

# FAL Online

**Multi member user overview and glossary of terms**

14<sup>th</sup> July 2021

<b><u>Contents</u></b>	<b><u>Page</u></b>
<b>Accessing the portal</b>	<b>3</b>
<b>Brief overview of the portal</b>	<b>3</b>
<b>Home</b>	<b>3</b>
<b>Members &amp; Third Parties</b>	<b>3</b>
<b>Funds at Lloyd's</b>	<b>4</b>
<b>Transactions</b>	<b>5</b>
<b>Documents</b>	<b>9</b>
<b>Email</b>	<b>10</b>
<b>Member Profile</b>	<b>11</b>
<b>Glossary of Terms</b>	<b>12</b>
<b>Transaction Code List</b>	<b>13</b>
<b>Document Upload Categories and Descriptions</b>	<b>15</b>

### Accessing the portal

Access the portal via [www.lloyds.com](http://www.lloyds.com).

### Brief overview of the portal

#### Home

You will land on a central dashboard, where you can navigate to any page. It includes accessible information, articles and interactive graphs showing valuation of assets over time.

The screenshot shows the Lloyds Home dashboard. At the top, there is a navigation bar with the LLOYDS logo and links for Home, Members & Third Parties, Funds at Lloyd's, and Documents. A dark blue banner displays "Welcome back." Below this, the dashboard is divided into several sections:

- Summary:** Shows "Total Market Value (GBP)" as £0.
- Latest Documents:** A table with columns "Member Code" and "Description", currently showing "No data".
- My Funds:** A section with a "SEE ALL" link and a date range selector (From: [ ] To: [ ]). It displays "No data to display."
- Insights from Lloyd's:** A row of three featured articles:
  - COVID-19 information hub:** "This hub provides customers and the Lloyd's market community with the latest information."
  - Latest Press Releases:** "Stay up to date with the latest press releases from Lloyd's."
  - Complex Risk Platform:** "A digital, end-to-end platform that complements face-to-face conversations."

#### Members & Third Parties

A list of the members for whom you have access will be listed with the option to view the funds at Lloyd's information or the member profile.

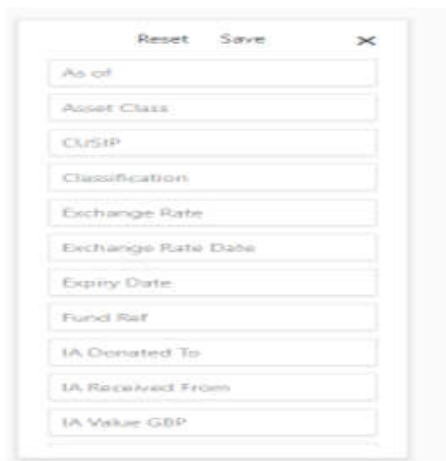
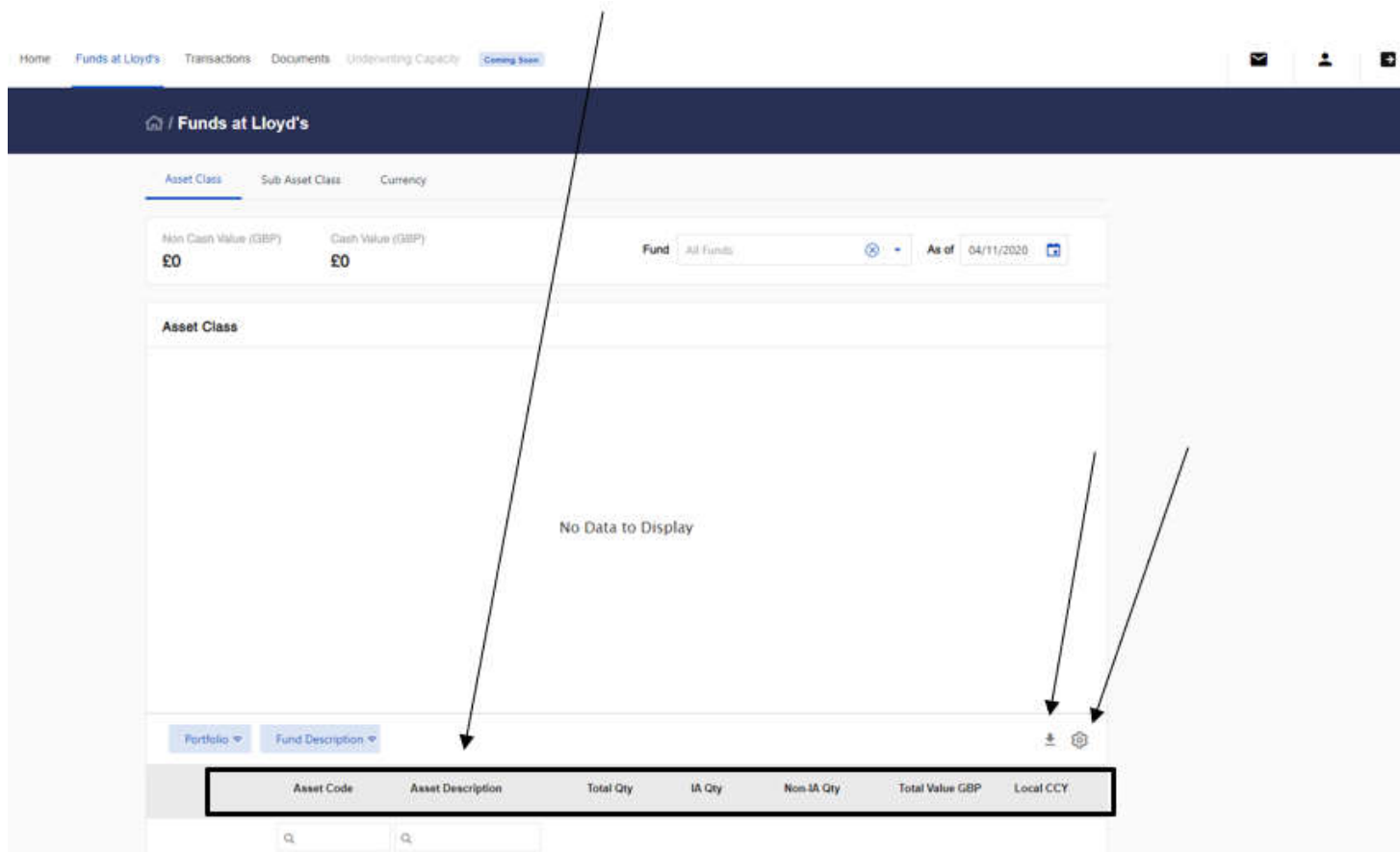
The screenshot shows the "Members & Third Parties" page. The navigation bar includes the LLOYDS logo and links for Home, Members & Third Parties, Funds at Lloyd's, and Documents. A dark blue banner displays "Members & Third Parties". Below this, there is a table with the following structure:

Name	Code	Status
<input type="text"/>	<input type="text"/>	<input type="text"/>
No data		

### Funds at Lloyd's

The funds at Lloyd's page shows asset information visualised via clear graphs and has a customisable table of holdings which can be downloaded instantly via the download button.

You can sort the view on any screen by clicking on a field in the grey bar. You can filter what you see/download by keying details into any box with the spyglass.



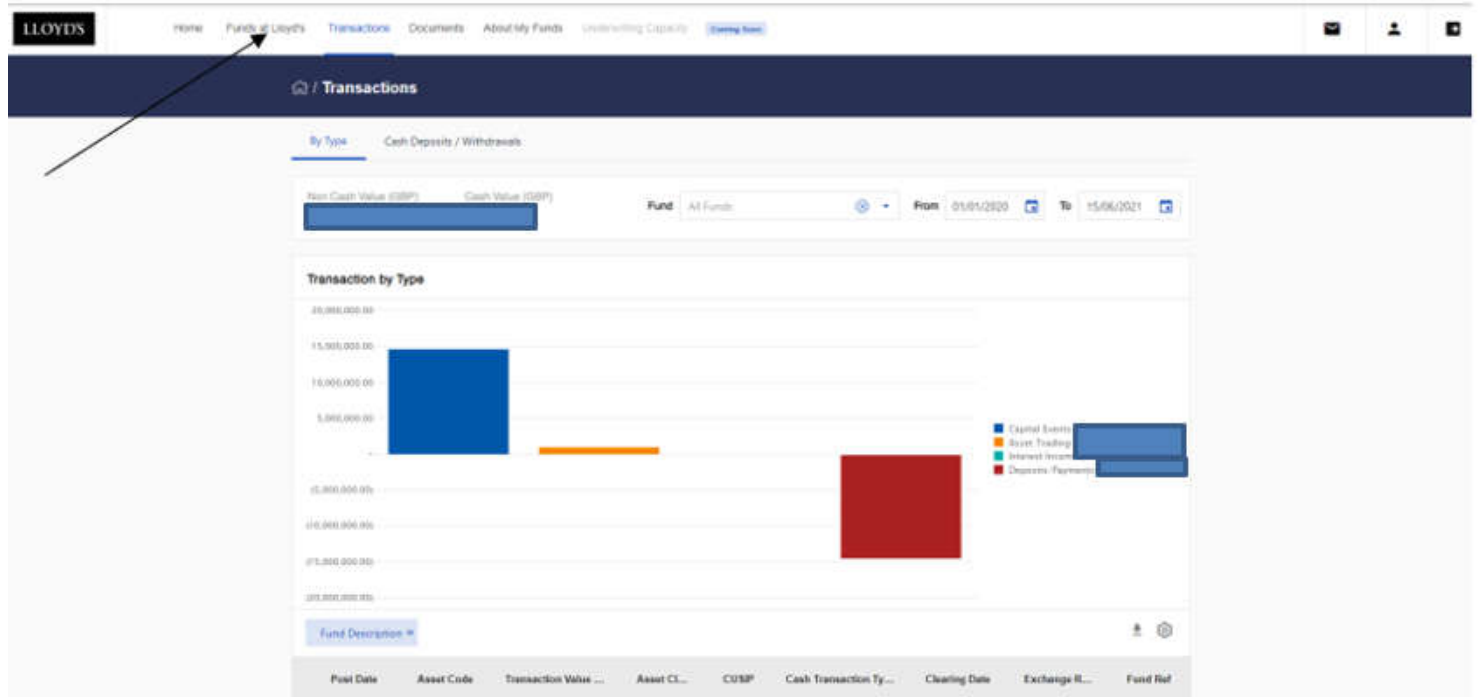
Assets can be viewed by asset class, sub asset class or Currency (GBP equivalent value).

**\*\*\*\*\*IMPORTANT INFORMATION RELATING TO VALUATIONS \*\*\*\*\***

Valuations for a given day may change if Member Services backdate transactions.

### Transactions

You can access the transactions page using the navigation menu at the top of the screen



You can view transactions either 'By Type' (the default view) or you can click on 'Cash/Deposits/Withdrawals' to view cash portfolio movements only.

You can also change different variables to fit your viewing requirements, for example you can filter on a specified fund using the drop down feature (default option to display 'All Funds') and alter the 'From' and 'To' dates according to the date period you are interested in accessing.



Dependent on the selected view, a graph will be displayed containing either the total values transacted for each transaction type, or the total values for any cash deposits/withdrawals, across the date period selected.

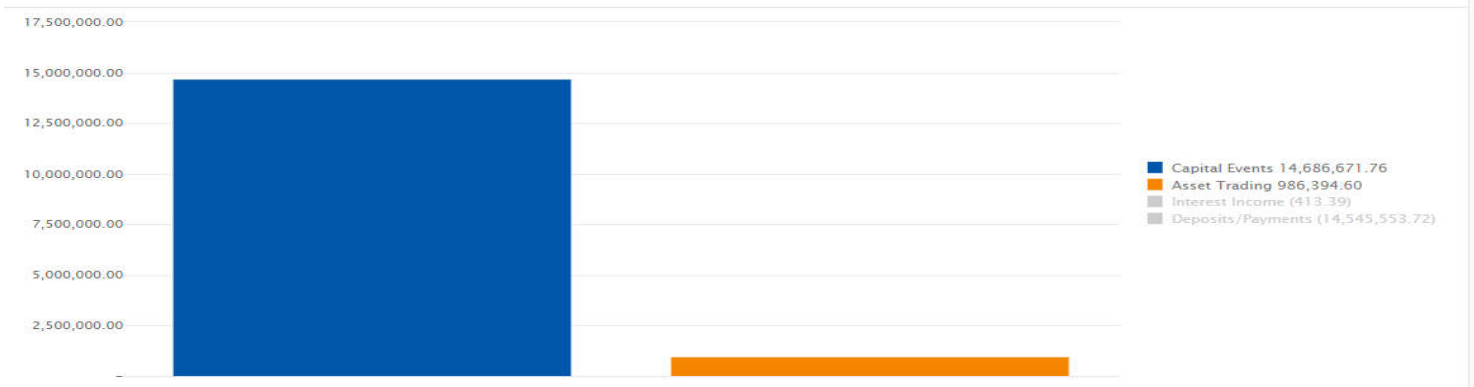
If you wish to only see certain transaction types within the graph, you can remove any of the categories listed within the key by clicking on the relevant category. It will then be excluded from view, as per the below.

# FAL Online

## Overview and glossary of terms



Transaction by Type



If you scroll down below the graph, you will be presented with the table of transactions, according to the variables you have selected.

Fund Description	Transaction Date	Asset Description	Total Qty	Total Value Local CCY	Local CCY
Q. [Search Box]					
- Asset Trading					
00123 General Deposit	02/07/2020	[Redacted]	(1,200,000.00)	[Redacted]	-
- Capital Events					
00123 General Deposit	02/01/2020	[Redacted]		[Redacted]	-
00123 General Deposit	02/01/2020	[Redacted]		[Redacted]	-
00123 General Deposit	30/06/2020	[Redacted]	(9,750,000.00)	-	-
- Deposits/Payments					
00123 General Deposit	06/06/2020	[Redacted]		[Redacted]	-
00123 General Deposit	06/06/2020	[Redacted]		[Redacted]	-
00123 General Deposit	01/07/2020	[Redacted]		[Redacted]	-

When you first access the transactions page, you will be presented with a default view, which is fully customisable. Additional field headings can be applied by selecting the cog icon and dragging and dropping the headings back and forth between the transaction data table and the cog headings list.

In the below example, 'Asset Code' is being dragged from the additional heading options which are listed against the cog icon and dropped into the current transaction table.

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## Overview and glossary of terms



Fund Description	Transaction Date	Post Date	Asset Code	Action Value GBP	Local CCY
<b>Capital Events</b>					
00123 General Deposit	02/01/2020	02/01/2020			USD
00123 General Deposit	02/01/2020	02/01/2020			USD
<b>Deposits/Payments</b>					
00123 General Deposit	01/07/2020	01/07/2020			USD
00123 General Deposit	01/07/2020	01/07/2020			USD
00101 General Deposit	24/07/2020	24/07/2020			USD
00101 General Deposit	24/07/2020	24/07/2020			USD
00123 General Deposit	24/07/2020	24/07/2020			USD
00123 General Deposit	24/07/2020	24/07/2020			USD
00101 General Deposit	24/07/2020	24/07/2020			USD
00101 General Deposit	24/07/2020	24/07/2020			USD
00123 General Deposit	07/07/2020	07/07/2020			USD
00123 General Deposit	07/07/2020	07/07/2020			USD

Please note, you will only be able to view around 8 field headings at a time within the portal view, before any additional headings will begin disappearing out of view, however the full table of data can be extracted to an Excel workbook (.xlsx format).

Transactions can be 'grouped' by any of the available field headings (unless there is no data populated within that column). For example, you cannot group your transaction view by exchange rate, if all your transactions have been processed in GBP, as no data will be present in this column.

Groupings can be made by dragging and dropping the relevant field heading from the existing transactions table or from any of the headings listed against the icon, to the bar above the transaction data table. In the case of the below example, transactions have been grouped by Transaction Type e.g. Capital Events, Deposits/Payments, Asset Trading etc.

Fund Description	Transaction Date	Asset Description	Total Qty	Total Value Local CCY	Local CCY
<b>Asset Trading</b>					
00123 General Deposit	02/07/2020		(1,200,000.00)		-
<b>Capital Events</b>					
00123 General Deposit	02/01/2020				-
00123 General Deposit	02/01/2020				-
00123 General Deposit	30/06/2020		(9,750,000.00)		-
<b>Deposits/Payments</b>					
01101 Personal Reserve	21/05/2020				-
01101 Personal Reserve	21/05/2020				-
00123 General Deposit	08/06/2020				-

It is not compulsory to select a 'grouping' option. If you wish to view all data without a 'grouping', you just need to ensure all

# FAL Online

## Overview and glossary of terms



field headers are dragged into the main table field headings, as per the below example.

Drag a column header here to group grid records

Post Date	Asset Code	Transaction Value ...	Asset Cl...	CUSIP	Cash Transaction Ty...	Clearing Date	Exchange R...	Fund Ref
02/01/2020			Members Funds Cash		Capital Account	02/01/2020	1.32	0T7F7FN.00123
02/01/2020			Members Funds Cash		Capital Account	02/01/2020	1.32	0T7F7FN.00123
21/05/2020			Members Funds Cash		Capital Account	21/05/2020	1.23	0T7F7FN.01101
21/05/2020			Members Funds Cash		Capital Account	21/05/2020	1.23	0T7F7FN.01101
08/06/2020			Members Funds Cash		Capital Account	08/06/2020	1.27	0T7F7FN.00123

Once you have customised the table, as per your desired field headings, you can click 'save' in the cog menu to retain this view for subsequent logins.

To extract the transactions data to an Excel workbook (.xlsx format), click on the download icon at the top of the data table.

### Notes on Transactions

- **Rounded Figures** – within the portal view, transaction data is rounded to two decimal places. If reconciling transactions, please ensure that the data is extracted to Excel, with any value columns formatted to the correct number of decimal places. Note that the Excel workbook will also display 2 decimal places by default, however you can click into each cell to see the true number of decimal places required.



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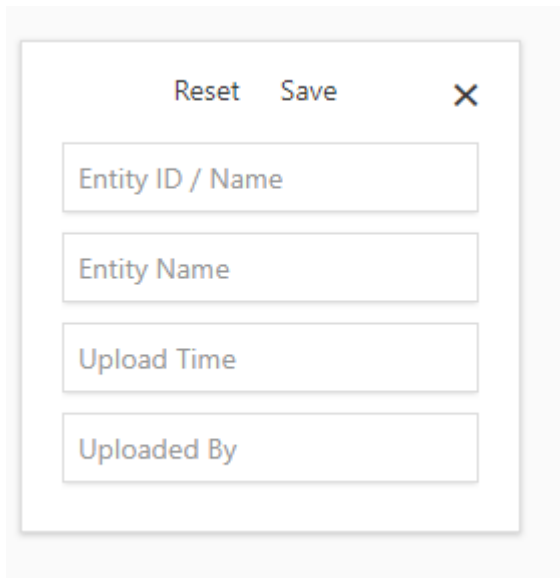
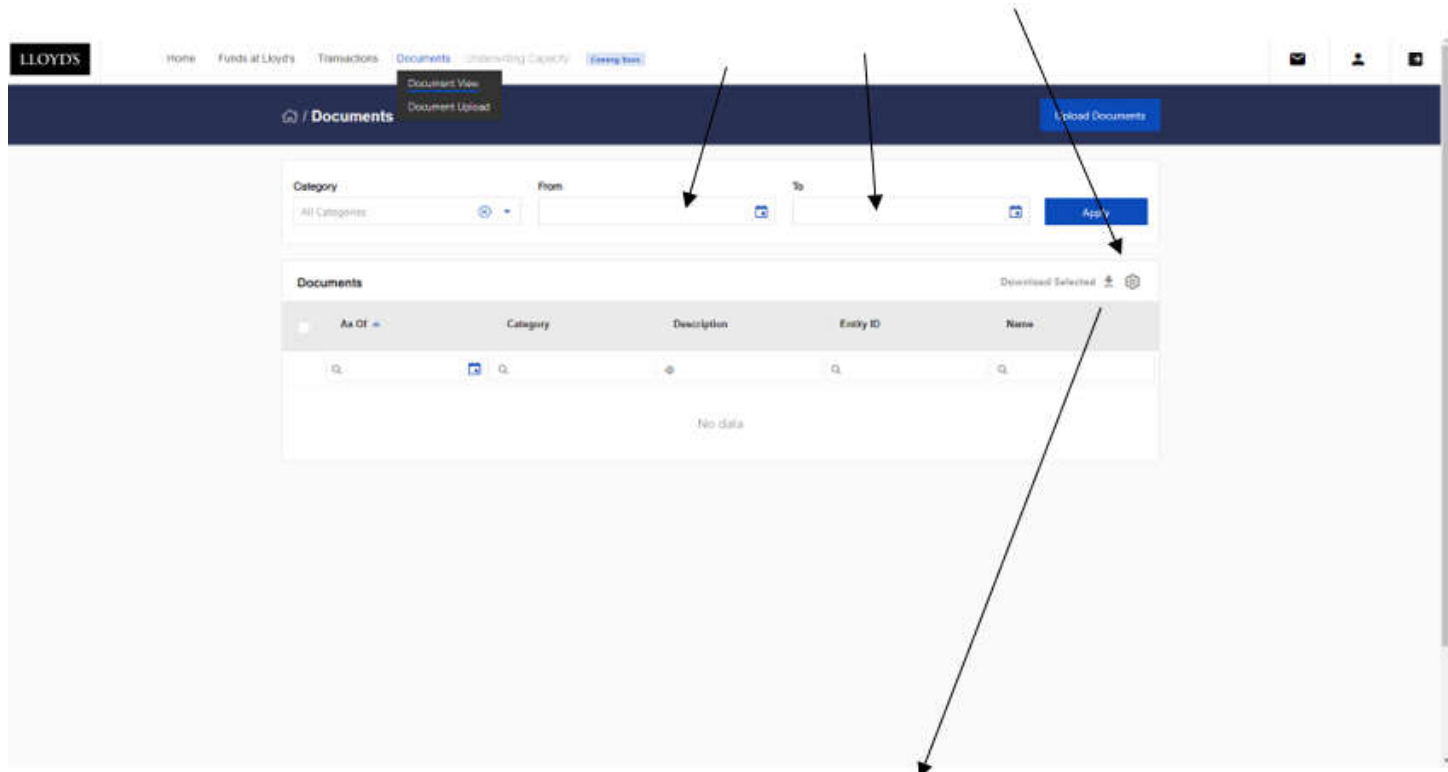
## Overview and glossary of terms



### Documents

A secure location for document viewing, upload, and overall management. You can view any documents that have been uploaded by you for a Member Services team or by the Members Services for you.

You can search by category or date range and customise the screen via the cog.



You can also sort via the grey bar or filter using any box with a spyglass.

You can upload documents to Member Services and have a choice of category and description. A full list of categories and descriptions is available in the 'Document Upload Categories and Descriptions' section at the end of this document. A variety of formats are supported (further details in the FAQs).

Documents are linked to a specific member and will pre-fill once you start typing either the number or name in the member/third party box.

# FAL Online Overview and glossary of terms

LLOYD'S

The screenshot shows the 'Documents / Upload' page in the LLOYD'S system. The top navigation bar includes 'Home', 'Funds at Lloyd's', 'Transactions', 'Documents', 'Underwriting Capacity', and 'Billing Tools'. The main content area features a form on the left with the following fields: 'Member / Third Party' (a dropdown menu), 'Category' (a dropdown menu with 'Select Category' text), 'Description' (a dropdown menu with 'Select Description' text), and 'As Of' (a date field with '05/11/20'). Below the form are 'Clear' and 'Save' buttons. To the right of the form is a large dashed blue box containing a cloud icon with an upward arrow and the text: 'Click here to select a file, or drag and drop from your computer'.

## Email

You can send and receive secure messages with Member Services.

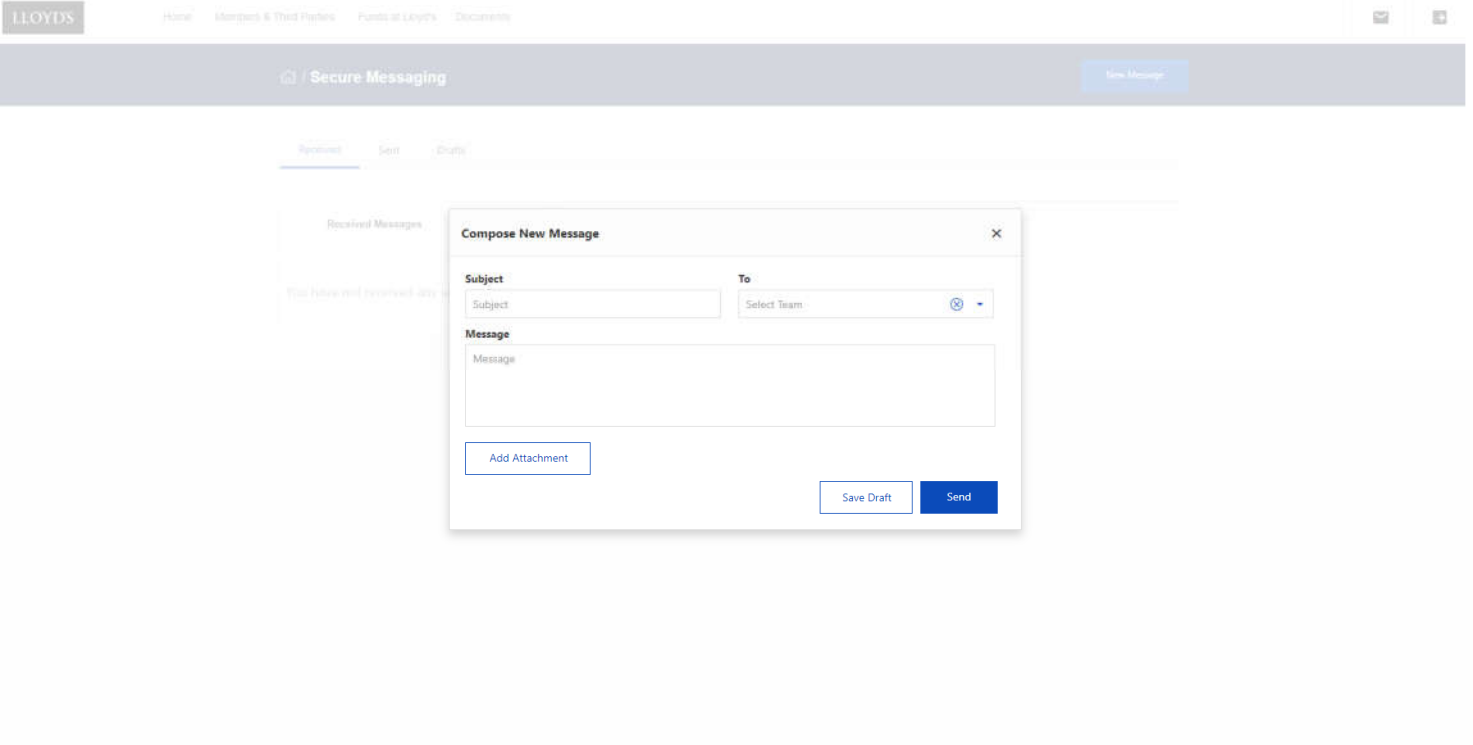
The screenshot shows the 'Secure Messaging' page in the LLOYD'S system. The top navigation bar includes 'Home', 'Funds at Lloyd's', 'Transactions', 'Documents', 'Underwriting Capacity', and 'Billing Tools'. The main content area features a 'Secure Messaging' header with a 'New Message' button. Below the header are tabs for 'Received', 'Sent', and 'Drafts'. The 'Received' tab is active, and a box displays the text: 'Received Messages' and 'You have not received any secure messages'. An arrow points from the top right of the page to the email icon in the navigation bar.

Documents can be attached to your email however to locate them via the search functionality, we encourage you to upload the documents rather than attach them.

# FAL Online

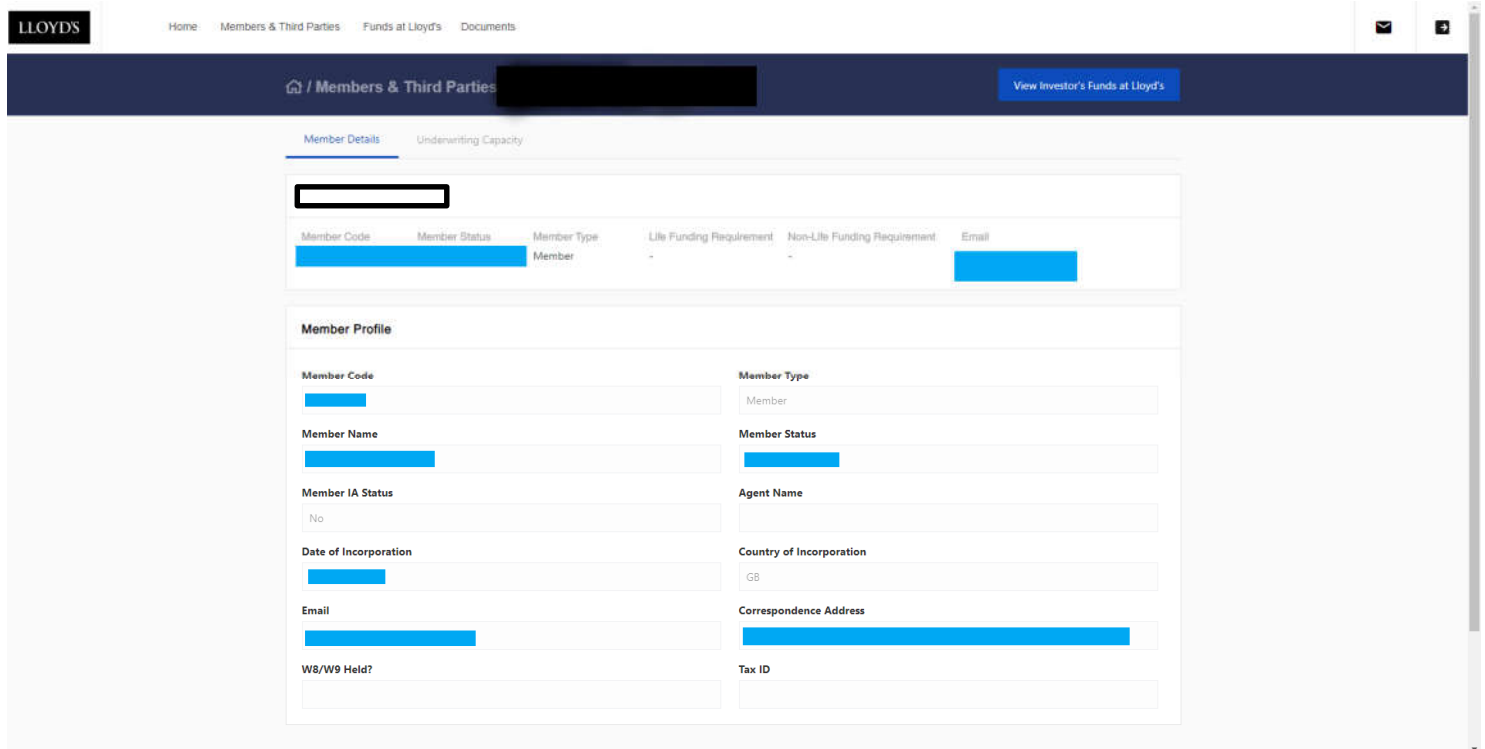
## Overview and glossary of terms

LLOYD'S



### Member Profile

This can be viewed via the Members and Third Parties page and displays standing member information. There is a second tab for Underwriting Capacity which is coming in a following phase.



### Glossary of Terms

<b>Advisor</b>	This could be an Investment Manager, Solicitor, accountant etc.
<b>Asset Class</b>	The Asset category of a holding or transaction e.g. Members Fund Cash, Investment Funds etc.
<b>Asset Code</b>	Also known as a Stock Code or Sedol. This is the code to define the asset held
<b>Asset Description</b>	The public description of the asset held
<b>C&amp;C</b>	Covenant and Charge. A type of arrangement that is no longer used
<b>Cancellation Indicator</b>	This shows if a Policy is under notice of cancellation
<b>Clearing Date</b>	The value date or settlement date of a transaction
<b>CUSIP</b>	Another version of a Stock Code, primarily used for the identification of USA Securities
<b>Donor Member</b>	The originating member who donates their funds to a recipient member
<b>Exchange Rate</b>	FX rate applied to a transaction or holding
<b>FAL</b>	Funds at Lloyd's. A Members Funds or Assets held under trust at Lloyd's
<b>Fund Description</b>	Fund Number and Name (see Fund)
<b>Fund Ref</b>	Member Number & Fund a holding or transaction relates to
<b>Interavailable</b>	Also known as IA. Interavailable Arrangement - An arrangement whereby the Lloyd's deposit for general insurance business supports the underwriting of two or more different members. Parties to the arrangement are defined as either the donor member or the recipient member
<b>Investment Manager</b>	A company that provides Investment advice and trading services as well as other wealth-based services
<b>ISIN</b>	International Securities Identification Number. A 12-digit identifier usually set at a company issuer level.
<b>LAF</b>	Lloyd's Access Framework. This is the security framework by which Lloyd's controls all applications hosted by it.
<b>Local CCY</b>	The currency a transaction has been processed in or an asset is held in
<b>Member</b>	The member account at Lloyd's
<b>Member Code</b>	The unique 7-digit number to identify the Member
<b>Narrative</b>	Description of the transaction
<b>Post Date</b>	The date a transaction has been processed
<b>Product</b>	Also known as a Fund. This is a five-character figure, with the first three characters resulting in the type of fund. E.g. Personal Reserve Fund, Special Reserve Fund, General Deposit Fund, these can be further split by a Life or Non-Life fund.
<b>Recipient Member</b>	The member receiving donated funds
<b>Sub-Asset Class</b>	The sub-category of an asset holding or transaction e.g. Cash – Transferable Deposits, Investment Funds – Equity Funds etc.
<b>Total Qty</b>	Number of shares/units held or transacted

# FAL Online

## Overview and glossary of terms



<b>Total Value Local CCY</b>	Value of the holding or transaction in the transacted currency
<b>TPO</b>	Known as a Third Party FAL provider. A company or individual who provides assets to and forms part of a larger member
<b>Transaction Code</b>	Abbreviated code for the type of transaction posted. Please see 'Transaction Code List' below for a full list
<b>Transaction Date</b>	The trade date of a transaction
<b>Transaction Type</b>	The category of a transaction e.g. Deposits/Payment, Dividend Income etc.
<b>Transaction Value GBP</b>	The GBP value of a transaction
<b>W8/W9</b>	These are Tax relevant forms required by Members to be able to trade. W9 forms are for US residents with W8 forms for the rest of the world

### Transaction Code List

ACC	Additional Credit Chargeable
ACNC	Additional Credit Non-Chargeable
ADC	Additional Debit Chargeable
ADJ	Adjustment
ADNC	Additional Debit Non-Chargeable
APPD	Application of interest payable
APPIGC	Credit Interest - Gross
APRD	Debit interest
B	Purchase
BI	Bonus Issue
BRI	Bonus Rights Issue Stk Ent
BVA	Book Value Apportionment
CAI	Corp Action Transfer In
CAO	Corp Action Transfer Out
CCT	Credit Chargeable Transaction
CNCT	Credit Non-Chargeable Transaction
CND	Converted
CNV	Conversion
CON	Consolidation
CRED	Credit Redesignation
CRJN	Credit journal
CRJNR	Credit Journal Reversal
CSHTFRC	Cash Transfer Credit
CSHTFRCR	Cash Transfer Credit Reversal
CSHTFRD	Cash Transfer Debit
CSHTFRDR	Cash Transfer Debit Reversal
CT	Client Transfer
DCT	Debit Chargeable Transaction
DNCT	Debit Non-Chargeable Transaction

# FAL Online

## Overview and glossary of terms

LLOYD'S

DRJN	Debit journal
DRW	Drawdown
DVSWCR	Dividend Sweep Credit
DVSWDR	Dividend Sweep Debit
EB	Purchase (External)
ES	Sale (External)
EXT	Line Extinct
F60I	Fund 60 Transfer In
F60O	Fund 60 Transfer Out
F60P	Fund 60 Purchase
F60S	Fund 60 Sale
IAJC	Credit interest adjustment
IAJD	Debit interest adjustment
ICORC	Interest recalculation
ICORD	Interest recalculation
ID	Incoming Dematerialised
LTFC	Losses Transfer Credit
LTFD	Losses Transfer Debit
MLCD	Merrill Lynch Holdings Clear-down
MLCM	Merrill Lynch Credit Movement
MLCR	Merrill Lynch Credit Trans
MLDM	Merrill Lynch Debit Movement
MLDR	Merrill Lynch Debit Trans
OBCR	OPENING BALANCE CR
OBDR	OPENING BALANCE DR
OD	Outgoing Dematerialised
OO	Open Offer
OPCR	Opening Proposed Credit
OPDR	Opening Proposed Debit
PAR	PAR Value Change
PPI	Pari Passu Issue
PPO	Pari Passu
PRSWCR	Half Yearly Interest Payment
PRSWDR	Half Yearly Interest Payment
RA	Rights Call
RDM	Redeemed
RI	Rights Issue
S	Sale
SC	Scrip Dividend
SCC	Solvency Credit Chargeable
SCNC	Solvency Credit Non-Chargeable
SDC	Solvency Debit Chargeable
SDNC	Solvency Debit Non-Chargeable
SI	Scrip Issue
SOLV	SOLVENCY CR
SPL	Stock Split
SPO	Stock Split Out

# FAL Online

## Overview and glossary of terms

LLOYD'S

SUB	Subdivision
TFI	Transfer In
TFIR	Rev PEP Tfr From Plan Mgr
TFO	Transfer Out
TI	Takeover Issue
TO	Taken Over
TOD	Dematerialised Converted Out
UAPRD	Debit Interest
UCAC	Product Corporate Action Credit
UCAD	Product Corporate Action Debit
UCARC	Product Corporate Action Credit Reversal
UCARD	Product Corporate Action Debit Reversal
UCRJN	Credit Journals
UCRJNR	Credit Journal Reversal
UDRJN	Debit Journals
UDRJNR	Debit Journal Reversal
UDVCR	Dividend Credit
UDVRC	Dividend Credit - Reversal
UIAJC	Credit Interest Adjustment
UIAJD	Debit Interest Adjustment
UICJD	Product Interest Correction Journal Dr
UPTCR	Credit Payment
UPTDR	Debit Payment
UPTRC	Credit Payment Reversal
UPTRD	Debit Payment Reversal

### Document Upload Categories and Descriptions

Category	Description
Acceptabilities	Acceptabilities
Audit	Auditors valuation request Bank Audit correspondence
Corporate actions	Corporate Action acceptances Corporate Action beneficial owner details Corporate Action queries and responses Corporate Actions event advices Corporate Actions instructions Proxy voting
DCP trades	Blanket Counter Indemnities Bloomberg Customer Agreements Citibank Account Opening Documentation Contract Notes DCP trades queries and responses

# FAL Online

## Overview and glossary of terms

LLOYD'S

	UT Account Opening - beneficial owner/controlling persons required
	UT Account Opening - Application Forms & Prospectuses
	UT Account Opening - Dealing Authorities/UT Application Forms
Distribution/Results/SRF	Consolidated Person Accounts (CPAs)
	Distribution data
	Distribution queries and responses
	SRF Inland Revenue valuations
Funds at Lloyd's - DCPs	Comfort Letters
	DCP queries and responses
	FAL Files (Additional assets/releases/substitutions etc)
	FX requests
	LOC Collateral Return forms
	LOC notice of cancellation
	PLDs and Appendix 5's
	Regulating Trustee Directions (RTDs) for Distribution
Funds at Lloyd's - Non DCPs	Comfort Letters
	Custody FAL queries and responses
	FAL Files (Additional assets/releases/substitutions etc)
	FX requests
	LOC Collateral Return forms
	LOC notice of cancellation
	PLDs and Appendix 5's
	Total Release reports
	Weekly Agent Reports
Gateway Team	Gateway Team
Income and Dividends	DCP/Investment manager income report
	Dividend mandates
	Dividend queries and responses
	Interest queries and responses
	Interest statements
Legal documents	Change of coordinating agent
	Delegated authority request
	Grant of Probate/Letters of administration
	Individual or Company name change
	Notification of Death (Death certificate)
	OPOA/USPOA
	POA - enduring/lasting or General POA
	PTF Trustee changes
MS Charges	MS Charge queries and responses
MS Complaints	MS Complaints queries and responses
Onboarding/New Clients	Change of Controller/Director
	FAL Online applications
	HRR
	Lloyd's forms of appointment
	Master and customer agreements
	Onboarding - third parties/new members and new entities



# FAL Online

## Overview and glossary of terms

LLOYD'S

	Onboarding queries and responses
	Onboarding/Declaration of Compliance
Remediation	Documents requested
	Remediation queries
Resigning membership	Perpetuity process
	Resignations
	Terminations
Statements	Capital Test Statement/data
	Cash Statements
	FAL Valuation
	Solvency Statements/Report
Tax Documents	BEAT Reports
	Canadian Income Tax Return
	CTA1/CTA2 Forms
	Expense Declaration Forms (EDF)
	FATCA
	Japan Income Tax Return
	Member Level Reinsurance (FET)
	Tax Retention
	UK Tax Residency Declaration Forms
	US FIT Schedules – 1 <sup>st</sup> Level
	US FIT Schedules – 2 <sup>nd</sup> Level
Tax Operations	Tax queries and responses
Trades	Blanket Counter Indemnities
	Bloomberg Customer Agreements
	Citibank Account Opening Documentation
	Contract Notes
	Trades queries and responses
	UT Account Opening - beneficial owner/controlling persons required
	UT Account Opening - Application Forms & Prospectuses
	UT Account Opening - Dealing Authorities/UT Application Forms
Verification Documents	Bank account evidence
	Change of address (individual/corporate/TPFP and directors/controllers)
	ID evidence