



A Help Guide for the Origo Agency Registration Service

This Guide provides information on the Origo Agency Registration Service – giving you an overview of the process and how the online form works.

The Origo Agency Registration Service has been designed to allow you to complete one Agency Registration application form and then submit it to all the participating Product Providers in one go. Alternatively you can save and then retrieve the application as often as you like (within a 90 day period) and distribute to the Product Providers of your choice at a time of your choice.

This online service will save you time, effort and remove the need for paper application forms to fill in and post out to the participating Product Providers - that's got to be good news.

Topics Covered by this Guide:

How it works – An Overview

Navigating the Application Form

Saving an Application

Retrieving an Application

Applications Created by Service Providers on Your Behalf

System Timeouts

FCA Extract Integration

Existing Address Functionality

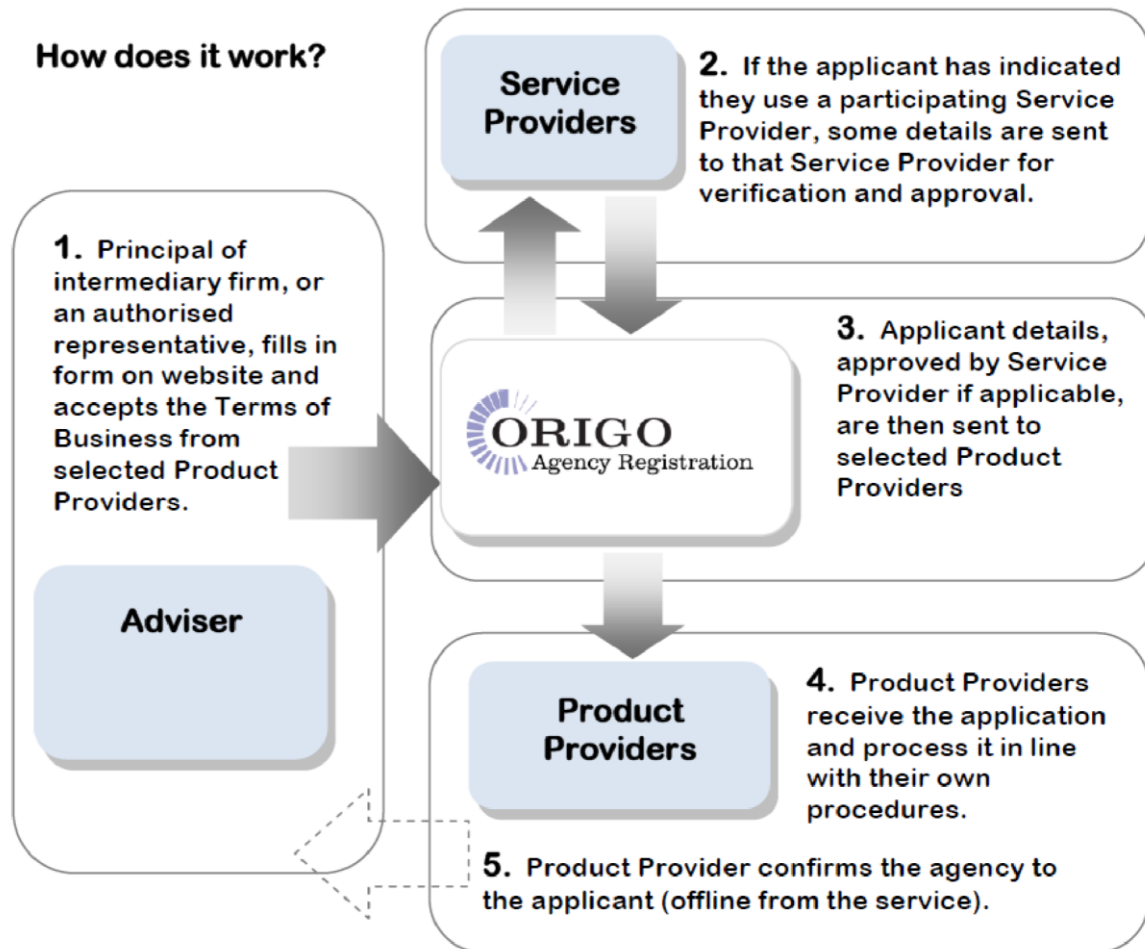
Directors Personal Guarantees

Commission Payment Frequency & Statement Address

How it works – An Overview

This diagram gives you a simple view of how the Service operates:

V1.0



Basically, you complete the form on the website, accept the Terms of Business and submit the form to the Agency Registration Service. The form is then sent to the Product Providers you have selected who will process your application.

Service Providers have a facility available to them to create and save an application on your behalf. When they use this facility you will receive an email to retrieve the application they started for you and which you can check, finish and submit to Product Providers.

If you are a member of a Service Provider, your Service Provider will need to confirm your membership details before your application is sent to Product Providers. This will be done automatically by the Agency Registration Service. This is an added check performed before your application is sent to your chosen Product Providers that makes this Service more effective and efficient.

The information we supply to your Service Provider to perform this verification is simply your Firm name and address, FCA Firm Reference number and the name of the Service Provider Panel which you are a member of. The Service Provider will check these details and advise the Origo Agency Registration Service. Once the Service Provider has confirmed your details, your application will be submitted.

If there is a problem with the Service Provider details you supplied you will be advised by e-mail and requested to retrieve your application to make any corrections needed before resubmitting it.

Alternatively if within your application you have indicated that you are not a member of a Service Provider or are a member of a non-participating Service Provider we will forward your full application immediately to each of the Product Providers you have selected.

Navigating the Application Form

The Agency Application form has been designed to allow you to complete the form in any order you wish or to complete it in the conventional way moving from section to section in sequence towards the end.

At the top of the form you will see the application form headings (e.g. About Your Business) and red subheading buttons (e.g. Part A, Part B, Part C).

Application	About Your Business	Executives & Business Writers	Business Relationships & Commission	Applicant & Provider Details
Save ⓘ	Part A Part B Part C	Executives Writers	Relationships Commission	Applicant Provider

Remember to save your application

The system has been designed to "time out" after 30 minutes of inactivity. If you are interrupted whilst using the service you are strongly advised to save your application at that point. It is recommended in any event to perform a save regularly to avoid losing any of your data. Information entered prior to a "time out" by the system will only be saved up to the point of the last save action you performed.

This time out facility has been added as a security feature.

About Your Business (Part A)

The information you supply in completing and submitting this form will be used by your selected participating Product Providers in considering your application for a trading relationship.

The information will be used in accordance with the Data Protection Act 1998 Fair Processing statements which can be found in the Agency Registration Terms of Use and also in the Terms of Business of the Product Providers you select and the Terms and Conditions of the Service Provider you are a member of.

Please note, Product Providers to whom you submit agency applications may need to carry out credit checks on you or any of the Partners, Directors, business writers or the Principal of the Intermediary Firm. By submitting this application to Product Providers you consent to them carrying out any credit checks and confirm that your business writers are aware of this and have authorised you to consent to this on their behalf.

* Indicates Mandatory Information

Regulatory Details

Regulatory details * [Add](#)

Regulated by? ⓘ

Date Business Established * ⓘ

As you navigate the screen and complete all the fields in each section of the form, the subheading buttons will change from red to green, with **RED** indicating incomplete and **GREEN** indicating complete.

You can use the section heading buttons to navigate to that part of the application form and as the buttons turn to green as you proceed through the application form, you can see, at a glance, which of the sections have been completed.

The "Find Address" button allows you to pre-populate an address. This is performed by entering a postcode in the postcode field and clicking on the "Find Address" button. The address, once pre-populated, can be edited if required.

Section heading buttons that remain RED indicate that there are incomplete or unanswered questions.

On entering the section to find the missing bits you can find them easily by looking for the RED text to the right of any answer fields.

The exception to the above rules is the Applicant and Provider Details section as these buttons will only be accessible once all the other sections of the form have turned green. On completing the Applicant section you can view a summary of all your responses to ensure their correctness. If anything needs corrected such as a spelling mistake or wrong phone number you can navigate to that part of the form using the subheading buttons and correct the details.

Saving an Application

It is possible to complete and submit your application without saving the data. If you do not save your application and leave the Service, you will not be able to retrieve your application form at a later date.

It is highly recommended that you save your application data regularly as you complete the form. The first time you click on the Save Application button (next to the application form headings) the **Save your Application** page will be displayed requesting you to enter your email address, supply a secret question, and to provide an answer to that question. In order to make things memorable

we would recommend the use of a question that has a single word answer such as “My first pet’s name?” answer “Tiddles”!

Once you submit these details you will be returned to the page you were initially in within the application form. Each subsequent time you click the Save Application button an automatic save of your data will be made you will not be asked to enter your details again.


The screenshot shows the ORIGO Agency Registration website. At the top right, there are navigation links: Home | Directors Personal Guarantee Form | Contact Us | Help. The ORIGO logo and 'Agency Registration' text are on the top left. The main heading is 'Save Your Application'. Below it, a note states: '* Indicates Mandatory Information'. A light blue box contains instructions: 'Please enter your security details here. These details are required should you wish to retrieve your application at a later date. You are able to retrieve your application within 90 days of the last save action. In order to keep your application data secure your secret question and answer must not be shared with anyone else.' The form has three input fields: 'Email Address *', 'Secret Question *', and 'Secret Answer *', each with a small information icon to its right. Below the fields are 'Back' and 'Submit' buttons. At the bottom, there are links for 'Product Provider Terms of Business' and 'Agency Registration Terms of Use', and the ORIGO logo on the right.

Provided you have saved your application form, it can be retrieved in the Service for up to 90 days from the date you last saved it. This could be useful if for example you wish to complete an application and send it to a number of Product Providers one day and then send the application to a further number of Product Providers another day whilst you study their Terms of Business.

Retrieving an Application

Once you have saved your application you can retrieve it at any stage within the next 90 days. To retrieve your application you are required to set the radio button on the Agency Registration home page. (see screenshot on next page)

Home | Directors Personal Guarantee Form | Contact Us | Help



One application form is all it takes – Agency Registration

Complete a single registration application form and submit it online to all the participating Product Providers you wish to set up a trading relationship with. Agency Registration is available to Directly Authorised Financial Services Firms based in the UK Mainland but not firms writing business on behalf of a Network as the Network will have trading relationships established with these Product Providers on your behalf.

If you have recently submitted a Terms of Business request associated with changes of your company status, clients or policies, please contact the appropriate Product Provider as a new registration to the relevant Terms of Business may already exist.

Service Providers supporting the Agency Registration Service

Access, view and apply to be registered to the Terms of Business of all the participating Product Providers. It is recommended that you read the Terms of Business for all Product Providers you select.


Agency Registration Product Provider list and Terms of Business

Agency Registration - Let's begin

What would you like to do?


Make a **new** Agency Registration application
 Retrieve an **existing** Agency Registration application

Please read our: [Product Provider Terms of Business](#) | [Agency Registration Terms of Use](#)



The **Retrieve your Application** page will then be displayed requesting you to enter your email address and secret answer details.
 On successful submission of these details your saved application will be displayed.

Home | Directors Personal Guarantee Form | Contact Us | Help



Retrieve Your Application


* Indicates Mandatory Information

Email Address *

Secret Answer *

If you have forgotten your secret answer, you can request it [here](#).

Please read our: [Product Provider Terms of Business](#) | [Agency Registration Terms of Use](#)



Applications Created by Service Providers on Your Behalf

If you are a member of a Service Provider organisation, it is possible that your Service Provider can create an agency registration application on your behalf as part of their service offering to you.

When they do this and on completing the application they will select an executive of your firm named in the application to whom to forward the application to.

The named executive will receive an email from the Service (see below) which will contain a URL link to retrieve the application:

Application Ref No: _____

Dear _____

Your Service Provider, _____ has used Origo's Agency Services to start the Agency Application process for you.

To access your Agency Application, please go to _____ and follow the instructions on the screen.

Please check all the details entered by your Service Provider are correct then complete the Applicant and Provider details.

Once you complete your application, the membership details you have entered in the application form long with your Firm name, address and FCA Firm Reference Number only, will be sent to your Service Provider for confirmation.

The application will be sent to your chosen Product Providers once your Service Provider has confirmed your details to be correct. Your application will remain pending and a further email will be issued to you once your Service Provider has confirmed your details.

Did you know?

- Origo is the eCommerce standards and services body for the UK financial services industry. Find out more at ... <http://www.origo.com>

- Origo's Agency Services make life easier for both advisers and providers. Origo's Agency Services enable advisers and providers to complete essential processes - such as Terms of Business - quickly, simply, securely and cost effectively. Find out more at ... http://www.origoforadvisers.com/agency_fom.html

- Origo's innovative Unipass Identity service saves valuable time for around 35,000 staff in more than 8,000 adviser and provider firms. It provides you with a single means of identification to log in to financial websites easily and securely. Find out more at ... http://www.origoforadvisers.com/unipass_fom.html

Regards

Origo Agency Services Helpdesk

agency@origoservices.com

This is an automated email from the Origo Agency Service. Please do not reply to this email as the service is unable to respond.


On entering the URL the following screen will be shown:


View Your Application


* Indicates Mandatory Information

Please enter your security details here. Your email address, secret question and secret answer are required should you wish to retrieve your application at a later date. You are able to retrieve your application within 90 days of the last save action. Your date of birth is required to help us verify who you are. In order to keep your application data secure your secret question and answer must not be shared with anyone else.

Email Address *

Secret Question * 

Secret Answer * 

Date of Birth * 

Enter the Executives email address which will be the email address the URL email above was sent to. Then create a secret question and the answer to it as this will allow you to save the application and to retrieve it later if you wish.

Finally, enter the Executive's date of birth as entered by the Service Provider and on clicking "Continue" the application will be opened up for you to check and add/update information if you need. (Please refer to the **Navigating the Application Form** section of this guide above).

If the date of birth is invalid it may have been entered wrongly by the Service Provider and you will need to contact them to check the actual date of birth they used in the creation of the application. This can then be corrected in the Executives section of the application form.

Please ensure that all the details are checked and corrected where required as any errors may result in your application processing being delayed by Product Providers.

Once satisfied that all the details are correct, you can select Product Providers you wish terms of Business with and submit the application. The application will go to the Service Provider for verification after which it will be received by the Product Providers for processing.

The Product Providers will contact you separately regarding your application via an email (see below) which will contain a URL link to retrieve the application:

Application Ref No: 2555-2657

Dear Mr Test Test,

Thank you for using Origo's Agency Services.

Your Agency Application has now been completed by AA UA2 Test Product Provider 1 via the Origo Agency Service. You can access their response at:

<https://agencyadmin-uat.origoservices.com/Applicant/View.aspx?id=130124218104054078233106109252140028231120210061170124045187061198151042217066159106097125223002>

The above link is valid for 28 days. If it has expired you can contact AA UA2 Test Product Provider 1 to request a new link by quoting the reference above.

If you saved your original application then you may view it here: <https://agencyreg-uat.origoservices.com/>

Did you know?

- Origo is the eCommerce standards and services body for the UK financial services industry. Find out more at ... <http://www.origo.com>
- Origo's Agency Services make life easier for both advisers and providers. Origo's Agency Services enable advisers and providers to complete essential processes - such as Terms of Business - quickly, simply, securely and cost effectively. Find out more at ... http://www.origoforadvisers.com/agency_fom.html
- Origo's innovative Unipass Identity service saves valuable time for around 35,000 staff in more than 8,000 adviser and provider firms. It provides you with a single means of identification to log in to financial websites easily and securely. Find out more at ... http://www.origoforadvisers.com/unipass_fom.html

Regards,

Origo Agency Services Helpdesk

agency@origoservices.com

This is an automated email from the Origo Agency Service. Please do not reply to this email as the service is unable to respond.

On clicking the link, the following screen will be shown:

ORIGO
Agency Administration

Attachment Request Summary

Request Details

Click to maximise/minimise tab.

Initiator Request Attachments

Filename	Date
Agency_Registration_application2555.txt	25/05/2017 07:27:09
Agency_Registration_application2555.pdf	25/05/2017 07:27:09

Provider Response Attachments

Click to maximise/minimise tab.

Provider	Filename	Date
Testing UA2.		

Selected Product Providers

Oury Clark	
AA UA2 Test Product Provider 1	Accepted

Request Status

Request Type: Attachment Request
Request Identifier: 2657
Status: In Progress
Submitted: 25/05/2017 07:27:09
Last Updated: 25/05/2017 07:32:35

Initiator Details

Name: Oury Clark

Your Firm's Activity

From this page you will see if the submitted application has been accepted by the Product Provider and if they have sent any Response Attachments, which, you open by double clicking on any attachments sent.

N.B. Initiator requests cannot be opened by the applicant via this link.

System Timeouts

The application form contains sensitive data about your business, therefore to reduce the potential for security breaches, the Agency Registration Service will time out after a period of prolonged inactivity.

This is currently set at 30 minutes. If leaving your desk you should save your application at that point and observe the usual security precautions such as locking your PC.

FCA Extract Integration

The Agency Registration Service checks your firm's authorisation status from an extract of the FCA Register. The application can be validated either by reference number or by matching the name and post code of your Adviser firm. Details held by the FCA Register, such as name, reference number, status, address, telephone numbers and firm level permissions populate the application form making it quicker and easier for you to complete. This also helps Product Providers process your application.

Existing Address Functionality


The first address field in the application form is the Firm Address. Later address fields in the application form offer a "use existing address function" to allow you to select a previously entered address to save you having to manually re-enter the same address again. (You can of course enter a different and new address.) You can edit the selected address but please be aware this will also change the address originally entered.

For example: in the form below the Firm address you enter is 25 Smith Street, on selecting Commission Statement address you select the existing address radio button and choose 25 Smith Street (the Firm address). If you then decide to change the statement address to 26 Smith Street this will also change the Firm address to 26 Smith Street as this is the source address being used.

Statement Address Details

Please note, not all Product Providers support the ability to send commission statements to alternative addresses in which case the Product Providers default commission address approach will apply.

Would you like to enter a new address? Yes No

Select Previously Entered Address: 25 Smith Street, Smithtown, Smithville, UK, EH 

Address Line 1 * 26 Smith Street

Address Line 2 Smithtown

Address Line 3

Address Line 4 * Smithville

Country * UK

Postcode * EH14 4AP

Directors Personal Guarantees

Depending on the constitution of your business and who you are registering an agency with, you may be asked to complete a Directors Personal Guarantee form (DPG).

Rather than completing multiple Director Personal Guarantees (DPGs) for all the Providers that require them to be completed and executed as part of the agency registration process, the service has a generic DPG form.

During the application process at About Your Business (Part B), the table indicates which Providers require Directors Personal Guarantees and for which Constitution types and agency basis they are required for. Indicating “Yes” that directors/members are prepared to provide personal guarantees by will produce forms for completion.

The DPG forms need to be printed and signed and witnessed prior to onward submission by post to Product Providers.

About Your Business (Part B)

* Indicates Mandatory Information

Your Business Structure

What is the constitution of your business? *

Some Product Providers to whom you choose to submit an application may require a Directors Personal Guarantee to be completed, executed and submitted to them to support your application. Please indicate your willingness to complete, execute and submit a Directors Personal Guarantee to selected Product Providers (where required) by selecting either “Yes” or “No”.

Where you select “Yes”, the Directors Personal Guarantee forms will be produced at the end of the application process for those Providers that require them.

Where you select “No”, the Directors Personal Guarantee forms will not be produced and your application will still be submitted to your selected Product Providers.

Please note that Product Providers reserve the right to require Directors Personal Guarantees and also have the right to decline an application whether it is supported with a Directors Personal Guarantee or not.

Private Limited Company Details

Please indicate if directors/members are prepared to provide personal guarantees * Yes No

Please note that a in the table below indicates which Providers require Directors Personal Guarantees and for which Constitution types and agency basis they are required for.

Product Provider	Public Limited Company	Private Limited Company	Limited Liability Partnership	Indemnity	Non-Indemnity
Aegon	✓	✓	✓	✓	✓
Aviva	✗	✗	✗	✗	✗
AXA	✓	✓	✓	✓	✓
Bright Grey	✓	✓	✓	✓	✓
Friends Provident	✗	✗	✗	✗	✗
Legal & General	✗	✗	✗	✗	✗
Prudential	✗	✗	✗	✗	✓
Scottish Provident	✗	✗	✓	✓	✗
Scottish Widows	✗	✗	✗	✓	✗
Skandia	✗	✗	✓	✗	✗
Standard Life	✓	✓	✓	✗	✗
Sterling	✓	✗	✓	✗	✓
Winterthur	✗	✓	✓	✓	✓
Zurich	✓	✓	✓	✓	✗

At the end of the application you will be reminded which of the Product Providers will require a DPG to be completed based on the constitution type of your Firm and the agency set up basis you have recorded in your application. You will be asked to confirm that you will print, execute and post the DPGs to the relevant Providers. This confirmation will be recorded in the application so that Providers will know what to expect. If you confirm “yes”, the application will be submitted

and the DPG forms produced for printing/saving for the relevant Providers. If you confirm “No”, the application will also be submitted but the DPGs will not be produced. It will then be at the discretion of the Providers to decide if your application can be accepted without a DPG.

Directors Personal Guarantees Confirmation

* Indicates Mandatory Information


The following table indicates the Providers that will require a DPG to be submitted to support your agency registration application. Please confirm that you will proceed to complete and execute the DPG deeds for each Provider as relevant. The DPGs will be presented for saving and printing at the end of the Application process.

Product Provider	Public Limited Company	Private Limited Company	Limited Liability Partnership	Indemnity	Non-Indemnity
Aviva	X	✓	X	X	✓
Friends Provident	✓	✓	X	✓	✓
Legal & General	✓	✓	✓	✓	✓
Skandia	✓	✓	✓	✓	X
Standard Life	X	✓	✓	✓	X
Sterling	X	✓	✓	✓	✓
Zurich	✓	✓	✓	✓	X

Please confirm that you will be completing, executing and submitting DPGs to support your application where required? * Yes No

[Next](#)


Please read our: [Product Provider Terms of Business](#) | [Agency Registration Terms of Use](#)



It is recommended that you save your agency registration application. It is also recommended that you save the DPG forms produced to a folder on your desktop for later printing and executing. If you navigate away from the page without saving you will lose the DPG forms.

Blank DPG forms are available from the title bar should they be needed.

[Home](#) | [Directors Personal Guarantee Form](#) | [Contact Us](#) | [Help](#)



Application	About Your Business	Executives & Business Writers	Business Relationships & Commission	Applicant & Provider Details
Save	Part A Part B Part C	Executives Writers	Relationships Commission	Applicant Provider

Remember to save your application
The system has been designed to “time out” after 30 minutes of inactivity. If you are interrupted whilst using the service you are strongly advised to save your application at that point. It is recommended in any event to perform a save regularly to avoid losing any of your data. Information entered prior to a “time out” by the system will only be saved up to the point of the last save action you performed.
 This time out facility has been added as a security feature.

Commission Payment Frequency & Statement Address




Please note that in the form above it is possible to:

- Select your preferred commission payment frequency e.g. daily/ weekly/ fortnightly/ monthly;
- Select the day of the week or date each month on which you would like commission to be paid;
- Select a different address where Product Providers can send your commission statement to.


(However, not all Product Providers may offer you these choices in which case the Product Providers default arrangements will apply.)

The Bank Account and Sort Code you enter for commission payments has to be validated. Once you have entered your bank account and sort-code click on the “Validate” button. On successful validation the bank address will also be pre-populated for you and can be edited if required.

Bank Account Details

Bank Account Number *	<input type="text"/>	 Please enter a valid bank account number.
Sort Code *	<input type="text"/>	 Please enter a valid sort code.
	<input type="button" value="Validate"/> 	Please validate account and sortcode
Account Holder Name	<input type="text"/>	
Bank Name *	<input type="text"/>	Please enter a valid bank name.

Bank Address Details

Postcode	<input type="text"/>	
	<input type="button" value="Find Address"/> 	
Address Finder	<input type="text"/>	
Address Line 1 *	<input type="text"/>	Please enter a valid address. Note this address line is mandatory.
Address Line 2	<input type="text"/>	
Address Line 3	<input type="text"/>	
Address Line 4 *	<input type="text"/>	Please enter a valid address. Note this address line is mandatory.
Country *	<input type="text" value="UK"/>	
Postcode *	<input type="text"/>	Please enter a valid postcode. Note this address line is mandatory.
	<input type="button" value="Next"/>	

Please read our: [Product Provider Terms of Business](#) | [Agency Registration Terms of Use](#)

