

# How to Guide: Creating Customers and Accounts

## 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:

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.

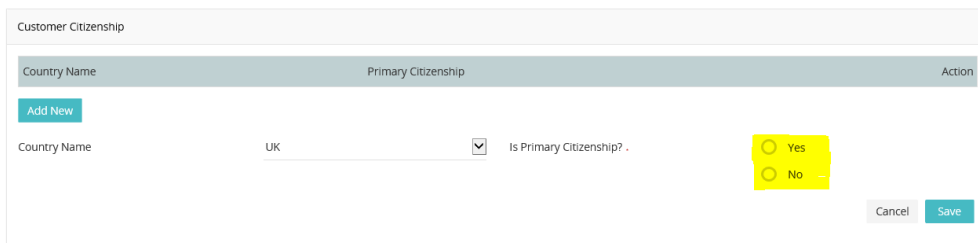
Enter the customer’s National Insurance Number. This should be in the standard format (without spaces) and click “Save”.

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

# How to Guide: Creating Customers and Accounts

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".



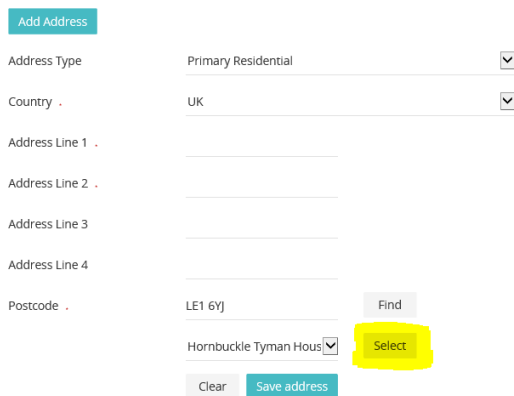
Please, capture all countries of nationality for a given client

Country of 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".

# How to Guide: Creating Customers and Accounts

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

Email Address

Confirm Email

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

Phone type

Phone Type

Country

Area Code

Number

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

Step 5 Validate and Submit

All data entered has been successfully validated.

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.

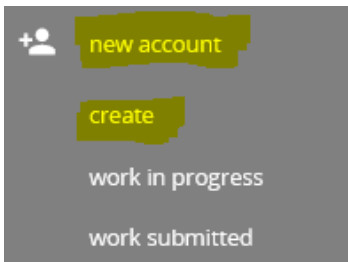
Step 5 Validate and Submit

New customer successfully created

# How to Guide: Creating Customers and Accounts

## 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: Individual (or Joint for a Joint GIA)  
Registered Pension Schemes: Embark Personal Pension

Enter the account details			
Platform Provider	EIS	Account type	Individual
Company		Registered Pension Schemes	Embark Personal Pension
Adviser	Test Adviser		
<input type="button" value="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 "Account Details" you are required to provide the "Name of Account", this is a free type box and can be decided by you and the customer. "Account Type" should read as Individual and "Reporting Currency" as GBP.

Account Details	
Name of Account	John Test
Account Type	Individual
Reporting Currency	GBP

# How to Guide: Creating Customers and Accounts

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”.

Customer Search

Search for Existing Customer

Advanced search criteria

Customer ID:	<input type="text"/>	External Customer ID:	<input type="text"/>
Customer Status:	All <input type="checkbox"/>	First Name:	<input type="text"/>
Surname:	<input type="text"/>	Date Of Birth:	<input type="text"/>
National Insurance Number:	<input type="text"/>	Account Number:	<input type="text"/>
		Account Role:	All <input type="checkbox"/>

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

9. On choosing the client, the Client Details section should populate with the client information completed when you created the customer.
10. As you scroll down the page there is a section that asks for Employer Details. The Employment Status defaults to “employed” but this can be amended. (If you update the Employment Status to “Retired”, the subsequent questions related to employment will be greyed out).
11. After entering the Employer details and salary information, scroll down to Addresses. From the “Select Address” dropdown locate the client address, this will then populate the fields below.

Employment Status*	Employed <input type="checkbox"/>
Employed in Financial Services*	No <input type="checkbox"/>
Is a Crown Employee, Member of the Armed Forces or the spouse/civil partner of one of the above	No <input type="checkbox"/>
Name of Employer *	Test Limited
Employer address	
Line 1*	Hornbuckle
Line 2*	Tyman House
Line 3	42 Regent Road
Line 4	Leicester
Country*	UK <input type="checkbox"/>
Postcode *	LE1 6YJ <input type="button" value="Find"/>
Job Title/Occupation *	Tester
Total Income Earned*	25000
Estimation of Net Worth*	200000
Source of Wealth*	Investments <input type="checkbox"/>
Source of Wealth Details	

# How to Guide: Creating Customers and Accounts

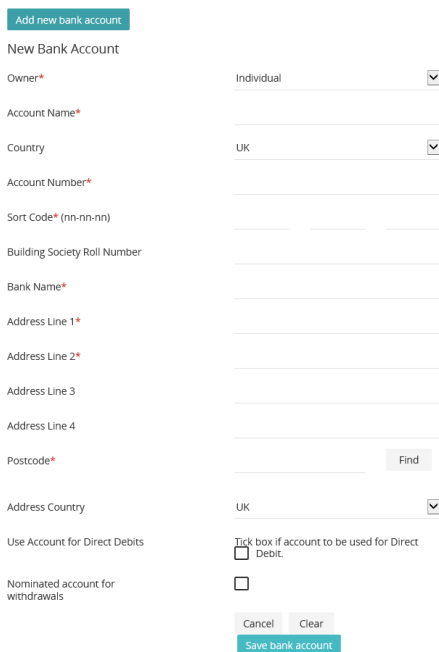
- For the "Contact Information", select the appropriate answers from each of the dropdowns.
- For "Domestic Standard Bank Accounts", click "Add new bank account" and complete the required fields. This information may be submitted/amended at a later date, but is mandatory if you are intending on submitting a regular contribution. You can input the details for the individual, employer or third party as appropriate.

There are also checkboxes for the following:

- Use Account for Direct Debits
- Nominated Account for Withdrawals

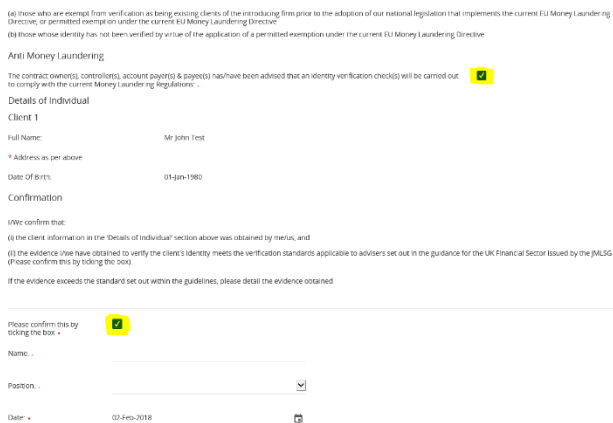
Please select as applicable.

- Click "Save bank account".



The screenshot shows the 'Add new bank account' form. It includes fields for Owner (Individual), Account Name, Country (UK), Account Number, Sort Code, Building Society Roll Number, Bank Name, Address Lines 1-4, Postcode (with a Find button), and Address Country (UK). There are also checkboxes for 'Use Account for Direct Debits' and 'Nominated account for withdrawals'. At the bottom, there are 'Cancel', 'Clear', and 'Save bank account' buttons.

- Scroll down to the Anti Money Laundering section and select the checkbox, complete the Confirmation details, and then click on "Next Step" to confirm that the relevant AML checks have been carried out.



The screenshot shows the Anti Money Laundering section. It includes a checkbox for 'The contract owner(s), controller(s), account payer(s) & payee(s) has/have been advised that an identity verification check(s) will be carried out to comply with the current Money Laundering Regulations'. Below this is the 'Details of Individual' section for 'Client 1', with fields for Full Name (Mr John Test), Date of Birth (01-Jan-1980), and Confirmation. There is a checkbox for 'We confirm that (i) the client information in the Details of Individual section above was obtained by me/us, and (ii) the evidence I/we have obtained to verify the client's identity meets the verification standards applicable to advisers set out in the guidance for the UK Financial Sector issued by the JMLSG (Please confirm this by ticking the box)'. At the bottom, there is a checkbox for 'Please confirm this by ticking the box' and fields for Name, Position, and Date (02-Feb-2018).

# How to Guide: Creating Customers and Accounts

16. “Step 2 Transfer”, from the “Add new transfer to” dropdown select the relevant product and then click “Add Transfer”.

(For the purpose of this guide we will illustrate the establishment of a Personal Pension product, for guidance on setting up either an ISA or GIA, please refer to “New ISA” guide).

17. Provide all the information for the “Add Transfer From”. If there is no transfer and it is new monies only, skip to Step 22.

Add new transfer to Embank Personal Pension

Add transfer

Should your transfer contain any money affected by the conditions below, please exclude those monies from your transfer as they cannot be accepted by Embark

1. If all or part of the transfer payment directly or indirectly arises from uncrystallised rights under an approved occupational pension scheme where, on or after 27 July 2004 but before 6 April 2006, the member had elected to take a tax-free lump sum while deferring receipt of the pension.
2. If any part of the transfer payment in respect of uncrystallised funds arises from a pension sharing order from a pension in payment.
3. If any part of a drawdown pension fund has been used to purchase a short term annuity which is still in payment.
4. If any part of the application includes a transfer from a defined benefit scheme that relates to an incentive exercise under that scheme.

**Add Transfer From**

Product Provider/Manager - A J Bell Management Limited

Scheme Type - Self Invested Personal Pension (SIPP)

We have recommended to the client to transfer this pension to you.

Policy Number/Member ID 123456

Transfer Type - Re-registration

Full or Partial - Full transfer

Does this transfer have a crystallised element?  No  Yes

Does this transfer have an uncrystallised element?  No  Yes

The Product Provider/Manager should be the ceding scheme provider, you may select from the dropdown list of the providers that we have dealt with previously, however, if you cannot find the details for the ceding provider please select “Other”. At this point scroll down the page slightly and manually input the contact details (you will note that if you select a provider from the list that this information will automatically pre-populate).

18. If you have selected a re-registration (in-specie transfer), you will be required to provide the information under “Investment Breakdown”. If you have selected cash transfer, skip to Step 20.

To provide the details of the assets being transferred, please scroll down to “Search Criteria”, 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

# How to Guide: Creating Customers and Accounts

19. Once you have selected your funds, scroll up the page slightly to see the funds in the “Investment Breakdown”. Input the “Units held” (this will populate the value) and then click “Save Transfer”.

Investment*	Type	State	Units held	Value	Protect from automatic disinvestment to cover fees etc.	Acquisition Date	Tax Book Cost	Tax Book Status	CGT Exempt	Remove
7IM AAP Adventurous C Acc	Managed Fund	Uncrystallised	20000	36302	<input type="checkbox"/>				<input type="checkbox"/>	Remove

Valuation Date .	02-Feb-2018	<input type="text"/>
Uncrystallised amount at valuation date	£ 36302	<input type="text"/>
Crystallised amount at valuation date	£	<input type="text"/>
Re-registration cash value	£	<input type="text"/>
Estimated transfer value at valuation date .	£ 36302	<input type="text"/>

20. If the transfer is to be in cash, after you have selected “Cash” from the initial dropdown, scroll down the page and complete the estimated valuation amount along with the date of the valuation (making sure to illustrate the valuation split between crystallised and uncrystallised where applicable). Once complete click “Save Transfer”.

Cash to be transferred		
Valuation Date .	02-Feb-2018	<input type="text"/>
Uncrystallised cash at valuation date	£ 45000	<input type="text"/>
Crystallised cash at valuation date	£	<input type="text"/>
Estimated transfer value at valuation date .	£ 45000	<input type="text"/>

21. Click on “Next Step” and navigate to the Payment In tab – If there are no contributions due to the plan at this time, please click on “Next Step” and move to Step 25 of this guide.
22. Select the relevant product from the “Add New Payments for” dropdown and then click the “Add” button, this will open the “Add Payments” information that should be completed as appropriate.



# How to Guide: Creating Customers and Accounts

23. You can amend the "Source of Payment" from Individual to either Employer or Third Party, which will open up a request for additional information on the source of funds.

The funds can be paid either via direct credit, or for regular payments direct debit. For direct debit transactions please note that on successful submission of the wizard a direct debit mandate is generated which we are required to have signed and returned before the first collection can be made. For direct credit information, please see "Literature" on the left hand ribbon after you have completed this wizard.

**Add payments**

Source of payment: Individual ▼

Payment type: Single ▼

Payment method: Direct Credit ▼

**Amounts**

Currency: GBP ▼

Amount:

This pension contribution is eligible for tax relief:

Pension gross amount: 0.00

**Additional Pension details**

Employment status: Employed

Employer: Test Limited

Job title: Tester

Source of wealth: Income from Employment ▼

Relevant earnings (£): 0  
*Deemed earnings 3,600.00*

24. Once completed, click "Save Payment" and then "Next Step" which will bring you to Step 4 Invest/Allocate.

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%	

25. 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.

# How to Guide: Creating Customers and Accounts

26. 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.

The screenshot shows a search interface with a 'Search Criteria' panel on the left and a table of search results on the right. The 'Search Type' is set to 'Investment Funds'. The search results table lists several Managed Funds with their respective codes, names, and performance metrics.

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

27. 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.

The screenshot shows a pop-up dialog for a 'Managed Fund - 7IM AAP Adventurous C Acc'. It allows users to select wrappers (All, Pension), payment types (All Payments), and an allocation percentage. There is a checkbox to 'Protect this investment from automatic disinvestment to recover fees etc.' and buttons for 'Close' and 'Add Investment'.

28. 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 option. 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 (£)	Embark charge (£)	Total charge (£)
Embark Personal Pension	<input checked="" type="radio"/> % Allocation <input type="radio"/> £ Amount	31.25	0.00	31.25
	0.50 %			
Cash Transfers				
		Adviser charge (£)	Embark charge (£)	Total charge (£)
Embark Personal Pension	<input type="radio"/> % Allocation <input checked="" type="radio"/> £ Amount	1,000.00	0.00	1,000.00
	£ 1000			
Ongoing Adviser Charge				
		Adviser annual charge amount (£)	Charging frequency	Total annual charge amount (£)
Embark Personal Pension	<input checked="" type="radio"/> % Allocation <input type="radio"/> £ Amount	£ 0.00	0 %	
			Monthly	

29. “Step 6 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

30. Navigate to Pension Detail screen and under “Additional Client Details” enter the “Intended Retirement Date”. For the purposes of the illustration that is generated on successful submission you can also enter any other products that you are planning to transfer to Embark to show the correct fees. (Please note that when adding all products via this wizard, this figure will auto prepopulate with the values provided).

Additional client details

Intended retirement date 01-Jan-2040

Total value of all actual or intended Embark investments excluding the Self-Invested Personal Pension values (this value is used in the illustration to derive the level of Embark Portfolio Charge to be used) £

31. The section headed “Pension Protection Information” allows you to provide the details of any protection that the client may have. Please ensure that this section is completed correctly, as this will impact any crystallisation events that you are planning. We will not ask for sight of the certificate, but we will require confirmation of the certificate details.

# How to Guide: Creating Customers and Accounts

32. Finally you have the option to set up an Expression of Wish, you are able to select either “yes” or “no”, but you must select one or the other in order to pass the validation. If you select “yes” the relevant field should be completed before selecting “Save”.

33. Click on “Next Step” and navigate 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.
34. Click on “Next Step” and navigate to Review screen and verify that information entered is correct.
35. 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”.

36. To view the documentation created on behalf of the customer, please refer to “Reports & Documents” on the left-hand ribbon, which will allow you to view the documents generated. At 6pm on the day of reaction an email is sent to the customer confirming that there are documents to view and recommends that they log in and read through the information.



service@embarkplatform.co.uk



0330 024 2345



embarkplatform.co.uk