For advisers

Our **new** platform

nucleus platform



Online instructions and digital signatures

How digital documentation and signatures will work

James Hay currently accepts digital signatures using DocuSign, Adobe Fill & Sign and Scrive & Signable. The new FNZ platform will utilise an online document signing system called Advicefront alongside an authentication system called Twilio.

The new platform enables you to instruct processes online. A unique document ID will be added to any documents that are to be issued for signing. This will allow us to cross reference documents returned after signing with those that are pending signature. Your clients will be able to sign the platform generated documents digitally (where applicable). The client will receive a link via email to access documents on Advicefront and a code will be sent to the client via SMS.

Once the client signs the document, it will be uploaded to the document library on the new platform. The status of the document will then change from '**pending/ outstanding**' to '**completed'**.

If the documents are still at pending status, a new sub account/product cannot become fully active until after a signed Confirmation Schedule Document has been received. Consequently, direct debits and adviser charges will not be processed until documents are received. Where multiple documents are issued for signing, all documents linked to a journey that require signatures will need to be signed before the journey can be authorised.

Documents issued for e-signature will be available for your client to access and sign for 60 days. After this period, you'll need to resubmit a journey to get new digital documents sent to your client.

Documents that are eligible to be signed electronically:

- Direct Debits Instruction (DDI)
- Confirmation schedule
- Adviser charges agreement/amendment
- Ad hoc adviser charge
- Benefit payment forms
- New business application
- New product application
- Regular payment instruction
- Top up or single payment instruction
- Crystallisation events
- Withdrawal forms

Supporting documents not requiring signature:

- Charges information document
- Ex-ante costs and charges disclosure
- Pension illustration
- Illustration (non-pension)

E-signature rules:

- Digital documentation and e-signatures cannot be supplied for joint, junior, offshore bond, company and trust accounts
- Digital documentation and e-signatures cannot be supplied for off-platform products
- Digital documentation and e-signatures cannot be supplied for employer or third-party payments.

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For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 03455 212 414, or via the Typetalk service on 18001 03455 212 414.

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