



ePlan

Ready Reckoner

We at Transcend India are elated to announce the launch of

'ePlan' - 100% Online Financial Planning

Trascend is one of the oldest and most experienced Financial Planning companies in India providing services since 2004. Our endeavour is to provide the best professional advice which is unbiased, independent, accurate and simply the truth. This is what we believe in and attempt to do every single day for our customers, partners, staffs and stakeholders. Our primary aim is to be an organization where simply starting a relationship with us turns out to be one of the best decisions of your life. We serve everyone; individuals, firms, companies & trusts, all across the world.

We have been the pioneers of 100% authentic financial planning services in India. Now we are providing an unmatched experience in Financial Planning – **'ePlan'**, which is **completely online, totally customisable & fully automated** service. Simply enter the data, follow the steps and generate the financial plan right away!

“Before we discuss details about how **ePlan** works, a very important point to note here that we strongly recommend using either [Chrome](#) or [Firefox](#) browser only to browse through this online application.”



▶▶ Registration

The process starts with **registering** yourselves first.



Once you fill up the registration form, your unique Login ID would be created and prompt you – “You may now login”. Now click ‘Login’ as shown below:



Once you login successfully site will welcome you as shown below:



» Buying

Then click on 'Store', as shown in the below diagram.



Here you will come to see the 4 different **aPlan** services, currently we are providing. These are –

100% Online Financial Planning

Sort by: ▲

 <p>100% Online; Authentic Financial Planning. Plan all aspects of your life. Fully customisable with facilities to add your own calculations, planning notes & reminders.</p> <p><u>Comprehensive Financial Plan</u></p> <p>₹ 4,499.00 (including 10.3 % tax)</p> <p> </p>	 <p>Get, Set, Go(al)! Yes, it is that easy. This 100% online service will then lay down a road-map for you to achieve all your financial goals in specified time frame.</p> <p><u>Goal Planning</u></p> <p>₹ 1,999.00 (including 10.3 % tax)</p> <p> </p>
 <p>This 100% online service will make sure that your family will never face any financial loss whatsoever. Peace of mind is guaranteed!</p> <p><u>Risk Management</u></p> <p>₹ 1,999.00 (including 10.3 % tax)</p> <p> </p>	 <p>What corpus should I accumulate before I retire and how? Get your answer here in real time and make your sunset years truly enjoyable!</p> <p><u>Retirement Planning</u></p> <p>₹ 2,999.00 (including 10.3 % tax)</p> <p> </p>

You can see the brief description of the services and pricing here. To buy or to know more click on the respective service names. This will lead you to the next screen. Once you are ready to buy the service, click on 'Add to Cart' button. A pop-up window will appear on screen with two options 'Continue' and 'Cart'. If you want to continue shopping then you should click on 'Continue' otherwise click on 'Cart'. Also you will find that on the bottom of the left panel of the site 'Your Shopping Cart' is being displayed. Here you can also click on 'Show Cart' as shown in the below diagram.

Home | My Account | My Cart

Financial Tool Kits

Your Shopping Cart

1 x [Comprehensive Financial Plan](#) 4,499.00

1 Product 4,499.00

[Show Cart](#)

[Recover Saved Cart](#)

WE PROCESS

[View full details of the service](#)

Notice

Info: The product was added to your cart.

[CONTINUE](#) [CART](#)

created in pdf, the actual report prod
entity)

[Firefox & Chrome browsers.](#)

[Add to Cart](#)

CUSTOMER REVIEWS:

If you are done with your shopping, then click **‘Checkout’**.

If you have not entered **‘Billing Information’** before in the site, then you will be asked to enter ‘Billing information’ next. Fill in the form. If few of the fields seem not applicable for you, check out whether those are star (*) marked or not. If not, then you can safely skip those fields, scroll down and click **‘Register’** button.

Checkout

Info: We do not have your billing information. Please provide the same.

(* = Required)

Customer Information

Bill To Information

Company Name

Title

First Name*

Last Name*

▶▶ Payment Process

Now you will be prompted to choose a payment method as shown in the below diagram:

PLEASE SELECT A PAYMENT METHOD!

Payment Method

- Manual Payment via cheque or cash deposit in our bank account; Access to services will be available on receipt of payment (Estimated time : 1 week)
- Electronic Fund Transfer via NEFT / RTGS in our bank account; Access to services will be available on receipt of payment (Estimated time : 1 day)
- Online Payment using credit or debit card / net banking via CC Avenue; IMMEDIATE access to services purchased

NEXT >>

Once you select a payment method, which you are comfortable with, click on the 'Next' button to proceed. After agreeing to the 'Terms of Service' click on 'Confirm Order'. Here you will be able to see the 'Order Confirmation Details', the same details would also be sent to your registered email id. Now, to make the payment click on 'Submit' button there.

▶ Manual Payment

If you have chosen 'Manual Payment' method, then payment process for completion of order will look like as shown in below diagram:

Payment process for completion of order.

As you have selected the "Manual Payment" mode, you will need to deposit cash / demand draft / pay order / a cheque in the name of "Transcend Consulting (I) Pvt. Ltd." Please find our bank account details below for your reference.

Beneficiary Name	Transcend Consulting (I) Pvt. Ltd.
Bank	ICICI Bank
Branch	Mumbai / Nariman Point
Account No	000405021422
MICR Code	400229002
RTGS / NEFT / IFSC Code	ICIC0000004

Instructions Please note these details carefully.
Please make a deposit into our account from the nearest ICICI bank branch / ATM / Cheque drop box.
If you make a cash / cheque deposit or use drop box facility then please email us the following details on payments@transcend-india.com.

► Electronic Fund Transfer

If you have selected 2nd method i.e. Electronic Fund Transfer, then the instructions will look like as follows:

Instructions :

- Please note the above details carefully & register us as a beneficiary .
- Execute the payment; write your full name and date of birth (dd/mm/yyyy) in the remarks field.
- Please take a screenshot of payment confirmation and send it by email to payments@transcend-india.com. Give us a call if you need any assistance.

► Credit/Debit Card or Net Banking

If you have selected the 3rd method i.e. online payment using credit/debit card, then the next screen will bear the following text and instructions:

You may now start the payment process for completion of the order. Press the submit button below to process your payment.

Submit

Once you click the 'Submit' button, you will be immediately redirected to our Payment Gateway – **CC Avenue**'s site, where you will be able to view Order Details and Billing Details.

Under **Payment Details** there select 'Payment Mode' like Credit Card, Debit Card, Net Banking etc. As you select a Payment Mode, you will be prompted to select a specific issuer/provider/banker from another drop-down list beside. If you choose Visa, American Express etc. from the list of payment facilitators you will be further prompted to enter more details. If you chose a banker from the list, then it will take you to the specific banker's site for completion of the process. Once you are done with your selection click on 'Submit'.

▶▶ Using the Service

After you have made the payment and get a confirmation email from Transcend (*applicable if you have chosen manual or electronic fund transfer method*), click on **'My Account'** tab on top of the page to start availing the services you have bought as shown in the diagram below:



'My Account' screen will show 4 different stages of your progress while generating Reports.

STAGE 1 :

First it will prompt you to 'Start' the process of filling up the profilers. The screen will look like as follows:

Account Information ([edit your information](#))

My Purchased Services.

[Visit Transcend Store to buy services.](#)

Online services will work best in Firefox & Chrome browsers.

Service	Service Category	Purchase Date	Actions
Comprehensive Financial Plan	100% Online Financial Planning	Nov,21 2011 06:15:51 PM	• Start

STAGE 2 :

Now, when you have started filling up 'Profilers' but not generated 'Report' yet, you can resume the data entry anytime you like. At this stage your 'My Account' screen will look like as follows:

Account Information ([edit your information](#))

My Purchased Services.

[Visit Transcend Store to buy services.](#)

Online services will work best in Firefox & Chrome browsers.

Service	Service Category	Purchase Date	Actions
Comprehensive Financial Plan	100% Online Financial Planning	Nov,21 2011 06:15:51 PM	• Resume - Data entry (Any number of times) (Plan Generation - 2 more times.)

STAGE 3 :

Now suppose you have generated one 'Report' and after a certain time you have realized that some fundamental factors/parameters got changed and you need to generate a new report again, then at this stage 'My Account' screen will look like as follows:

 **Account Information** ([edit your information](#))

My Purchased Services.

[Visit Transcend Store to buy services.](#)

Online services will work best in Firefox & Chrome browsers.

Service	Service Category	Purchase Date	Actions
Comprehensive Financial Plan	100% Online Financial Planning	Oct,10 2011 03:29:22 PM	<ul style="list-style-type: none"> • Resume - Data entry (Any number of times) (Plan Generation - 1 more time.) • View Reports (PDF): Strategy Report 1 (333KB)

STAGE 4 :

Once you have generated two 'Reports', your 'My Account' screen will look like as follows:

Account Information ([edit your information](#))

My Purchased Services.

[Visit Transcend Store to buy services.](#)

Online services will work best in Firefox & Chrome browsers.

Service	Service Category	Purchase Date	Actions
Comprehensive Financial Plan	100% Online Financial Planning	Sep,13 2011 01:35:20 PM	<ul style="list-style-type: none"> • You have used up your 2 modifications. • View Reports (PDF): Strategy Report 1 (338KB) Strategy Report 2 (338KB)

If you are ready with your personal and financial data, click on **'Start'** or **'Resume – Data Entry'**, as the case may be, and start filling profiling forms thereafter. **Note:** Make sure that you fill all the mandatory (*) fields in every profiler.

1.01 PERSONAL DETAILS			
		Self	Spouse
1.03	Marital Status	Married *	Married *
1.04	Title	Mr. *	Mrs. *
1.05	Name	*	*
1.06	Middle Name	*	*
1.07	Surname	*	*
1.08	Nationality	India *	India *
1.09	Gender	Male *	Female *
1.10	Date of Birth	* [Format: DD-MM-YYYY]	* [Format: DD-MM-YYYY]
1.11	Age	32	28
1.12	Telephone - Office	*	*
1.13	Telephone - Home	*	*
1.14	Mobile	*	*
1.15	Email Address	*	*
1.16	Occupation	Salaried *	Not Employed *
1.17	PAN Number	*	*
1.18	Address		
1.19	Line 1	*	*

Once you fill up a profiler, you should click **'Next'** button at the bottom of the page, which will automatically saves the data you have just entered and will take you to the next profiler. There will be a series of such profilers and it is of utmost importance that you fill up each and every data accurately. You can also leave the process in between and come back any time afterwards to resume the data entry.

After you have filled up all the Profiling Forms, you will be able to see the **'Solution Summary'** (as shown in diagram below) this will help you to preview the results before the final Report is getting generated.

SOLUTION SUMMARY	
<p>CAUTION: BEFORE PRINTING PROFILER & GENERATING REPORT; MAKE SURE YOU HAVE CLICKED ON BLUE "SOLUTION SUMMARY" BUTTON ABOVE. IF YOU CAN ALREADY SEE THE SOLUTION SUMMARY I.E. "TRANSCEND STRATEGY: ... PLANNING RESULTS" BELOW THEN EVERYTHING IS OK.</p>	
<p>Transcend Strategy: Goal Planning Results</p>	
<p>Very Important Instructions: (To understand how this works & what you must do)</p> <ol style="list-style-type: none"> As you can see some results have emerged below for the goals that you plan to achieve over time. For each goal you see that the system has calculated Funding Options. It tells you how much you may need to invest either on a lumpsum basis OR on a monthly basis. At the bottom of the table you see the row called "Budgets Available" viz-a-viz "Totals" above it. Often the "Totals" will be much more than "Budgets Available". Now your aim is to ensure that "Totals" for both lumpsum and monthly come within your "Budgets Available". You may do this by clicking on radio buttons; This is where you are deciding the investment method (i.e. lumpsum or monthly) to achieve a particular goal. You need to do this for all goals. Experiment, do trial & error to make sure that "Totals" fit within your "Budgets Available". If nothing seems to work then use instructions in "Smart Tips" section - scroll down to see this below the results table. 	

Read 'Solution Summary' carefully and make maximum use of **'Smart Tips'** mentioned there to customise it the way you want to see the results in the final Report. Take your time, go back to the Profiling Forms as many times as you like and make changes in Financial Priorities, Needs, Goals and Budget or make changes in Basic Assumptions, Financial Objectives and so on.

Once you are satisfied with the Solution Summary, click on **'Generate Report'** button at the bottom of the page.

[Print your Profiler](#)[Generate Report](#)

You will be able to see the PDF report right on your screen. A copy of the same would also be sent to your registered email id as an attachment.