

# ONBOARD A NEW CLIENT IN UNDER 10 MINUTES



## The benefits of online

- Applicable to unit trust investments including global feeder funds
- Not available for Goal Standard
- Completely paperless
- Fewer rejections thanks to real-time ID and bank verification
- Real-time tracking of applications
- No signatures required: clients provide approvals via SMS
- Applications can be completed in 10 minutes
- Once a client is onboarded, future transactions (top-ups, switches or withdrawals) can all be completed using the digital process launched in 2018

## Before you start...

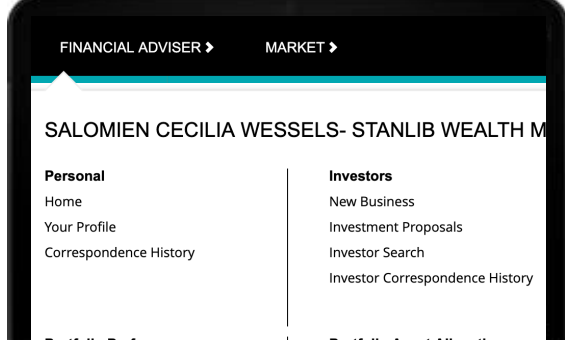
- Clients must be South African citizens
- Applicable to unit trust investments including global feeder funds
- Tax-free savings investments included
- Not available to non-SA citizens, schools, trusts or companies

## Follow these 8 simple steps

1

Login to  
**STANLIB Online**  
and select  
'new business'

Login as a  
client's  
financial  
adviser and  
select 'new  
business'  
page

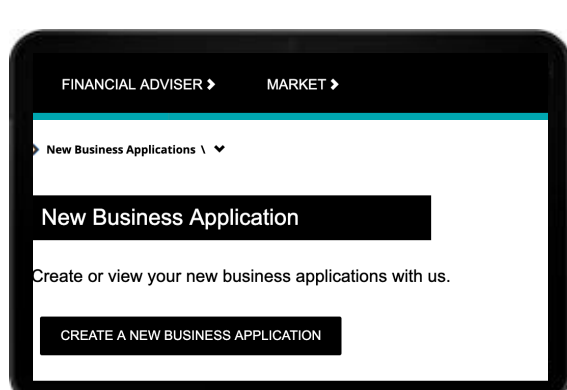


**Note:** Admin assistants/business managers - login with your credentials and select adviser's name

2

Complete and  
verify client details

- Select 'create a new business application' and enter your client's details including bank and tax details
- Upload a copy of client's ID (photo or scan.) Submit and wait for confirmation
- We will verify and validate client information for FICA purposes



## UPLOAD AN ID DOCUMENT WITH YOUR TABLET OR DEVICE FROM ANYWHERE

You can either upload a scanned copy of your client's ID, or take a picture of it with the camera on the device you are using. Please note that the camera functionality works best using Google Chrome

## REAL-TIME BANK VERIFICATION

Capture the name and details of your client's bank. Once all details are complete, verification will begin

**Note:** Client's address is automatically pre-populated based on Home Affairs data and will only need to be validated if changed

## What to do if digital client verification fails?

You have two attempts to validate a client's ID and bank details. If both attempts fail you may continue to the next step but you will need add the following manual step at the end of the process:

**Bank or address proof**  
Sometimes it's not possible to verify the bank details that are captured - in these instances you will be requested to upload proof of bank details

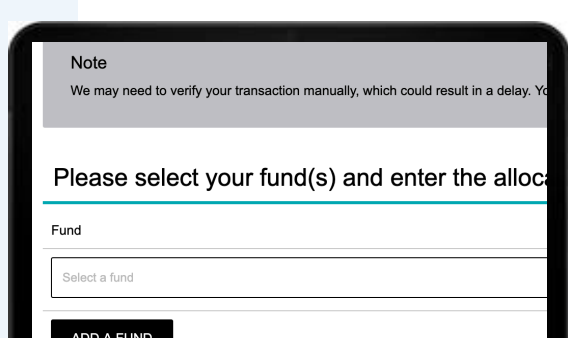
3

Select fund  
(or investment) and  
payment option

## There are two payment options

**Payment screen 1:**  
Lump sum  
Can be captured as a direct deposit or a once-off debit

**Payment screen 2:**  
Debit order  
investment  
Select the first and preferred debit order dates



**Capture advice fees**

Capture your initial advice fee negotiated with your client - between 0% and 3%

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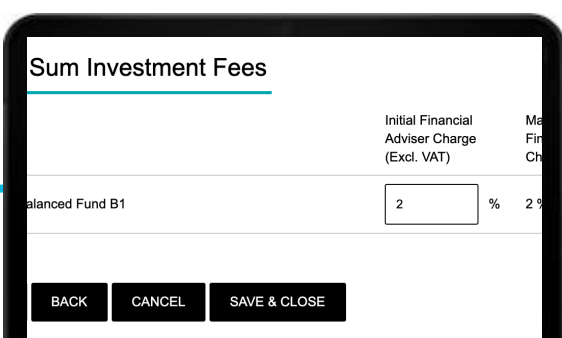
**Note:** Debit order investments and once-off debits have a R1 million limit and will take place two business days after the transaction

5

Choose income distribution

Choose the option to  
reinvest income distribution  
from your fund:

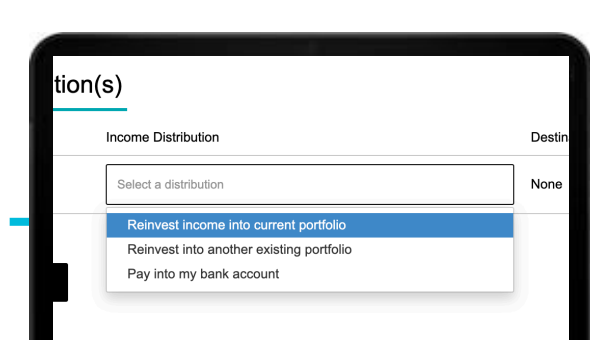
- into the same fund
- into a different fund, or
- into the client's bank account



6

**Optional:**  
Create a cash flow plan

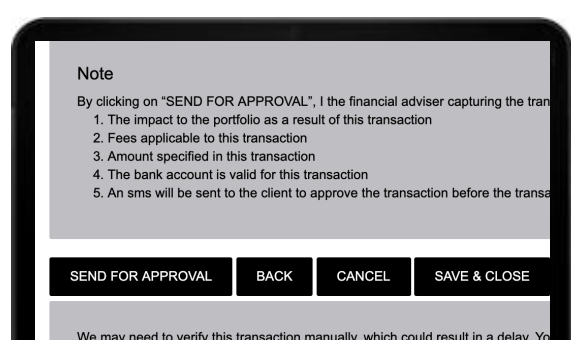
You can capture or set up a cash flow plan, just tick 'I want to include a cash flow plan' and then click 'next', if discussed and agreed with your client



**Summary and submission  
for client approval**

7

8

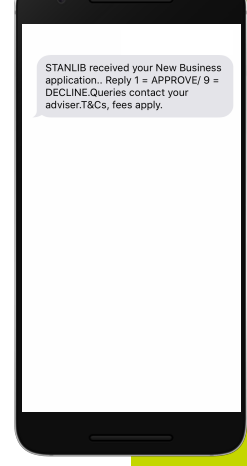


- View a full summary of the transaction showing all client details, fund choices and payment option
- Click the "send for approval" button to send to your client for online approval

**Optional:**  
Create a cash flow plan

If your client wishes to have money phased into selected funds over a period of time, select the tick box: 'I want to include a phase-in option' and then click 'next'. You can leave this field blank and proceed to the next step if no phase-in option has been discussed

## Once you click "SEND FOR APPROVAL"



1. An SMS will be sent to the client for approval. Clients are given the option to reply [1] to approve or [9] to decline. The transaction is only processed once the client approves, if no response is received the instruction will be terminated.  
**Note: The SMS is valid for 12 hours.**
2. An email with the investment details will be sent to the client to validate any information captured or reference at a later stage
3. The investment takes place as soon as the funds reflect

## NEED HELP?

If you would like more information or if you have any queries about the process that you would like assistance with, please let us know via: [Smarterways@stanlib.com](mailto:Smarterways@stanlib.com), the STANLIB broker line or your CLO. Thank you for choosing STANLIB and entrusting us with your investments.

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