

Latest update date: 26 March 2020

Coronavirus (Covid-19) update

In response to the evolving situation regarding Covid-19, I wanted to update you on some important process changes which are effective immediately or are likely to be implemented shortly.

Scanned documents

I'm pleased to confirm that, until further notice, we are accepting scanned copies of most documents, provided they have been correctly completed and contain a clear client signature. A full list of acceptable documents is available [here](#).

Scanned documents must be attached to Jira as this will provide us with a full audit trail and timeline of events and is the most secure method of electronic delivery. Please do not send us any documents by email as these will not be actioned.

It is essential that all scanned documents are clearly identified both on the Jira and on the scanned document file name. In both cases, this should be:

"Document type" (for example Client declaration) – followed by any text you need for your filing purposes, eg: client name and Nucleus N number.

As per the existing Jira messaging process, please only include one instruction per Jira. Multiple documents can only be attached to a single Jira where it relates to new business documentation for a new client.

Acceptable formats for scanning

Order of preference	Method	Acceptable formats for scanning
1	Scanned documents (scanner)	Scanned using a flatbed scanner/ all in one printer
2	Scanned documents (scanning app)	Scanned using a dedicated smartphone/tablet scanner app. There are a number of these available in the app stores. The advantage of using an app like this is that it makes it easy to create a single pdf of documents with multiple sides.
3	Photos taken with smartphone/ tablet	<p>Photos must be visible and be free from glare. Please ensure all four corners of the page are contained in the photo.</p> <p>Photos should be placed in a word document and the file saved as the name of the document, ie. Declaration.</p> <p>For documents with multiple sides, please take a photo of each side and place the photos in the correct order in the word document.</p>

Following this guidance will make it easier to process client instructions more quickly and more effectively.

Use of photographs

Using a flatbed scanner or scanning app is our preferred method of receiving scanned documents. Our analysis shows that a significant proportion of photographed documents have insufficient image quality to enable them to be processed. If you have to use photographs, please reduce the likelihood of these being returned by ensuring that every document is fully legible.

Transfers and re-registrations

We will accept scans of all forms relating to transfers and re-registrations and will request the transfers electronically via Origo where possible. A full list of Origo users is [here](#). If this is not possible, we may be able to send copies of scans to the ceding company to request the transfer but please note this is at their discretion.

If the ceding company insists on an original copy, then we will need this from you before we can proceed. Before sending any transfer documents to us, you should check the ceding company's requirements. Please note that we cannot be held liable for any delays incurred as a result of this advice not being followed.

Original/paper copies

The move to scanning means we do not need to see the original documents for those deemed acceptable for [scanning](#). If for any reason we need to see an original, we will contact you in due course to ask for them to be sent to us.

RL360 special arrangements

With some RL360 trusts, the policy has to be issued before being assigned into the undated trust. This would normally require an original copy of the undated trust deed. RL360 have confirmed that they can accept a scanned copy of the undated trust deed. So once the policy has commenced, we would confirm the date to be noted on the deed. RL360 will then ask for a scanned copy of the dated deed to complete the record. This is for the following trusts:

- Gift Trust
- Discounted Gift Trust
- Probate Trust

If for an existing policy, then the trust deed will already be dated so there will be no need for the original.

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Please note

We reserve the right to request that scanned documents are resent if the quality of the scan is not sufficient to enable its processing. If better quality scans can't be sent, then we will be forced to request originals before proceeding.

All forms should be completed in full. Please take extra care as it is critical to reduce errors at this time to ensure the smooth processing of business. You can find various user guides in the platform library to assist with completing documents.

These are special arrangements in place during this extraordinary time, and we will be reviewing our approach as we move forward.

E-signatures

Some of you have been contacting us to ask about the use of e-signatures.

We are exploring options to accommodate this but will only do so once we fully understand the operational and security implications. Our main aim is to ensure no dilution of investor protection during a period where increased fraud attempts are likely.

Please note that, until this work is complete, we will be unable to accept documents with an e-signature. Any documents received which are signed in this way will be rejected and a handwritten signature requested.

Cheques

We are aware that a number of other providers have ceased accepting cheques. We are continuing to accept cheques at this time, but this situation may change at short notice due to current and expected disruption to the mail service and the limited number of people with access to our office. We would therefore strongly recommend the use of bank transfer rather than cheque, particularly in the lead up to the tax year end. If clients insist on using cheques, we cannot guarantee these will be processed in a timely manner.

Chasing of transfers

Please also note that we are finding it increasingly difficult to contact ceding companies to chase outstanding transfers, with other providers understandably struggling to maintain normal operations. As a result, we are likely to temporarily reduce chasing where we feel it is ineffective and deploy this resource elsewhere to ensure we maintain other areas of our service.

Mailing of printed documents to clients

We anticipate that we will shortly be unable to continue with the production and mailing of physical client documents (statements,

contract notes, payslips etc). All documents will continue to be uploaded to our client portal and we would urge all our users to ensure clients have access to Nucleus Go.

Go is clear, intuitive and straightforward to use and allows your clients to access important correspondence and view detailed transactions and valuations. You can find out which of your clients are registered and how to get them signed up [here](#).

Royal Mail

We remain in continual dialogue with our material service providers. At this time, they are not reporting any significant deterioration in their ability to support the business. They do, however, remain reliant on other support services such as the Royal Mail and we are aware of some delays in receiving mail. We continue to monitor this and will keep you updated as the situation develops, but please be aware that we do expect further disruption to the mail service and therefore are planning for a likely reduction in our ability to process physical mail.

Staying vigilant

Our procedures are designed to minimise attempts at fraud, and I am confident that these changes will not dilute the protections afforded to our customers. We do still need your help to achieve this, and I would ask that everyone is particularly vigilant during this period, particularly if taking an increased number of instructions over email. Given the increasing susceptibility of email to fraud, we would continue to ask that you validate all email instructions received from your clients over the telephone during this period particularly in relation to withdrawals and changes to bank details. Our recent [Illuminate](#) article provides some help in [preventing fraud](#).

Keeping you informed

Our highest priority remains the health and wellbeing of our people, users and customers, and we are taking every possible action to adapt to this situation. Please be assured that the platform remains fully operational with all Nucleus staff now working remotely with no meaningful impact on service at this time.

All of our normal contact points are in use and working well, including our new telephone system. We would recommend Live Support for simple queries, but for more complex or tax year end related queries, please do pick up the phone or use Jira.

We'll continue to monitor performance in all areas and keep you up to date with developments as they progress.

With the situation changing so rapidly, we have created a [webpage](#) that will provide regular updates and include FAQs. Should you have a specific question that we have not covered, please contact your account manager or client relations manager.

