Set up a Client

YOUR Platform is an online only platform, so clients must have access to email and be happy for all communications to be electronic.

The platform also requires bank details for all clients.

Clients and accounts are all set up via the platform website, you can find a short guide on what the clients can expect during the onboarding on the website in the Investor User Guides section.

We would expect the vast majority of clients to be set up at the point of an illustration being created. So before creating a client, ensure that they do not exist on the platform already by searching for them. The process for creating illustrations is covered in separate user guides.

The process below is documenting the standard onboarding process using the online and email process for our clients. We have an alternative means to record clients agreeing to terms when this is presented separately which is covered beneath the main process below. To use this route, note the T&C and any relevant Key Feature Documents must be provided to the client along with the recommendation and illustration.

Step by step

- You can navigate to clients by either using the 'Clients' option from the top menu, or searching from any screen at the top right in the client search
- **If you have already produced a client illustration, the client will be on the platform with the status as 'Registered'**. In this case, click on the client and click the 'Client details' button underneath the client's name, and click on 'Edit' on the right
- Where an Illustration has not yet been completed, on the 'Clients' screen, click the 'Create new client' button on the right-hand side
- In either case, you will then see the client details screen
- Update or complete all the client information. Required fields are noted with *. All sections on the left-hand side must show a green tick in order to save these details – it is wise to complete as much detail as you can to avoid future complications when new accounts are needed
- The 'Pension Details' section is required for clients expecting to open a pension. When 'Yes' is selected for making employer contributions, you will be asked for details on

their employer. Please note, this is only needed for clients who will be setting up employer contributions.

- Once complete, click ‘Review’
- Check the details entered and click ‘Submit’ once happy.

- **This will generate an electronic check on the bank details and assuming this passes will send the email to the client to complete the onboarding process**

- The client status will then show ‘Pending’. At this point, you can set up accounts for the client but cannot yet fund any accounts as the client needs to complete the onboarding process and agree the terms
- To check the client’s bank check has passed, click once again into the ‘Client details’ and scroll down to the bank details section

- Navigate to the bank details section, a successful check will show the status as Active and detail of a verification check by Northrow

Bank account status	Active
Verified on	05/11/2024 16:41 PM
External system	Northrow

- A case where the check has not passed will have a Bank Account Status of Pending
  - To ensure this check is completed and the client onboarding can continue please provide evidence of the bank details to the Questions@YOUR-Platform.co.uk inbox or contact the team for assistance

- Once the client agrees the terms, the client status will change to ‘Active’, and you can then submit transfers and payments
  - See below for alternative means for clients to complete the onboarding process where the email process isn’t desirable or timely enough for the required case.

Alterative onboarding process

While the above, standard, process is robust and efficient we have developed an additional means to ensure clients can be onboarded when there are time sensitive transfers to be submitted and/or they cannot agree the terms via email immediately.

To use this alternative process the adviser must present the client with the following alongside the advice and the illustration.

- Platform Terms and Conditions
- ISA and/or Pension Key Feature Documents as relevant
- Direct Debit mandate form as relevant
- A form to confirm sight and acceptance of the above

If this has been done the YOUR Platform can arrange access to a tool to confirm acceptance of these terms directly and move the client and plans to Active. It remains essential for clients to engage with the initial email and set their password to access the platform, but this process can remove the need to do this quickly to allow submission of transfers or investments.