

Introducing Connections

Using data aggregation through Connections, the Client Portal collects your clients' financial information, like 401(k) and checking account balances or investment account holdings. With access to your clients' information, you can build more accurate financial plans quickly and interactively.

But before you introduce your clients to the Client Portal, make sure you're up to speed on everything you and your clients need to know about Connections...

Connections gathers your clients' financial information, using a process called data aggregation, to create pictures of their financial situations. With this information, you can help clients achieve their goals by creating more comprehensive plans.

Data aggregation can occur in a number of ways, including using APIs and through screen-scraping—where we use a specific set of login credentials to gather the information through an institution's client portal.

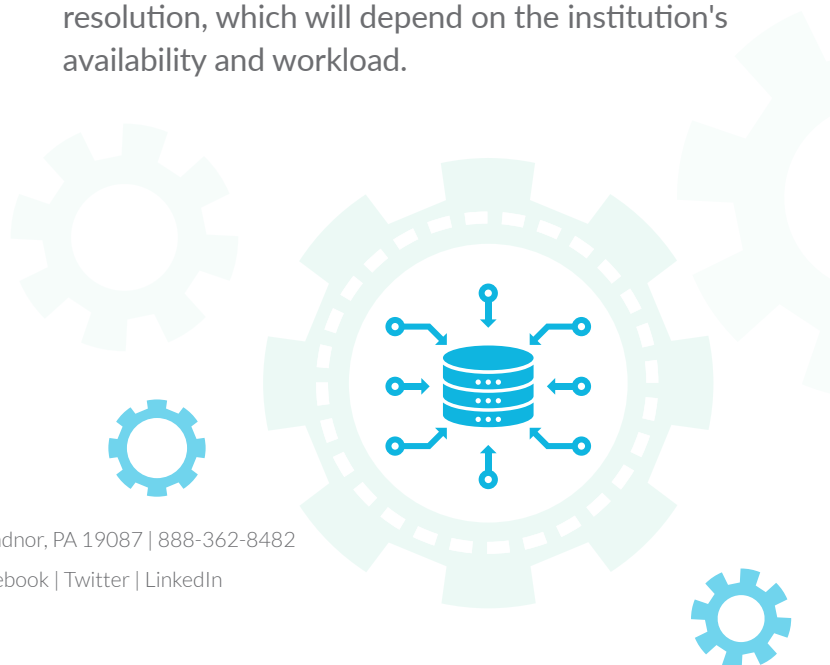
Because Connections relies on financial institutions to provide the client data, issues sometimes arise. These issues could be as simple as requiring clients to update their user name and password or as complicated as reprogramming our screen-scraping algorithms when an institution redesigns its website.

There are even instances where an issue is something that only a participating institution can resolve. In these cases, eMoney's Connections team works with the institution to resolve the issue.

To proactively maintain your clients' connected accounts, create a process for your administrative staff:

- Designate a point person in your office to handle Connections-related issues. Alert clients of the status of their connected accounts, and add Connections maintenance to your workflow.
- Use our guides to educate your clients on data aggregation and how they can troubleshoot Connections issues.
- Set expectations regarding Connections tickets and follow up with clients as your tickets are updated.

While the eMoney data team works to resolve these errors, data aggregation through Connections relies on work from eMoney and the participating financial institutions. If an issue rests with the institution, then the data team will request resolution, which will depend on the institution's availability and workload.



Empower clients to troubleshoot issues when they can

If a connection breaks, it's sometimes possible for clients to fix the issue on their own. Here are some common troubleshooting techniques your clients can try:



Make sure the website is active. First, visit the financial institution's website to ensure it is active. If the website is experiencing an outage, your clients will need to wait until service is restored.



Refresh accounts. If the site is active, click the Refresh button. Attempt this remedy when the institution's website is temporarily unavailable, or if the website displays new financial information.



Check for new accounts. This is helpful if your client recently added an account at a financial institution, and it does not yet appear in eMoney. Once you check for new accounts, any recently added or unlinked accounts will appear for that connection.



Re-enter login credentials. Some financial institutions expire passwords after a period of time. Sometimes clients just forget them. When this happens, your client should reset their credentials at the institution's website first, and then in the Client Portal.



Answer security questions. Connections in eMoney will prompt the same security questions as the financial institution when establishing a connection. If the financial institution holds multiple security questions, clients may be prompted to answer those same questions in eMoney.



One-time access code. Some financial institutions will require a secure code before allowing a new server, such as eMoney, to access data. The most common error that clients make when troubleshooting this issue is not following all the steps exactly. Make sure clients follow each step, such as logging in at the institution, before requesting the access code when troubleshooting.



Stay up to date on the state of data aggregation. The data aggregation landscape is changing. At eMoney, we're transitioning to an API-based aggregation model and doubling our data aggregation staff to create a more robust process and a better client experience. Check the [eMoney blog](#) for articles on how we compare with FINRA's data aggregation guidelines, connections best practices, and updates on the API transition.

