

Overview

Online Applications (OLA) is a web based platform for the secure, electronic submission of applications to RL360°. This removes the need for costly and time consuming couriers.

It is an 'intelligent system' that determines the minimum evidence that is required for an application to be processed.

Important notes

1. At least 1 applicant must sign up for a personal account on the Online Services Centre by providing their email address and a single use password.
2. No hard copy policy documents will be issued for online applications. All documents are provided online via a new section of the policy services screens – Important documents. This section holds the complete policy document pack, along with copies of the online application.

Your client will be sent a welcome email, and will be able to download their policy schedule, cancellation notice, *Key Features* and *Terms and Conditions* documents, or access them electronically throughout the lifetime of the policy.

3. If premiums are paid by credit card, the 3 digit CV2 number is an optional field, though providing it greatly increases the likelihood of a successful collection.

Application methods

There are 3 ways of preparing applications on the OLA:

1. A hard copy printed application form is completed by the client, then:

- it is keyed into the OLA by either the selling adviser or at the advisers admin office
- the original application is scanned in full (showing the client's signature) and is uploaded to the OLA
- certified evidence is scanned in and uploaded to the OLA.

2. The application is keyed directly to the OLA

- keyed by the selling adviser, in the presence of the client
- application form printed via the downloads section
- printed application is then signed by the client
- scanned copy of the full printed application form uploaded to the OLA.

3. RL360° Tablet app (coming soon)

- keyed on tablet device by selling adviser in the presence of the client
- client signs "electronically" on the tablet device
- evidence is captured on the tablet and electronically certified by the selling adviser
- the signed electronic application is uploaded to the OLA
- evidence is captured using the device camera and certified on screen.

Accessing the OLA

The OLA system is a permission driven system, accessed via the RL360° Online Service Centre.

The Master User on the account can set the OLA permissions for their users. Below are the different permissions available.

1. Online Applications permission choices and what they mean:

- **denied access** - Master Users can block any access to the OLA
- **view access** - users can view applications but no more
- **create access** - users can create and update applications including uploading documents
- **check access** - as per Create, plus users can check documents
- **submit** - as above, but users can also submit applications

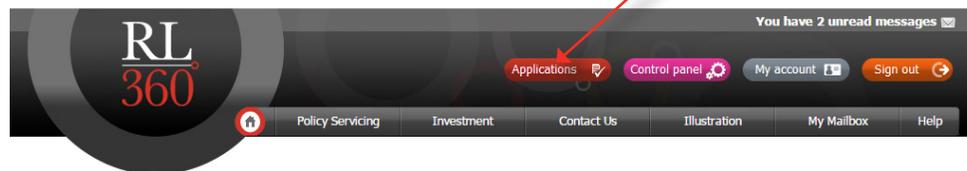
2. Share - gives permission to an application, and provides email messaging/workflow

- **deny access** - can only share with users who have Share Access
- **allow access** - can share with any user in their structure

3. New Business Mail Group

- **deny access** - no effect
- **allow access** - this user will receive an email when an application that they 'have permissions to' is submitted or issued.

If a user has OLA permissions, they will have access to the *Applications* button, which takes them to the OLA Dashboard.



The OLA Dashboard

The dashboard shows you all your applications in one place.

It shows the status of each application and helps you track the application from initial creation through to policy issue.

Policy number / reference	Applicant	Product	Created by	Status date	Status	Edit
990002_10001	Peter Smith	Quantum	Adviser 1	18 May 2016	Missing information	▼
990002_10002	Paul Simon	Quantum	Adviser 2	18 May 2016	Ready for checking	▼
990002_10003	Jayne Smith	Quantum	Adviser 1	18 May 2016	Ready to submit	▼
QN10000001 (990002_10004)	Ben Chadwick	Quantum	Adviser 2	18 May 2016	In progress	▼
990002_10005	Natalie Dobson	Quantum	Adviser 1	17 May 2016	Submitted to RL360	▼

Application status – full list

The various statuses of policies are:

Missing information

There are incomplete details, the credit card has yet to be verified, or there are missing evidence requirements still to be uploaded.

Ready for checking

The application form is complete and validated and all evidence has been loaded, but some or all of the evidence has not been checked.

Ready to submit

All sections are validated, the evidence has been loaded and checked, and any credit card details have been added. The application can be submitted to RL360° by a user with the Submit permission.

Submitted to RL360°

The application has been submitted to RL360°, but has yet to enter our workflow system, or have a policy number allocated.

In progress

The application has been submitted, received, and entered our workflow system.

A policy number has been allocated and will be shown on the OLA.

Outstanding requirements

There are outstanding requirements on the application. You can provide these outstanding requirements electronically, or add explanatory notes. These are now updated immediately.

Approved for issue

Denotes a submitted application that has been approved for issue by RL360° and will be issued overnight (following, where applicable, successful premium collection).

Awaiting premium

RL360° has issued the policy, but the initial premium collection has yet to be paid. This usually denotes a failed credit card attempt. The collection will be attempted again automatically.

Policy issued

The policy has been issued successfully.

Cancelled

An issued policy has been cancelled during the cancellation period.

This will show for 5 days before being deleted.

Accessing the application

Click on the reference number, or select *View* from the edit menu.



Policy number / reference	Applicant	Product	Created by	Status date	Status	Edit
990002_10001	Peter Smith	Quantum	Adviser 1	18 May 2016	Missing information	View, Share, Download, Delete
990002_10002	Paul Simon	Quantum	Adviser 2	18 May 2016	Ready for checking	
990002_10003	Jayne Smith	Quantum	Adviser 1	18 May 2016	Ready to submit	
QN10000001 (990002_10004)	Ben Chadwick	Quantum	Adviser 2	18 May 2016	In progress	

In the grid view, click on the side bar icon of a tile and a side menu will appear:

Start new

To begin a brand new application, press the start now button.



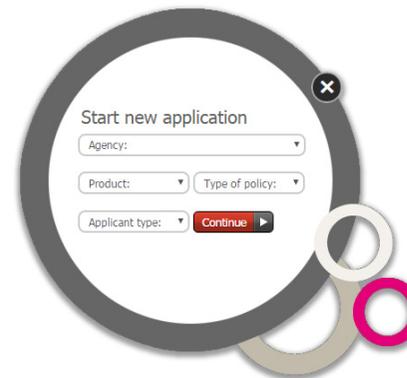
Complete the initial options:

Agency – only shows for network head users

Product – only Quantum is currently available

Type of policy – life assurance or capital redemption

Applicant type – currently only Personal, but Trust and Corporate will follow.



Start new continued

Application pages

The screenshot shows the OLA application form interface. At the top, there is a summary box with the following information: Product: Quantum, Reference: 990002_100001, Applicant type: Personal, Applicant: Peter Smith, and Policy type: Life contract. To the right of this box is a button labeled "Go back to applications in progress". Below the summary box is a row of nine navigation tabs: Section 1 applicant, Section 2 lives assured, Section 3 requirements, Section 4 fund choice, Section 5 source of wealth, Section 6 additional notes, Section 7 adviser details, Section 8 declaration, and Section 9 summary. The "Section 1 applicant" tab is highlighted. Below the tabs is a section header "Section 1 - Applicant details". To the right of the header is a box containing "Last amended by: Adviser 1" and "18 May 2016 12:06 UTC". Below this box are two buttons: "Save section" (red) and "Reset section" (grey).

The OLA screens follow the same layout as the printed application form to make it easier for you to input.

Section 1 has compulsory data that is required before an application record can be created - title, sex, first name, last name and date of birth. Once this data is entered, an application reference is allocated and you can exit the application, and return to it later.

You can add additional applicants and copy across your applicants as life assureds at the click of a button.

The application form has built in validation, and based on the data input, determines the evidence required to support the application.

The Information and Help section at the right side of the screen will give you assistance in completing the form, and will inform you if there is an error.

When a section is fully populated and validated the section will get a green tick.



Only when all sections are ticked, and all required evidence has been loaded, can the application be submitted to RL360°.

Important notes

1. The OLA system feeds our main administration system, which is limited in the characters that it can accept. Also what you type is what will be shown on letters, so please:
 - a. Only use standard English characters
 - b. Do not use accents
 - c. Do not use ALL CAPS. So, for example, input 'Paul' not 'PAUL'
 - d. Do not enter addresses as single lines separated by commas, use carriage returns <enter>
2. Section 5 requires you to enter Source of Wealth (SOW) details. The annual salary is the minimum requirement, but other SOW can be added. A common outstanding requirement is details on affordability, where the premium is high in comparison to the salary. Please always use the notes section to explain affordability and prevent delays with the application.
3. Our most common outstanding requirements are:
 - a. More affordability details
 - b. Insufficient SOW evidence
 - c. Specimen signature form required
 - d. Sufficient evidence of residential address

Section 9 - Summary

The final section provides a summary of the application, and explains the evidence required to support the application.

The application can only be submitted to RL360° when all sections are validated and ticked and when all necessary supporting evidence has been uploaded.

Summary of application

Credit card details

Section 1 applicant | Section 2 lives assured | Section 3 requirements | Section 4 fund choice | Section 5 source of wealth | Section 6 additional notes | Section 7 adviser details | Section 8 declaration | Section 9 summary

Section 9 - Documentation & final check Last amended by: 39448 MASTER 19 May 2016 10:19 UTC

Payment method
Card number: 11112223333444
Cardholder's name: P Smith
Expiry date: 01/19
CW / CVC: ***
Pre-authorise card

Required documentation

Identification **Applicant 1**

Proof of Identity

Proof of address

Additional documents **Applicant**

Signed illustration

Signed application

[+ Add more documents](#)

Downloads
Doc in zip format

Submit application
Submission unavailable. Please complete all sections.

Share with another user
[Share this application with another user](#)

Information & help

Evidence documents requirements

- Red - not loaded
- Amber - loaded but not checked
- Green - loaded and checked

Credit cards

If you have not already added credit card details, or need to authorise the card, you can do so here.

Upload evidence

Clicking on a document name will bring up the document pop-up.

Proof of Identity evidence

Applicant 1: Peter Smith

Type of evidence to be uploaded:*
Passport

I have checked this document and confirm its quality is acceptable and that it has been certified.

Save & upload evidence **Cancel**

[Documentation rules and guide](#)

1. Select the type of evidence from the dropdown list - this is a smart list detailing the acceptable evidence.
2. Select the file by browsing, or drag and drop.
3. If you have the check permission you can check the document.
4. Multiple pages can be added, and PDF documents can be added.
5. To enlarge an image or to view a PDF, click on the magnifying glass.

We can accept the following file types:

JPEG, PNG, PDF, GIF and TIF

Add more documents

The requirements section shows the mandatory minimum evidence requirements. Optional forms can be added via 'Add more documents':

Additional document evidence

Applicant

Type of evidence to be uploaded:*

Annual report and accounts
Shareholder ID
Shareholder VORA
Direct debit
Investment Adviser Appointment - RP
Client investment adviser appointment
Direct debit declaration
Japanese declaration
Syrian declaration
USA declaration
Beneficiary trust form
Corporate Evidence
Other

Drag image here
Or, if you prefer

Browse

Allowable formats
JPEG | PNG | PDF | GIF | TIF

Section 9 – Summary continued

Communications

This section explains what happens once a policy has been submitted to us.

Submit

We send a welcome email to the applicants.

We send a welcome email to the user who keyed the application, plus any user with the New Business mail group permission.

Policy issue

We send an email to the applicants to confirm we have issued their policy.

We send the Online service centre activation email to any applicants that have created an online account.

We send an email to the user who keyed the application, and to any user with the New Business mail Group permission, to confirm we have issued the policy.

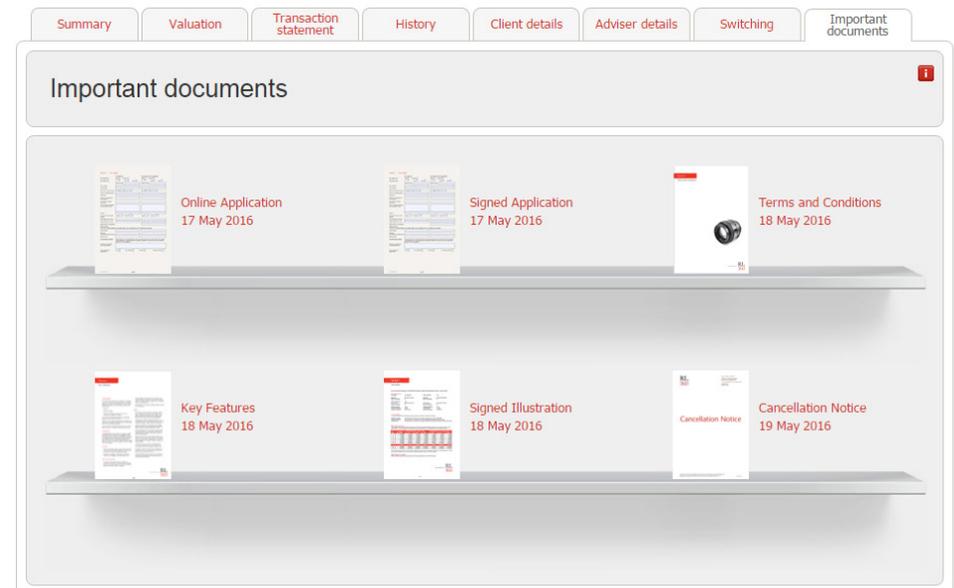
Post issue/important documents

We do not issue hard copy policy documentation for online applications.

Instead, all policy documents are now held on the important documents tab for that policy in the OSC.

When we issue the policy we place the following documents in this area:

- signed application
- online application
- *Terms and Conditions*
- *Key Features*
- *Application Form*
- cancellation notice.



Alerts/outstanding requirements

The dashboard shows outstanding requirements in Alerts – this is a real-time connection to our administration system. These also show in real-time on the OSC Dashboard Pipeline screen.

Outstanding requirements will show for applications that have been submitted to RL360°, whether they were submitted in hard copy or created on the OLA. Where a user has OLA rights we will accept outstanding requirements from them in electronic form, for both OLA and non-OLA business.

Policy number / reference	Applicant	Product	Created by	Status date	Status	Edit
990002_10001	Peter Smith	Quantum	Adviser 1	18 May 2016	Outstanding requirements	⌵

The *Edit* menu allows you to view alerts and upload certified copies of evidence. It also allows you to add text if no documents are required to fulfil the outstanding requirements.

After pressing *View alerts*, you are taken to the outstanding requirements screen, which displays more detail on the outstanding requirements:

Outstanding requirements

QN1000001 Uploaded 0/0 files Total size: 0 b Status: 0% Send

Details of outstanding requirements

- 1. **General requirement 1, please refer to notes**
Extra info required from client on SOW
- 2. **Credit Card failed - awaiting instruction to retry**

Attachments

You can type a message and/or attach a file, either by browsing or drag and drop.

You can upload just a message where no additional evidence is required.

General requirement 1, please refer to notes

Extra info required from client on SOW

Client letter.jpg
Size: 70 kb Status: 0%

evidence.pdf
Size: 3.2 mb Status: 0%

Type of evidence to be attached:
General document

Message:

Continue Cancel

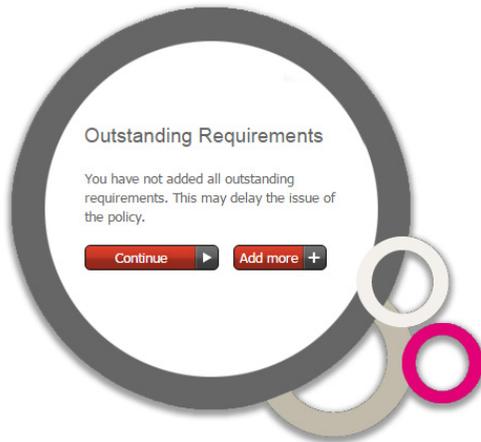
Drag files above or Choose file

Pressing *Continue* will return you to the outstanding requirements screen. Any requirements which have had a document or message attached will be ticked.

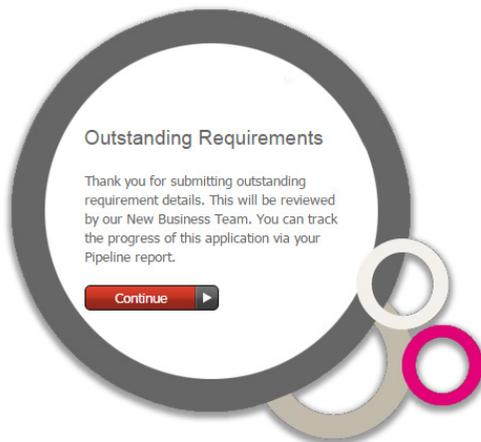
Click *Send* to submit the messages or documents to us.

Alerts/outstanding requirements continued

We will warn you if there are any remaining outstanding requirements that have not been loaded.



We confirm when the outstanding requirements have been received with a pop-up message and an email.



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Clicking *Send* enters the response directly into our workflow system. Any updates to outstanding requirements are in real-time, with an immediate update to the online application status.

Important notes

The most common outstanding requirements are:

- More details to support affordability are required
- Insufficient SOW evidence has been provided
- Specimen signature form is required
- We require more evidence of the applicants residential address

If you need any more help, please

☎ phone us on +44 (0)1624 681685

@ email us at websupport@rl360.com