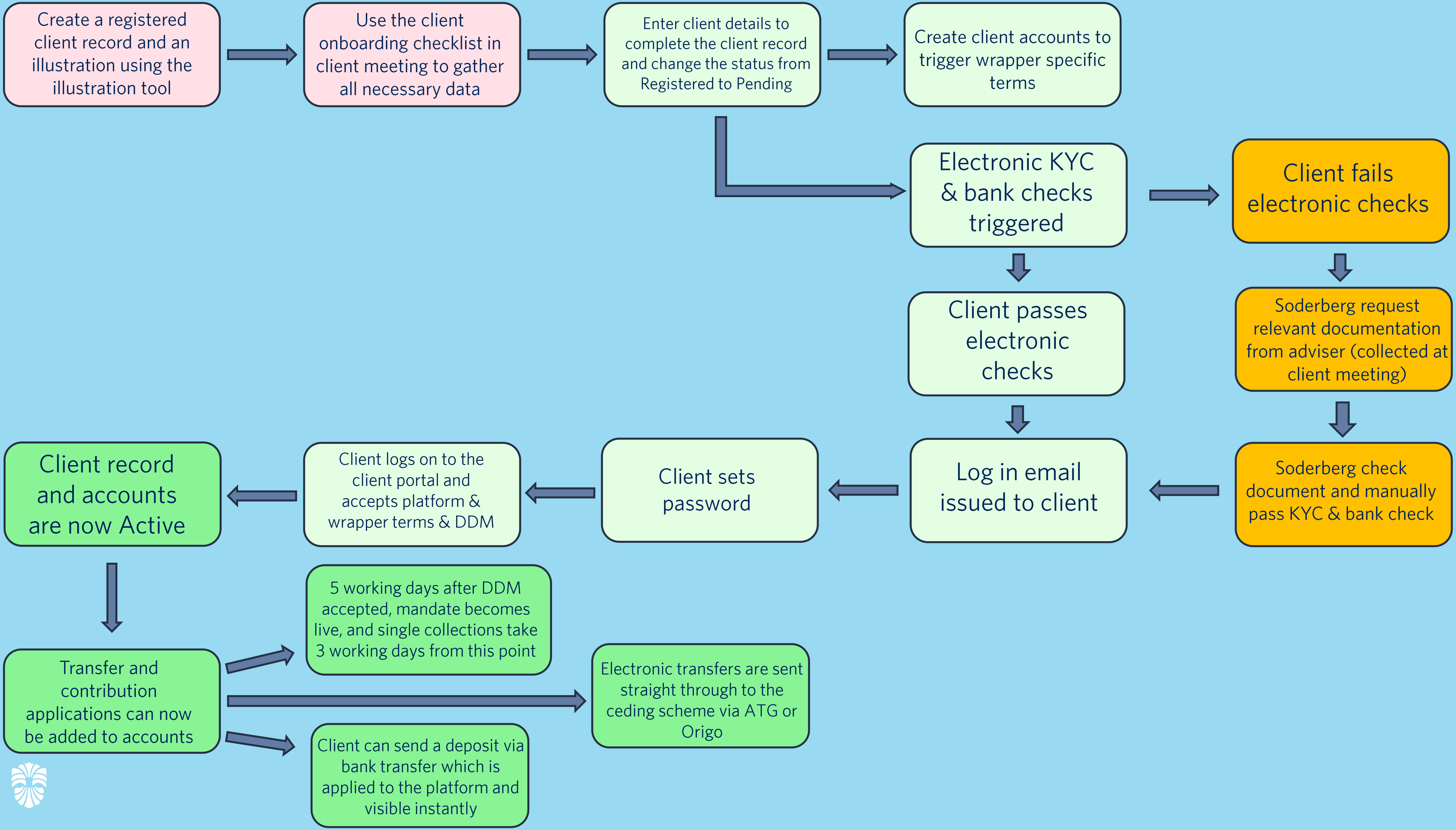

Create a registered client record and an illustration using the illustration tool
Use the client onboarding checklist in client meeting to gather all necessary data
Enter client details to complete the client record and change the status from Registered to Pending
Create client accounts to trigger wrapper specific terms
Electronic KYC & bank checks triggered
Client fails electronic checks
Client passes electronic checks
Soderberg request relevant documentation from adviser (collected at client meeting)
Soderberg check document and manually pass KYC & bank check
Log in email issued to client
Client sets password
Client logs on to the client portal and accepts platform & wrapper terms & DDM
Client record and accounts are now Active
Transfer and contribution applications can now be added to accounts
5 working days after DDM accepted, mandate becomes live, and single collections take 3 working days from this point
Electronic transfers are sent straight through to the ceding scheme via ATG or Origo
Client can send a deposit via bank transfer which is applied to the platform and visible instantly

Notes

- If the client sets their password, logs on and accepts platform terms before accounts are created, they will need to log back in to accept wrapper specific terms (SIPP, ISA & JISA) for those accounts to be made active. This is why we advise that accounts are created immediately following client creation.
- We recommend that the 'Payment by Direct Debit' option is ticked during client creation as the Direct Debit Mandate must also be accepted by the client within the client portal – this allows for a direct debit collection to be set up in the future without asking the client to accept further terms.
- Clients that don't require an illustration can be created via the quick create journey – all client information is entered, and the client goes straight to pending status.
- We do not require client authority for electronic transfers, direct debits or new sub-accounts, as long as the relevant terms are accepted at outset.
- For partial transfers, or where the provider does not exist in the ATG or Origo transfer systems, a manual transfer form is required. We do not require a client signature on the manual form, but the ceding scheme might – we recommend checking with them before proceeding, as in some instances you may wish to take the manual form to the initial client meeting to be signed.
- In order for a client's deposit to be instantly applied, there must be an expectation for the exact amount, the payment reference must be correct and the funds must come from the client's registered bank account. We recommend using the Payment Instruction template to assist with this process, and that you check with the client as to whether they have a daily banking limit ahead of time so that the expectations can be split if required.
- We recommend that you obtain a certified copy of the client's ID and bank statement before submitting the client to the platform, so if the automated electronic check fails, you do not need to go back to the client for anything further. See our Onboarding Checklist for more detail on this.

Useful Resources

Client Onboarding Checklist - to help ensure all mandatory information is gathered upfront

Payment Instruction Template - to assist with instant deposits

The Client Journey - a view of this process from the client's perspective