



ORIGO

Introduction to Origo Services

Connecting the financial services
industry for the benefit of everyone

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About Us

Our mission is to be the fintech supplier of choice to connect the financial services marketplace for the benefit of everyone.

We have been creating solutions to industry problems for over **30 years**, digitising common business processes, and reducing time and costs for all involved.

We're passionate about doing right by our customers, earning their trust through collaboration and delivering great service and quality developments that help them deliver world class services for their own customers.

We're proper experts at what we do. As well as having an extensive knowledge and experience of our sector, every member of our team is genuinely passionate about delivering solutions that make a difference.

To find out more, visit: **origo.com**

Our Values



Support

We support each other and our customers.



Determination

We're passionate about delivering great solutions.



Integrity

We do right by the customer.

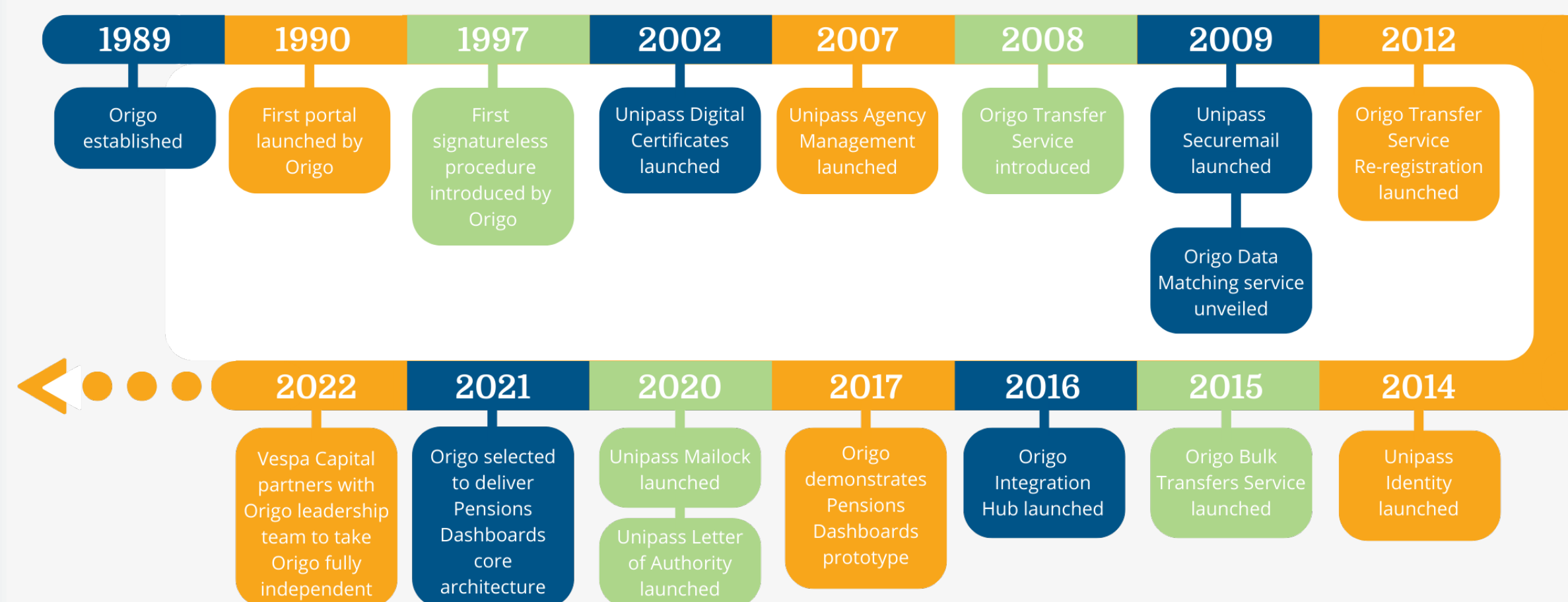


Professionalism

We're proper experts at what we do.

To find out more, visit: **origo.com**

Origo: at the forefront of FinTech since 1989



To find out more, visit: origo.com

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Origo Integration Hub

Our Integration Hub connects the market, making the business of integration quicker, easier, and more cost-efficient than ever.

Without the Integration Hub, organisations have to integrate point-to-point with each individual counterparty to enable their systems to talk to one another. This matrix of integrations is expensive to build and maintain, not to mention complex to manage.

Connect once to our Hub, deploy to many

Our Integration Hub sits in-between platforms and adviser software suppliers, providing benefits such as:

Significantly improved integrations between organisations - removing complexity and additional maintenance.

Simplified integration with trading partners. Removing the need to undertake a new IT build each time.

Simplified integration process. By supporting many different data formats, the Integration Hub helps reduce risk and complexity.

Extended market reach. Regardless of company size, send and receive data to and from any organisation using the Hub.

Re-engineer existing integration points to immediately help to reduce costs.

One contract covers all connections.

To find out more, visit: **origo.com**

Origo Integration Hub Matrix

Live
 Coming Soon
 On Request *
 Old Mutual data only **
 Pensions= **P** Collectives = **C** Bonds = **B** Wraps = **W**

Customer	Valuations	Bulk Valuations	Bulk Transaction History	Account Opening	Remuneration	Transfer Tracking
Abrdn		 		 	 	
Advance by Embark	 	*	*	*		
Aegon Platform		 	 	 	 	
Aegon ARC		 	 			
Aviva	P B W	 	 	 		
Benchmark Capital Fusion		 				
Fidelity		 	 	 		
L&G	P B					
LGT Vestra		 				
LV=	P B C	 	 			
Old Mutual		**				
Pru (part of M&G plc)	P B	 				
Royal London	 					
Validity Invest		 				
Adviser Cloud	P B W	 				
Alan Steel		**				
Barnett Waddingham	P					
Benchmark Capital Enable	P B C	 				
Bluecoat (FinPlan)	 	 	 	 	 	
CashCalc	 					
Centology		 	 			
Clarity Global		 	 	 	 	

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Customer	Valuations	Bulk Valuations	Bulk Transaction History	Account Opening	Remuneration	Transfer Tracking
Dentons Investment Services		**				
Family Capital	P B W	 	 			
Figure Out	P B	 	 	 		
Focus	 	 		 		
GANDP		**				
IFAMS		**				
Intelliflo		*	 	 	*	
JCS	P B C	**				
Moneyinfo	 	**				
Monelabs	 					
O & M	 					
Openwork	 	 	 	 		
Plum Software Ltd	 	 				
Portafina		 	 			
Prestwood		**				
Profile Pensions	 	 				
Selectapension				 		
Sprint Enterprise Technology	P B	 	 			
Synaptic	 	 	 			
Time4Advice	P B C	 	 	 		
WealthCraft	 	 				

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Origo Transfer Service

Thanks to our Transfer Service, pension and investment transfers now glide through quickly and smoothly – completely transforming the customer experience. Processes that used to involve weeks of clunky manual admin and forms sent through the post can now take place electronically.

The Only Complete Transfer Service



Transfer times
reduced by 80%
with many less
than one hour.



Handling over
one million
transfers
each year.



Over 50bn of
customers assets
transferred
annually.

The UK Market Leader

Launched in 2008, the Origo Transfer Service was the first of its kind available in the UK. It is still the market leader and the only complete transfer service, enabling secure and speedy transfers of pensions, GIAs and ISAs. It allows providers and platforms to save both time and money while delivering better and faster outcomes for their customers.

Over
140
brands

To find out more, visit: **origo.com**

Origo Transfer Service

How our Transfer Service works

The Origo Transfer Service (OTS) ensures smoother communications throughout the process, by providing each transferring party with detailed contact points and real-time messaging.

As the first of its kind, OTS reshaped the transfer market, making an immediate reduction on transfer times, from months to minutes.

Speed

Transfers can be completed in minutes.

Collaboration

We have the largest transfers network available, which has enabled over 140 brands to transfer more than £270 billion safely and securely.

Back office integration

Automatically send and receive information from your back office and feed that information directly into our Transfer Service without the need for re-keying any data.

Management Information

You can get in-depth information when you need it – helping you to manage your processes and workloads effectively.

Helpdesk

Origo Transfer Service has its very own dedicated support function and helpdesk that you can phone or email with your queries.

To find out more, visit: **origo.com**

Origo Transfer Index

Average ceding performance in last 12 months

The table below lists, in the 12-month period from January 1, 2021 to December 31, 2021, the average ceding performance by organisation across all transfers successfully ceded via the Origo Transfer Service. Please note that for any product or transfer that an organisation deems to be not within the scope of the Origo Transfer Service, customers may have a different experience.

Ceding Organisation	OVERALL	'SIMPLER' TRANSFERS	
	Average ceding performance (days)	Average ceding performance (days)	Proportion of Total Transfers
Advance by Embark Platform	13.0	10.6	0.2%
Aegon	10.3	8.2	88.0%
Aviva	11.0	8.5	92.8%
B&CE Financial Services Ltd	28.1	27.8	93.9%
Canada Life	8.3	5.6	79.6%
Abrdn Elevate	15.6	14.0	71.8%
Fidelity	8.0	7.4	95.4%
Forester Life	7.3	6.0	88.3%
Hargreaves Lansdown	29.6	28.9	96.4%
Hornbuckle (Embark Group)	10.7	9.4	88.5%
InvestAcc	12.9	3.9	67.9%
Legal & General	8.5	6.0	90.8%
LV=	25.1	13.8	29.7%
MetLife	6.9	6.2	96.4%
National Employment Savings Trust	20.1	18.1	91.6%

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Ceding Organisation	OVERALL	'SIMPLER' TRANSFERS	
	Average ceding performance (days)	Average ceding performance (days)	Proportion of Total Transfers
NFU Mutual	5.2	4.7	96.0%
Novia	14.3	10.1	46.3%
Parmenion Capital Partners	12.5	12.2	95.0%
PensionBee	9.8	9.3	63.9%
Phoenix Group	9.7	7.1	88.2%
Pru by M&G	17.2	15.9	93.1%
Quilter	29.8	23.0	26.4%
ReAssure	10.8	9.5	94.6%
Royal London	14.9	13.9	93.8%
Standard Life	10.6	7.3	85.3%
Vanguard	18.7	16.3	77.3%
Wealthtime	9.2	7.3	82.7%
Zurich Group	8.0	7.3	95.5%
OVERALL	13.4	11.3	90.0%

To find out more, visit: origo.com

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Origo Transfer Tracking

The service is available through our Integration Hub enabling advisers to track the progress of their client's transfers online. The service provides real-time information which means no more calls from advisers chasing up on progress updates.

Benefits

For Providers and Platforms

By setting this up within the Integration Hub, you can show the exact progress of a transfer to advisers... and it's all online!

Significant reduction in calls
chasing for progress updates on pension, ISA and GIA transfers.

Reduced costs
for handling queries from both advisers and clients.

Improved customer service
for advisers and their clients.

Easy integration
with adviser platforms, consumer extranets, call centre applications.

Accurate and timely
Transfer Service Management Information.

For Advisers

Financial advisers will be able to see and track the progress of their clients' transfer online. This means a significant reduction in phone calls to check status and completion timescales and improves the customer service for advisers and their clients.

To find out more, visit: **origo.com**

Origo Transfer Tracking

What makes Transfer Tracking unique?

Transfer Tracking is the only service in the market that enables you to track your transfers! Platforms and providers take data from our Transfer Service in real time and are able to display this information, in any of their communication channels, for their advisers and clients.

How does Transfer Tracking work?

Our Origo Transfer Service supplies the data to our Integration Hub and tracking data is sent to you, the platform.

Set-up

We set you up in our User Acceptance Testing environment.

Configuration

The platform enters preferred settings. This includes setting up the frequency of the data.

Build

The platform builds the user experience and journey for the Transfer Tracking screen into the portal.

Testing

Test the service to make sure it's good to go.

Go-live

Once testing is complete, all settings are applied in 'Live' by Origo.

To find out more, visit: **origo.com**

Origo Dashboard Connector

Our service lifts the burden of connecting securely and compliantly to the pensions dashboard.

The Pensions Dashboards Programme has given clear timescales for pension providers and administrators to connect to the pensions dashboard. This is a complex task, so we are launching Origo Dashboard Connector, a comprehensive and cost-effective way for providers and administrators to connect to the pensions dashboard – often referred to as an ‘ISP’, to make this simple and straightforward.

The service’s design draws on our experience in the financial services market and we have built Origo Dashboard Connector to enable pensions providers and administrators to quickly respond to consumers’ pension data requests and provide valuations data at any time of day, every day of the year.

By using our service you can outsource the burden of facing off to the significant demands that connecting to the pensions dashboard will place on you. We are here to take the concern and pain out of connecting, and ensure all your SLAs are met. Our solution is compliant, keeps your customer data secure, and your costs down. Currently in development, the pensions dashboards will help individuals see their pensions information securely, online and in one place, to support more people in the UK to engage with their financial future.

To find out more, visit: **origo.com**

Origo Dashboard Connector

The smartest way to connect to the Pensions Dashboard



Connect

Connect to the pensions dashboard central digital architecture, securely and compliantly.



Find

Respond to individuals asking if a company has a policy in their name and customise your data matching approach.



View

Completely fulfil an individual's request compliantly.

Origo Dashboard Connector provides three distinct services:

1. The first provides the Connector to the pensions dashboard central digital architecture, securely and compliantly.
2. The second responds to the individual's request to know if a company has a policy in their name. This is Origo Dashboard Connector's Find service. This can be customised to meet each provider's data matching preferences.
3. The final element, the View service, enables the secure holding of valuation data which can then be provided to the pensions dashboard in response to the consumer's request.

To find out more, visit: **origo.com**

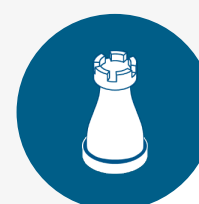
Origo Pensions Dashboards

We are delighted and excited to be part of the group of providers helping to deliver pensions dashboards.

Currently in development, the pensions dashboards will help individuals see their pensions information securely, online and in one place, to support more people in the UK to engage with their financial future.

Aims and benefits

Pensions dashboards will improve consumer outcomes, by ensuring that they can:



Make more **informed retirement decisions.**



Engage with their **financial future.**



Access their pensions information, **easily and securely online in one place.**

To find out more, visit: **origo.com**

Origo Pensions Dashboards

Our contribution

We have been committed to the pensions dashboards project since it was announced in the 2016 Budget. We are convinced that pensions dashboards will be a major and much needed information facility for consumers, helping them to make more informed decisions about their retirement saving and improving consumer outcomes.

We are providing the pension finder service and the consent and authorisation service, two elements of the digital architecture that will make pensions dashboards work.

These digital elements will facilitate the fundamental policy objective of the initiative; to support more people in the UK to engage with their financial future.

How it will work

The pension finder service and the consent and authorisation service will enable individuals using a pensions dashboard to securely provide the consent to find their pensions, and also to control which dashboards can access their data and display it for them.

Should dashboard users want to seek advice or guidance on their retirement saving, the technology will enable individuals to grant and revoke access for approved persons, such as financial advisers or guidance personnel at the Money and Pensions Service, to view their data.

To find out more, visit: **origo.com**

Origo Pensions Dashboards

Our approach

It is important that individuals find the service smooth and easy-to-use, so we will develop the user experience for the consent management element of pensions dashboards, based on user research provided by the Pensions Dashboards Programme (PDP).

Our technology will also integrate with a PDP approved identity service.

The final piece of the jigsaw is securely connecting multiple dashboard providers and all the data providers (ie the companies that administer people's data for pension providers and schemes) to the digital architecture. Origo will provide the underlying security management features, known as a public key infrastructure, which will ensure that only trusted organisations can connect to the pensions dashboards ecosystem.

To help dashboard providers and data providers in how they connect to the central digital architecture, Origo is developing reference material, such as code and documentation to assist providers, both during and after the build phase of the project. A test sandbox is also being delivered so that dashboard providers and data providers can prove their connection capabilities prior to going live and having met PDP approval criteria.

In essence, the work we are undertaking on the pension finder service and the consent and authorisation service, will integrate with the providers of the pensions data and pensions dashboards themselves, to give individuals the ability to find and view their pensions, plus control over who can access this information.

To find out more, visit: **origo.com**

Origo Mortality Screening



Mortality Screening

Reduce fraud and identify significant savings through reduced annuity write-offs.



'Gone Away' Tracing

Reunite customers with their assets by cleansing your data and keeping your customer records up-to-date.



Lexis Nexis

In association with Lexis Nexis, one of the leading data services companies in the UK.

Helping you to manage customer data

We work in association with Lexis Nexis, one of the leading data services companies in the UK to provide Mortality Screening – the process of identifying deceased individuals within your customer database – an important component of customer data management.

Our service has saved the industry millions from payments made in error to deceased pension members. To alleviate the potential data accuracy problems, our mortality screening solution delivers a proactive approach to improving and identifying any issues within your member database.

To find out more, visit: **origo.com**



**Have any questions
or require further information?**

**Email us at
hello@origo.com**

**Call us on
0131 385 8888**

**Visit our website
origo.com**

Origo is dedicated to improving the UK Financial Industry's operating efficiencies and lowering operational costs.

Unipass is a brand of Origo Services Ltd and is integral to the unique services we provide.

www.origo.com

