Flourish

Flourish + eMoney Cash Optimization Integration Guide

Flourish has two integrations with eMoney: a standard **Data-Feed Connection**, which allows advisors to incorporate your client's Flourish balances into eMoney Advisor without the need for clients to enter their Flourish credentials within eMoney,[Δ] and a new **Cash Optimization Integration**, allowing you to view insights and invite clients to Flourish *directly from within eMoney*.

The eMoney + Flourish Cash Optimization Integration gives advisors a few key abilities:

1) Utilize eMoney's Decision Center to better understand your client's held-away cash positions and learn how to better optimize them with Flourish
2) Quickly & easily prefill client applications and invite clients directly from the Decision Center with the press of a button — all from within eMoney
3) View Cash Management Opportunities across your entire book of clients and invite clients to Flourish directly from eMoney Analytics

Please note: In order to view Flourish Cash account information, balances, and transactions within eMoney, you will need to separately reach out to integrations@flourish.com to request the Data-Feed Connection. You can find more details on that integration here.

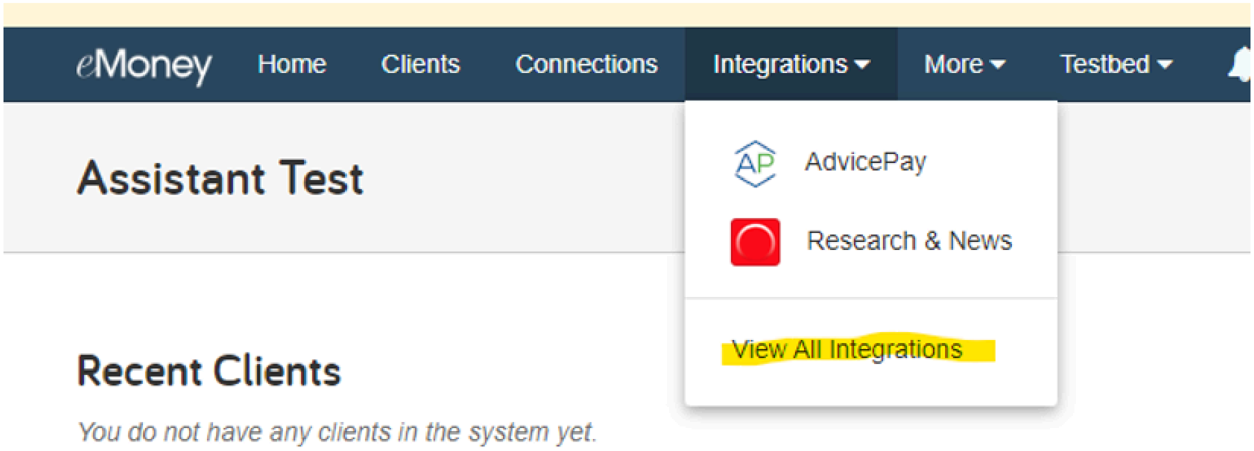
Total estimated time: ~5 minutes

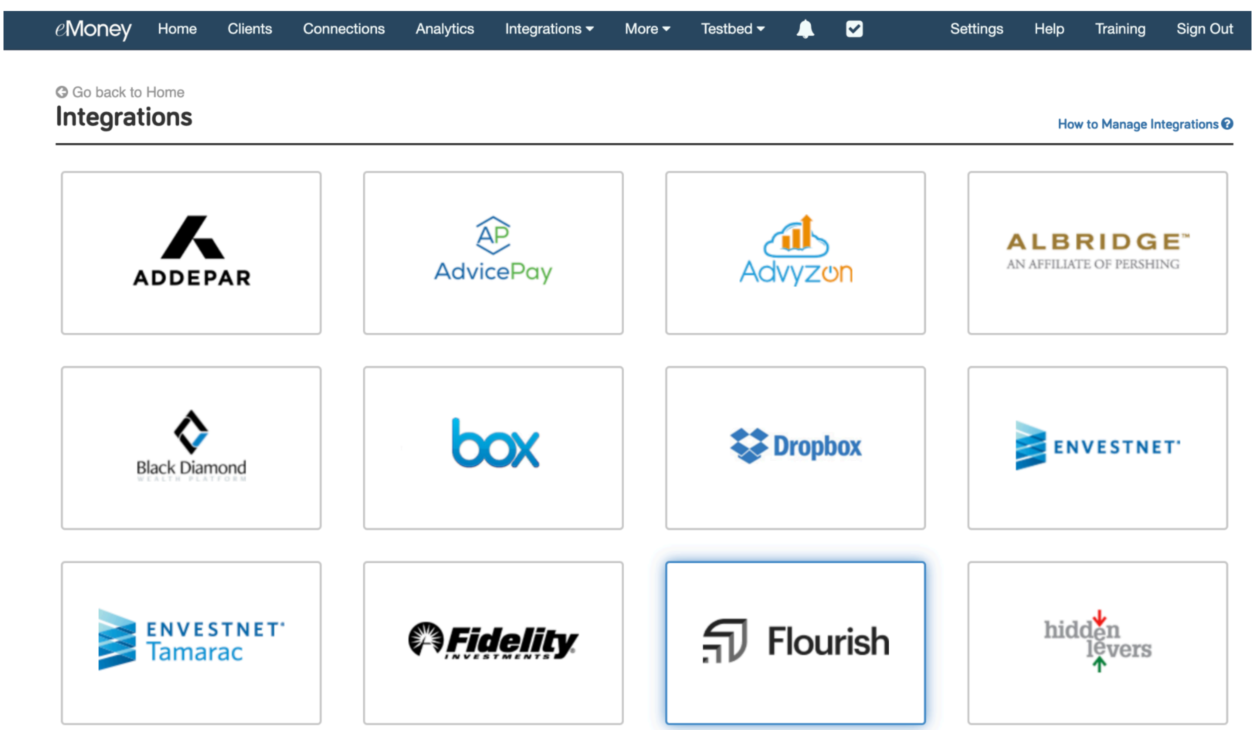
Sections:

Initial Integration Setup

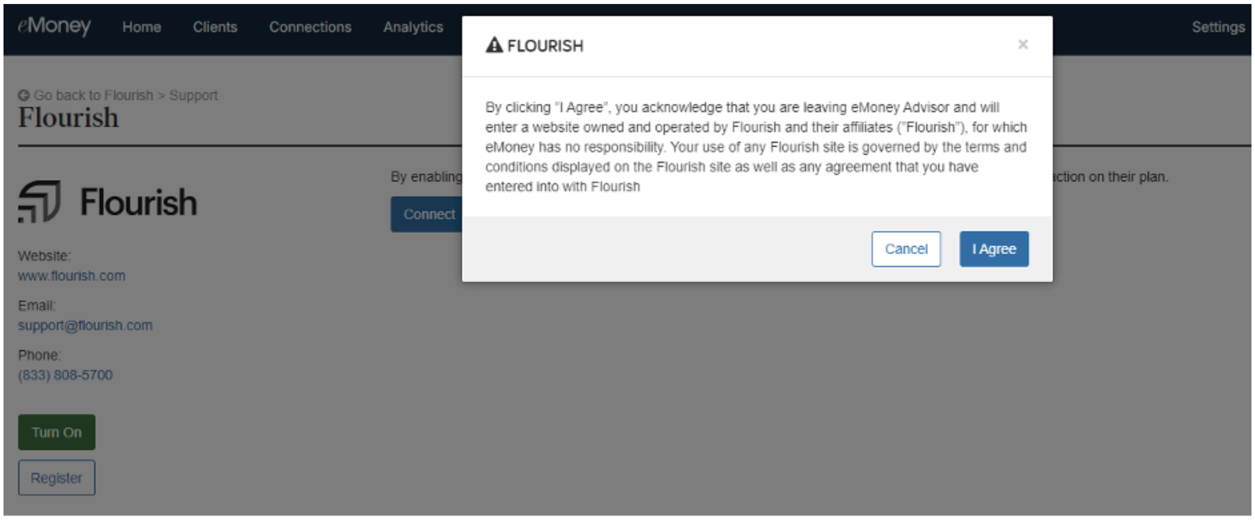
Please note this is a one-time process when you first enable the integration. Each advisor at your firm who would like to leverage the integration will need to individually follow the below steps.

- Log in to eMoney using your advisor credentials.
- Locate **"Integrations"** in the top dark blue navigation bar, click the dropdown, and then select "View All Integrations."
- Locate Flourish on the screen and select the tile.

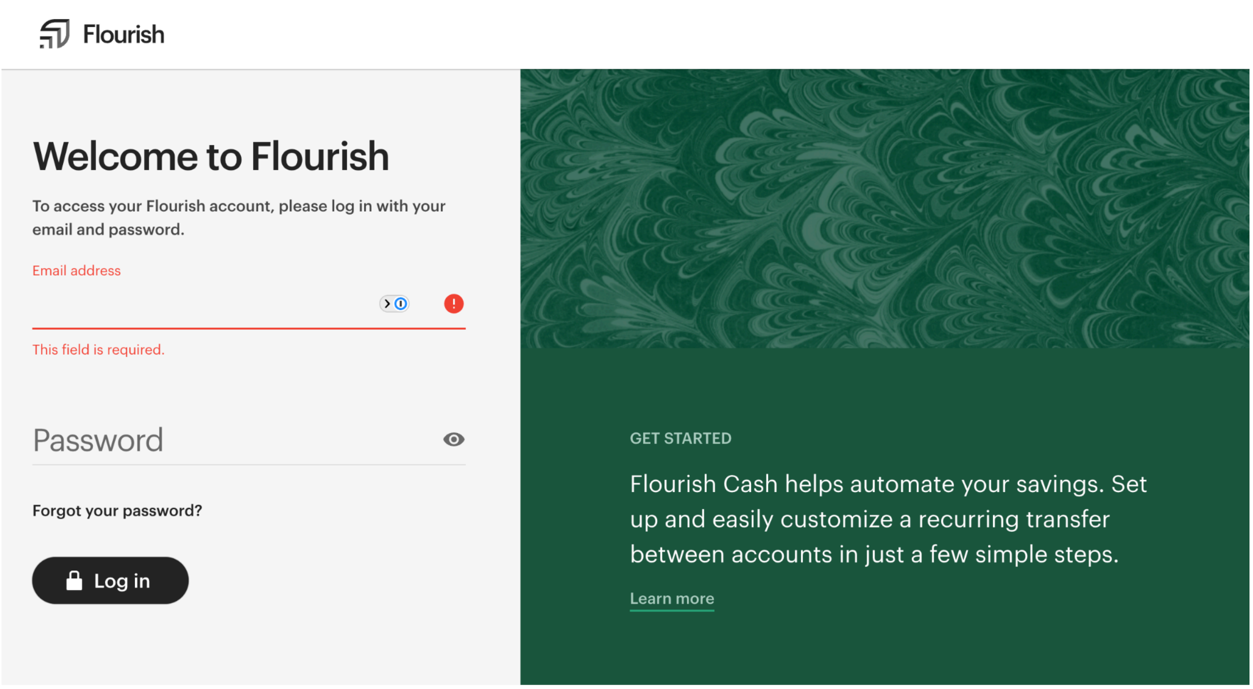




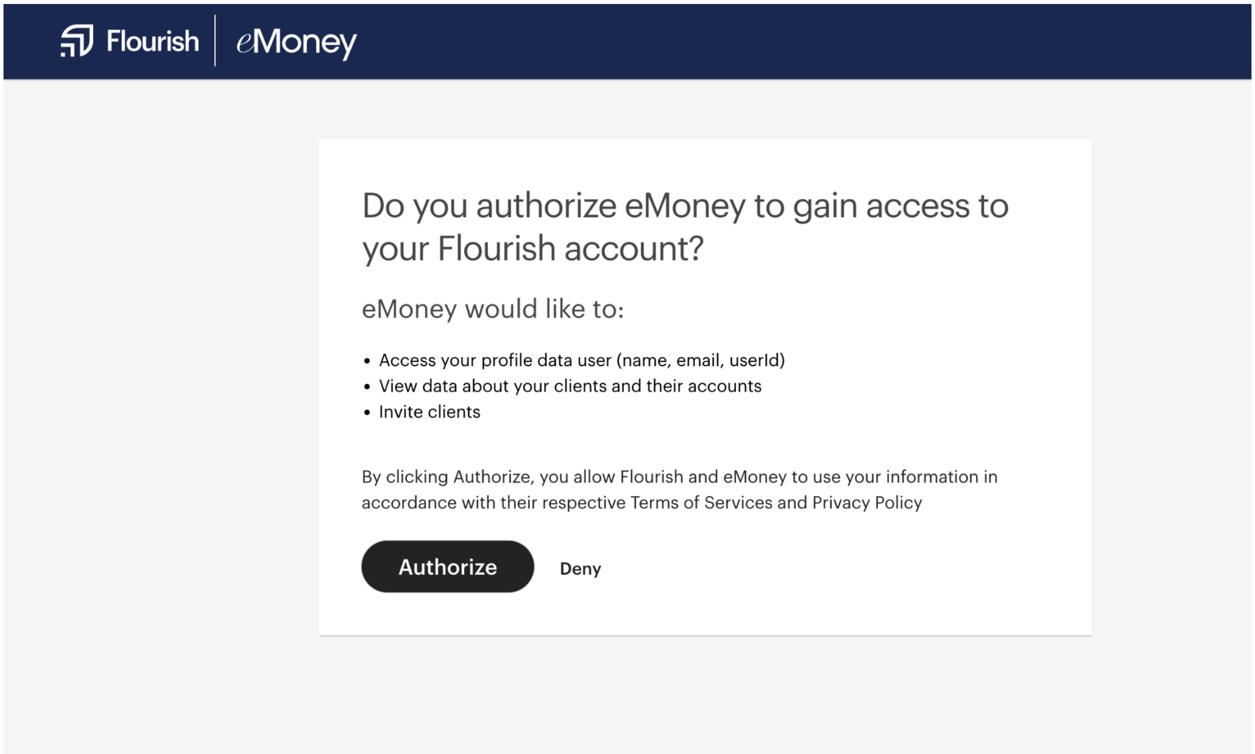
- Click the green “**Turn On**” button on the left side of the screen, and then click “**Connect.**” A disclosure message will pop up. Click **“I Agree”** to continue to the Flourish login screen.



- Log in using your Flourish advisor credentials.



- Next, authorize Flourish to connect with eMoney by clicking “**Authorize.**”

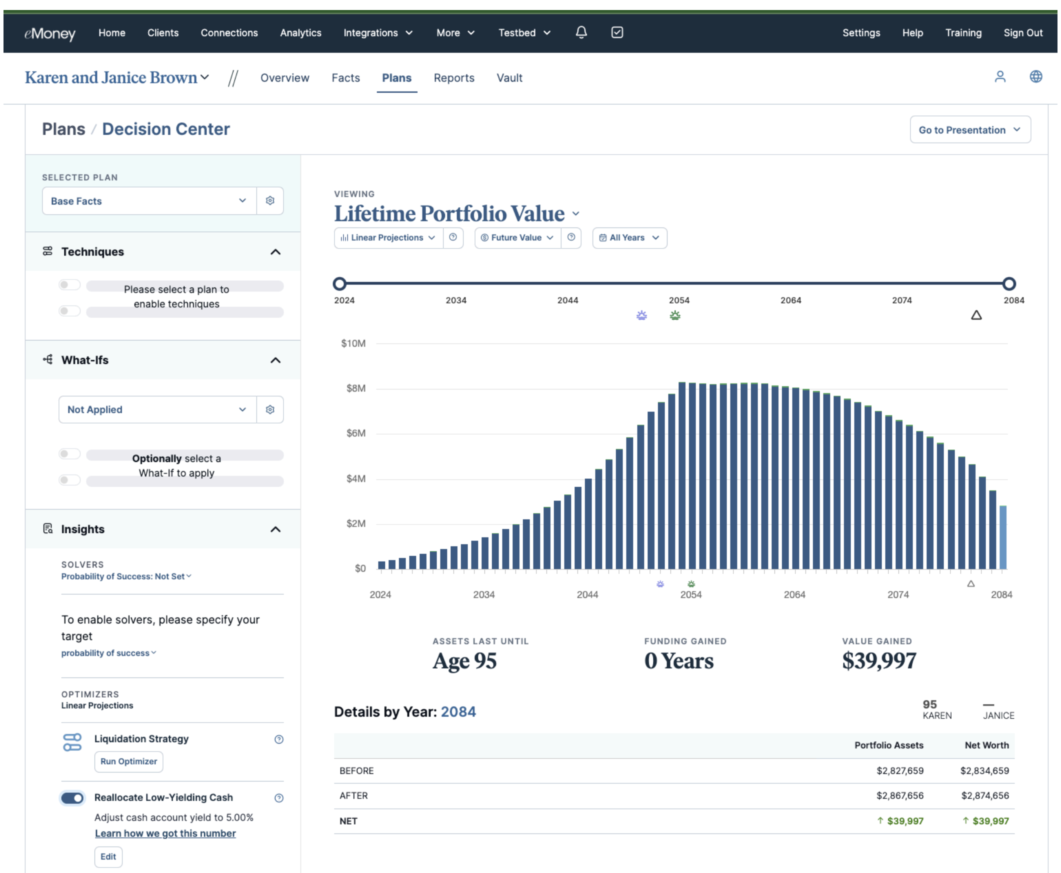


- You are now ready to use the integration. The Flourish log in tab will close and redirect you to the eMoney Integration details page. From here, you can begin sending invites to clients using the below steps.
- Once the integration is authorized, you will not need to complete the above steps again.

How to Optimize Clients’ Cash and invite clients to Flourish in eMoney’s Decision Center

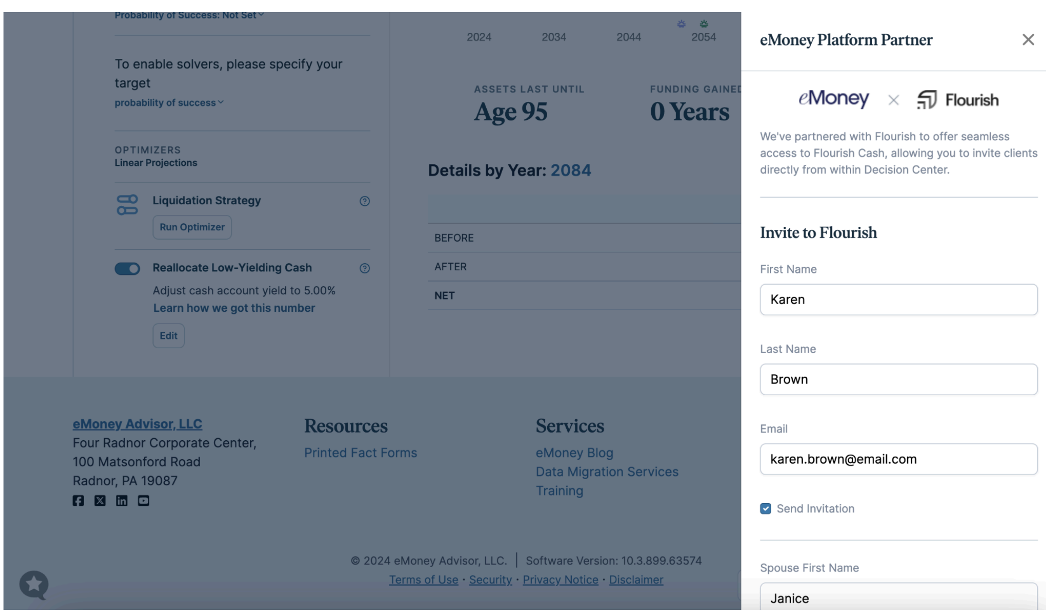
eMoney’s Decision Center can now be used to visualize how moving low-yielding cash into a competitive yield account like Flourish can enhance an individual client’s net worth over time—and then, if desired, to invite that client to Flourish with the click of a button.

- Click “Clients” in the top dark blue navigation bar within eMoney.
- Select the client you would like to view and click **“Go to Client Overview.”**
- Navigate to the **Decision Center** under the **Plans** tab within the Client Overview navigation on the upper middle section of the screen. Scroll down to view “Insights” on the left side of the screen.
- Under “Insights,” locate the **“Reallocate low-yielding cash”** Optimizer.
- Select **“Run Optimizer”** then toggle on the Optimizer to see how moving cash from low-yielding accounts to Flourish Cash could enhance the client’s accounts net worth and retirement projections.

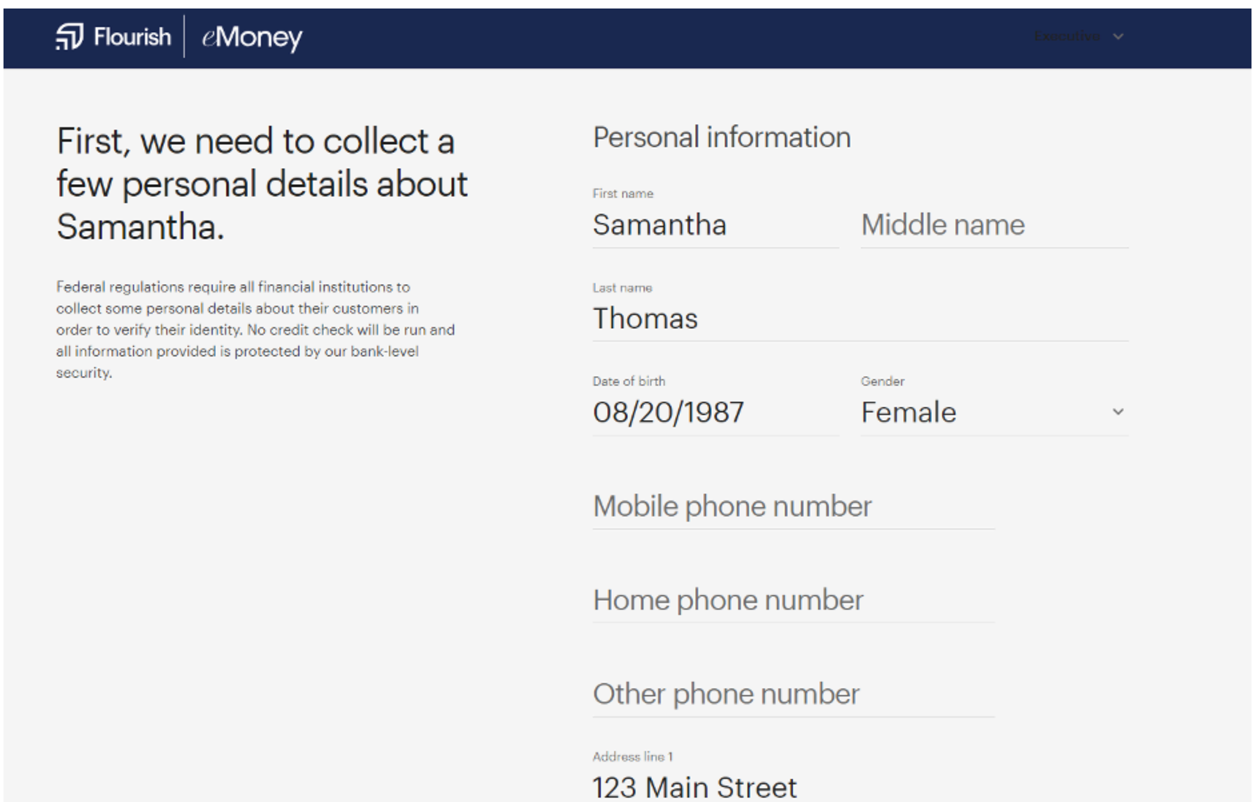


- If you are ready to invite this client to Flourish Cash, click **"Learn how we got this number"** to open the Flourish invitation drawer, which will slide out from the right side of the screen.

- Confirm your client's first name, last name, and email address.
  - If there are two members within the client household, both members will have their information prefilled and will be invited to Flourish by default. If you would like to invite only the primary member of the household, uncheck the "Send Invitation" checkbox located beneath the Spouse Email field.



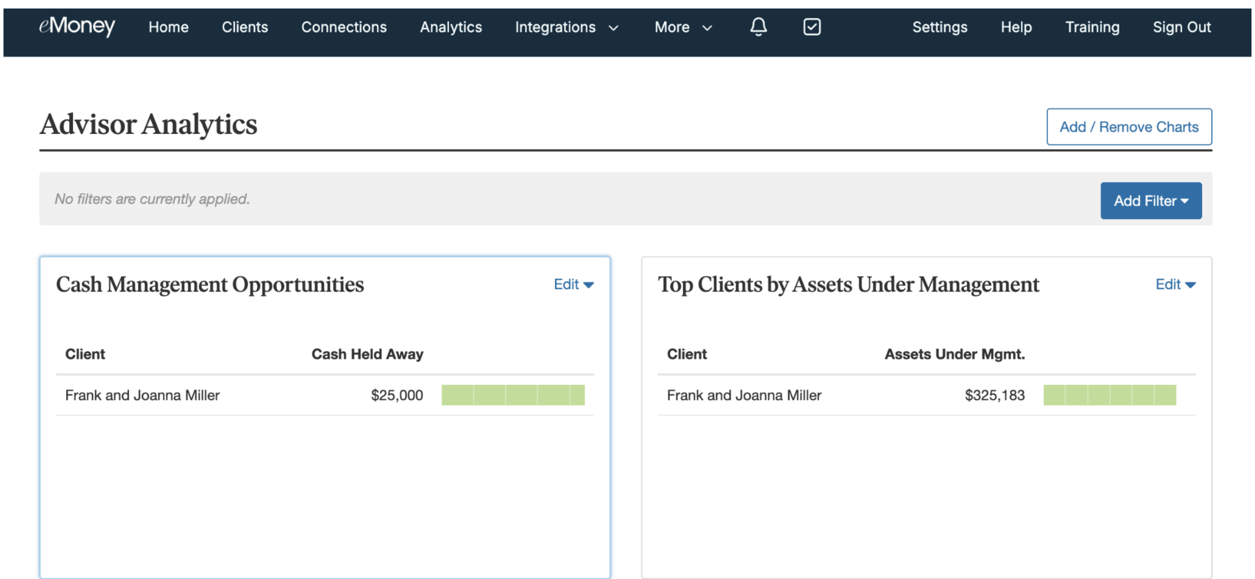
- From here, you have two options.
    - Click “**Send invitation**” to immediately generate an invitation email to Flourish, allowing clients to fill out the Flourish application at their convenience.
    - Click **“Prefill application”** to prefill the clients’ Flourish applications using data stored in eMoney.
        - You’ll have the opportunity to correct, update, or fill out any missing application information, and can fill out as much or as little of the application information as you’d like.
        - Once complete, click **“Send to client,”** which will send the invitation email to your client, enabling them to review the application and complete the account-opening process.
    - You can learn more about prefilling [client application information here](#).



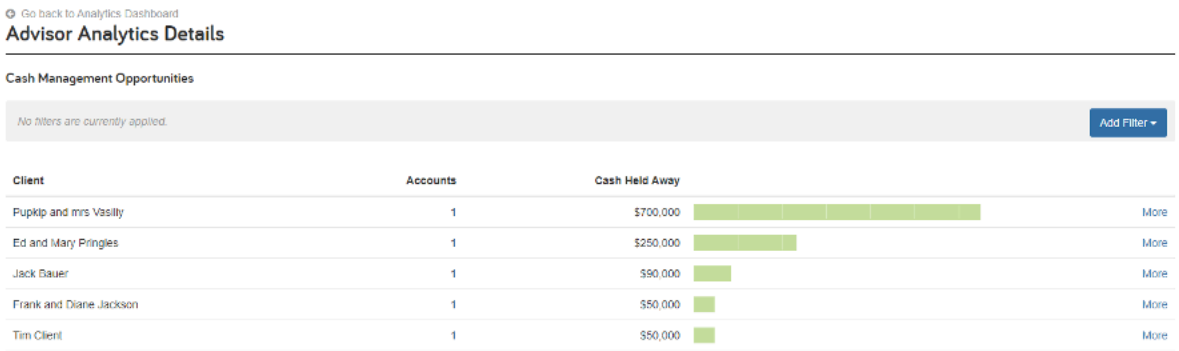
How to view cash opportunities across all of your clients through eMoney Analytics

In addition to the Decision Center Optimizer invitation drawer, you can also view low-yielding cash opportunities across your entire book of clients and send Flourish invitations to relevant clients directly from the eMoney Analytics page.

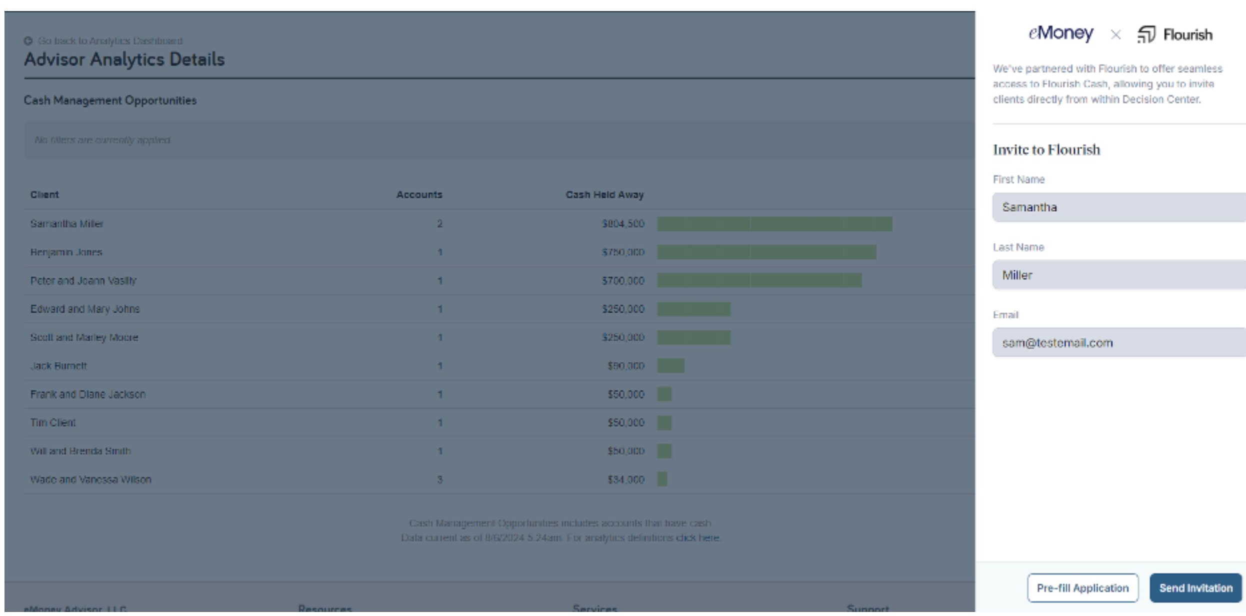
- Click **"Analytics"** in the dark blue top navigation bar.
- Locate the Cash Management Opportunities table. Click anywhere on the Cash Management Opportunities Card to view all clients.



- You will now see a list of all of your clients, sorted by the amount of cash they have held-away.



- If you'd like to invite a specific household to Flourish, click the **"More"** button on the right side of the screen to open up a drawer with the client's information prefilled.



- From here, you have two options.
  - Click "**Send invitation**" to immediately generate an invitation email to Flourish, allowing clients to fill out the Flourish application at their convenience.
  - Click **"Prefill application"** will allow you to prefill the clients' Flourish applications using data stored in eMoney.
    - You'll have the opportunity to correct, update, or fill out any missing application information.
    - Once complete, click **"Send to client,"** which will send the invitation email to your client, enabling them to review the

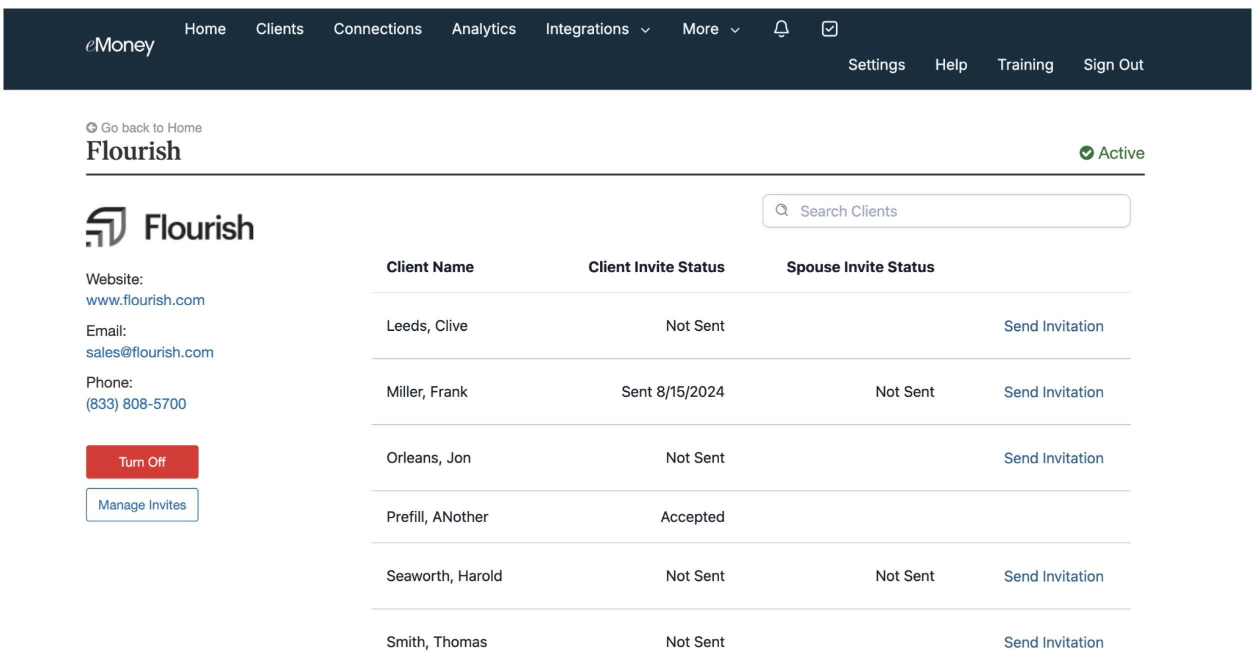
application and complete the account-opening process.
- You can learn more about [Advisor Account Initiation here](#).

How to Send and Resend Invitations via Manage Invites on the Flourish Integration Details Page

You can quickly view a list of all your clients via the “Manage Invites” page on the ‘Flourish integration details’ page, or use the search tab to find a specific client.

If you would like to send or resend an invitation to a specific client:

- Find the client in the list or via the search bar.
- Click “Send Invitation” to ensure the client receives an invitation to Flourish. If you have previously invited the client, the “Send Invitation” button will trigger another invitation to be sent to them.



In order to send additional invitations using the Flourish + eMoney integration, visit another client’s Decision Center page within eMoney, send invitations from the Cash Management Opportunities Analytics page, or continue to send invitations from the Flourish Integrations Details page.

Questions / Support

- For any questions related to the integration, please reach out to integrations@flourish.com to reach our team
- To reach the eMoney team with integration related questions, please reach out to customerservice@emoneyadvisor.com
- For general support, please reach out to our support team

[Δ]An advisor's ability to view client account information is subject to applicable privacy laws and clients' consent to such sharing.