

User guide

Transact contributions and withdrawals app

V2 – July 2026



What's new in version 2

Version 1 was a **read-only** intelliflo office app: you could compare the contribution and withdrawal records held in intelliflo office against the records held on Transact, but you couldn't change anything.

Based on your feedback, **version 2 lets you act on the differences directly from the app**. You can now:

- **Push** contributions and withdrawals from Transact into intelliflo office
- **Delete** records from intelliflo office that don't exist on Transact
- **Sync** everything in one action – pushing all missing Transact records and removing anything in intelliflo office that shouldn't be there
- **View the underlying transactions** behind a regular contribution or withdrawal

Using the app

01 Launch the app from a Transact plan

Navigate to a Transact plan in intelliflo office. Open the 'Plan Actions' menu, and under 'iO Store Apps' select 'C & W Sync' to open the application.

Important: The app is only available on plans where the provider is '**Transact**'. If '**C & W Sync**' doesn't appear under iO Store Apps, check that the provider name is set to 'Transact'.

The screenshot displays the intelliflo office web application. On the left is a navigation sidebar with sections like 'Clients', 'Plans', and 'Leads'. The main area shows a client profile for 'Paul Whyton' with a table of contributions. Below the table are 'Totals' and an 'Investment Strategy' section. On the right, the 'Plan Actions' dropdown menu is open, showing categories like 'Administration', 'Income Management', 'iO Store Apps', and 'Servicing'. The 'iO Store Apps' category is expanded, and 'C & W Sync' is highlighted with a red box. Other visible options include 'Add Note', 'Add Fee', 'Add Manual Expectation', 'Add Payment Split', 'Add Split Template', 'Change Provider', 'Change Adviser Banning', 'Expected Payments Calc.', 'Ignore in Reports', 'Link To Fee', 'Payment History', 'Add Asset', 'Add Equity', 'Add Fund', 'Add Valuation', 'Add/Edit Fund Proposal', 'Change Valuation Schedule', and 'Link to Model Portfolio'.

Launching C & W Sync from the Plan Actions menu in intelliflo office

02

Get familiar with the layout

The app opens on the **contributions** tab. The main screen contains the following information and controls:

- **Client and plan details** are shown in the bar at the top
- **Separate tabs** for **contributions** and **withdrawals**, each showing a record count — in version 1 both were shown on a single screen (contributions on the left, withdrawals on the right). Each now has its own tab.
- A **summary bar** shows the **Transact** record count and total value, the **intelliflo office** record count and total value, the number of records **matched**, and the number **unmatched**
- The **date range** selector defaults to **all time**. You can also choose the **last 30 days**, **last 90 days**, **last 180 days**, **last 365 days**, **current tax year** or **previous tax year**, or set a **custom range**
- The **show filter** lets you narrow the list by status: **all** (default), **matched**, **Transact only**, **IO only**, or **unmatched**
- Select **export CSV** to download the records currently displayed as a CSV file.

Finio

Contributions & Withdrawals

Client: Paul Whyton — 38604575-38605631

Plan: Transact — IH99046396

Last Transact Update: unknown

Contributions94

Withdrawals0

● Transact 93 · £245,771.62

● IO 1 · £4,000.00

● Matched 0

● Unmatched 94

Date Range

All Time

Show

All

Export CSV

Sync from Transact

Review Selections

Date	Amount	Type	Source	Status	Action
☐ 21 Jun 2025	£1,592.40	Regular · Monthly Contribution	Transact	Transact Only	Push
☐ 27 Dec 2024	£6,435.00	Lump Sum Contribution	Transact	Transact Only	Push
☐ 21 Nov 2024	£1,398.11	Regular · Monthly Contribution	Transact	Transact Only	Push
☐ 21 Jun 2024	£1,398.11	Regular · Monthly Contribution	Transact	Transact Only	Push
☐ 23 May 2024	£4,000.00 IO #67386600	Lump Sum Contribution	IO	IO Only	Delete
☐ 21 May 2024	£3,988.50	Lump Sum Contribution	Transact	Transact Only	Push
☐ 21 May 2024	£625.00	Lump Sum Contribution	Transact	Transact Only	Push
☐ 02 Apr 2024	£15,953.99	Transfer Contribution	Transact	Transact Only	Push
☐ 18 Mar 2024	£2,500.00	Transfer Contribution	Transact	Transact Only	Push

The main Contributions view: client/plan bar, tabs, summary bar, filters and toolbar

03

Read the comparison table

Each row represents a contribution or withdrawal. The key columns are:

- **Date** and **amount** – for records already in intelliflo office, the iO reference number (e.g. iO #67173263) is shown beneath the amount.
- **Type** – the transaction type (e.g. Regular · Monthly, Lump Sum, Transfer), with Contribution or Withdrawal shown beneath it.
- **Source** – where the record exists: **Transact**, **iO**, or both (**Transact + iO**) once it's present in each.
- **Status:**
 - **Matched** (green) – the date and amount agree between Transact and intelliflo office.
 - **Transact only** (amber) – the record is on Transact but not yet in intelliflo office.
 - **iO only** (red) – the record is in intelliflo office but not on Transact.
- **Action** – the action available for that row: push, delete, or no action for matched rows

Important: Transact is treated as the **source of truth**, because the data comes directly from the platform. The app highlights differences, Review each difference before deciding whether to make a change.

04

Push records into intelliflo office

To add Transact records that are missing from intelliflo office:

- Tick the checkbox on one or more **Transact only** rows (or click **push** on a single row). Selected rows show a **selected** marker, and the toolbar shows how many rows are selected
- Click **review selections** in the toolbar
- The **review selections** window lists the proposed changes, including the number of **pushes** and **deletes**, and each record's date, amount, type and whether it's a contribution or withdrawal
- Click **confirm & push**

Once complete, the app confirms how many succeeded. The pushed records change status from **Transact only** to **matched**, their **source** updates to **Transact + iO**, and an iO reference number is assigned.

Finio

Contributions & Withdrawals

Client: Paul Whyton — 38604575-38605631

Plan: Transact — IH99046396

Last Transact Update: unknown

Contributions94

Withdrawals0

Transact 93 - £245,771.62

IO 1 - £4,000.00

Matched 0

Unmatched 94

Date Range

All Time

Show

All

3 rows selected

Export CSV

Sync from Transact

Review Selections

Date	Amount	Type	Source	Status	Action
☒ 21 Jun 2025	£1,592.40	Regular - Monthly Contribution	Transact	Transact Only	Selected
☒ 27 Dec 2024	£6,435.00	Lump Sum Contribution	Transact	Transact Only	Selected
☒ 21 Nov 2024	£1,398.11	Regular - Monthly Contribution	Transact	Transact Only	Selected
☐ 21 Jun 2024	£1,398.11	Regular - Monthly Contribution	Transact	Transact Only	Push
☐ 23 May 2024	£4,000.00 IO #67386600	Lump Sum Contribution	IO	IO Only	Delete
☐ 21 May 2024	£3,988.50	Lump Sum Contribution	Transact	Transact Only	Push
☐ 21 May 2024	£625.00	Lump Sum Contribution	Transact	Transact Only	Push
☐ 02 Apr 2024	£15,953.99	Transfer Contribution	Transact	Transact Only	Push
☐ 18 Mar 2024	£2,500.00	Transfer Contribution	Transact	Transact Only	Push

Three rows selected, ready to review

Finio

Contributions & Withdrawals

Client: Paul Whyton — 38604575-38605631

Plan: Transact — IH99046396

Last Transact Update: unknown

Contributions94

Withdrawals0

Transact 93 - £245,771.62

IO 1 - £4,000.00

Matched 0

Unmatched 94

Date Range

All Time

Show

All

3 rows selected

Export CSV

Sync from Transact

Review Selections

Date	Amount	Type	Source	Status	Action
☒ 21 Jun 2025	£1,592.40	Regular - Monthly Contribution	Transact	Transact Only	Selected
☒ 27 Dec 2024	£6,435.00	Lump Sum Contribution	Transact	Transact Only	Selected
☒ 21 Nov 2024	£1,398.11	Regular - Monthly Contribution	Transact	Transact Only	Selected
☐ 21 Jun 2024	£1,398.11	Regular - Monthly Contribution	Transact	Transact Only	Push
☐ 23 May 2024	£4,000.00 IO #67386600	Lump Sum Contribution	IO	IO Only	Delete
☐ 21 May 2024	£3,988.50	Lump Sum Contribution	Transact	Transact Only	Push
☐ 21 May 2024	£625.00	Lump Sum Contribution	Transact	Transact Only	Push
☐ 02 Apr 2024	£15,953.99	Transfer Contribution	Transact	Transact Only	Push
☐ 18 Mar 2024	£2,500.00	Transfer Contribution	Transact	Transact Only	Push

Review selections

The following actions will be performed. Please review before confirming.

3 push

0 delete

☒	Date	Amount	Contribution / Withdrawal	Type	Action
☒	21 Jun 2025	£1,592.40	Contribution	Regular - Monthly	Push
☒	27 Dec 2024	£6,435.00	Contribution	Lump Sum	Push
☒	21 Nov 2024	£1,398.11	Contribution	Regular - Monthly	Push

Cancel

Confirm & Push (3)

The review selections window showing the pending pushes

Finio

Financial Intelligence

Contributions & Withdrawals

Client: Paul Whyton — 38604575-38605631

Plan: Transact — IH99046396

Last Transact Update: unknown

Contributions94

Withdrawals0

Transact 93 - £245,771.62

IO 4 - £13,425.51

Matched 3

Unmatched 91

Date Range

All Time

Show

All

3 rows selected

Export CSV

Sync from Transact

Review Selections

Date	Amount	Type	Source	Status	Action
☐ 21 Jun 2025	£1,592.40 IO #67386662	Regular - Monthly Contribution	Transact IO	Matched	—
☐ 27 Dec 2024	£6,435.00 IO #67386663	Lump Sum Contribution	Transact IO	Matched	—
☐ 21 Nov 2024	£1,398.11 IO #67386664	Regular - Monthly Contribution	Transact IO	Matched	—
☐ 21 Jun 2024	£1,398.11	Regular - Monthly Contribution	Transact	Transact Only	Push
☐ 23 May 2024	£4,000.00 IO #67386600	Lump Sum Contribution	IO	IO Only	Delete
☐ 21 May 2024	£3,988.50	Lump Sum Contribution	Transact	Transact Only	Push
☐ 21 May 2024	£625.00	Lump Sum Contribution	Transact	Transact Only	Push
☐ 02 Apr 2024	£15,953.99	Transfer Contribution	Transact	Transact Only	Push
☐ 18 Mar 2024	£2,500.00	Transfer Contribution	Transact	Transact Only	Push

After pushing: records now matched, with an iO reference

05

Delete records from intelliflo office

If a record exists in intelliflo office but not on Transact – status **io only** – you can remove it:

- Click **delete** on the row (or tick it and use **review selections** for several at once)
- Click **review selections**, check the summary, and click **confirm & push**

The app confirms the deletion. Refresh the plan in intelliflo office to check that the record has been removed. Deleting a record changes live intelliflo office data and cannot be reversed automatically in the app.

Tip – correcting a mismatched value: To fix a record whose value does not match (for example, an **io only** lump sum of £1,592.00 against a Transact regular of £1,592.40), **delete** the intelliflo office record and **push** the correct Transact record in its place. This replaces the incorrect intelliflo office record with the Transact record.

06

Sync everything from Transact

Reviewing records one at a time can take a while when there are many unmatched records. The Sync from Transact button handles them all in one action:

- Click **sync from Transact**. The app automatically selects everything that needs to change – **pushing** all Transact Only records into intelliflo office and **deleting** any intelliflo office only records that aren't on Transact
- The **review selections** window shows exactly what will happen (for example, 87 pushes and 1 delete).
- After checking the changes, click **confirm & push**.

A pop-up shows a **counter** as the app works through each item; processing time varies with the number of records. When it finishes the app displays a summary (for example, 86 contributions added and 1 withdrawal deleted), and the summary bar shows everything as **matched** with 0 **unmatched**.

07

Withdrawals work in the same way

Switch to the **withdrawals** tab to review, push and delete withdrawals using exactly the same actions. After a sync, any withdrawal that was in intelliflo office but not on Transact will have been removed, and any Transact withdrawals missing from intelliflo office will have been added, so the Withdrawals count reconciles to zero unmatched.

08

View the underlying transactions of a regular

Click the **down arrow** on any row to expand it. The expanded view shows the **Transact platform record** and the **intelliflo office record** side by side, so you can compare every field (type, amount, frequency, dates, occurrences, running total, and the iO reference).

The screenshot shows the 'Contributions & Withdrawals' page for Client: Paul Whyton. It displays a table of transactions with columns: Date, Amount, Type, Source, Status, and Action. The first row is expanded, showing the 'Transact Platform Record' and the 'Intelliflo Record' side-by-side.

Date	Amount	Type	Source	Status	Action
21 Jun 2025	£1,592.40 iO #67386662	Regular - Monthly Contribution	Transact iO ^	Matched	-
27 Dec 2024	£6,435.00 iO #67386663	Lump Sum Contribution	Transact iO v	Matched	-
21 Nov 2024	£1,398.11 iO #67386664	Regular - Monthly Contribution	Transact iO v	Matched	-

The expanded view for the first row shows the following details:

- Transact Platform Record:**
 - ID: 8
 - Type: Regular Deposit
 - Date: 21 Jun 2025
 - Amount: £1,592.40
 - Frequency: Monthly
 - Occurrences: 6
 - Total to date: £9,554.40
 - Ends: 21 Nov 2025
- Intelliflo Record:**
 - ID: 67386662
 - Type: Regular
 - Frequency: Monthly
 - Date: 21 Jun 2025
 - Amount: £1,592.40
 - Href: .../clients/38605631/plans/79918886/contributions/67386662

An expanded row comparing the Transact platform record against the intelliflo office record

intelliflo office records a regular as a single instruction with a start and end date, whereas Transact holds every individual instance. To see those instances, expand a **regular** row and click **view underlying transactions** on the Transact Platform Record.

The Underlying transactions window lists the date, type, direction and amount for each occurrence, together with the total across all entries. A **lump sum** has the detail view only; it has no underlying transactions.

The screenshot shows the 'Underlying transactions' window for a monthly regular transaction. The window displays a table of transactions with columns: Date, Type, Direction, and Amount. The total amount is £9,554.40.

Date	Type	Direction	Amount
23 Jun 2025	Regular Deposit	C	£1,592.40
21 Jul 2025	Regular Deposit	C	£1,592.40
21 Aug 2025	Regular Deposit	C	£1,592.40
22 Sep 2025	Regular Deposit	C	£1,592.40
21 Oct 2025	Regular Deposit	C	£1,592.40
21 Nov 2025	Regular Deposit	C	£1,592.40
Total			£9,554.40

The window also shows the summary: Regular - Monthly - £1,592.40 - 6 occurrence(s). A 'Close' button is visible at the bottom right.

The underlying transactions window for a monthly regular

FAQs

What's changed from version 1?

Version 1 was read-only. It showed you where Transact and intelliflo office disagreed, but you had to make any corrections manually in intelliflo office. Version 2 lets you push, delete and sync records directly from the app, so you can bring intelliflo office into line with Transact without entering the data again.

How do I correct a difference between Transact and intelliflo office?

Transact is the source of truth. To align a record, use the app's Push action to add a missing Transact record, or Delete to remove one that shouldn't be in intelliflo office. To correct a value that's slightly wrong, delete the intelliflo office record and push the correct Transact record in its place. If you believe the Transact data itself is incorrect, please contact Transact support via live chat or your usual contact method.

Can a push or delete be undone?

No. Pushing and deleting make changes to your live intelliflo office records via the intelliflo office API, and these cannot be automatically undone from the app. The Review selections window lets you check exactly what will happen before you click Confirm & Push. If you delete something in error, you can push the equivalent Transact record back in.

Are all differences a problem?

Not necessarily. The app simply highlights where values don't align. Small date discrepancies (for example, due to weekends or bank holidays) are unlikely to cause issues. Review each difference and decide whether action is required based on its effect on reporting or client records.

When will my data be ready?

Once the app is installed, Sprint requests your data from Transact. Transact must provision this data, which Sprint then retrieves, processes, and makes available in the app. This can take up to 48 hours. You'll receive an email notification as soon as the app is ready to use.

Why can't I see a one-off deposit my client made yesterday?

The app does not provide real-time data. Transact supplies data daily, so new contributions or withdrawals may take time to appear. If a transaction still doesn't show after two business days, please contact Transact support.

How are regular transactions represented in the app?

A regular contribution or withdrawal is shown as a single row, with its type marked as, for example, Regular · Monthly. Because Transact holds each individual instance, you can expand the row and click View underlying transactions to see every occurrence and the total across them. This detail is not held in intelliflo office.

How are pension contributions represented in the app?

The app shows pension contributions exactly as each system has them recorded – it does not convert, combine or reconcile the figures on your behalf.

Transact records a pension contribution as two separate transactions, the client's net payment and the associated tax relief. In IO, the same contribution may have been entered either as a single gross amount or as the two separate net and tax relief amounts.

Because the app matches transactions on exact amount and date, a contribution entered in IO as a gross figure will not match either individual Transact transaction, and will show as unmatched, even though the Transact net + tax relief amounts may add up to the same gross total. This is expected behaviour, and it is up to you as the user to determine whether or not IO needs to be corrected in these instances.

How are LISAs and their associated bonuses represented in the app?

Transact reports transactions as they arise, so a client's contribution and the associated 25% bonus are reported as separate transactions on different dates in the Transact section of the app. You can choose how to enter the LISA and bonus transactions in intelliflo office; For the app to show a match, both transactions need to be entered into the contributions section of intelliflo office.