

What we do for Fintech businesses



Gaudi is a Fintech enabler

Your focus as a Fintech is rightly on helping your clients accumulate money and providing them with great investment choices. Self Invested Personal Pensions (SIPPs) are an ideal product for this but are not straightforward to implement or run. With our tried and tested approach, Gaudi makes it easy to add a SIPP and pension drawdown to your Fintech proposition. We can then administer the SIPPs in the background, leaving you to focus on what you are good at.

Gaudi provides the technology, administration, technical and compliance expertise and underlying products to a rapidly growing number of Fintech businesses. Gaudi has offered SIPPs, pension drawdown, Individual Savings Accounts (ISAs) and general investment accounts (GIAs) for over 10 years on both an outsource and white label basis. We are assisting our business partners to succeed by currently administering over 25,000 SIPPs and 70,000 ISAs.

Using paperless and straight through processes

Gaudi's active Application Programming Interface (API) obtains all the data we need to deal with every aspect of pension and investment administration. The user experience, marketing and distribution remains with you. As part of a tailored programme Gaudi provides you with:

- guidance to ensure customer facing screens and other interactions are always compliant with HMRC and FCA regulations whilst dispensing with paper or wet-signatures
- a full range of sample literature and letter templates for the lifecycle of an investment or pension plan
- behind the scenes administration, to compliantly process new business, data updates, transfers, contribution collection (including HMRC tax relief claims) and pension drawdown payments (including PAYE tax deductions)
- all required regulatory outputs such as pension wake up packs and annual valuation statements delivered via API back to your customer communication app or portal
- efficient pension or investment transfer processing through the Origo Options system https://www.origo.com/services/OrigoTransferService/All_Customers.aspx
- regulatory reporting direct to relevant authorities to ensure it is all taken care of

Not just SIPPS - on trend pension drawdown too

The drawdown market offers huge potential. Engaging Gaudi enables you to offer your customers:

- Fully flexible pension drawdown options to:
 - draw as much or as little as they want from their pension plan
 - take benefits in stages
 - take tax-free cash without taking taxable pension income
 - mix and match tax free cash and pension income to maximise tax efficiency
- An online automated application process without the need for wet signatures
- Quick payment of pension cash withdrawals to meet their demands
- All the required pension drawdown documentation including payslips and P60s

We also can offer a range of planning tools that allow your customers to better plan their savings and retirement income. Your customers may not be thinking about retirement yet, but you don't want to lose them when they are in their 50s. The basis of all financial planning is cash for immediate needs, investments for larger medium term needs and a pension for the long term. Gaudi's SIPP and pension drawdown offering can help enhance your business for the longer term.

Interested to find out more?

To explore in more detail how Gaudi can help you, please contact Patrick Vaughan, Managing Director on 01722 713910 or 07796 858 884 or at patrick.vaughan@gauidiltd.co.uk

Visit us at www.gaudiltd.co.uk or follow us on Twitter @Gaudilimited or LinkedIn @Gaudiltd

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