



Frequent Support Questions

July 2023, Version 1.42

Part of the



Series of Documentation

From Panoramix™ Financial

Copyright © 2018-2023, all rights reserved

Table of Contents

Introduction	7
Password Management	7
How do I change my password?	7
Does Panoramix support two-factor authentication (2FA)?	7
How do I set up 2FA?	7
How do I then use 2FA?	10
Wait, why do I have to pick my phone carrier for SMS text 2FA?	11
What if I forget my password?	11
How do I force password changes for my advisory?	12
Settings	12
Stock Quotes, Local or Cloud?	12
Are there settings that can help make Panoramix faster?	13
Reports	13
Why are my email options for billing and reports etc. unavailable?	13
Why can't I save reports to any folder other than the Desktop?	16
What's the run-order for Batch Reports?	17
Why do I sometimes get wildly different results on the Generic Performance and Statement Reports when I use the last day of the month for the starting date vs. the first day of the following month? ..	18
How Do I / What's the Best Way to See... ..	18
What is the be report or way for me to get dividends and interest income for the prior year end? ..	18
I changed my Asset Allocations Map/How do I reflect that into a prior month end?	18
Why are my Asset Map classifications not applied to certain holdings?	18
Why do certain Qualified Accounts show/not show on the RMD Report?	19
Why do Management Fees show as a deposit to MFXXX - Management Fees on Performance Reports?	19
How should I classify my Management Fees holding?	19
How is Income calculated on the Income Forecast Report?	20
What kinds of transactions fall into the income vs appreciation columns on reports?	20
What about Fees?	21
What's the performance difference when I select Show Fees vs. when I don't?	21
What's this "One year," etc. selection for columns on performance reports?	21
What's this "Calendar Year" selection for columns on performance reports?	21

Are there ramifications to showing holdings-level detail on Performance reports?	21
On the Holdings Summary report, what do the Closed Holdings represent and why would I want to show them?	21
Benchmarks	22
What dates does Panoramix use in establishing benchmarks?	22
Do benchmarks incorporate yield?	22
Blotter	22
Can I eliminate fields in the Blotter?	22
Can I save a blotter view for later use?	23
How do I get back to the “factory settings” in a blotter view?	23
Why are there different totals between the sum of the Account Value in the Accounts blotter and the sum of the Holdings Value in the Holdings blotter?	23
Billing	24
When can I run billing?	24
Does Panoramix use the trade date or the settlement date for transactions related to billing?	24
Why is my available cash after fees figure wrong?	24
Why can’t I save a Setup (view) in the billing grid the way I can in the blotters?	25
Billing and Leap Year (applicable 2019/2020, 2023/2024, 2027/2028 etc.)	25
Are there any options regarding how Panoramix determines leap year?	25
Client Portal	26
How do I see the client-version of the portal?	26
Client Sees an Error	26
Client routed to “Ask Advisor for Access” page	27
I encounter an error whilst viewing the portal as the client	27
May I view the client portal for more than one client simultaneously?	28
How does the client enable two factor authentication (2FA) on the Client Portal?	28
Is there a mobile App version of the client portal?	28
Form Letters	29
How do I add a template for the creation of a form letter in Panoramix?	29
Managing Outside Assets	29
May I enter accounts entirely manually?	29
May I have Panoramix staff do the data entry for manually entered accounts so that they are supported?	29
Adding outside assets of mixed types	29

Installation Security Warning.....	30
Integration Issues.....	30
MS Outlook	30
MoneyGuide Pro.....	31
DST FANMail	31
How do I set up a DST interface via FANMail?	31
What does it mean when accounts stop downloading via FANMail?	31
Are there password limitations with FANMail?.....	31
Is a DST FANMail connection considered a custodian data feed for purposes of Panoramix licensing?	32
Riskalyze: How do I use the Riskalyze Scores from the Custodian Portfolio and not the Panoramix Portfolio?	32
Redtail®—How to access Panoramix from inside the Redtail interface	33
Schwab.....	34
I’ve lost my API Authentcation, what do I do?	34
Does Schwab allow Fractional Shares trading in Panoramix Pro?	34
Panoramix General	35
What are the Panoramix user types and how do you change them?	35
Householding—Definitions of options and impact	35
There was an unexpected error: what does that mean?	36
What does Panoramix use for email settings, such as the from account?	36
What does “Recent” mean in the Contact Dashboard’s Recent Emails tile?	36
Does Panoramix serve as an archive for sent/received emails?	36
Can I add an appointment that is visible for the client on the Client Dashboard?	37
What is Mark as Special and Can View Special for?	37
How does Panoramix handle deceased clients?	37
What’s the difference between asset class and asset type?	37
How do I add/edit asset classes and asset types?.....	38
What is security type?.....	38
What’s the difference between Return, Gain, and Investment definitions?.....	38
What’s the difference between Cost Basis and Investment?.....	38
May I enter Cost Basis manually?	39
Does Panoramix maintain a Cost Basis History?	39
Which reports show Cost Basis and Which show income and why?	40

What's the deal with Cost Basis for Identifiers starting with "BAAH?"	40
Where may I find / edit an account's closing date?	40
What is a Sub Account?	40
Should I merge records, or associate them?	40
How do I merge two client records?	41
How do I associate client records?.....	43
What are TD_#####, New (Client) Contacts and how do I fix them?	43
How can I track my email opt outs for compliance purposes?.....	43
Application Cannot Start message box appears.....	44
The Error	44
The Why.....	44
The Fix.....	44
Permissions error on loading Panoramix	45
Permissions error upon upgrading Panoramix.....	45
Panoramix and your antivirus program	46
Open File Security Warning.....	46
Can I stop a single account from downloading?.....	47
What are the pros and cons of large historical data conversions?.....	47
How do I search for an account by account number?.....	48
The Search Tool Way.....	48
The Accounts Blotter Way	48
How do I tell which version of Panoramix I am using?.....	49
How do I get help from Panoramix support?	49
How do I get the latest version of Panoramix?	49
Is the Identifier the same thing as the CUSIP?	49
Where are the help manuals and guides?.....	49
How can I find a history of release content?	50
I have this client who... ..	50
...Doesn't want any data loaded to external-to-custodian systems, such as Panoramix.....	50
Scenario one	50
Scenario two	50
What are my options for paying my subscription fee for Panoramix?	51
Appendix A: Document Change Control	52

Appendix B: Conventions Used in this Document	55
--	-----------

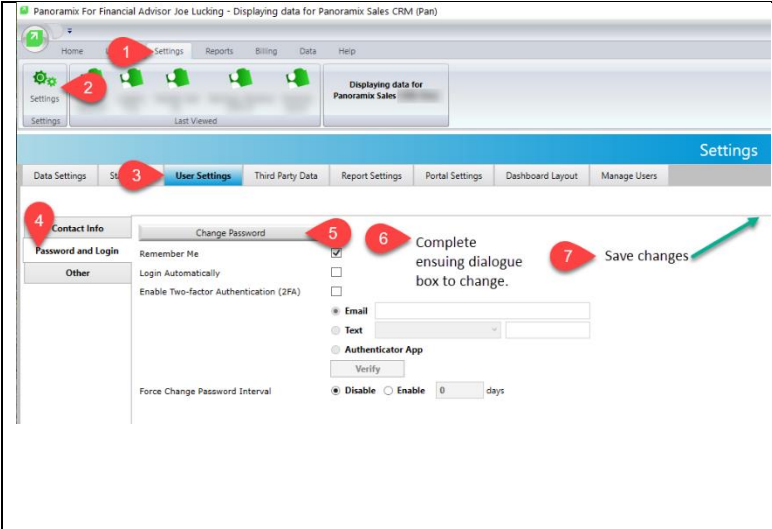
Introduction

This is a Panoramix™ Frequently Asked Questions (FAQ) for common support questions. It's intended to offer self-support to Financial Advisors using Panoramix.

Usage of this manual is limited by the terms and conditions of the standard Panoramix Software License Agreement dated March 2, 2017, which covers “any related documentation” (section 4). Only active licensees of Panoramix may possess and use this document.

Password Management

How do I change my password?



The screenshot shows the Panoramix web application interface. At the top, there is a ribbon with tabs: Home, Settings, Reports, Billing, Data, and Help. The 'Settings' tab is selected. Below the ribbon, there is a sub-ribbon with tabs: Data Settings, User Settings, Third Party Data, Report Settings, Portal Settings, Dashboard Layout, and Manage Users. The 'User Settings' tab is selected. On the left side, there is a sidebar with 'Contact Info' and 'Password and Login' sections. The 'Password and Login' section is active. In the main content area, there is a 'Change Password' section. It includes a 'Remember Me' checkbox, 'Login Automatically' checkbox, and 'Enable Two-factor Authentication (2FA)' checkbox. Below these are input fields for 'Email' and 'Text', and a 'Verify' button. At the bottom, there is a 'Force Change Password Interval' section with 'Disable' and 'Enable' radio buttons and a '0' day input field. Red numbered callouts 1 through 7 are placed over the interface to guide the user through the steps to change their password.

1. Click the **Setting Tab**
2. If necessary, click the **SETTINGS** icon on the ribbon
3. Click the **User Settings** tab
4. Select the **Password and Login** tab
5. Click the **change password** button
6. Enter your “old password” (i.e. your current password) and your “new password” (i.e. the password you would like to use going forward) twice (once in each text box)
7. click **save**.

Does Panoramix support two-factor authentication (2FA)?

Two-factor Authentication (2FA) requires that you enter a code sent to you via email, SMS text message, or to your phone app in addition to your username and password before you may access Panoramix. It is an added level of security protection to prevent unauthorized access to your data. Yes, Panoramix supports 2FA.

How do I set up 2FA?

To enable 2FA

- Go to **Settings, User Settings**, (see image above)
- Select **Enable 2FA**
- Select the notification method for your code, email, SMS text, or your smartphone's authenticator app
- If SMS text, select your carrier
- Click **Verify** to complete next steps

See image below.

Change Password

Remember Me ☒

Login Automatically ☐

Enable Two-factor Authentication (2FA) ☒

☐ Email

☐ Text Xfinity (Comcast)

☒ Authenticator App

Verify

- Alltel Wireless
- AT&T Mobility (formerly Cingular)
- AT&T Wireless
- Boost Mobile
- Cricket
- Metro PCS
- Sprint (Nextel)
- Sprint (PCS)
- Straight Talk
- T-Mobile
- U.S. Cellular
- Verizon
- Virgin Mobile
- Xfinity (Comcast)

Select Enable 2FA.

Select the notification method for your code, email, SMS text, or phone app. If SMS text, select your carrier.

Click Verify to complete next steps.

The list of carriers available for SMS text notification appears to the left.

To Verify

Enabling 2FA requires that user verify it before saving. Click **verify** to begin. The ensuing screen is slightly different based on the 2FA type selected.

In case of email and SMS text, click on **send code** in order to send code to the specified email/phone number. Enter the verification code and click **save**. In case of auth app, use the QR code (individualized code per user, generated to add Panoramix option to the authenticator app. Enter the verification code displayed by the app, and click **save**.

Panoramix works with any smartphone authenticator app based on the IIRC algorithm developed by Google (which is now part of the public domain). We regularly test Google Authenticator (which happens to be the most common app) and Authy on iPhone. Many use FIS Authenticator and we have several advisors using a variety of apps on Android-based devices.

Email

Verify Two-factor Authentication

Text

Authenticator App



Verify Two-factor Authentication

Verify Two-factor Authentication

3

Save Cancel

Use QR code displayed below to add Panoramix to your authenticator app.

1

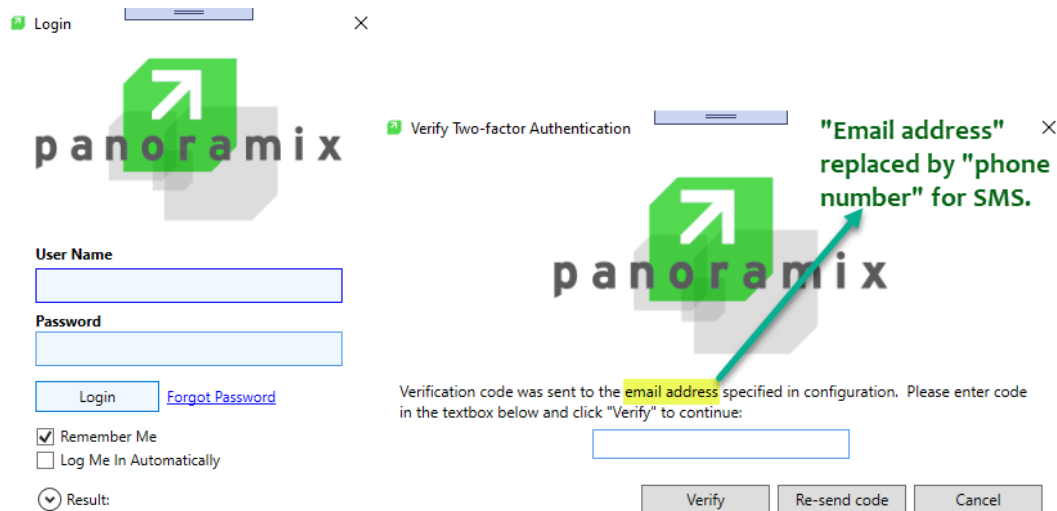


Enter code below:

2

How do I then use 2FA?

Log in as you normally do with username and password. Once 2FA enabled, three options as shown in the following images.



Login

panoramix

User Name

Password

Login [Forgot Password](#)

☒ Remember Me
☐ Log Me In Automatically

Result:

Verify Two-factor Authentication

panoramix

"Email address" replaced by "phone number" for SMS.

Verification code was sent to the email address specified in configuration. Please enter code in the textbox below and click "Verify" to continue:

Verify Re-send code Cancel

Since your phone's Authenticator App generates a new code periodically, there is no need for a "resend code" button. Therefore, the screen looks as follows.

Wait, why do I have to pick my phone carrier for SMS text 2FA?

Panoramix makes you pick your carrier to use as a backup method of notification. Should the primary SMS message method fail, Panoramix uses the carrier-specific notification method as a secondary attempt to deliver you the SMS text code.

What if I forget my password?

Either you are reading the entire FAQ for your own edification, for which I say thank you and congratulations, or you're checking this for a coworker who is locked out, in which case good on you for helping an knowing where to look. Otherwise, I'm not sure how you got here, since you must be logged onto Panoramix now if you used the **Help, Help Guides** selection to get to this document.

Click the Forgot Password link at login time.	Enter your username and click reset password
Heed the warning and click yes	Click OK
Return to login. Use temporary password	Change password

	Expired password Change Password Save Cancel Your password has expired. You must change it before logging in to Panoramix. Old Password New Password Retype New Password
Return to login. Use new password.	

NOTE: if the email address in Panoramix is invalid, you will need to contact support at 877-595-3282, option 3 for a reset.

How do I force password changes for my advisory?

Under settings, see immediately previous, if you have access to the **Impersonating Users** tab, you will see two elements related to managing your advisory's list of passwords. One is a check box that allows you to force change a password the next time the advisor logs in, and the other is a **change password** button that lets you set the value if the advisor has forgotten their password.

Remember to **save** changes. See below.

The screenshot shows the 'Settings' page with the 'Impersonating Users' tab selected. A table lists users with columns 'd-only', 'Allow Contact Categories', and 'Force Change Password'. A red circle labeled '1' highlights the 'Force Change Password' checkbox. A green circle labeled '2' highlights the 'Change Password' button. A 'Change Password' dialog box is open, showing fields for 'New Password' and 'Retype New Password', with 'Save' and 'Cancel' buttons.

1 #1 = The force change password checkbox; #2 = the change password button and subsequent dialogue box.

Settings

Stock Quotes, Local or Cloud?

The difference between local and cloud for the stock quote setting is that local hits a third-party web site directly to get stock quotes, whereas the cloud setting calls a Panoramix service which will hit the site from our server. It's slightly faster to do it locally, and we do prefer it, but sometimes local

corporate firewall rules get in the way of Panoramix making calls to non-Panoramix web sites, so we offer the option primarily for that reason.

Are there settings that can help make Panoramix faster?

Panoramix uses more memory on two functions related to the Contact list than many others. This can make Panoramix run slower for larger advisories. To counter that, there are two settings, as follows. Access both via the **Settings Tab, User Settings**.

Disable instant contact search



Disable initial load in contact search



The *Disable instant contact search* checkbox instructs Panoramix to not automatically fire the contact list search as you are typing in the search bar in the upper right of the primary Panoramix screens. This means that once you complete typing your search string you need to either press enter or click the search magnifying glass to execute the search.

Full Text

Search for Contact



The *Disable initial load in contact search* checkbox instructs Panoramix not to load the Contact List by default. You will need to complete some kind of search to populate the grid with search results (see above) or click the **load all** button to populate all your contacts into the grid. The **load all** button only appears when you select this option.

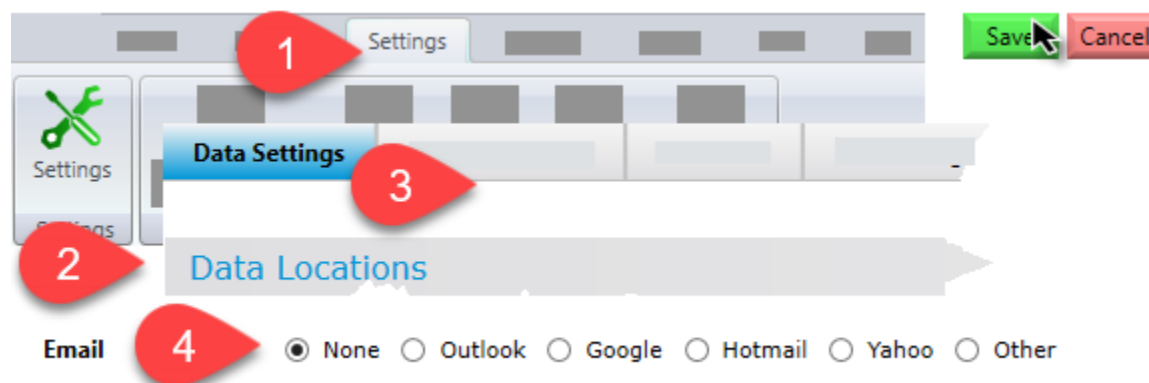
Load All

Enable Asynchronous Processing. While this does not technically make Panoramix faster, it does let you initiate a process (or multiple processes) and then do other things in Panoramix while those tasks complete in the background. You will receive a notification upon task completion. This is also a good way to avoid network firewall timeout settings for those subject to such things. Presently Billing an Blotter queries are supported. Go to **Settings, User Settings, Other**, and set the *Enable asynchronous requests* option by checking the checkbox. **Save**.

Reports

Why are my email options for billing and reports etc. unavailable?

By default, email is not set up, as Panoramix does not know about your email client until you tell Panoramix about it. To set up and enable email do the following.



1. Click the **Setting** Tab
2. If necessary, click the SETTINGS icon on the ribbon
3. Click the **Data Settings** tab

4. Select your email client
5. Click **save**

Panoramix directly supports MS® Outlook™, Gmail (Google) Hotmail™ and Yahoo® mail. You may also establish another client, such as integration with RedTail™, with a bit more information.

Outlook specific

Panoramix can pull in your Outlook calendar information as well. Simply check the *Use Calendars* check box.

Outlook Information

Use calendars: ☒

\Calendar

Use shared calendars:

User Name

Google specific

Google lets you pull in your contacts and US Holidays as desired in addition to using Gmail.

NOTE: This is **not a password used to login to Google**. You must first create a separate "App password" in Google Account settings, for use by Panoramix, and enter it as the password here.

Google Information

User Name

Password

Use calendars:

☒ @gmail.com

☒

☒ Contacts

☒ Holidays in United States

If you have a Business Google Account (G Suite) the administrator for that Google account will need to access the account settings at Google and configure the account for POP/IMAP mail access for every account client who needs to use Panoramix to generate e-mail. Google provides support instructions for this procedure at: <https://support.google.com/a/answer/105694?hl=en>.

Hotmail and Yahoo specific

Hotmail and Yahoo require your email address and password. Panoramix also allows you to customize your signature plate when using these clients—something available natively in other tools such as Outlook and Gmail.

Email Settings

Email Address Password

Email Signature

B *I* U ~~S~~ ~~D~~       **A⁺** **A⁺**

Font Font Size Font Color Highlight Color

☐ Insert signature automatically

Other specific

At a minimum, to send email, you will need to gather your service providers SMTP information. This is often available on your provider's web site.

If your provider does not offer the functionality of adding a signature line automatically, Panoramix provides that capability.

Email Settings

☐ POP3	Server	Port 110	User Name	Password	☐ SSL
☐ IMAP	Server	Port 110	User Name	Password	☐ SSL
☐ SMTP	Server	Port 25	User Name	Password	☐ SSL

Email Signature

B *I* U ~~S~~ ~~D~~       **A⁺** **A⁺**

Font Font Size Font Color Highlight Color

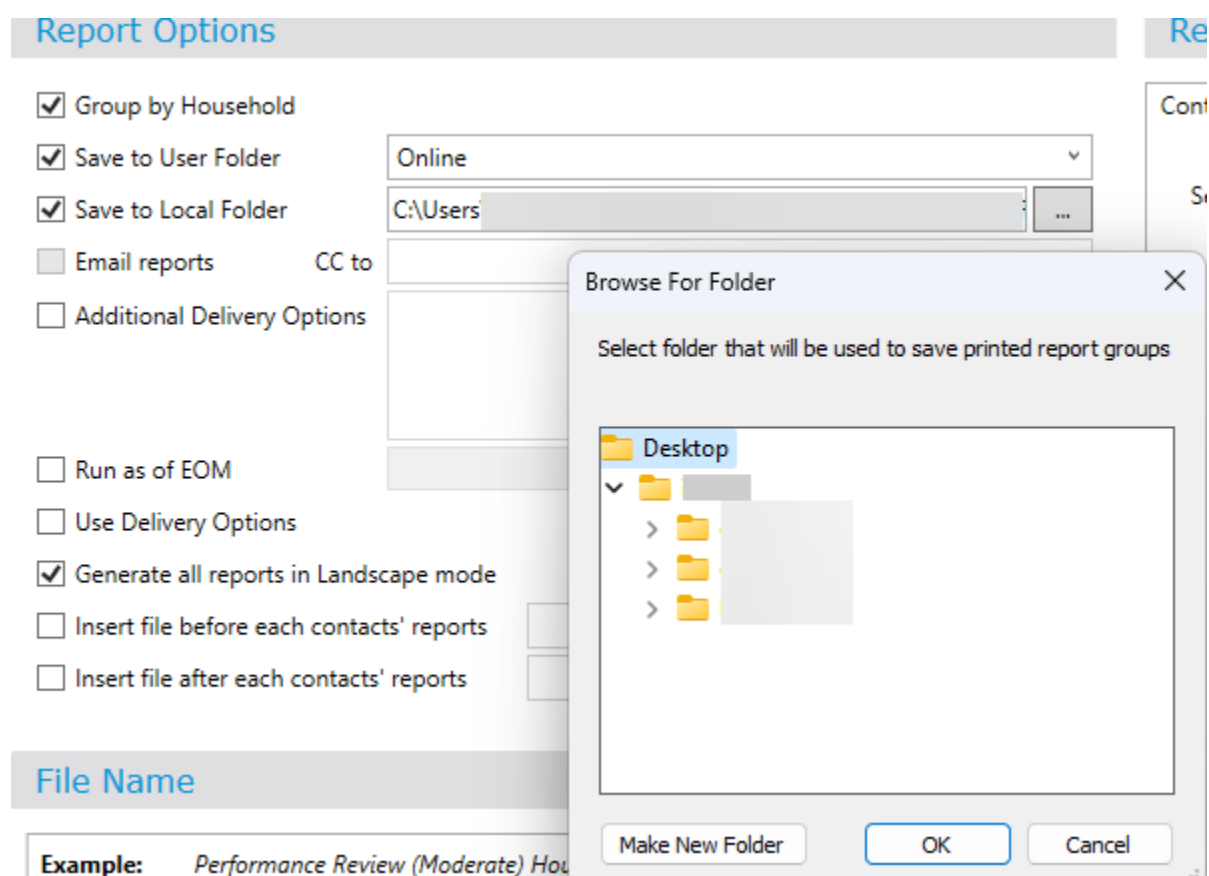
[First Name] & [First Name] repeating on reports—can I fix it?

Under certain conditions, when you run reports they read [First Name] & [First Name] [Last Name] where the first names are the same. This can happen when someone is in Panoramix as an individual and tied to their business, for example. In this case, it's not appropriate to merge the contacts, but you want the reports to not read that way. What to do?

Any time you don't like the display name Panoramix generates for reports, add a salutation (**edit** in the Contact Information area of the client dashboard) for any contact in the household. Panoramix uses the salutation as an override to the standard first name, middle initial, last name for all reports.

Why can't I save reports to any folder other than the Desktop?

If you encounter this situation when you click the ellipsis to set up or change the local folder location it's a OneDrive thing.



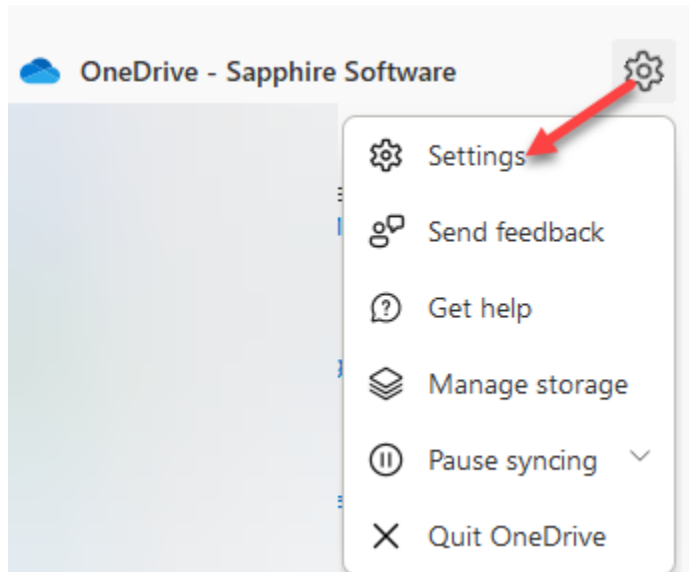
The issue is covered in some detail here: <https://answers.microsoft.com/en-us/windows/forum/all/windows-11-browse-for-folder-dialog-issue-only/0a0ce0a5-0a72-4483-a51e-1b3ee9dffcdb>.

OneDrive is the culprit. The workaround is to stop syncing your Desktop folder with OneDrive.

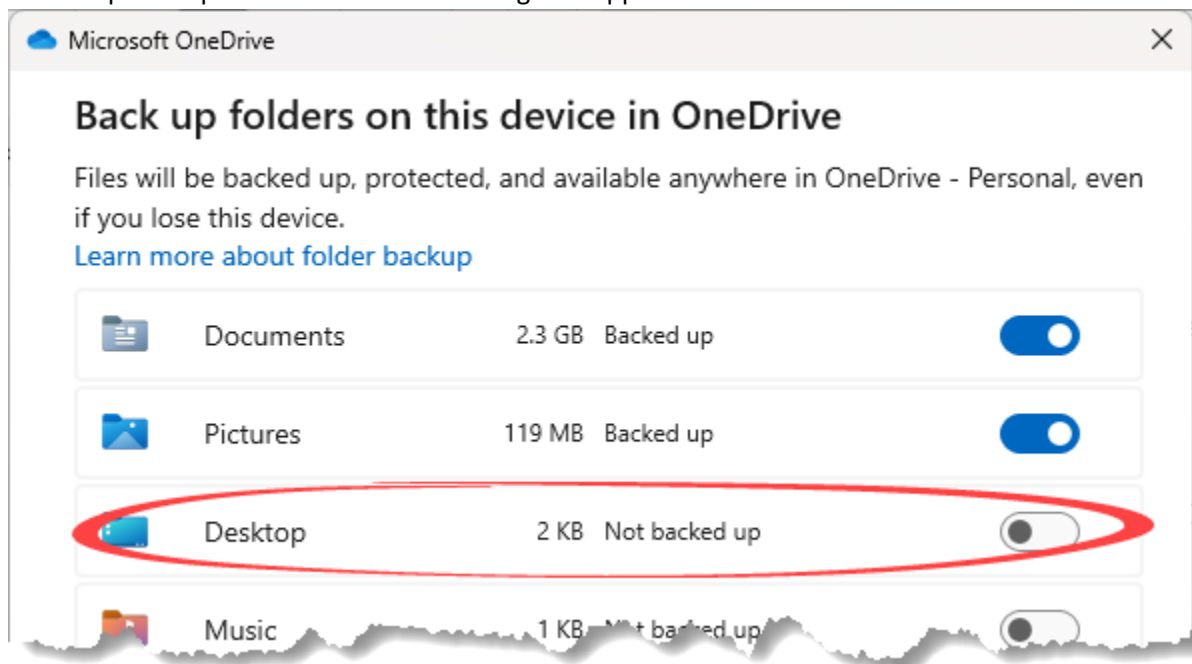
Important: Before proceeding, copy the files in those special folders to another folder or external drive. Please don't copy them anywhere under Desktop/Documents/Pictures. This is because disabling

OneDrive backup for a folder erases the local copies of the files. Copying them to a different location beforehand will ensure that you don't need to download them again from the OneDrive cloud.

1. Right-click the OneDrive icon in the Notification area and click Settings.



2. Select the Sync and Backup tab, and click Manage Backup
3. In the Manage folder backup dialog, click on the Stop backup link for "Desktop"
4. Click Stop backup in the confirmation dialog that appears



What's the run-order for Batch Reports?

Panoramix runs batch reports in the following order:

1. Alphabetically for all contacts with a *Head of Household* value = true

2. All contacts associated with those clients run in the *Head of Household = true* group
3. Alphabetically for clients with a *Head of Household* value = *false*, using the first contact encountered for a household group for all clients not yet included in number one or two above

That is, if there is a Head of Household, then they and members of their house go first, alphabetically by last name. Then comes everyone else, and if they are part of a household, they are grouped by the first-encountered member of that household. If they are not members of a household, then they run on their own as they fall into the alphabetical order of the third group as listed above.

Why do I sometimes get wildly different results on the Generic Performance and Statement Reports when I use the last day of the month for the starting date vs. the first day of the following month?

If you do not use an end of month for a parameter in the generic performance, then Panoramix must regenerate the account as it existed at that time rather than use our end of month snapshots. That requires solid and accurate daily data from the custodians, and you will never get that from ByAllAccounts, for example. Be wary of any mid-month performance reports with ByAllAccounts [or Vision, or Plaid, or other held-away source] data. The exception is as of today, you can always run any report as of today. If you want any calendar period—month, quarter, year—don't use the Generic reports, use the specific period reports designed for that purpose.

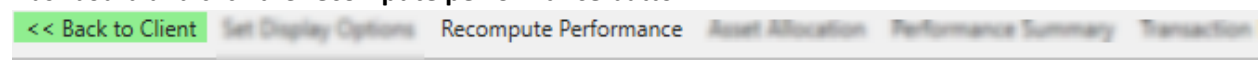
How Do I / What's the Best Way to See...

What is the best report or way for me to get dividends and interest income for the prior year end?

1. Run the Portfolio snapshot as of 12/20YY and use the YTD income.
2. Run an annual statement or annual performance report for 20YY and use the income column.

I changed my Asset Allocations Map/How do I reflect that into a prior month end?

Reports use a snapshot of the client's asset allocation mapping as of the time that the snapshot was taken, at each month end. To backwards apply the present map for a given client, access the Portfolio Dashboard and click the **recompute performance** button



If you need to apply Asset Map changes to your entire book for a previous month end, send a support request (Help>>Support Request) stating "Please rerun my month-end snapshot to update changes made to my Asset Map." We'll be in touch when complete. Note that for larger firms rerunning a snapshot can take upwards of 30 minutes once it's started.

Why are my Asset Map classifications not applied to certain holdings?

There may be one of two things at issue here. The first is a setting. The second is an issue of timing.

The setting. Under **Settings, User Settings**, check the *Automatically update asset data* checkbox and **save** the change.

The timing issue. The issue here is the order of processing in Panoramix. "The one thing" we must optimize in Panoramix is the import times for our custodial feeds each day. As we grow, we must be as efficient as possible, or the data feeds will take too long to complete. Therefore, there are some things we *could* do during the data imports, which we chose not to do for the sake of speed. One of those

things is to apply Asset Map settings to new holdings. That process is done at night when the system is quieter. If a new holding comes in in the data feed in the morning, it will not get assigned the info from the Asset Map until that night. This includes at month end (see above.) You may **save changes and apply** your map at any time if you want to look at allocations of holdings that just showed up today.

Why do certain Qualified Accounts show/not show on the RMD Report?

A common scenario is that an account with a description or title that includes the word “Roth” and is tagged as a *Qualified Account* does not have a *Registration* setting that matches a Roth account. Panoramix uses the registration value to determine which qualified accounts appear on the required minimum distribution report. From the Account’s edit screen, Account Information tile, use the Registration drop down list to select one of the Roth labels available to exclude the account from the RMD report.

The screenshot shows the 'Account Information' form. The 'Registration' dropdown is highlighted with a green oval. A green arrow points from the 'Description' field, which contains 'Roth IRA', to the 'Registration' dropdown. Other fields include 'Type' (Security), 'Company Name', 'Account Number', 'Rep Code', 'Account Group', 'Value' (\$), 'Qualified' (checked), 'Sub Account' (checkbox), 'Model', 'Categories', 'Linked Account', and 'Is Setup' (checked). 'Manage' buttons are next to 'Account Group', 'Model', and 'Categories'.

Why do Management Fees show as a deposit to MFXXX - Management Fees on Performance Reports?

Fees come from cash money market holdings and that looks like a withdrawal. That withdrawal needs to be offset, otherwise your performance would be gross of fees¹. The other option would be to ignore cash withdrawals if they are for a fee, but then the cash holdings would not balance. Fees are very custodian specific as to where originate. To manage that, Panoramix has a fee holding (MXFXX) which tracks the fees, such that it's origin agnostic, whether MMDA12, CASH03, a cash sweep account, \$FCASH, or whatever the custodian is using.

How should I classify my Management Fees holding?

Most custodians have a special holding coded for Management Fees (MFXXX is common). It's tempting to classify this account on your Asset Map as Cash or Cash Equivalent. However, doing so will cause

¹ This is also what allows Panoramix to offer you the ability to report gross of fees if you enable that option and elect to do so on a report basis. As always when it comes to this topic, Panoramix recommends checking with your compliance officer before taking this action.

performance report on a any group with the fee so classified (Asset Class, Security Type, Asset Type, etc.) then the net of fees is 100% reflected in that groups, which has an unintended consequence to the numbers reported for performance by that classification group. Better is to put it into Other or to create a Fees classification and assign the fee holding to that category. The performance for that category will be 0% in the latter case because there is no basis upon which to report, which is more accurate than the negative cash position if it's in the Cash or Cash Equivalents category.

How is Income calculated on the Income Forecast Report?

Panoramix obtains information for the Income Forecast report from a variety of sources. The first is the custodian. Schwab (and most custodians) send(s) Panoramix the estimated annual income for each holding. From there Panoramix determines the next dividend date and the frequency. Panoramix uses multiple sources for this, which cover about half of the holdings. Then Panoramix examines its own data (across all advisors) to determine the frequency and last dividend date. If there is a holding that has an unusual dividend, or if a custodian records it improperly and has to redo it, that can cause Panoramix to get the frequency wrong, but it will fix itself over time.

What kinds of transactions fall into the income vs appreciation columns on reports?

Panoramix breaks transactions into 2 buckets, those that change the number of shares and those that don't. We call the second category income/expense but it is any transaction that doesn't affect the number of shares (reinvested dividends are an exception that prove the rule, but we treat them as two transactions—one in the first bucket, and one in the second). With that in mind, nearly everything but a buy or sell will go into the "Net Income" bucket. In general, the first bucket of transactions will go to Net Additions/Withdrawals, the second bucket of transactions will go to Net Income.

Another way to think of it is that net income is cash dividends. Reinvested dividends are reflected in the number of shares, and they will be in the market gain.

Income could have expenses in it as well, but it is typically just dividends.

Here's another way to think about it.

Addition/Withdrawal is the sum of ALL transactions for the time period. If all goes right, it is the sum of all deposits plus the value of any ACAT or transfers in minus the sum of all withdrawals and the value of any ACATS or transfers out.

$$AW = (Deposits + ACATS\ in + Xfer\ in) - (Withdrawals + ACATS\ out + Xfer\ out)$$

Net income will be the sum of all dividends and capital gains typically.

Market earnings is what the market did during that time period, and that is computed as the ending value minus beginning value minus net flows plus income minus fees

$$ME = EV - BV - NF + I - F$$

In general, you can run the cash flow report to get the details behind the additions/withdrawals and the income summary report to get the details behind the net income.

What about Fees?

Fees are handled a bit differently depending on what they are. A Management fee is actually a cash withdrawal, so we track those separately so we can “offset” the withdrawal. A Management fee will hit the Net Additions/Withdrawals field for performance purposes and so they need to be reflected on the report to get the numbers to sum properly. Other Fees/Commissions show for your reference. They are reflected in the buy/sell price and so do not need to be included in any balancing.

What’s the performance difference when I select Show Fees vs. when I don’t?

Short answer: There isn’t one. If you elect to show fees the report simply breaks them out for viewing. If you don’t show fees they offset withdrawals, as noted above, so the performance figure is the same.

What’s this “One year,” etc. selection for columns on performance reports?

Various performance reports contain customizable columns and among the choices are one year, three year, and five year. If you run a report for any given month end, the timeframes do a lookback for the timeframe referenced. That is, a report run as of 2/28/2021 will look back to 2/29/2020 (yes!) for one year, 2/28/2018 for three year, etc. If you run the report “as of today,” Panoramix looks back one year from the previous month end. For example, a report run as of today on 3/26/2021 will still look back to 2/29/2020 for the one-year period, because 2/28/2021 is the most recently completed month end, and Panoramix relies on that month-end snapshot as the starting point for the lookback.

What’s this “Calendar Year” selection for columns on performance reports?

The Portfolio Snapshot and the XXXX report let you configure various periods of time for their column settings. *Calendar Year 1 – 4* allow you to set the columns to specific past calendar years. For example, if it is now March of 2020 and you select *Calendar Year 1* the column will be for the calendar year 2019. *Calendar Year 2* equates to 2018. Etc. through *Calendar Year 4*—2016. In 2021 the year 2016 falls off and *Calendar Year 1* becomes 2020.

Are there ramifications to showing holdings-level detail on Performance reports?

There are. Especially if the period covered by the report is greater than one year, since it magnifies the potential for this situation to occur. (For example, since inception through as of today for an account with five years of history.) Any time (regardless of the timeframe) you have a holding that you purchased after the report start date and sold prior to the report ending date you’re going to have a holding that started at zero dollars and ended at zero dollars. The net investment figure on the report is going to equal the gain or loss on that holding for the investment period. The performance figure will correctly calculate, but it may not look straightforward to your client. Say you are running a report for calendar years 2019 and 2020. You have holding X that you purchased in December of 2019 and sold in November of 2020 as a tax loss harvest. You purchased 100 shares at \$100/share. You sold those shares at a slight loss, for \$95/share. The performance report will list this as properly as a 5% loss for the holding. It may also appear at first glance that you only purchased \$500 of the holding and that it lost all its value when it did not.

On the Holdings Summary report, what do the Closed Holdings represent and why would I want to show them?

They represent the investment for any holding that has been sold. As an example, If I had Microsoft and bought it for \$1000 then sold it for \$1500, the investment would be -\$500. The reason you might want to

see that on the holdings summary is to balance the totals to performance reports relevant to total investment and income.

To hide these on the reports, uncheck the Show Detailed Summary parameter.

Benchmarks

What dates does Panoramix use in establishing benchmarks?

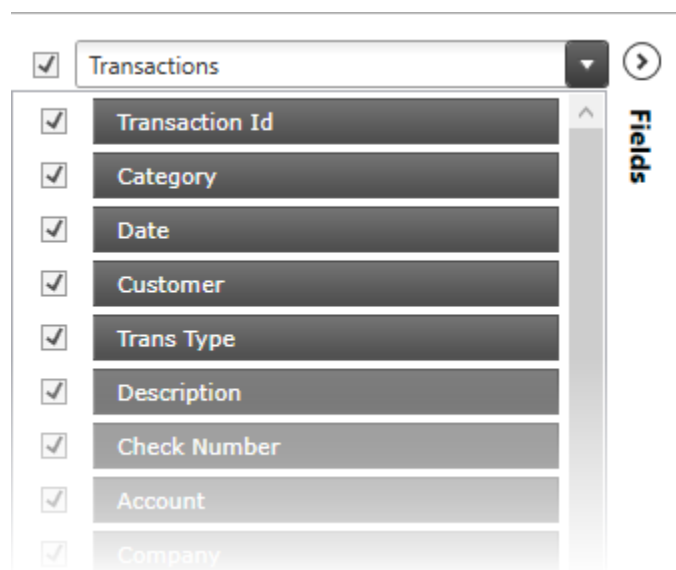
Panoramix benchmarks start with the prior days close, not the start day's open price. For example, a year to date look for 2020 uses the 12/31/2019 closing price as the starting value, not the 01/02/2020 open price. In the case of the highly volatile year of 2020, this difference in the S&P 500 "starting value," for example, changes from 3244 (open on 01/02) to 3230.78 (close on 12/31). The starting point matters when considering "YTD performance."

Do benchmarks incorporate yield?

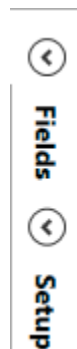
Panoramix benchmarks do incorporate dividends if they exist. Indexes such as the S&P 500 and NASDAQ do not have dividends (although Panoramix also has the S&P 500 Total Return as a benchmark, which does). Other benchmarks will reflect dividends as they apply to them. Therefore, you must know your benchmark for comparison purposes, as portfolio returns will reflect dividends.

Blotter

Can I eliminate fields in the Blotter?



Yes. On the right side of the screen, look for the fields and setup expanders (see image right). Expand the fields expander by clicking the left-pointing arrow in a circle, and clear the fields (columns) you do not wish to see. If you only wish to view a few of the columns, you may wish to start by clearing all by selecting the check box at the top of the list. You may then re-select only those fields you desire to see.



The sample (left) shows some of the fields for the Transaction blotter as an example.

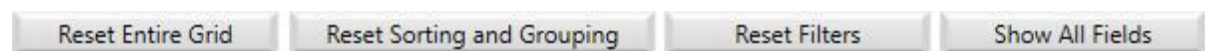
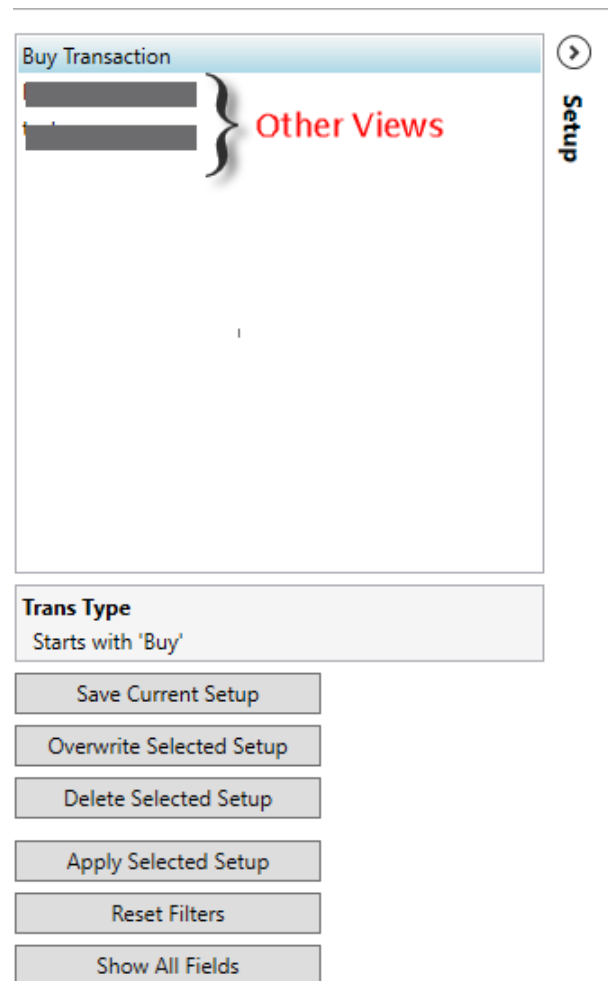
Can I save a blotter view for later use?

Yes. On the right side of the screen, look for the fields and setup expanders (see image above right). Expand the setup expander to show the image to the right. While the full details of this functionality will be covered in a forthcoming Blotters Manual, you can see that you have the ability from here to save, replace, remove, and use a variety of different views (setups) for the blotter in question. The list of those views appears in the main portion of the expander, along with a description of that view below the list. The buttons at the bottom allow you to perform the functions described above.

NOTE: To hide either the field or setup expanders, click the collapse button (the right-pointing arrow in a circle).

How do I get back to the “factory settings” in a blotter view?

There is a series of buttons at the bottom of the blotter view screen designed to help you quickly return to a standard blotter view should you need to clear multiple or “hiding” filters, reset sorting and grouping, and the like. For a complete explanation, check the forthcoming Blotter Manual. In the meantime, perhaps an image of the buttons will suffice.



Why are there different totals between the sum of the Account Value in the Accounts blotter and the sum of the Holdings Value in the Holdings blotter?

Four things may cause this. From most likely to least likely they are:

1. When you run both blotters for a prior month end, and you custody with TDA², the Holdings blotter uses the Settle Date and the Accounts blotter uses the Trade Date for any pending transactions over the month end.³
2. Holdings are in accounts flagged as Sub Accounts. To isolate these, load the Holding blotter with the Include Account Info box checked in the Additional Criteria expander and then filter for a value of True in the Is SubAccount field.

² Or did so as of the month end for which you're running this blotter result.

³ Just one of roughly one thousand reasons we shall never use settle date accounting for anyone ever again.

3. The account has a cash value, but no holdings. To find these, you may export both blotters (Holdings must have the Include Account Info box checked in the Additional Criteria expander before loading) and then use the Excel XLOOKUP() function to locate account in the Accounts blotter export that do not appear in the Holdings blotter export.
4. There are orphan holdings in your portfolio. Contact us with a support request if you suspect this is the case.

Billing

Please see the Billing Manual and Billing Quick Reference Guides for detailed information about processing your billing.

When can I run billing?

Several long-running processes affect Panoramix at month-end, including the creation of advisory snapshots. Generally, and for a TD-only advisory, it is safe to start your billing process ***after noon central time on the first of the month***. Prior to that, there is a risk that the month-end processes will not be complete, and your billing calculations will be based on balances for the day prior to the end of the month, instead of the end of the month. If you need to run your billing prior to noon on the first day of the month, please contact Panoramix support and we will be able to tell you when the processing for your advisory will finish. Beyond that, it is safe to run billing at any time.

For advisories with non-TD accounts, Panoramix billing may not be ready until all other custodian transactions have posted, with may not be until the second or third day of the month, in which case waiting until the third or fourth of the month is recommended.

Does Panoramix use the trade date or the settlement date for transactions related to billing?

Panoramix uses the settle date for TD and the trade date for other custodians. If a TD trade happens at the end of the month but hasn't settled, Panoramix will not consider it for month end. In general, and for Dividends, Panoramix does not go back to the prior month and adjust, so if it comes down after the first of the month, even if the transaction date is last month, Panoramix will not include it.

That said, there are a few situations in which TD will include a backdated transaction in on the first day of a new month. It is unusual, but it does occasionally happen. More than likely it won't change the month end numbers, but there's nothing in Panoramix to stop that kind of transaction from doing so.

And, as stated, for non-TD custodians, Panoramix uses the trade date. Therefore, it's a good practice to delay your billing run past the first day of the month, especially if you have held-away feeds or feeds from aggregators.

Why is my available cash after fees figure wrong?

Panoramix uses the Asset Map classification to determine which holdings in account belong to eligible cash for fees. The *Security Type* classification needs to be set to Cash_Cash Equivalent.

From the **Data** tab, select **Asset Map**, click **load**, and set the *Security Type* as shown below.

Symbol	Σ	⌵	CUSIP	Σ	⌵	Fund Name	Σ	⌵	Asset Class	Σ	⌵	Security Type	Σ	⌵
Cash						Cash			Cash and Equivalents			Cash_CashEquivalent		

Why can't I save a Setup (view) in the billing grid the way I can in the blotters?

Actually, you can. You simply might not be able to see it on your screen due to a resolution or size setting. Before messing with resolution and magnification settings, try this. Hide the Fee Settings and Fee Statements tiles using the hide/display icon (looks like a triangle in a circle). This will likely free up a sufficient amount of screen real estate to show enough rows in the Generated Fees grid to allow the Setup Expander to display on the right, just as it does in the blotters.

Billing and Leap Year (applicable 2019/2020, 2023/2024, 2027/2028 etc.)

Panoramix uses a rolling calendar for its billing calculations. The reasons for this are several, among them are advisories that run a different fiscal year versus calendar year, and those who complete quarterly billing for a third of their clients on a monthly basis as part of their cash flow management.

One impact of this design is that the influence of leap year might come up at an unanticipated time. Two examples follow. If you are using actual days as an option in billing, then leap year will affect that. Panoramix takes the number of days in the month or quarter and divides by either 365 or 366 to get a factor for the current billing. Panoramix determines the number of days in the year based on the starting date of your billing and going forward a year. That means for quarterly billing in advance starting on your April billing (and quarterly billing in arrears starting on your June billing) there will be 366 days in the year. Similarly, monthly billing in advance starting in March and monthly billing in arrears starting April will have 366 days for the year. **This only applies to billing if you have *Use Actual Days* checked.**

1. You are billing monthly in advance using actual days. As of March, 2023 the number of days in the next year is 366, not 365. Panoramix applies a billing factor of 0.084699454 to your fee basis as opposed to the non-leap-year rate of 0.819315069. That 0.002320585 monthly difference will be part of the February 2024 billing (along with all the other monthly adjustments).
2. You are billing on a calendar-year quarterly basis in advance using actual days. As of the 2023 April-to-June billing period, the denominator becomes 366, like the above. The billing factor, therefore, becomes 0.248633880 as opposed to 0.249315068.

In short, if you are using actual days calculations, depending on billing frequency, leap year could affect you as early as March 1 of the odd year prior to the leap year (2019, 2023, 2027, etc. for billing monthly in advance) and end as late as March 31 of the odd year following the leap year (for billing annually in arrears).

Are there any options regarding how Panoramix determines leap year?

Yes.

Two additional billing settings allow you to change the default behavior for how Panoramix determines a leap year.

First is the Calendar Leap Year setting. This billing Fee Setting override instructs Panoramix to use the calendar year of the leap year as the year in which the year is 366 days. Panoramix will use the billing period's starting date to determine the leap year. For example, a billing period starting 12/31/2023 is not a leap year, but a billing period starting date of 12/31/2024 is. This may be easier for your clients to understand. It also doesn't fully support the concept of a fiscal year that differs from the calendar year,

and in a quarterly billing in advance situation, the first quarter of the leap year (which contains the leap day, by the way) is not considered the leap year and the first quarter of the following year is.

The second method is to use the Ignore Leap Year setting. This will always use a year of 365 days regardless of there being a leap year. Again, easy to understand. However, it also “overbills your client” by one day every four years (or, as a regulator might think of it, a quarter of a day every year) and makes “actual days” not really “actual days.” If your ADV says you bill on an actual days basis and doesn’t specifically state that your year length is always 365 days, then we strongly caution you to check with your compliance officer or consultant to make sure this won’t cause you difficulties when you are subject to review by your examiner. It’s probably OK to use this setting, but you need to be explicit in your fee exposures that this is what you’re doing.

Client Portal

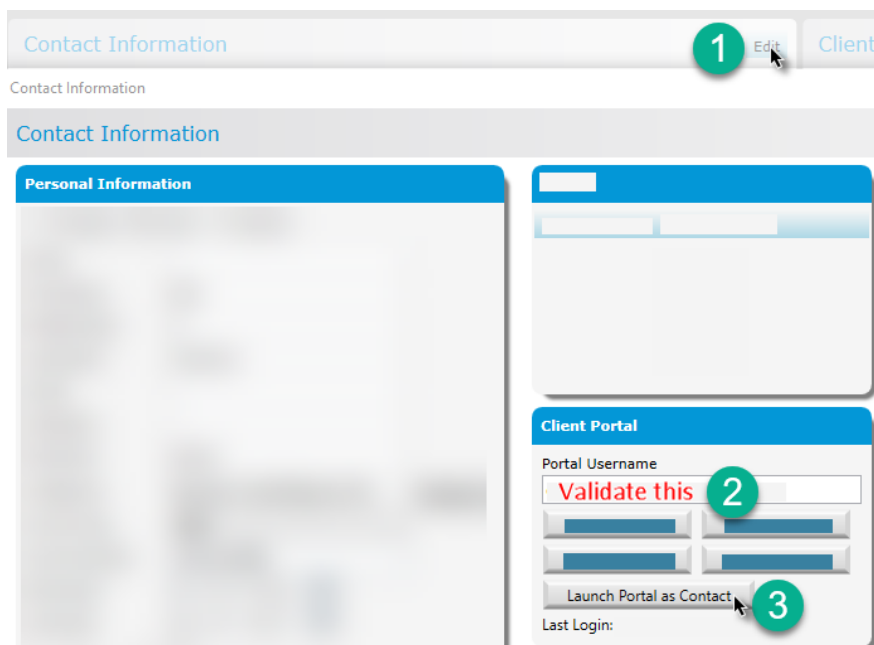
How do I see the client-version of the portal?

You may see what the client sees when they log into the client portal by Accessing the Client Dashboard, clicking **edit** in the Contact Information widget, validating that the Client Portal email address is the one you wish to see, and clicking the **launch portal as contact** button.

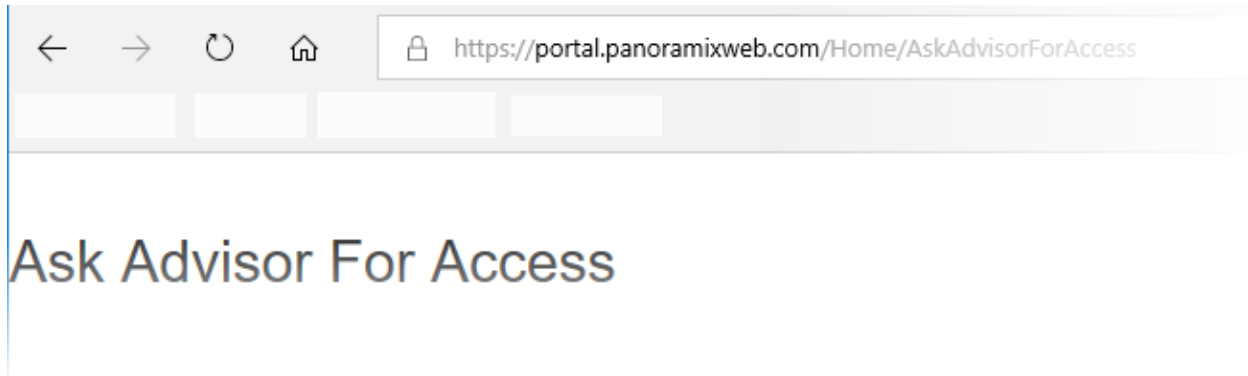
Client Sees an Error

My client is seeing the following error when attempting to access the Panoramix client portal. **Server Error in '/' Application**. The provided anti-forgery token was meant for a different claims based user than the current user. ...

This is possible immediately following the client having setup their password and they leave their browser open and they click the activation link again. It is resolved by having the client close their browser and accessing the portal again.



Client routed to “Ask Advisor for Access” page



This can happen for two reasons.

One is that the client is attempting to access an incomplete URL. Your advisory URL ends with a `AdvisorID=XXX` parameter. Without that, the client cannot access their own portal and will receive this page directing them to you. If you do not know your advisory portal link, please contact Panoramix support and we will send it to you.

The second is that the client has yet to be invited to the portal. Complete the portal invitation steps summarized as follows.

1. Access Client
2. **Edit** contact information
3. Place client’s email address into the *Portal User Name*
4. Click **send invitation**

I encounter an error whilst viewing the portal as the client

When accessing the portal as the client, I encounter an error page that starts as follows.

Server Error in '/' Application.

Object reference not set to an instance of an object.

Or

Server Error in '/' Application.

*The parameters dictionary contains a null entry for parameter 'advisorId' of non-nullable type 'System.Int32' for method 'System.Threading.Tasks.Task`1[System.Web.Mvc.ActionResult] Login (System.String, Int32, System.String, System.String)' in 'Portal.PanoramixFinancial.Controllers.AccountController'. An optional parameter must be a reference type, a nullable type, or be declared as an optional parameter.
Parameter name: parameters*

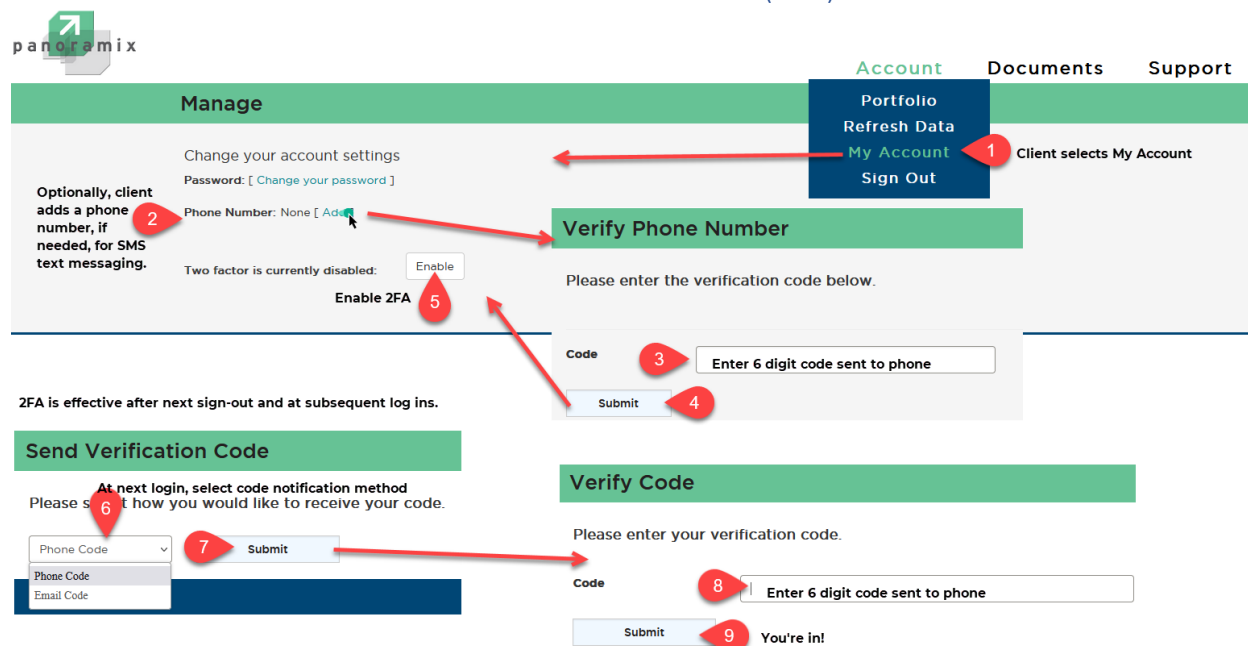
This means that you have reached the time-out limit for accessing the client portal in client view mode. You will need to close the browser tab, return to Panoramix, and re-launch the view as client. In addition, you *may* have to clear your browser of the history for the affected pages.

May I view the client portal for more than one client simultaneously?

No.

Well, technically you can, but you will likely get cross-client contamination if you do so. It's not a supported function.

How does the client enable two factor authentication (2FA) on the Client Portal?



The client uses the My Account screen in the Client Portal to set up 2FA. They can either use the email that is on file for the Portal or add a mobile phone number for SMS text delivery. If they add a mobile number, it must be validated prior to save.

Then the client must enable 2FA by clicking the button shown as step 5.

Upon next login, 2FA engages following the initial log in screen and works similarly to every other 2FA tool in the USA.

Is there a mobile App version of the client portal?

There is no installable app version of the Client Portal, but the site is mobile responsive and your client may easily create a screen icon for the portal following instructions such as these:

<https://www.howtogeek.com/196087/how-to-add-websites-to-the-home-screen-on-any-smartphone-or-tablet/#:~:text=1%20Android.%20Launch%20Chrome%20for%20Android%20and%20open,way%20to%20Pin%20websites%20to%20your%20Start%20.>

Form Letters

How do I add a template for the creation of a form letter in Panoramix?

- Create your Word™ document template
- In Panoramix, from the **Home** tab, access the VAULT tool and expand the Word Templates folder
- Click the **add** button
- Select your file and give it a description, click **save**
- From the **Reports** tab, select FORM LETTERS
- Click the **refresh** button to get your new template to show up on the drop-down list
- Select your template from the drop-down list
- have a go with the rest of the effort using the form letters screen

Managing Outside Assets

May I enter accounts entirely manually?

Yes. Begin by adding the account, followed by the holdings, followed by the transactions for each holding. There is an excellent webinar on this topic on the Help Guides site.

NOTE! Panoramix staff does not support manually entered accounts. If performance reporting does not match another source, for example, it is undoubtedly an error in a transaction entry. It is up to you to locate and correct it. If you would like to engage Panoramix in reconciliation for a manually entered account you may do so. We require custodian-produced statements to reconcile against and there is a reconciling fee. As of April 1, 2023 that fee is \$250 per hour with a one our minimum. Prices subject to change and available upon request.

May I have Panoramix staff do the data entry for manually entered accounts so that they are supported?

Yes, for a fee. Panoramix allows for the manual entry of accounts, holdings, and transactions. While it is far better to receive data feeds, you may enter your own data. As of April 1, 2023 Panoramix will no longer support, perform reconciliation against, or review manually entered data without an additional fee charged at \$250 per hour with a minimum of a one-hour charge. For example, and to help you budget and plan for this, transactional entry/reconciliation of a typical 401(k) with monthly contributions for one year is likely to run two to three hours. Plan \$750 per account/year. A standard annuity will be less as they typically have fewer transactions.

Adding outside assets of mixed types

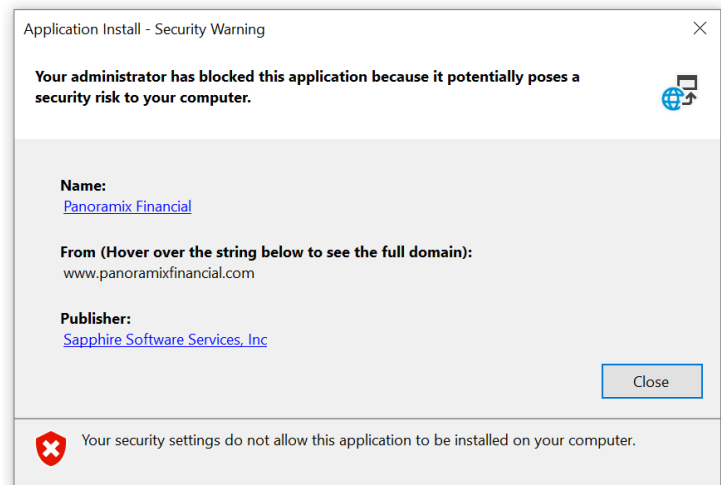
Adding outside assets of mixed types—for example, and IRA that in a 50-50 mix of a fixed account and several equity mutual funds—can be complicated, depending on how you want to report on it. Three of the options, below, provide fodder for consideration for your situation. Int the below points “asset class” refers to both the Panoramix asset class and asset type. You may be using one, the other, or both in your implementation of Panoramix. If you are only using the default security type for your reporting, you will need to implement one of the other two. (See “What’s the difference between asset class and asset type” elsewhere in this document.)

1. The simplest thing to do is to track the value of the account and assign it to a single asset class for reporting.

2. Next on the complexity scale is to split the account into two accounts, A and B, then split the balance between them and assign a different asset class to each account. It's a small amount of additional work, with a commensurate increase in accuracy of reporting.
3. Lastly, you can manually track the individual holdings in the account. You will have to enter the transactions to get to the proper shares and price for each holding; and assign each holding to the proper asset class with the reward for this work being the most accurate reporting to the client.

Installation Security Warning

The message to the right may appear when first installing Panoramix. This is resolved via the steps available from this link: [https://www.itexperience.net/fix-your-administrator-has-blocked-this-](https://www.itexperience.net/fix-your-administrator-has-blocked-this-application/#:~:text=Solution%20for%20Your%20administrator%20has%20blocked%20this%20application,Step%206.%20Uninstall%20the%20application%20if%20needed%20)



[application/#:~:text=Solution%20for%20Your%20administrator%20has%20blocked%20this%20application,Step%206.%20Uninstall%20the%20application%20if%20needed%20](https://www.itexperience.net/fix-your-administrator-has-blocked-this-application/#:~:text=Solution%20for%20Your%20administrator%20has%20blocked%20this%20application,Step%206.%20Uninstall%20the%20application%20if%20needed%20).

Or you may wish to watch this video:

<https://www.bing.com/videos/search?q=windows+10+your+security+settings+do+not+allow+this+application&docid=603530200327929528&mid=438397B7D22F51DBC17C438397B7D22F51DBC17C&view=detail&FORM=VIRE>.

Integration Issues

MS Outlook

If you see a message with the following text (image to the right, below) when you are accessing clients in Panoramix, it is a result of security settings in Outlook. It is not a Panoramix issue. It is an Outlook issue. Outlook has decided—for whatever reason—not to allow a third party (Panoramix) to access email. Historically, this is because you are not up to date on your virus protection. Oftentimes updating your antivirus software, getting a Windows Update that includes updates to Windows Defender, or other security tooling will help.

As of this writing, this link had a good explanation, and resolution set depending upon your version of Outlook. <https://www.ryadel.com/en/how-to-stop-the-outlook-a-program-is-trying-to-access-pop-up/>. Another resource is <https://support.microsoft.com/en-us/office/i-get-warnings-about-a-program-accessing-email-address-information-or-sending-email-on-my-behalf-86cc5ece-379e-45e3-b8eb-3fefba09946b>. Another source: <https://learn.microsoft.com/en-us/outlook/troubleshoot/security/a-program-is-trying-to-send-an-email-message-on-your-behalf>.

“A program is trying to access e-mail address information stored in Outlook. If this is unexpected, click Deny and verify your antivirus software is up-to-date. For more information about e-mail safety and how you might be able to avoid getting this warning, click Help. Allow access for 1 minute | Deny | Allow | Help.”



You MUST check the box and select a timeframe for which to allow Panoramix to access Outlook. Obviously, a one-minute timeframe for access is simply silly and useless.

MoneyGuide Pro

If your MoneyGuide Pro integration fails suddenly, it may be that you changed your Panoramix password and it is no longer in synch with MoneyGuide. Access MoneyGuidePro and select the **User Options** in the *Admin Group*, followed by **Partner Options** (left menu). Locate Panoramix and click the **Add/Edit Panoramix Login** link, change the password to match your new Panoramix password and click **done**.

DST FANMail

How do I set up a DST interface via FANMail?

To begin downloading DST accounts via FANMail, start by opening a free FANMail account. There is a link to a procedure document in Panoramix on the FAN Mail tab mentioned in the next paragraph.

From the Settings tab, access Third Party Data and FAN Mail. Check Enable FAN Mail downloads, set your file retention desires, enter your username and password credentials for the FANMail account and Save changes.

What does it mean when accounts stop downloading via FANMail?

You will know that the download is no longer working by checking the Last Download Date for the account (there are a number of ways to do this, including using the Account blotter or looking at the Edit Account screen). If an account is no longer downloading it means that some combination of the custodian, branch code, and/or rep code is not properly established with www.dstfanmail.com.

Correcting the issue there will begin the flow of transactions again.

Are there password limitations with FANMail?

FANMail limits passwords to 12 characters. It doesn't stop you from creating a password with more than 12 characters, it simply truncates whatever you enter for your password at 12 characters. So, if you enter a 16-character password into FANMail and then use those 16-characters as your password in Panoramix, it won't work for the connection. Since FANMail may change this rather ludicrous behavior (we've requested that they do so) we do not want to enforce rules in Panoramix that they refuse to enforce themselves. Further, FANMail allows a limited set of "special characters" in its passwords, permitting @ # % & () \ ? _ = and + whilst **prohibiting** ! \$ ^ * < > | ~ ` and all other less common ones. It's common for people to include the bang symbol [!] as part of a password, or to use letter substitutions that replace either s or S with \$. This is not allowed in a FANMail password. It works for human access,

but fails for programmatic connections. Again, do they tell you this when you create the password? No. They simply ignore those characters when passed via their API set. Strange indeed.

Is a DST FANMail connection considered a custodian data feed for purposes of Panoramix licensing?

Yes.

[Riskalyze: How do I use the Riskalyze Scores from the Custodian Portfolio and not the Panoramix Portfolio?](#)

Sometimes you will have accidentally—or on purpose—created a Panoramix portfolio in Riskalyze and you don't want to use that portfolio. Instead you want to use the Riskalyze scores from the portfolio Riskalyze obtained from your custodian. In order to facilitate this within Panoramix, you need to first ensure that the **Settings, Third Party Settings, Riskalyze**, settings state to retrieve Riskalyze scores only.

Panoramix For Financial Advisor Joe Lucking - Displaying data for Panoramix Demo (Sales)

Home Utilities **Settings** Reports Billing Data Help

Settings Montoya, Inigo Anderson, Robert E. Frankenstein, Herr Dr. Frederick Castle, Mr. Richard E. Coolidge, Calvin

Displaying data for Panoramix Demo (Sales)

Data Settings Static Data User Settings **Third Party Data** Report Settings Portal Settings

Copytalk dbCams Interface Dropbox FAN Mail LaserApp Anywhere Redtail Riskalyze

User Name: cjhastings@sapphiress.com

Password:

☒ Send Account Number

☒ Retrieve Riskalyze Scores Only

Authenticate with Riskalyze

Fix Browser Setting

Save those changes.

If you are updating a Riskalyze score for an individual client, make sure that you check that checkbox there as well.

Riskalyze Interface

 ☒ Authorized User Name: Password:

Robert E. Anderson Current Risk Number®: **96**

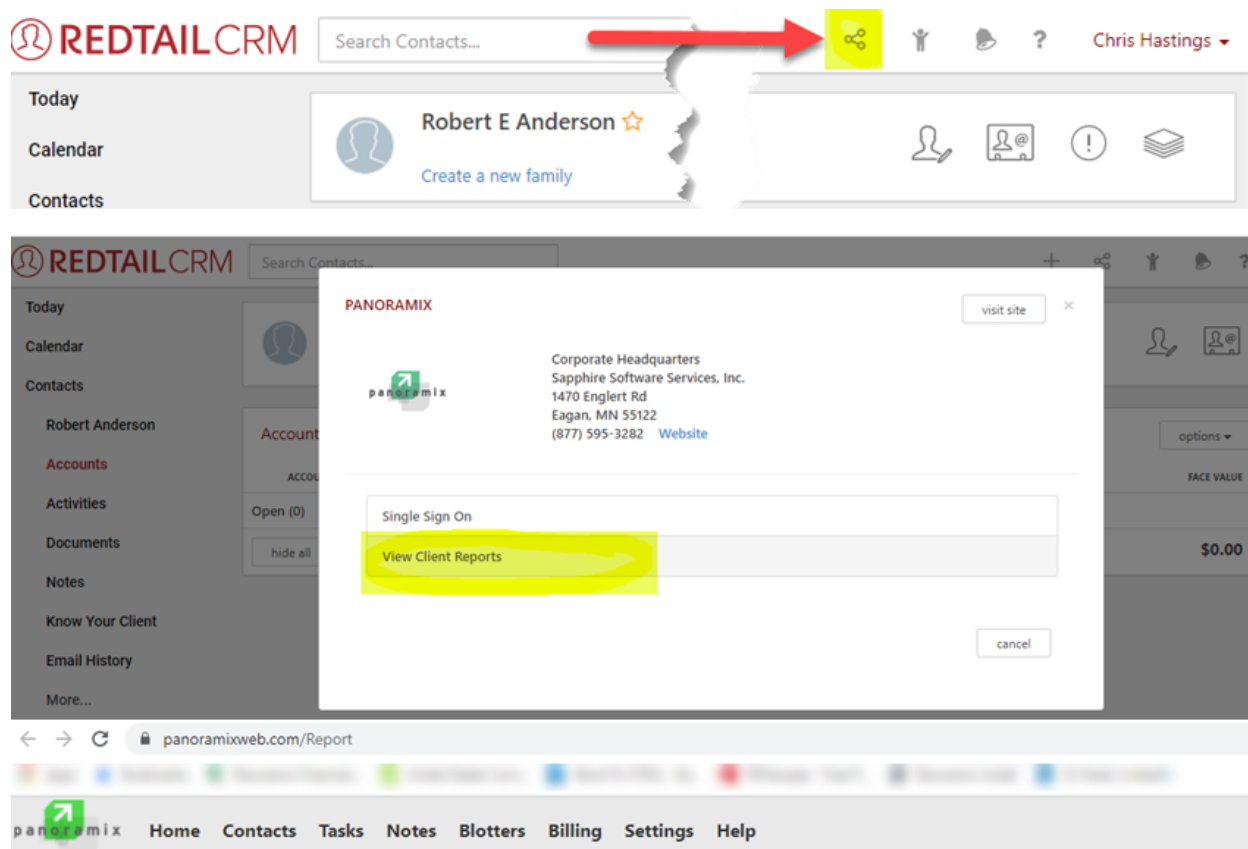
Riskalyze Id: 551133860

☐ Household ☐ Replace existing portfolio ☒ Retrieve Riskalyze Scores Only

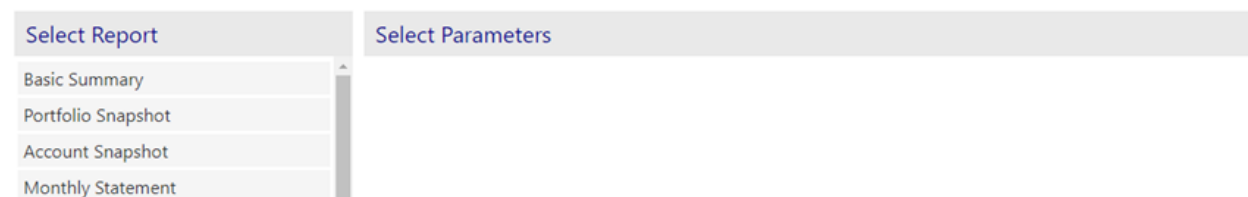
Once all that is set, then you need to log into Riskalyze and look for a portfolio called “Panoramix Portfolio.” Panoramix uses the “Panoramix Portfolio” by default. The only way this gets created in Riskalyze is if you created it in a previous update for the client between Panoramix and Riskalyze. If you don't want Panoramix to use that portfolio, delete it in Riskalyze. This causes Panoramix to use the scores from the “Current Portfolio” in from Riskalyze, which is typically the current portfolio from your custodian.

[Redtail®—How to access Panoramix from inside the Redtail interface](#)

From the Redtail interface, select the Integration Icon in the upper right (see image below). Select Panoramix, then View Client Reports. This launches a Panoramix re-post screen which operates like the Panoramix web app.



[Robert E. Anderson](#) : Customer Reports



Schwab

I've lost my API Authentication, what do I do?

Return to **Settings, Third Party Data, Schwab** and reinitialize the authentication.

Does Schwab allow Fractional Shares trading in Panoramix Pro?

No.

Quote from Schwab 2/27/2023:

We will not support fractional share trades for equities through the API. Per our product owner, future version of the API may have that capability, but he is not willing to make promises or talk a timeline.

Panoramix General

What are the Panoramix user types and how do you change them?

The advisory master ID is always an administrative ID and therefore has the greatest level of control over Panoramix. Other users of Panoramix fall into one of three categories, below. The advisory master ID or another user already promoted to admin level may make changes to these types. These settings are available under **Settings, Impersonating Users**.

UserType	Definition
Standard	A full-access ID with the ability to perform all actions granted to it via the other Impersonating Users options. The default is broad access to all but three advisory-wide settings. An Admin level ID may further restrict this access based on the options in the Impersonating Users settings.
Read Only	A user with read only access may view but not change any data in Panoramix.
Admin	As noted, the advisory master ID is always an administrative ID. Other user IDs may be promoted to this level. Once promoted, they may declare settings for other User IDs via the Impersonating Users settings, access the <i>Allow Gross of Fees</i> setting for reporting, and configure the advisor's reports for the Client Portal.

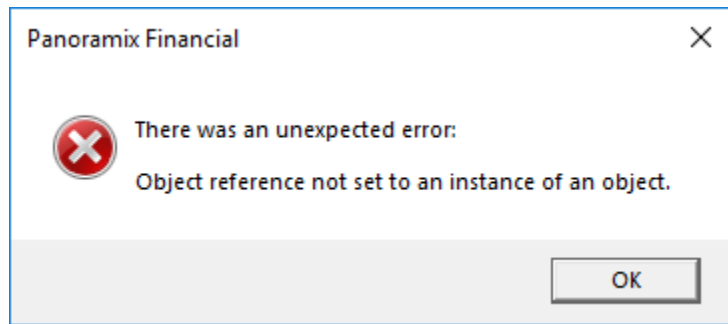
Householding—Definitions of options and impact

Panoramix lets you create a variety of household types. The table below defines them and the impact of implementing one type over another.

Name	Definition/Impact
Spouse	Creates a spousal relationship between the two parties, which provides you more information than does Family Member. This selection creates a complete household relationship for billing, reports, and the client portal.
Family Member	When Panoramix first loads your data and creates households by last name and address, it assigns this relationship type. This selection creates a complete household relationship for billing, reports, and the client portal.
Billing Only	An individual household type that creates a household for billing purposes only. A use case is that you tier your billing and wish to give child accounts the benefit of a lower rate based on the assets held by their parents.
Reports Only	An individual household type that creates a household for reporting purposes only. A use case is where John Q. Public, a personal client, owns a business, Public Port-a-Johns, and you want to keep the entities separate for billing, but combine the reporting for John's viewing convenience.
Portal Only	An individual household type that creates a household for displaying documents in the client's online folder to the Client Portal only. A use case is an adult child who is caring for an elder parent where said child is accessing the parent's performance reports, fee statements, etc. online on behalf of the parent.
Beneficiary	An individual household type that creates a relationship for the advisor's information only. It does <i>not</i> household for billing, reporting, or the portal.
Custodian	An individual household type that creates a relationship for the advisor's information only. It does <i>not</i> household for billing, reporting, or the portal.
Other	An individual household type that creates a relationship for the advisor's information only. It does <i>not</i> household for billing, reporting, or the portal.

There was an unexpected error: what does that mean?

The general error, shown at right, happens from time to time when something unexpected happens, for which there is not a programmatic recovery/continue run, and yet does not generate an error reportable to Panoramix Support. Many times, this is attributable to a loss of internet connection to the Panoramix servers.



Many times, simply dismissing the error by clicking OK and re-running the action is sufficient to recover from the error, especially if the network connection loss was short-lived. Sometimes exiting and restarting Panoramix is required. If the error is persistent after a Panoramix restart, contact support and we will look at logs to determine the source and solution for you.

NOTE that sometimes this error manifests itself in the form a reportable error to Panoramix Support which begins as follows. They mean roughly the same thing with the same recovery steps.

Dashboard[GUID][Date Time Stamp]: [User Name]: **There was an unexpected error: Object reference not set to an instance of an object.:**
System.NullReferenceException: Object reference not set to an instance of an object at...

What does Panoramix use for email settings, such as the from account?

Panoramix sends emails generated from within it using the email account that you have set up under **Settings**, **SETTINGS**, **Data Settings**. For example, If you are using Microsoft Outlook, it sends through your Outlook client, using whatever settings Outlook has for sending out emails. If you are using an SMTP server that isn't Outlook, it will use whatever settings your mail server uses.

That said, the Client Portal invitation e-mail comes from an @PanoramixFinancial.com mailbox. If your client cannot find the invitation, have them check their junk/spam folder for a message from @PanoramixFinancial.com.

What does "Recent" mean in the Contact Dashboard's Recent Emails tile?

30 days.

Panoramix searches only your inbox and sent messages/mail folders by default, though for certain email clients you may Include all folders (warning! selecting this option for any client dramatically increases the load time for the Contact Dashboard).

Does Panoramix serve as an archive for sent/received emails?

No.

At least not automatically.

If you have your email integration established, you show the Recent Emails tile in the Contact Dashboard, and the email send/receive date is within the last 30 days, you may open the email in the Panoramix email viewer (double-click the message) and then select Save in Documents from the viewer

menu. This will place a copy of the message in the into the Panoramix document management sub-system under the Email folder.

You may also manually add any saved .msg file to Panoramix via the Add menu selection from the Documents tile on the Contact Dashboard.

Can I add an appointment that is visible for the client on the Client Dashboard?

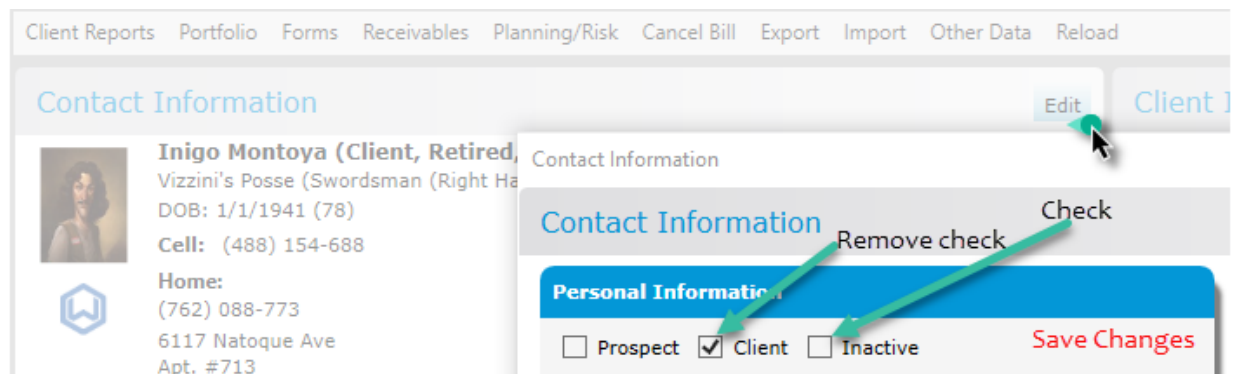
Panoramix uses Tasks at the client level and appointments at the Advisory level. This is mainly a limitation of linked calendar clients such as Outlook and Google Calendar, where the interface does not support tying an appointment to a specific client. By using Panoramix tasks, you can still keep track of your appointments at the client level.

What is Mark as Special and Can View Special for?

Any contact can be flagged as special (from the Contact Dashboard, click **edit** in the Contact Information tile and then see the *Mark as special* setting in the Personal Information tile of the ensuing screen). Typically, an advisory will set advisor employees or close family members as Special clients. Then, using the *can view special* setting either lock out or permit viewing those clients. The *can view special* setting is **only available when using your master account log-in ID**. From the Settings tab, select Impersonating Users and set the Can View Special setting as desired. Checked=yes, can view; unchecked=no, cannot view; blackened=No selection has been made.

How does Panoramix handle deceased clients?

The account(s) held by the client will remain open for as long as they continue as open with your custodian. Once the accounts(s) close with the custodian, they close in Panoramix. Once all accounts associated with a contact close, you may wish to deactivate them by opening the Contact Dashboard, clicking **edit** in the Contact Information tile, and unchecking the client and checking the inactive flags.



Oh, no, not Inigo! Say it isn't so! Dead? At whose hand? I will track them down and have vengeance.

What's the difference between asset class and asset type?

Asset class is intended as the most detailed level of tracking available in Panoramix. While both asset class and asset type come with a generic list and give you the ability to create a custom list, the intent is a narrower focus for asset classes and a strategic focus for asset types. If you want to track and report on differences between conservative, moderate, and growth allocations; or different types of bonds such as zero coupon, floating rate, or aggregates; or flag 529 plan assets in certain ways, this is the place

to do it. (Think carefully, then implement. Make your distinctions clear. Have good reasons for them based on your book of business.)

Asset type starts with a default list of strategies to which you can add your own strategies. The intent is to track the asset (account or holding) as a strategy to demonstrate that the investments match the objectives of the client, at least strategically.

You'll see these differences reflected in the generic lists.

How do I add/edit asset classes and asset types?

In sort select, **Settings**, **SETTINGS**, **Static Data**, followed by **Asset Classes** or **Asset Types**.

Each grouping shows a default generic list and a custom list. Using the generic list is an all-or-nothing proposition. Simply check the *Include in list* box to use it, or uncheck it to not use it.

Add values to the custom list: Check the tri-state checkbox (partially blackened square) at the bottom of the list. Type in a description (the ID number will be assigned by Panoramix upon save action).

Edit the list: click into any description field in the custom list and change the text.

Delete: check the check box for the row (under the delete? column). Deletions effective upon save.

Note—ensure that you are not using that value as an assignment to any assets first.

save your changes when done working in each area.

What is security type?

Security type is an asset classification you can use for reporting. It is similar to asset classes and types, see above, with two exceptions. First, it is the highest level of tracking with broad categories. Secondly, the list of values is pre-determined by Panoramix and cannot be edited for your implementation of the software. Panoramix uses security type in multiple ways, including programmatically, which is why the values are static.

What's the difference between Return, Gain, and Investment definitions?

Return = Gains/Investment

Gains = Market Gains + Income - Fees

Investment = Start Value + Flows

Two general statements about the investment amount.

- On the account or portfolio level, the investment is the sum of the deposits and withdrawals in addition to the sum of the values of any transfers in or out on the day of the transfer.
- For an individual holding it will be the sum of the amount of any buys or sells and income/dividends taken as cash and not reinvested.

See next for the difference between cost basis and investment.

What's the difference between Cost Basis and Investment?

The investment is the amount of money that the client has contributed to an account for performance reporting purposes, which will be the sum of all transaction amounts. The cost basis is the amount the

client paid for N shares of a security. Investment is used for performance purposes. Cost basis is for tax purposes.

For a true performance report, cost basis is irrelevant. What matters for performance is what happens to a holding while in the account in question and during the performance period.

Let's elaborate on this a bit with an example.

Say you purchased \$1000 of XYZ holding in April of 2020 and by December of 2021 it became worth \$3000. You then sell half of it to capture the upside profit. You've invested \$1000 and taken out \$1500 and still have \$1500 of value left.

What's your investment? That's right, it's negative \$500, because you've removed the entire initial investment plus another \$500.

What's your cost basis? On the remaining shares your cost basis is a total of \$500 (the price per share cost basis didn't change, you just sold 50% of the shares so you've reduced the total dollar amount of the cost basis).

Yes, for tax purposes you now also have a (long term) capital gain of \$1000 and you still have an unrealized capital gain of the same amount (until the holding drops to \$600 next week—just kidding). Remember that performance and tax reporting are not the same thing. In fact, they're completely different from one another.

To find Cost Basis information, use the Cost Basis report or the Security Cost Basis blotter. The Cost Basis report shows you the number of shares, the purchase price, cost basis, price as of the selected date (parameter driven) and the unrealized gain/(loss). The Security Cost Basis blotter shows the same and more and covers your entire book of business, as the blotters all do.

Long and short term capital gains are on the Realized Gains report and in the Realized Gains blotter.

Otherwise, you can be fairly certain that Panoramix is using the investment value for reporting.

May I enter Cost Basis manually?

Yes. When manually entering account activity, if you want the investment to be the same as the cost basis, you need to enter in the transactions when they occurred. You may also enter a cost basis override for any transaction.

If you run a cost basis report, you will see the override that you entered with the security. You will not see this on the cost basis blotter. On the blotter Panoramix only shows cost basis obtained from custodians. It does not show any which were computed manually or were manually entered.

Does Panoramix maintain a Cost Basis History?

No. To reiterate, Panoramix is not a tax system. As such we are wholly dependent upon what we get from the custodian for initially divided tax lots etc. Panoramix only holds current Cost Basis. No history. Once you sell a holding, Panoramix no longer holds that information.

If you want to retain Cost Basis history, you may wish to export the contents of the Cost Basis Blotter each month and either maintain in Excel or load to a separate database or your tax system. There are no plans for Panoramix to ever hold Cost Basis history.

Which reports show Cost Basis and Which show income and why?

Cost Basis is only on the Cost Basis report and in the Cost Basis blotter. That's where you can find Cost basis. This is by holding and by lot, as discussed previously in this document.

Everything else uses Income. The investment column on any report will tie back to the Additions/Withdrawals column on statements and performance reports so that all the statement/performance/holdings/investment summary reports balance with each other. That's the most important reason for not showing Cost Basis anywhere but on a Cost Basis report or in the Cost Basis blotter. Of lesser importance is that calculating Cost Basis roll-ups is relatively significant in terms of processing time, and if processed in batch could create a significant drag on performance. To include the ability to drill down from the Holdings Summary report, as an example, to get from the summary to the specific tax lot would also be impractical from both a performance and a logistics standpoint.

What's the deal with Cost Basis for Identifiers starting with "BAAH?"

The letters "BAAH" at the start of an Identifier means that ByAllAccounts did not send any security information for that holding. That means, for example, that Panoramix has no idea whether the price is the actual price per share or if it is per 100 shares. Our Sapphire Data Engine AI looks at the data in an attempt to make that determination, but it's not always clear. A price of \$50 is almost undoubtedly a price per share. But a price of \$500 could be either one. If something is amiss with a holding that starts with "BAAH," it's another of those BAA issues, and we will work with you to fix it.

Incidentally, "another of those BAA issues" should pique your curiosity sufficiently to request our document related to the quality of data and the influence the source has on that quality—especially if you're using an aggregator or smaller custodian. It's called, oddly enough, *Data Quality: Source Impact Thereon* and we'll send it to you upon request.

Where may I find / edit an account's closing date?

The close date is a computed field. When an account has no value and has had transactions, then Panoramix sets the close date to the date of the last transaction. If an account becomes re-funded, then the close date is no longer calculated or displayed. The most common location for the close date is in the Accounts blotter, after having checked the *Include Account Inception/Close Dates* parameter on the Additional Criteria expander.

What is a Sub Account?

A sub account is a for record only account. It will not appear in any billing or reporting. It's designed to handle cases where a custodian has a structure whereby there is a primary account containing everything (Acct # 123) and related accounts that contain only select segments of that account such as breakouts of their asset classifications or some other subset grouping (Accts # 123a, 123b, 123c, etc.).

Should I merge records, or associate them?

In general, you should merge two contacts who are truly duplicates, and use associated contacts for others (such husband and wife).

In Panoramix a client is typically a person or business with a tax ID. From time to time things do go awry with tax ID numbers:

- An external data feed, such as DST, may lack a tax ID entirely

- TD may “fat-finger” a tax ID on an account

In cases such as these, the advisor will see duplicate clients in Panoramix, and they should be merged, under the proper tax ID client.

In the case of a husband and wife, each may have accounts assigned to their tax IDs, as they really are two separate entities. If you merge them into the husband’s account, and a new account opens under the wife’s tax ID, then she will be added again to Panoramix. The records for both parties are now in disarray.

In general, merge clients that are truly the same person. Otherwise use associated contacts to combine them in a household.

How do I merge two client records?

1. Open the Contacts list—**Home**, CONTACTS.
2. Click the merge button.
3. Select the master contact and shoes that client as the “master,” which means that their data will prevail if the data is different anywhere between the two contacts.
4. Click the secondary contact button.
5. Select the contact that you want merged with the master.
6. Click the merge button.

Home Utilities Settings Reports Billing Data Help

Dashboard Contacts Calendar Blotter Vault Contact Appointment

1 View Add Last Viewed

2

New Contact Delete Refresh Merge Print Labels List View Display of type: ☒ Cor

Merge Contacts

Step 1
Select Master Contact

3 Master Contact ✓

Step 2
Select Secondary Contact

4 Secondary Contact ✓

Step 3
Select Options and Merge

- ☒ Merge Accounts
- ☒ Merge Contact Information
- ☒ Merge Documents
- ☒ Delete Secondary Contact

5 Merge

Close

How do I associate client records?

1. Open the Contact Dashboard for a contact
2. In the Associated Contacts tile, click the **add** button
3. Select the *relationship type* from the dropdown list
4. In the search box (partially covered in imaged, type a portion of the last name of the individual to associate
5. Click the **search** button
6. Select the person to associate from the resulting list
7. Click **save**

What are TD_#####, New (Client) Contacts and how do I fix them?

When an account changes rep codes at TD (moved from one advisor to another) TD does not send down the full demographic (ownership) information. It creates a new TD_[Account Number] client. You need to access the account and assign the proper ownership and remove the newly created client.

How can I track my email opt outs for compliance purposes?

The best method is to use a Contact Category, and then remove all email addresses from Panoramix.

- From the Settings menu, select the Static Data tab, Contact Categories
- Enter a new description (such as Opt-Out) in the description column
- Save

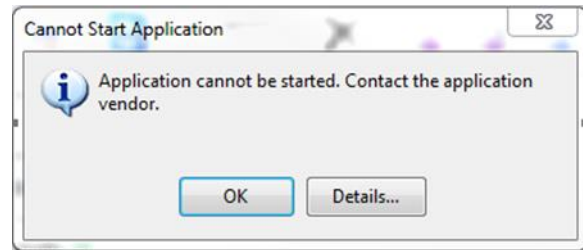
- Assign the Contact Category to contacts as needed (Edit from the Contact Information tile of the Contact Dashboard—save changes)
- Remove email addresses (see immediately previous for location)

NOTE: if you have an opt out client who still desires to use the client portal and yet does not wish to receive any new document on portal emails, contact us and we can assign a different username type to the portal for that client.

Application Cannot Start message box appears

The Error

When attempting to start Panoramix™, Microsoft® Windows™ generates the following error as a “Cannot Start Application” message box: “Application cannot be started. Contact the application vendor.” (See image ➡)



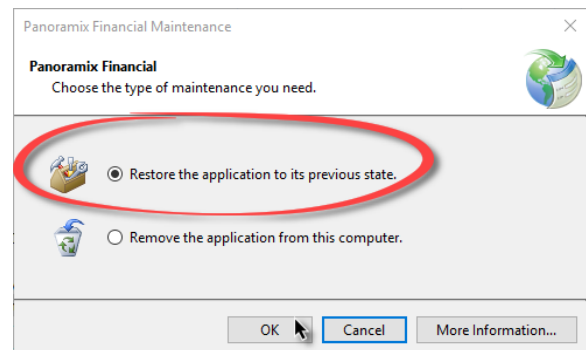
The Why

So far as can be determined presently, this happens when there are Windows updates pending during a Panoramix update.

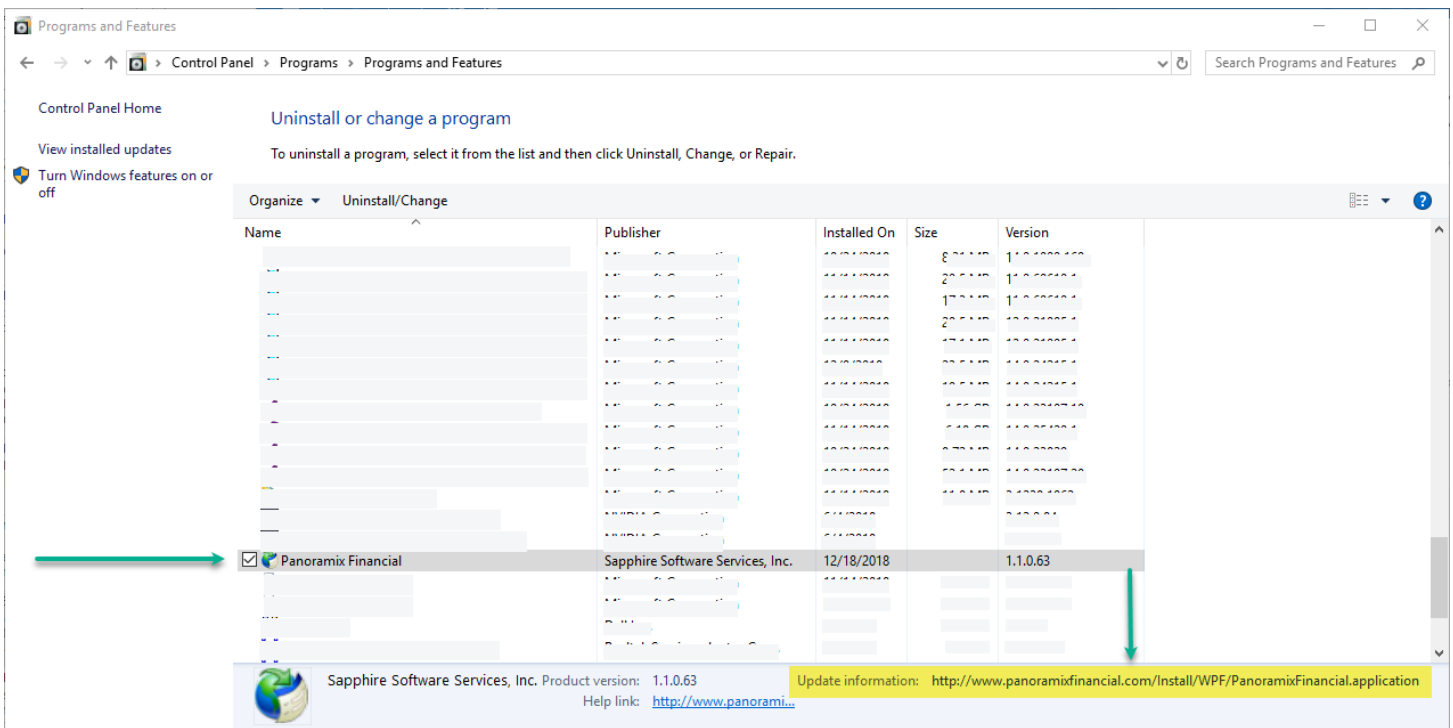
The Fix

Step-by-step

1. Restart the computer and make sure any pending updates install
2. Open the Windows Control Panel (one method follows)
 - a. Open the Start Menu
 - b. Scroll to Windows System and click to open the list of tools
 - c. Select Control Panel
3. Click Programs to access
4. Click Programs and Features to access
5. Scroll to Panoramix Financial and double-click
6. Select Restore the application to its previous state and click OK (see image ➡)
7. Allow process to complete
8. With Panoramix selected, click on the Update information link (see image ➡) & allow to run



You should be restored.



Permissions error on loading Panoramix

If you receive a download failed message at installation (most error logs cite “System.Deployment.Application.DeploymentDownloadException”) it could be one of two things.

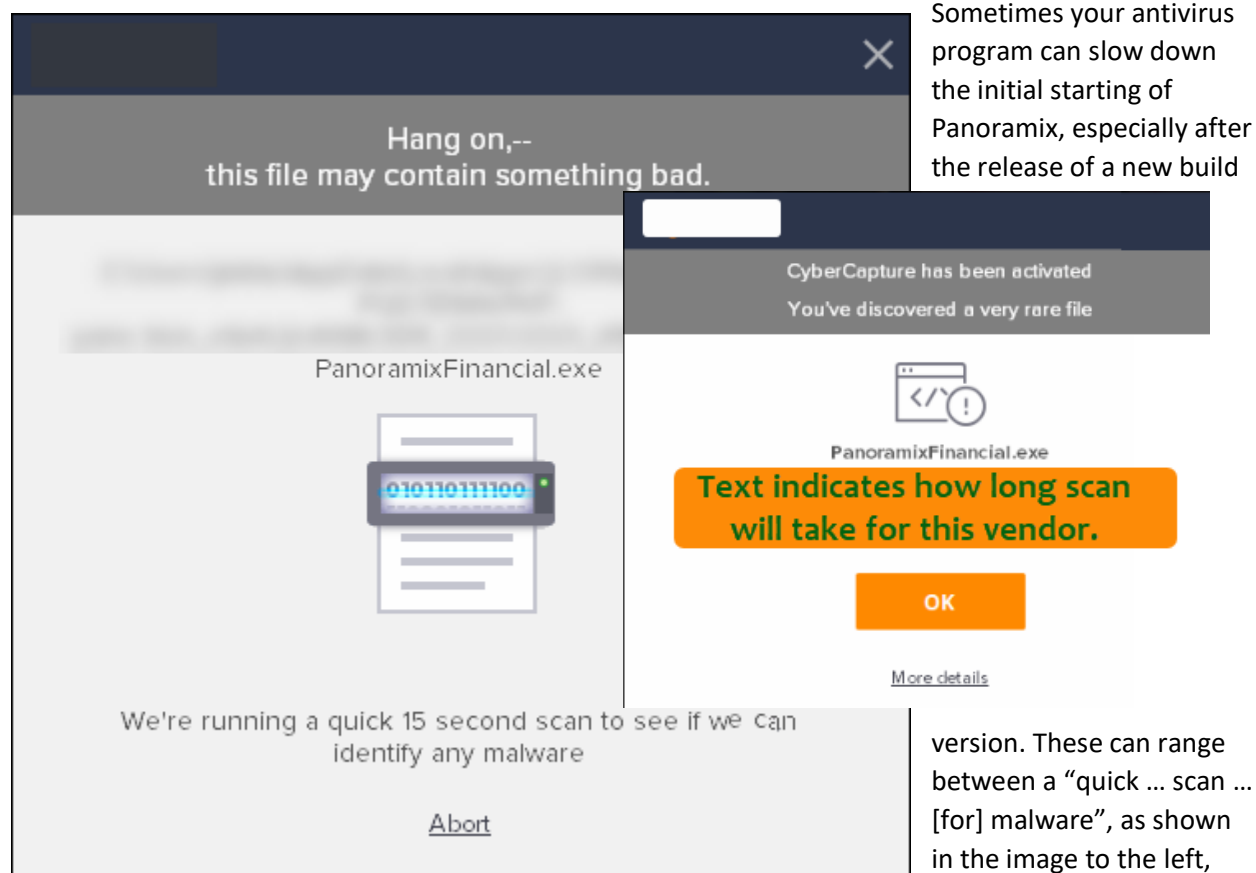
Thing one: if you are downloading from a web address starting with <http://>, switch to <https://>. The latter is secure.

Thing two: Installation requires local administrative privileges. After clicking **install**, Panoramix downloads its setup.exe file. Your browser should offer you the opportunity to open the source folder for the downloaded file. Once you can see the file in your downloads, right-click on it select **Run as administrator** from the pop-up menu.

Permissions error upon upgrading Panoramix

If, upon upgrading Panoramix either at startup or from the CHECK FOR UPDATE tool on the help menu, you receive an error message containing the text “There was an unexpected error: User has refused to grant required permissions to the application,” then there are Windows registry entries containing values which preclude you from upgrading Panoramix (or any other installed click-once application). To remediate this issue, click the FIX UPDATE PERMISSIONS tool on the **Help** ribbon. Alternatively, you may navigate to the **Utilities, System Utilities** tab and click the **fix update permissions** button.

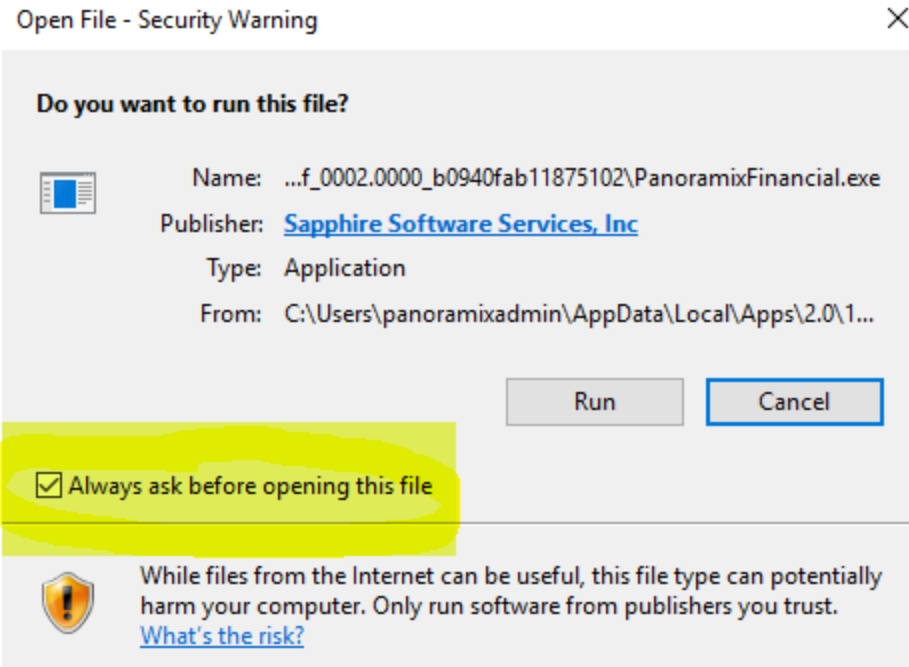
Panoramix and your antivirus program



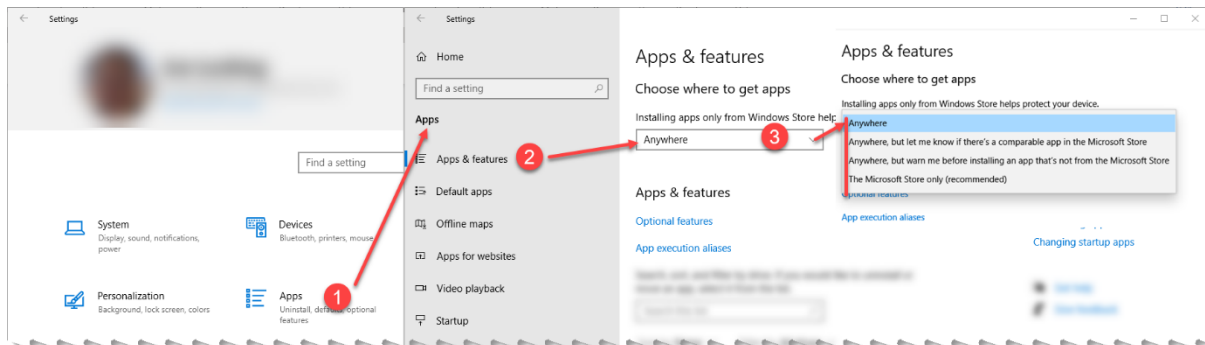
lower image, to a full quarantine of the Panoramix executable file. Sometimes, depending upon your settings within your antivirus program, the antivirus vendor will quarantine the file, pull a copy of it to their server, do an extensive scan—which can take as long as four hours—before releasing it back to you (upper image, above). ***This is all outside of Panoramix's control.*** Please work with your antivirus vendor, and settings within your antivirus program to minimize the negative impact of that software's review of Panoramix.

Open File Security Warning

Depending on a variety of possible computer security settings in your operating system or group policies, Windows will sometimes display the following dialogue box every time you start Panoramix. To get Windows to stop bothering you in such a manner, deselect the *Always ask before opening this file* check-box option and click **run**.



The most common thing that leads to this kind of Windows behavior is a setting in Apps & features. Set the Choose where to get apps setting to *Anywhere*.



Can I stop a single account from downloading?

Yes. Open the Account Edit Screen, and in the Download Information Tile set (check) the *Do not download* setting and save changes.

What are the pros and cons of large historical data conversions?

A general, blanket statement to set expectations early: While every import is different, even from the same custodian or third party, large historical data conversions are nearly always more expensive than you have in mind and less accurate than you would like. If you would like to pursue a historical data conversion project contact us to request a copy of the *Historical Data Conversion Process* document, which contains technical specifications for file layouts needed, methodology for you to estimate the cost of the effort, payment requirements, and other valuable information about data conversions.

How do I search for an account by account number?

From time to time, all you may know at the time of search is an account number. If you know the account number, you can search in Panoramix for it in two ways. The first method is via the search tool, and the second method is via the accounts blotter.

The Search Tool Way.

1. The search tool may be accessed in one of two ways
 - a. Select **Data** from the main menu and **FIND ACCOUNT**
 - b. Click on the Panoramix logo in the upper left of the screen and from the menu select **Find Account**

The screenshot shows the 'Find Account' dialog box. Callout 1 points to the 'Find Account' menu item in the left sidebar. Callout 2 points to the 'Search Options' section. Callout 3 points to the 'Search type' dropdown menu, which is set to 'Contains'. Callout 4 points to the 'Search Results' section. Callout 5 points to the 'Search' button. Callout 6 points to the 'Enter Account Number' input field, which contains '998'. Callout 7 points to the 'Open Selected' button. The search results table shows one result: Account # 922998067, Description Test Account Rollover Ira, Company TD Ameritrade Instituti, Owners Coolidge, Calvin, and Value \$0.00.

2. In the search box, select a search type of *Contains* for the broadest search, *starts with* if you know the starting numbers, or *exact match* if you are 100% certain of the account number and its format; select the *ignore leading zeros* option for a numbers only search
3. Enter the account number or portion thereof that you know
4. Click **search**
5. Select the match from the list, assuming it's found
6. Click **Open Selected**

The Accounts Blotter Way

1. From the **Home** tab, select **BLOTTER** and **Accounts**
2. Select *As of Today*, any desired Additional Criteria, and click **load**
3. In the Account Number column, click the **Aa** selector and pick *Contains* from the drop-down list
4. Key in a portion of the account number
5. Double-click the desired account to open it

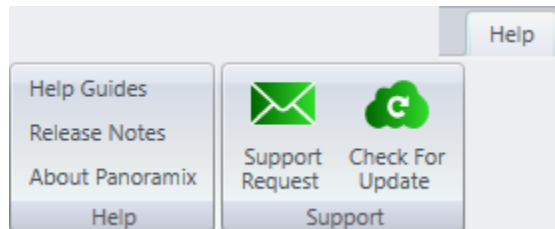
The screenshot shows the Accounts Blotter interface. The 'Accounts' tab is selected. The 'Display accounts' section shows 'As of Today' selected. The 'Load' button is visible. The 'Export to Excel' and 'Export to CSV' buttons are also visible. The 'group by area' section shows a green arrow pointing to the 'Account Number' column, with the text 'Contains symbol shown. Default is Aa for Starts With.' The 'Account Number' column has a search filter applied, showing '998'. The table below shows the search results:

Account Id	Account Number	Account Description	Custodian	Rep Code	Account Value
305526	922998067	Test Account Rollover	TD Ameritrade Instituti	AH5	

How do I tell which version of Panoramix I am using?

From the **Help** tab, select About Panoramix. The version number appears in as a #.#.#.# formatted number such as 1.1.0.60 (the mid-December 2018 release version).

How do I get help from Panoramix support?



From the **Help** tab, select the SUPPORT REQUEST icon in the ribbon and complete the dialogue box to send us an email.

Alternatively, you may email us directly at support@panoramixfinancial.com.

How do I get the latest version of Panoramix?

Every time you launch Panoramix, your installed version checks for the availability of a newer version. If one is found, you are given the opportunity to update your installation. Simply follow the prompts.

You may also check for updates any time via the **Help** tab's CHECK FOR UPDATES tool.

Is the Identifier the same thing as the CUSIP?

No.

“Derived from the Committee on Uniform Security Identification Procedures, CUSIPs are 9-character identifiers that capture an issue’s important differentiating characteristics for issuers and their financial instruments in the U.S. and Canada.”⁴

The Panoramix Identifier is “[simply] an alphanumeric field to hold identifiable information about a holding either in supplement to or in replacement of the Symbol.”⁵

While some custodians provide a CUSIP and we do store it in the Identifier field, Panoramix does not execute actions assuming that this number is a CUSIP because other custodians send identifiers that are not CUSPS (even when they send no Symbol) and we store that data in the Identifier field, too. Panoramix has no methodology to determine whether the Identifier for any particular holding is a CUSIP. The assumption is always “No, it is not.” Do not treat it as such.

Where are the help manuals and guides?

From the **Help** tab, select **help guides** to launch the Panoramix web site page containing the help guides.

⁴ <https://www.cusip.com/identifiers.html#/CUSIP> accessed 12/8/2022, Joe Lucking

⁵ Panoramix data dictionary

How can I find a history of release content?

A summary of the content for each release is available from the **Help** tab by selecting **release notes**. This launches the Panoramix web site page containing the notes.

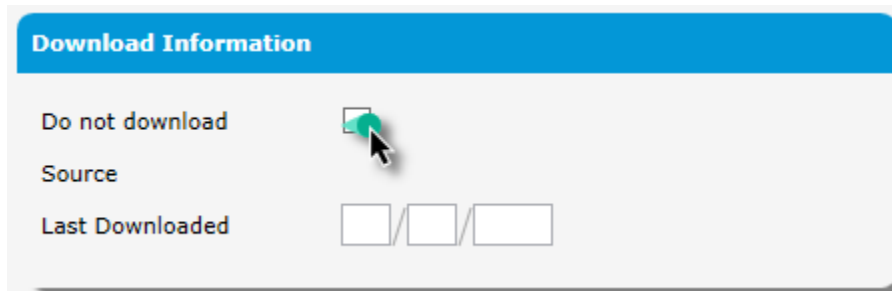
I have this client who...

...Doesn't want any data loaded to external-to-custodian systems, such as Panoramix

Scenario one

OK for the client information tied to the account to be in Panoramix, they just don't want their data for the accounts downloaded

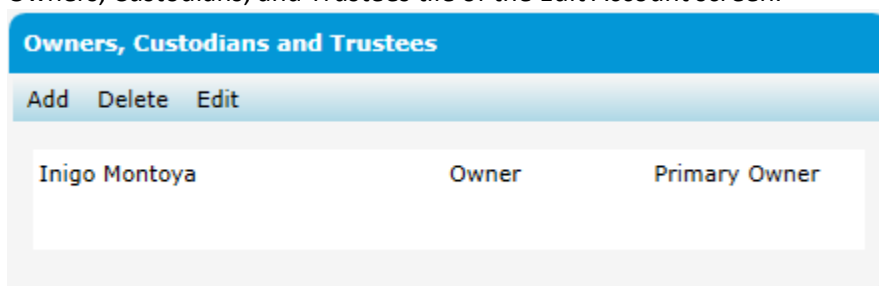
1. Open the Account edit screen (double-click the account in the Accounts tile of the Portfolio Dashboard)
2. Select the *Do Not Download* checkbox in the Download Information Tile and click **save**



Scenario two

The client doesn't even want their name to appear in Panoramix

1. Set up a "Dummy contact" such as Donot E. Download with minimal client information (the E. is for "ever" — I crack myself up) by selecting the **CONTACT +** ribbon tool from the Home tab and completing the input box.
2. Make Donot an owner of the account(s) for which you do not want to download data via the Owners, Custodians, and Trustees tile of the Edit Account screen.



3. Remove the real owners of the accounts using the same tile
4. Delete the real owner's Client information by opening the **CONTACTS** list, highlighting the client and clicking the **delete** button on the menu layer for the Contacts list view
5. Return to the Portfolio Dashboard for the account(s) now owned by Donut
6. Delete all the transactions and holdings for the account(s) by highlighting the holding in the Securities tile and clicking **delete**
7. Complete steps one and two from scenario one to ensure that no new data downloads for the accounts

What are my options for paying my subscription fee for Panoramix?

You may pay your subscription fee either annually or quarterly for the same annual price. The quarterly payment is one quarter of the annual fee. You may also pay monthly with the understanding that the denominator will be ten, not twelve.

Panoramix invoices Originate from Intuit QuickBooks and arrive via email. You have the option of paying online via either a credit card or via ACH. You may also remit a check to the address shown. Invoices are Net 30 and the payment is late if not received and processed prior to the due date. If you are mailing a check, plan on delivery and processing time of 15 days.

If you are paying via credit card or ACH, you have the option to set up automatic payments. NOTE that the QuickBooks interface always says “monthly” for the autopay period, which is not true. If you are on a quarterly cycle, the autopay will be quarterly, not monthly.

qb INTUIT quickbooks

PAYMENT AMOUNT
\$1,250.00 [Edit amount](#)

+ New payment method

Autopay **NEW**
☐ Turn on monthly autopay starting March 6, 2023
Sign in to cancel autopay at any time.

By selecting Pay, I accept the [Terms of Service](#) and have read and acknowledge the [Privacy Statement](#). I also allow Intuit to charge \$1,250.00 to my card on March 6, 2023.

Pay \$1,250.00

© 2023 Intuit Inc. All rights reserved.

Sapphire Software Services and Panoramix

Invoice 4209
Due date March 31, 2023
Invoice amount \$1,250.00
Total \$1,250.00

[View invoice](#)

Merchant details
Email: accounting@sapphiress.com

TRUSTe
Certified Privacy
Information is protected and kept confidential

Appendix A

Document Change Control

Date	Version	Requester	Author(s)	Approver(s)	Notes
12/13/2018	1.0	Advisors	Joe Lucking	Chris Hastings	Initial publication
1/17/2019	1.1	Various	Joe Lucking	Chris Hastings	Additional Q&A set
2/3/2019	1.2	Various	Joe Lucking	Chris Hastings	Additional Q&A sets and minor re-organization.
2/28/2019	1.3	Various	Joe Lucking	Chris Hastings	Added QA.
3/21/2019	1.4	Various	Joe Lucking	Chris Hastings	Added QA.
4/11/2019	1.5	Various	Joe Lucking	Chris Hastings	Added QA
5/4/2019	1.6	Various	Joe Lucking	Chris Hastings	Added QA
5/23/2019	1.7	Chris Hastings	Joe Lucking	Chris Hastings	Added QA
6/11/2019	1.8	Sean Brzozowski	Joe Lucking	Chris Hastings	Added QA
8/8/2019	1.9	Chris Hastings	Joe Lucking	Chris Hastings	Added QA
9/19/2019	1.10	Sean Brzozowski	Joe Lucking	Chris Hastings	Added QA
10/10/2019	1.11	Chris Hastings	Joe Lucking	Chris Hastings	Added QA
11/7/2019	1.12	Joe Lucking	Joe Lucking	Chris Hastings	Image updates, Added QA
11/26/2019	1.13	Advisors/Others	Joe Lucking	Chris Hastings	Added QA
12/19/2019	1.14	Advisors	Joe Lucking	Chris Hastings	Added QA
1/16/2020	1.15	Sean Brzozowski	Joe Lucking	Chris Hastings	Added 2FA and forgot password sections.
2/6/2020	1.16	Advisor	Joe Lucking	Chris Hastings	MoneyGuide Pro Password
4/16/2020	1.17	Sean Brzozowski	Joe Lucking	Chris Hastings	Added QA
5/7/2020	1.18	Advisor	Joe Lucking	Chris Hastings	Added QA
7/16/2020	1.19	Support	Joe Lucking	Chris Hastings	Added QA
9/17/2020	1.20	Advisors	Joe Lucking	Chris Hastings	Added Q&A, updated some images/content
10/15/2020	1.21	Advisors	Joe Lucking	Chris Hastings	Added Q&A
11/5/2020	1.22	Advisors	Joe Lucking	Chris Hastings	Added Q&A
11/24/2020	1.23	Advisors	Joe Lucking	Chris Hastings	Added Q&A
12/17/2020	1.24	Advisors	Joe Lucking	Chris Hastings	Revised and added Q&A
3/4/2021	1.25	Panoramix Ops	Joe Lucking	Chris Hastings	Added Q & A
3/22/2021	1.26	Panoramix Ops	Joe Lucking	Chris Hastings	Added Q & A
6/3/2021	1.27	Panoramix Ops	Joe Lucking	Chris Hastings	Added statements re cost basis.
7/22/2021	1.28	Panoramix Ops	Joe Lucking	Chris Hastings	Added details to some question answers.

Date	Version	Requester	Author(s)	Approver(s)	Notes
11/11/2021	1.29	Advisors	Joe Lucking	Chris Hastings	Added Redtail report access. General cleanup of other select text.
12/2/2021	1.30	Advisors	Joe Lucking	Chris Hastings	Added Q&A. Expanded section on Security Cost Basis.
2/10/2022	1.31	Advisors	Joe Lucking	Chris Hastings	Added Q&A.
3/24/2022	1.32	Advisors	Joe Lucking	Chris Hastings	Added clarification to 2FA section. Added General Email Q&A.
6/2/2022	1.33	FANMail	Joe Lucking	Chris Hastings	Disallowed password characters for FANMail.
6/23/2022	1.34	Advisor	Joe Lucking	Chris Hastings	Added to differences between holdings and account blotter section.
11/10/2022	1.35	Advisor	Joe Lucking	Chris Hastings	Added more information about Cost Basis and Income and how/why used on reports.
12/22/2022	1.36	Advisor	Joe Lucking	Chris Hastings	Further clarification around definition of Investment. Added disclaimer about the Identifier field. Added Client Portal Two Factor Authentication section.
1/19/2023	1.37	Advisors	Joe Lucking	Chris Hastings	New Q&A around reporting.
2/9/2023	1.38	Operations	Joe Lucking	Chris Hastings	Updated Outlook section of Integration Issues. Added OneDrive report saving issue. Updated report additions/withdrawals section.
3/2/2023	1.39	Advisors	Joe Lucking	Chris Hastings	Added Q&A items. Updated Leap Year section.
3/23/2023	1.40	Advisors	Joe Lucking	Chris Hastings	Added Q&A

Date	Version	Requester	Author(s)	Approver(s)	Notes
5/4/2023	1.41	Advisor	Joe Lucking	Chris Hastings	Added Installation Security Warning resolution.
7/13/2023	1.42	Client	Joe Lucking	Chris Hastings	Added to Porta Q&A.

Conventions Used in This Document

Text in ***bold italics*** represents an important point.

Text in **Bold** with capital letters represent the tab levels in the Panoramix interface.

Text in SMALL CAPITAL LETTERS (SMALL CAPS) represent ribbon selections in the Panoramix interface.

Text in **bold** with lower case lettering indicates a button somewhere other than on the ribbon in the Panoramix interface (regardless of how that text appears on the button, which is with an upper case first character).

Non-figure-caption text in *italics* represent selections within the Panoramix interface.

The text is written in the Calibri TrueType™ font for ease of readability on electronic media. Should the advisor require another font or font size selection for Americans with Disability Acts reasonable accommodations reasons, please contact Panoramix Financial Support at support@panoramixfinancial.com.

Likewise, contact Panoramix Financial Support at the e-mail address above with suggested corrections, additions or deletions.

The term client is reserved for referring to the individual(s) who engage with the financial advisor, while the word advisor⁶ refers to the consumer/licensee of the Panoramix software (regardless of their status as an actual advisor in your firm).

All data displayed in this manual originates from the Panoramix test system. You will likely see the humor of developers and testers represented in certain image clips.

⁶ Panoramix uses the spelling advisor, with an o, as opposed to adviser, with an e, for two reasons. First, even though the *English Oxford Dictionary*, *AP Style Guide*, and several other sources prefer the older form of adviser for all usage, advisor is the de facto standard in North America for referring to the job title of an individual who earns a living by working in an advisory capacity in academics or financial services (note, too, that the adjective form of the word is always spelled with an o). Second, it's more pretentious and calls attention to your special role (to those who are aware that adviser appears roughly three times as often in print than advisor).