**FI validation requests are submitted automatically**

When you add an account in AccountView at a financial institution that you have not used in AccountView before, that financial institution is automatically submitted for validation. You will be able to add the account and have data gathered for the accounts if AccountView already supports that financial institution but you should not use that data in Custodial Integrator until the validation has been completed.

The Requested Institutions tab shows the status of requested FIs.

**What happens during validation**

The validation process may uncover data issues which are then documented and investigated. Most issues can be resolved within the service. For issues that cannot be resolved, [[[Undefined variable MyVariables.vc ]]] communicates the limitations of the data source to your firm.

**How to know when validation is completes**

The Validations tab identifies the status of validations for your financial institutions. The tab lists your financial institutions validations, and indicates those that have been validated, are pending validation, and those that cannot be validated. In addition, Custodial Integrator displays the validation status for each of your accounts. Institutions that were successfully validated for your use with Custodial Integrator will have the status "validated". If the validation has not yet been completed it will show the status "in process".

**Do not use accounts at non-validated financial institutions**

Wait until the validation process for a financial institution has completed before using the accounts in Custodial Integrator. Waiting enables us to resolve data issues without interfering with your daily operations and it also eliminates the need for you to manually resolve issues that exist with the financial institution that will be fixed by validation.

If you use accounts at financial institutions that have not been validated, you may encounter data issues. You may report those data issues, however doing so will not speed up the validation process.

During validation we may find it necessary to "reset" (delete and re-gather) the data for some or all of your accounts at a financial institution. If you have already started using those accounts in Custodial Integrator then this "reset" will affect your next day's download. You will receive all transactions for the account in Custodial Integrator even if you had previously downloaded some of those transactions. We typically do this "reset" with no notice to you because we do not expect that you have begun to download the data for an institution that has not yet been validated

You may decide to use the data from a financial institution that we cannot validate due to poor source data quality. In this case, you are responsible for handling any data errors. Please do not report the errors to us for such institutions. If you determine that the site has upgraded its data presentation, or if you have determined there is a better (non-PDF) source, please notify [[[Undefined variable MyVariables.vc ]]]



Technical Support and we will resubmit the financial institution for possible re-engineering and validation.

### **Issues with my accounts after validation**

[[[Undefined variable MyVariables.vc ]]] performs validation on a representative set of accounts. The accounts used for validation are chosen from all of the accounts you have created in AccountView for that financial institution at the time that the validation begins. A representative sample of accounts is reviewed, and so it is possible that issues unique to an account not in the representative set will not be detected during validation.

Account activity (transactions) varies over time and so, after validation, activity may occur that was not present during the validation. This new activity may not be properly interpreted during data gathering or translated for your accounting system. Finally, you may experience issues that are related to an interaction between the data we deliver and your firm's accounting system configuration. These issues are not detectable during validation.

If you experience some issues with account data for validated financial institutions, report them as soon as possible. During the interim, we may be able to suggest workarounds to reduce your manual effort in dealing with those issues.

### **Compliance**

When a firm is following a compliance model, the system can be set up so that the clients can log into the system and enter and manage the credentials that the system needs to access their held-away accounts at financial institutions. No one can see the credentials in the system, so clients keep their account passwords confidential while allowing the system to access and aggregate the data in the accounts.

The system can access the data, but advisors do not have the credentials and cannot directly access the accounts at the custodian websites.

Refer to ["Creating accounts - client enters credentials" on page 29](#)