

Move to BT Panorama checklist



This checklist has been designed to help you review your business set-up and client accounts on BT Panorama following the move from Asgard and identify any follow-up actions or client conversations you may need to have.

Business-level decisions and set-up

Review item	✓ when complete
<p>Data feeds and software integration</p> <ul style="list-style-type: none"> - Confirm data feeds are set up and working for your practice software. - Xplan users: Map each new Panorama account to the correct: <ul style="list-style-type: none"> - Product type (Investment / Super / Retirement) - Menu (Full / Compact / Focus) - Pricing structure (Single / Related account pricing). This ensures IPS, WealthSolver and fee calculations display correctly. 	<input type="checkbox"/>
<p>Portfolio management approach</p> <ul style="list-style-type: none"> - Confirm which approach you will use: <ul style="list-style-type: none"> - Adviser Portfolios – build models in BT Panorama (including tolerance weightings). Refer to the Adviser Portfolios Guide in Help & Support under Business & Admin > Managed Accounts > Adviser Portfolios - Managed Portfolios – decide between off-the-shelf or bespoke options. Speak to your BDM. - Tailored Portfolios – Refer to the Tailored Portfolio Guide in Help & Support under Business & Admin > Managed Accounts > Tailored Portfolio Guide. 	<input type="checkbox"/>
<p>Advice fee and consent approach</p> <ul style="list-style-type: none"> - Review advice fee consent and fixed term fee options. - Decide whether to adopt fixed term fees, which were not available on Asgard. 	<input type="checkbox"/>
<p>Reporting</p> <ul style="list-style-type: none"> - Review BT Panorama’s bulk reporting feature. - Create reporting groups and define report pack inclusions 	<input type="checkbox"/>



<p>Digital advice and consent</p> <ul style="list-style-type: none"> - Review Digital ROA and Digital Consent features (where permitted by your licensee). - Update internal processes if adopting. 	<input type="checkbox"/>
<p>Document library</p> <ul style="list-style-type: none"> - Decide whether to use BT Panorama’s Document Library as a client document sharing tool. - Update processes if required. 	<input type="checkbox"/>
<p>Beneficiary nomination processes</p> <ul style="list-style-type: none"> - Where using binding 3 year lapsing nominations, establish a process to review or download the beneficiary report to support renewal reminders. 	<input type="checkbox"/>
<p>Build your understanding of the key differences that will apply to client accounts now they have moved to BT Panorama. The Moving to BT Panorama Guides do not cover every change but focus on the most significant differences to be aware of including:</p> <ul style="list-style-type: none"> - There is no authority to operate (ATO) or limited authority to operate (LATO) functionality without advice. - Dividend reinvestment plans aren’t available on super or pension accounts. - Cheque books and branch banking aren’t supported on the BT Cash Management account. - Unlike Asgard, the cash account can’t go into negative for certain transactions. - Investments are managed through planned transactions, rather than an automatic ‘sell to cash’ feature. - Reporting is standardised, with set report options available rather than custom reports <p>Refer to the Moving to BT Panorama guides on the migration hub for more details:</p> <ul style="list-style-type: none"> - Moving to BT Panorama Guide (Investment) – page 15 - Moving to BT Panorama Guide (Super and Pension) – page 13 	<input type="checkbox"/>
<p>Register for online access if you haven’t already.</p>	<input type="checkbox"/>
<p>Download the BT Panorama app:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">   </div> <div style="text-align: center;">   </div> </div>	<input type="checkbox"/>

The next section contains checklists for investment, super and pension clients.

The checklists have been designed to help you confirm everything is set up correctly and decide if any changes are needed for your clients. Please note the checklists are a guide and can be edited to suit your business processes.



Investment accounts

Review item	Client decision	✓
Confirm appropriate investment menu (Full/Compact/Focus). – Complete Change of menu form if required.		<input type="checkbox"/>
Confirm fees and pricing.		<input type="checkbox"/>
Create BT Panorama related groups for eligible family members (fees/reporting) if beneficial.		<input type="checkbox"/>
Review existing investments and recommend changes if required (including term deposits previously closed on Asgard).		<input type="checkbox"/>
If using Adviser Portfolios, confirm model placement and arrange linking after advice.		<input type="checkbox"/>
Confirm regular investment buy plans (amounts, frequency).		<input type="checkbox"/>
Discuss annuities where appropriate.		<input type="checkbox"/>
Review transaction account minimum (\$2,000) and nominated drawdown strategy.		<input type="checkbox"/>
Update payment details immediately: – Direct debits (payments out) set up from Asgard account, will NOT be redirected and need to be updated immediately following the move. Please update any third parties with the new BSB and account number to set up direct debits for: – Regular deposit/savings plans initiated by Asgard – External arrangements not visible in Asgard: Any arrangement where an external party directly debits the Asgard Account (mortgage provider, strata, insurer). – Any debit authority where the customer authorised ACML to withdraw funds. These must be re-established with on BT Panorama. – Direct credits (payments in) made to the Asgard Cash account after the move will automatically be redirected for three months to the BT Cash Management Account. Please update details with external parties within the three-month period. If new direct debit instructions have not been set up before the end of the three-month redirection period, payments will fail. – BPAY®: To make deposits to BT Panorama account use: BT Panorama Investments Biller code: 220186 Customer reference number (CRN) is the new BT Panorama account number.		<input type="checkbox"/>
Review linked bank accounts and Pay Anyone functionality. Please note, clients can have multiple linked bank accounts on BT Panorama.		<input type="checkbox"/>



<p>Review income reinvestment arrangements.</p>		<input type="checkbox"/>
<p>Set up or review auto invest excess cash.</p>		<input type="checkbox"/>
<p>Update nominated bank account for dividend payments (sponsored HIN holders only).</p> <ul style="list-style-type: none"> - If client's eCASH or Cash Connect account was set up to receive dividend payments, update it to another bank account, such as the new BT Cash Management Account by contacting the Share Registry. <p>Trade confirmations are now available online only.</p>		<input type="checkbox"/>
<p>Listed securities holding types</p> <ul style="list-style-type: none"> - If listed securities are held using the custodial option, your client can ask to move securities to the sponsored or nominee option and not pay the \$300 yearly custodial holding fee. 		<input type="checkbox"/>
<p>Check authorised signatories and update account permissions if required.</p> <ul style="list-style-type: none"> - If the account has more than one authorised signatory (for example, joint account holders requiring two signatures), the client will not be able to transact online until the authorisations are updated. - Where the client wants the ability to transact online, arrange for the account authorities to be amended to allow either signatory to operate the account. This can be done by completing the Account Permissions for Migrated Accounts form, available on the BT Panorama forms page. 		<input type="checkbox"/>
<p>Explain performance reporting.</p>		<input type="checkbox"/>
<p>Consider accountant access and software data feeds.</p>		<input type="checkbox"/>
<p>Register client for online access.</p>		<input type="checkbox"/>
<p>Download the BT Panorama app for client:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">   </div> <div style="text-align: center;">   </div> </div>		<input type="checkbox"/>
<p>Explore BT Panorama.</p> <ul style="list-style-type: none"> - Discover the features that make BT Panorama easy to use, from the personalised dashboard to helpful tools like BT Blue. 		<input type="checkbox"/>



Super accounts

Review item	Client decision	✓
Confirm appropriate investment menu (Full/Compact/Focus). – Complete Change of menu form if required.		<input type="checkbox"/>
Confirm fees and pricing.		<input type="checkbox"/>
Create BT Panorama related groups for eligible family members (fees/reporting) if beneficial.		<input type="checkbox"/>
Review investments and BT Panorama Super holding limits; arrange term deposits if required.		<input type="checkbox"/>
If using Adviser Portfolios, confirm model placement and linking after advice.		<input type="checkbox"/>
Confirm regular investment buy plans (frequency, amount).		<input type="checkbox"/>
Discuss annuities where appropriate.		<input type="checkbox"/>
Review transaction account minimum (\$2,000) and drawdown strategy.		<input type="checkbox"/>
Update payment details immediately. – BPAY® : for deposits to continue into the BT Panorama Super account these new details need to be provided to the client's bank, building society or credit union: – BT Panorama Super Biller code for personal contributions: 260489 – BT Panorama Super Biller code for spouse contributions: 260471 – Customer reference number: BT Panorama account number – Direct credits (payments in) made to the Asgard Cash account after the move will automatically be redirected to the BT Cash Management Account for three months. Please update details with external parties within the three-month period. – If new direct debit instructions have not been set up before the end of the three-month redirection period, payments will fail. – For accounts with unreserved status, direct debits (payments out) set up from Asgard account, will NOT be redirected and need to be updated immediately following the move. Please update any third parties with the new BSB and account number to set up direct debits for: – Regular deposit/savings plans initiated by Asgard – External arrangements not visible in Asgard: Any arrangement where an external party directly debits the Asgard Account (mortgage provider, strata, insurer). – Any debit authority where the customer authorised ACML to withdraw funds. These must be re-established on BT Panorama.		<input type="checkbox"/>



<p>Review linked bank accounts and Pay Anyone functionality. Please note, clients can have multiple linked bank accounts on BT Panorama.</p>		<input type="checkbox"/>
<p>Provide the Choice of super fund form to employer’s payroll department so they can direct super contributions to the new account.</p> <p>Note you only have 3 months to complete this step as redirection of super contributions will cease at the end of June 2026.</p> <ul style="list-style-type: none"> – Review contribution plans and available frequencies. 		<input type="checkbox"/>
<p>Confirm Notice of Intent process for personal contributions.</p>		<input type="checkbox"/>
<p>Review income reinvestment arrangements.</p>		<input type="checkbox"/>
<p>Set up or review auto invest excess cash.</p>		<input type="checkbox"/>
<p>Review insurance funding, premium timing and rollover details for externally funded insurance.</p> <ul style="list-style-type: none"> – Update details for insurance held externally if existing insurance cover is through another super account and requested regular rollovers from the Asgard Super account to cover insurance premiums. – All rollover requests need to use the BT Panorama Super USI 90 194 410 365 011 and the new account number. 		<input type="checkbox"/>
<p>Review beneficiary nominations (binding, non-lapsing, trustee discretion or none).</p>		<input type="checkbox"/>
<p>Listed securities holding types</p> <ul style="list-style-type: none"> – If listed securities are held using the custodial option, client can ask to move securities to the nominee option and not pay the \$300 yearly custodial holding fee. <p>Trade confirmations are now available online only.</p>		<input type="checkbox"/>
<p>Explain performance reporting.</p>		<input type="checkbox"/>
<p>Register client for online access.</p>		<input type="checkbox"/>
<p>Download the BT Panorama app for client:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> </div>		<input type="checkbox"/>
<p>Explore BT Panorama.</p> <ul style="list-style-type: none"> – Discover the features that make BT Panorama easy to use, from the personalised dashboard to helpful tools like BT Blue. 		<input type="checkbox"/>



Pension accounts

Review item	Client decision	✓
<p>Confirm regular pension payments meet the annual minimum on BT Panorama.</p> <ul style="list-style-type: none"> On BT Panorama, minimums must be met through regular payments, not a year-end lump sum. If a client's Asgard payment amount did not meet the annual minimum, it was adjusted when the account moved to BT Panorama. You can check the details on AdviserNET: Account > Account Enquiry > Pension Details. Review the Pension Payment Details and Annual Pension Summary sections. 		<input type="checkbox"/>
Confirm pension payment frequency, dates and indexation (including new weekly/fortnightly options).		<input type="checkbox"/>
Confirm drawdown strategy supports pension payments.		<input type="checkbox"/>
Consider pension refresh opportunities.		<input type="checkbox"/>
<p>Confirm appropriate investment menu (Full/Compact/Focus).</p> <ul style="list-style-type: none"> Complete Change of menu form if required. 		<input type="checkbox"/>
Confirm fees and pricing.		<input type="checkbox"/>
Create BT Panorama related groups for eligible family members (fees/reporting) if beneficial.		<input type="checkbox"/>
<p>Update payment details immediately.</p> <ul style="list-style-type: none"> Direct debits (payments out) set up from Asgard account, will NOT be redirected and need to be updated immediately following the move. Please update any third parties with the new BSB and account number to set up direct debits for: <ul style="list-style-type: none"> Regular deposit/savings plans initiated by Asgard External arrangements not visible in Asgard: Any arrangement where an external party directly debits the Asgard Account (mortgage provider, strata, insurer). Any debit authority where the customer authorised ACML to withdraw funds. These must be re-established on BT Panorama. 		<input type="checkbox"/>
Review investments and BT Panorama Super holding limits; arrange term deposits if required.		<input type="checkbox"/>
If using Adviser Portfolios, confirm model placement and linking after advice.		<input type="checkbox"/>
Discuss annuities where appropriate.		<input type="checkbox"/>



Review transaction account minimum (\$4,000) and liquidity settings.		<input type="checkbox"/>
Review income reinvestment arrangements.		<input type="checkbox"/>
Set up or review auto invest excess cash (if applicable).		<input type="checkbox"/>
<p>Listed securities holding types</p> <ul style="list-style-type: none"> – If listed securities are held using the custodial option, client can ask us to move securities to the nominee option and not pay the \$300 yearly custodial holding fee. <p>Trade confirmations are now available online only.</p>		<input type="checkbox"/>
Explain performance reporting.		<input type="checkbox"/>
Review beneficiary nominations (including reversionary and secondary nominations).		<input type="checkbox"/>
Register client for online access.		<input type="checkbox"/>
<p>Download the BT Panorama app for client:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">   </div> <div style="text-align: center;">   </div> </div>		<input type="checkbox"/>
<p>Explore BT Panorama.</p> <ul style="list-style-type: none"> – Discover the features that make BT Panorama easy to use, from the personalised dashboard to helpful tools like BT Blue. 		<input type="checkbox"/>