Wrap E-Signatures using external solutions

WRAP Quick Guide

For adviser use only.

We've updated our processes to make it easier for you. You can now use e-signatures on our frequently used documents (including new business and client instructions).

This quick guide talks you through the e-signature process when using an external solution.

What e-signatures will you accept?

Client's security is vital, which is why we'll only accept e-signatures from providers that operate in compliance with the Electronic Identification, Authentication and Trust Services regulations as amended and applicable in the UK (UK eIDAS) and comply with the Electronic Communications Act 2000. The UK eIDAS regulation sets standards that electronic signatures must meet in order to be legally valid.

We will accept Standard, Advanced and Qualified signatures from these approved providers:

- Adobe Sign[1]
- Advicefront
- AlphaTrust
- DocuSign
- Dropbox Sign
- E-Sign
- Foxit
- legalesign
- NitroSign
- Rsign
- signNow
- Signable
- The Pension Lab
- Virtual Cabinet
- VirtualSignature

[1] Adobe Fill & Sign is not acceptable and will be rejected (does not comply with our minimum standards).

Note: Aberdeen is not party to the licence with the approved e-signature solution provider. Advisory firms will need to use their own licence. You are accountable for conducting appropriate due diligence on any third parties you work with (to support the provision of services to your clients) to ensure the security and privacy of your clients' data is in line with your regulatory and statutory obligations. This applies equally to e-signature providers.

What do I need to do before submitting an instruction?

Please read this guide carefully as we have outlined the actions you need to take before you submit new business or client instructions with an e-signature.

What is the process for submitting an instruction using an e-signature?

When submitting new business or a client instruction with an e-signature you should follow the secure platform upload and email notification process:

1. Provide your client with the relevant document from the Wrap Platform Library via an approved e-signature provider.
2. When the signed form is received from the client, you need to upload it to client documents on the Wrap platform.
3. Once uploaded please send an email to the relevant mailbox set out in the table below to notify us of the new instruction and include:
   - Name of document(s) uploaded to the client documents
   - Client account number
   - Date and time of upload to the client documents
   - We will then process your request

Documents where we will accept an e-signature

Document Name	Document Code	Label and upload into the client documents	Where to send notification e-mail
For new clients send one email to wrap_money_in@aberdeenplc.com stating the WP number for the new client account			
Application for Transitional Tax-Free Amount Certificate	ADV337	Application for Transitional Tax-Free Amount Certificate	nontelephony.drawdown@ aberdeenplc.com
APS Additional Subscriptions Eligibility Declaration	APS32	APS32	**Internal transfers** platforms_deceasedaccounts@ aberdeenplc.com **External transfers** wrap_money_in@aberdeenplc.com
Beneficial Ownership (Wrap & Fundzone)	WRAP377	Beneficial Ownership form	**Wrap** wrap_trust@aberdeenplc.com **Fundzone** fundzone_newbusiness@ aberdeenplc.com
Bereavement Requirement Form	ADV349	Bereavement Requirement Form	platforms_deceasedaccounts@ aberdeenplc.com
Change Of Trust Bank Details	Wrap352	Change Of Trust Bank Details	wrap_servicing@aberdeenplc.com
Client notification to turn off paper contract notes	N/A	Paper contract notes – OFF	wrap_servicing@aberdeenplc.com
Client Terms and Conditions	Wrap66	Client Terms and Conditions	wrap_money_in@aberdeenplc.com
Court of Protection – deputy declaration (single/ multiple)	N/A	COP – deputy declaration	wrap_money_in@aberdeenplc.com
Death Benefit Nomination Form	Wrapslsip36	Nomination Form	No email required
Declaration by Trustees	WRAP95	Declaration by Trustees	wrap_trust@aberdeenplc.com
Direct Debit Mandate	Wrap15	Direct Debit Mandate	**New clients** wrap_money_in@aberdeenplc.com **Existing clients** wrap_servicing@aberdeenplc.com
Employer QWPS Notification Form	Gen30e	Employer QWPS Notification Form	If form submitted on its own: wrap_servicing@aberdeenplc.com If submitted with regular payment: wrap_nb@aberdeenplc.com
Entity Self-Certification Form	ADV178	Entity Self-Certification Form	wrap_trust@aberdeenplc.com
Irish Residency Form	GEN2829	Irish Residency Form	wrap_money_in@aberdeenplc.com
Letter of Authority – Change of Adviser	WRAP349	Letter of Authority	wrap_servicing@aberdeenplc.com
Letter of Authority – Information Only	N/A	Letter of Authority – IO	wrap_servicing@aberdeenplc.com
Overseas Transfer Out Application	Gen363	Overseas Transfer Out Application	wrapsippcashtransfers@ aberdeenplc.com

Document Name	Document Code	Label and upload into the client documents	Where to send notification e-mail
Sipp In-Specie transfers*	N/A	Sipp In-Specie Transfer Form	**New clients** wrap_money_in@aberdeenplc.com **Existing clients** sipp_inspecie@aberdeenplc.com
Transfer Forms – ISA and Personal Portfolio In-Specie*	N/A	ISA or PP In-Specie Transfer Form	**New clients** wrap_money_in@aberdeenplc.com **Existing clients** transfer_in@aberdeenplc.com
Transfer Forms – ISA cash transfers*	N/A	ISA Cash Transfer form	**New clients** wrap_money_in@aberdeenplc.com **Existing clients** transfer_in@aberdeenplc.com
Transfer Forms – Sipp cash transfers*	N/A	Letter of Authority for Sipp cash transfers	**New clients** wrap_money_in@aberdeenplc.com **Existing clients** wrap_nb@aberdeenplc.com
Transfer Out Application	Gen2724	Transfer Out Application	wrapsippcashtransfers@ aberdeenplc.com
WRAP SIPP Drawdown Instruction Form	WRAP402	WRAP SIPP Drawdown Instruction Form	nontelephony.drawdown@ aberdeenplc.com

***Note:** Transfer forms don't have a literature code because these are generated on the platform when details are input to the new business submission.

Note: All documents listed above are eligible to be sent to us via the secure platform upload and email notification process regardless of any direction to send them by post contained in the form.

Hints and tips

Tips when uploading documents to client documents:

- In the Documents Tab click '**Upload Document(s)**' button (cloud icon)
- Select '**OTHER**' as the document type
- Free text box will appear called '**Document Name**'
- Select the status from the drop down menu
- Browse for file on your computer and select, following the rules below
  - the file name is all in lower case
  - the file name cannot contain any special characters/symbols
  - the file name must have one of these file extensions: **doc | docx | txt | xls | xlsx | pdf | jpg**

Note: The maximum file size is 4MB and the file name must be lower case and must not contain any symbols.

What documents will require a wet signature?

We will still require wet signatures for Trust Deeds and Powers of Attorney as these documents need to be witnessed for legal reasons.

We will also need wet signatures for External APS Forms (APS30 and APS33) as we need to send them to external providers (we cannot guarantee they will accept an e-signature) requesting the APS transfer and this is an HMRC requirement.

Additionally, the process for submitting Defined Benefit transfers remains unchanged. It is a process where we must still receive wet signatures and original documentation because of the requirements of ceding schemes. Please send the documentation by post.

However, in the event that you are sending the documentation **less than 5 working days** before the client's guarantee date, by exception, we'll initially accept the application by email to **wrap_nb@aberdeenplc.com**. The original documents and wet signatures must follow by post.

Note: Please retain original copies with wet signatures, as we may need to review originals at a future date.

For more information visit aberdeenadviser.com