

The Digital Authorisation process will facilitate compliant, paperless and secure transacting. This functionality will be applicable to various online instructions.

Below are answers to some questions that may assist you in understanding how to use Digital Authorisation.

1. Who can use Digital Authorisation?

Any financial adviser or financial adviser's assistant who has an online account with Allan Gray.

2. For which instructions can I use Digital Authorisation?

The functionality applies to:

- Additional contributions
- Creating debit orders and regular withdrawals
- Scheduled transactions
- Switches
- Withdrawals
- Offshore transactions
- Section 14 fee renewals

You are now able to load a new bank account for an additional contribution or scheduled transaction using Digital Authorisation.

3. How do I use Digital Authorisation?

1. Log in to Allan Gray Online (AGO).
2. Click on the 'Clients' tab and select 'Create instructions'.
3. Select the transaction you want to submit and complete all details.
4. On the confirmation page, select the 'Send for digital client approval' submission option and confirm the instruction.
5. Confirm (or amend) your client's contact details.
6. Upload any supporting documents and then click 'Submit'.
7. You will receive an email confirming that the instruction has been sent to your client. The instructions awaiting approval will also appear under the 'Submitted instructions' page on AGO.
8. When the instruction is approved by your client, it will be sent directly to Allan Gray for processing. Any rejected instructions will not be processed.
9. You will receive an email confirmation for both accepted and rejected instructions.

4. How does my client use Digital Authorisation?

1. Your client will receive an email notification from Allan Gray containing a unique link to approve the instruction.
2. When the link in the email is clicked, a web page opens in the browser and your client is prompted to request a one-time PIN (OTP) by clicking on the red 'Request OTP' button.
3. The OTP must be entered to review the instruction requiring approval.
4. Your client will then 'Approve' (or 'Reject') the instruction.

5. How will my client know that they need to approve an instruction?

Once you have submitted the instruction on AGO, your client will receive an email from Allan Gray to inform them that you have submitted an instruction requiring their approval. The email will contain a unique link to review and approve the transaction.

6. Does my client need an AGO account to review and approve the instruction?

No, your client does not need their own AGO account to review and approve the instruction. Your client only needs access to their email and mobile phone.

7. How can I track an instruction's progress?

You can view all instructions sent to your clients for approval by selecting 'Submitted instructions' under the 'Clients' tab on AGO. This dashboard view shows the status of each instruction – Awaiting approval, Approved, Rejected, Cancelled or Expired. Once your client has approved the instruction, you will receive a final email confirmation with a full digital audit trail of the process.

8. Can I upload supporting documents with the instruction?

You can upload your own Record of Advice documentation or any other supporting documents as an optional step in the process. You can upload up to three attachments.

9. What happens if your client wants something changed on the instruction?

If your client does not want to proceed with the instruction, they can choose to reject the transaction. Your client can select a reason for the rejection from a dropdown list and provide comments in a free-text field.

10. What happens if a client rejects the instruction?

You will receive an email to notify you of the rejection. You can then contact your client to address the concerns with the instruction.

11. Can I amend a rejected instruction?

No, you will need to submit a new instruction.

12. Can I cancel an instruction?

Yes, you can cancel an instruction from your instruction dashboard if your client has not yet approved it. Click on the 'Clients' tab and then click on 'Submitted instructions'. In the 'Instructions sent for client approval' section, you can click 'Cancel' next to the relevant instruction that is awaiting approval. Your client will receive an email to inform them of the cancellation. If the client has already approved the instruction, you will need to contact Allan Gray to cancel the instruction.

13. How do I know that the instruction has been sent to the correct email address/mobile number?

As part of the submission process, you will be prompted to confirm (or amend) your client's details before sending the instruction. You will also receive an email confirmation that the instruction has successfully been sent to your client. This email will display your client's contact details that were used for submitting the instruction.

14. What if your client's contact details have changed?

You may amend your client's contact details on the 'Confirm client details' prompt during the submission process. Your client will receive an email informing them that their details have been changed.

15. Why can't I amend my clients' contact details?

If you are unable to amend your clients' contact details on the 'Confirm client details' prompt, please complete the ['Application to submit instructions online'](#) form. This will allow you to submit instructions on your online account (you will need to complete the ['Adviser online authorisation'](#) form to allow your assistants the same access). Alternatively, you can update your clients' details by sending us a ['Change in investor details for individual investors'](#) form.

16. How long does it take for the instruction to be processed?

After your client has approved the instruction, it will be submitted to Allan Gray for processing. Normal processing timelines will apply to the relevant instruction.

17. Does the instruction expire?

Yes, the link to review the instruction expires after two weeks.

18. Is Digital Authorisation a secure process?

Yes, the process uses two-factor authentication. Your client will receive an email and OTP SMS to approve the instruction.

19. Is Digital Authorisation a compliant process?

Yes, you will be provided with a full compliance audit trail for your records. You also have the option to upload your own Record of Advice documentation.

20. When is it not possible to use Digital Authorisation?

This functionality is not available for:

- Accounts with multiple signatories (legal entities, joint accounts and accounts with authorised representatives).
- Accounts with multiple scheduled transactions (including debit orders and regular withdrawals) on the account.
- Any new investment instructions.