

Step by step guide: Creating customers - TPIA

Client management for Third Party Investment Account (TPIA)

Creating a New Customer

1. Log in using your Adviser or Admin log in details.
2. From the banner on the left-hand side of the page select "Customer" and from the drop down click on "New Customer".
3. Enter your client details in the mandatory fields, indicated with a red asterisk:

- a. Title
- b. First name
- c. Surname
- d. Gender
- e. Town of Birth
- f. Marital Status

Step 1 Personal Details

Personal details

External Customer ID

Title .

First Name .

Middle Name

Surname .

Suffix

Gender .

Date of Birth .

Town of Birth .

Country Of Birth UK

Marital Status .

Crown Employee/Armed Forces

Company . Test Firm Limited

Adviser . Test Adviser

Employment details

Employment Status

Name of Employer

Country --Select country--

Postcode Find

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Nature of Business

Occupation

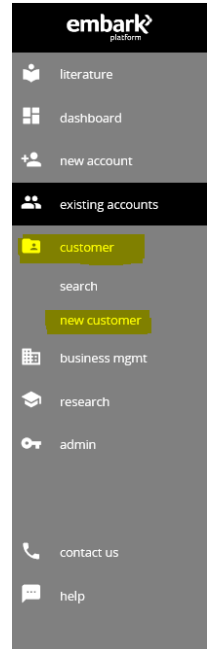
Length of Service with this company

Annual Income

Other Proceeds

Save Next step

Questions? Live Chat



4. Ensure that the firm name is correct and select the relevant "Adviser" for the customer in question from the drop down provided
5. Select "Next Step", this will bring you to "Step 2 Regulatory Details"
6. Provide "Customer Tax Residency" by selecting "Add New". The "Country Name" will default to the UK, as we are unable to accept customers where the country of residence is not the UK. Answer the question, "Is Main Tax Country of Residency?" by selecting either "Yes" or "No". Answering "No" will prevent you from creating an account for the customer.

Enter the customer's National Insurance Number. This should be in the standard format (without spaces) and click "Save".



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Customer Tax Residency ⓘ

Country Name	Primary Tax Residency	Tax Reference	Tax Reference Type	Scottish Tax Resident?	Action
<input type="button" value="Add New"/>					
Country Name	UK	<input checked="" type="checkbox"/>	Is Main Tax Country of Residency? .	<input checked="" type="radio"/> Yes <input type="radio"/> No	
National Insurance Number	AB123456C				
					<input type="button" value="Cancel"/> <input type="button" value="Save"/>

If you are adding a child for the purpose of creating a Junior ISA then providing the child is under 16 you can leave the National Insurance Number blank, as the child will not have a number.

7. Provide "Customer Citizenship", again the "Country Name" will default to UK, as we are only able to accept customers that are UK citizens. The question "Is Primary Citizenship?" should be answered before selecting "Save". You will also need to confirm the "Country of Nationality".

Customer Citizenship

Country Name	Primary Citizenship	Action
<input type="button" value="Add New"/>		
Country Name	UK <input checked="" type="checkbox"/>	Is Primary Citizenship? . <input type="radio"/> Yes <input type="radio"/> No
		<input type="button" value="Cancel"/> <input type="button" value="Save"/>

Please, capture all countries of nationality for a given client
Country of nationality
[+ Add another nationality](#)

8. "Step 3 Address", click on "Add Address"

The Address Type will default to Primary Residential. Ensure that you have selected the Country before moving on to entering the address. You cannot save the address without a Country and this will clear the address details if not entered in the correct order.

Enter the postcode for your address and click "Find", locate the address from the drop down, and click on "Select" next to the drop down to populate the address fields. If you cannot locate the particular address (i.e. new build homes) you may manually populate the relevant fields.

9. Click "Save" and "Next Step" and navigate to "Step 4 Contact Details"

Address Type Primary Residential

Country UK

Address Line 1 .

Address Line 2 .

Address Line 3

Address Line 4

Postcode . LE1 6YJ

Hornbuckle Tyman Hous

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10. Under the heading “Email Address”, click on “Add New” and enter the customer’s email address, before clicking “Save Email”. This is vital for the customer’s read only access to the platform.

Add New

Email type

Email Type Personal

Email Address . testcustomer@abc.co.uk

Confirm Email . testcustomer@abc.co.uk

Cancel Save Email

11. Under the heading “Phone Numbers”, click on “Add New” enter the details, then click “Save Phone”

Phone type

Phone Type Home

Country UK +44

Area Code 0116

Number . 2345678

Cancel Save Phone

12. Select “Next Step” and navigate to “Step 5 Validate and Submit.” The message on the page should confirm “All data entered has been successfully validated”, alternatively, this will indicate any information missing to prevent the submission of the client.

Step 5 Validate and Submit Save Previous step

All data entered has been successfully validated.

Submit

13. Click “Submit”. This will then confirm “New Customer successfully created”

This has created your customer. The next stage is to create an account (ISA/JISA/GIA/PP) for this client. The following steps will detail how to do this, but from the above page there is a short cut. If you click on “Create New Account”, this will allow you to skip steps 1 and 2 of the following procedure.

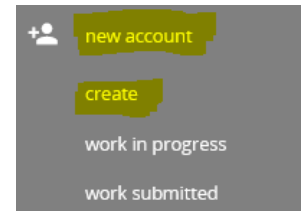
Step 5 Validate and Submit Exit Previous step

New customer successfully created

Create new account Continue to Customer Search

New Client Onboarding / Create a New Customer Account

1. Log in using your Adviser or Admin log in details
2. From the banner on the left-hand side of the page select "New Account" and from the drop down click on "Create"
3. The options on the page should read as follows, or be changed to read as such:



Task: Create new product wrapper
Platform Provider: EIS
Company: *Your firm name*
Adviser: *The Adviser for the client in question*
Account Type: Third Party GIA
Pension Provider: Avalon SIPP Trustees Ltd

Enter the account details			
Platform Provider	EIS	Account type	Third Party GIA
Adviser Firm	EMBARK	Pension Provider	Avalon SIPP Trustees Ltd
Adviser	Embark Advisor		

[Next](#)

4. Click "Next" and navigate to "Step 1 Account"
5. Under the "Declaration" section ensure that you select the checkbox "I confirm that I have assessed the suitability of the platform for my client"
6. Under "Existing Policy Details" you are required to provide the "Existing Policy Number" and "Name of the existing policy". These should be the details of the underlying SIPP.

Existing Policy Details	
Pension trust provider	Avalon SIPP Trustees Ltd
Existing Policy Number *	_____
Name of the existing policy *	_____

7. In the "Adviser Details" section verify that the details pulled through are that of the correct adviser for the particular customer
8. Under the heading "Customer Search", "Search for Existing Customer" click the "Search" button. This will show you all the clients linked with the adviser that are still to be allocated on account. Locate the client you are intending to onboard and click on "Assign"

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Customer Search

Search for Existing Customer

Advanced search criteria

Customer ID: External Customer ID:

Customer Status: All First Name:

Surname: Date Of Birth:

National Insurance Number: Account Number:

Account Role: All

Customer ID	Customer Status	External Customer ID	Customer Name
306599	Active		John Test <input type="button" value="Assign"/>

- On choosing the client, the Client Details section should populate with the client information completed when you created the customer
- For the "Contact Information", select the appropriate answers from each of the dropdowns.
- Select "Next Step" and move to "Step 2 Payments"
- Click the dropdown for "Add New Payments for" and select "New Embark GIA" before clicking the "Add" button, this will open the "Add Payments" information that should be completed as appropriate
- The funds should be paid via Direct Credit via the SIPP provider. Complete the "Amount" to be transferred into the TPIA
- Once completed, click "Save Payment" and then "Next Step" which will bring you to Step 3 Invest/Allocate
- The system will show you any cash transactions and ask you to confirm how the funds should be invested. You can nominate to keep all the funds in cash by inputting 100 in the relevant percentage box.

Add payments

Source of payment Pension Provider ▼

Payment type Single ▼

Payment method Direct Credit ▼

Amounts

Currency GBP ▼

Amount

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Step 4 Invest / Allocate

Exit Save Previous step **Next step**

Investment Type	Single	Regular	Cash Transfer	Protect from automatic disinvestment to cover fees etc.
Collapse All				
Embank Personal Pension	GBP 6,250.00	N/A	GBP 45,000.00	
Cash Product Cash	100.00 %	N/A	0.00 %	
Remainder to be allocated:	0%	N/A	100.00%	

16. To invest the funds scroll down the page to "Search for Investments" set "Search Type" to either Investment Funds or Stocks and Shares (depending on the type of asset). You also have the option of searching either via fund name or SEDOL code for ease, then select "Search". The search results will appear on the right of the Search Criteria panel. Then click "Select" for the funds that you want to add

Type	Code	Sedol	Name	Documents	3 mth perf	6 mth perf	1 yr perf	3 yr perf	
Managed Fund	BFB9	B2PB2C7	7IM AAP Adventurous C Acc		2.6214	5.7365	12.4849	30.6097	Select
Managed Fund	BFB8	B2PB2B6	7IM AAP Adventurous C Inc		2.626	5.7402	12.4984	30.6241	Select
Managed Fund	BFB5	B2PB379	7IM AAP Balanced C Acc		1.089	3.3397	6.2772	18.3056	Select
Managed Fund	BFB4	B2PB2V6	7IM AAP Balanced C Inc		1.0914	3.3419	6.2666	18.3048	Select
Managed Fund	RK17	3395402	7IM AAP Income C Acc		0.0337	1.5213	4.9847	15.2299	Select
Managed Fund	RK18	3395394	7IM AAP Income C Inc		0.0358	1.5154	4.9949	15.2533	Select
Managed Fund	BFA7	B2PB2M7	7IM AAP Moderately Advtur C Acc		1.85	4.5756	9.8306	25.5882	Select

Managed Fund - 7IM AAP Adventurous C Acc

Choose which of these wrappers to apply your selection to:

All
 Pension

Choose which types of payments to apply your selection to:

Allocate: All Payments

All Payments: %

Protect this investment from automatic disinvestment to recover fees etc

Close Add investment

Search Criteria Search

Search Type: Investment Funds

Name:

Code:

SEDOL code:

Fund Manager: All

Asset Class: All

Geographical Region: All

IMA Sector: All

17. On selecting the fund, a pop up will appear, for you to confirm which funds should be applied to the particular product(s). If you have multiple payments you can click on the dropdown next to "Allocate", which will allow you to provide different investment options for the individual payments.

There is also a tick box at the bottom of the screen, which will allow you to protect a fund from automatic disinvestment as a means of recovering our fees. Please be advised that while we do not have a minimum cash balance requirement if there are insufficient funds to cover the monthly fees we will disinvest proportionally across the portfolio, but by selecting this box we will not disinvest from the fund.

18. Once, you have invested the funds, click on "Next Step" and navigate to the Remuneration page and enter the agreed adviser charge. You can enter both initial and ongoing charges in either pounds or percentage, by clicking on the relevant denomination. You are also able to select the frequency for ongoing payments, you may choose from monthly, quarterly or annually. Click "Save" and then "Next Step"

Initial Adviser Charge			
Single Payments	Adviser charge (£)	Embank charge (£)	Total charge (£)
Embank Personal Pension	31.25	0.00	31.25
Cash Transfers			
Embank Personal Pension	1,000.00	0.00	1,000.00
Ongoing Adviser Charge			
Adviser annual charge amount (£)	Charging frequency	Total annual charge amount (£)	
Embank Personal Pension	Monthly	£ 0.00	

19. "Step 5 Payments Out", the heading "Income Strategy" relates to the treatment of dividends. Even if you have not selected any income funds, this is set should you select income funds in the future. Click "Edit" and then choose the appropriate option, "Save and select "Next Step"

Add distribution and dividend destination

Income Strategy Product Cash
 Re-Invest

20. This will bring you to the Validate screen and verify that all data entered is validated successfully. It is at this point that the system will highlight any missing information that will prevent you from submitting the client account creation.
21. Click on "Next Step" and navigate to Review screen and verify that information entered is correct
22. Click on "Next Step" and navigate to the Submit screen. The page generates the relevant declarations based on the information provided. Please read through these carefully before checking each box, then click on "Open Account"

2. Make Declarations

I confirm that my client:

- (i) wishes to proceed with the application to become a client of Embark;
- (ii) has provided me with the authority to proceed with this application and agrees to the Embark terms and conditions and terms of use;
- (iii) has checked and approved the information that is being provided to Embark with this application; and
- (iv) has signed any applicable documentation required by Embark.

I further confirm that I have explained Embarks applicable data protection, anti-money laundering and counter terrorist financing requirements to my client.