BT

Instructional: How to guide

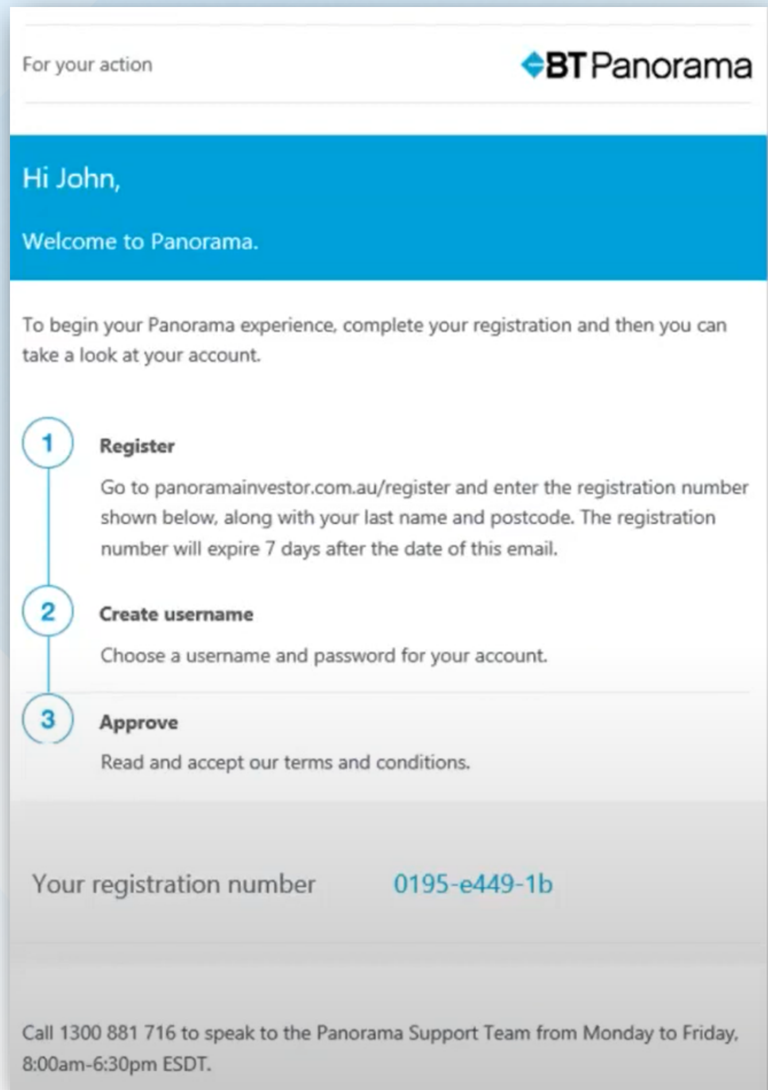
- On-boarding new client accounts
- Linking bank accounts and making payments
- Client reporting
- Setting up pension payment details & frequency
- Using digital consent with integrated ROA
- Online support resources

BT Panorama

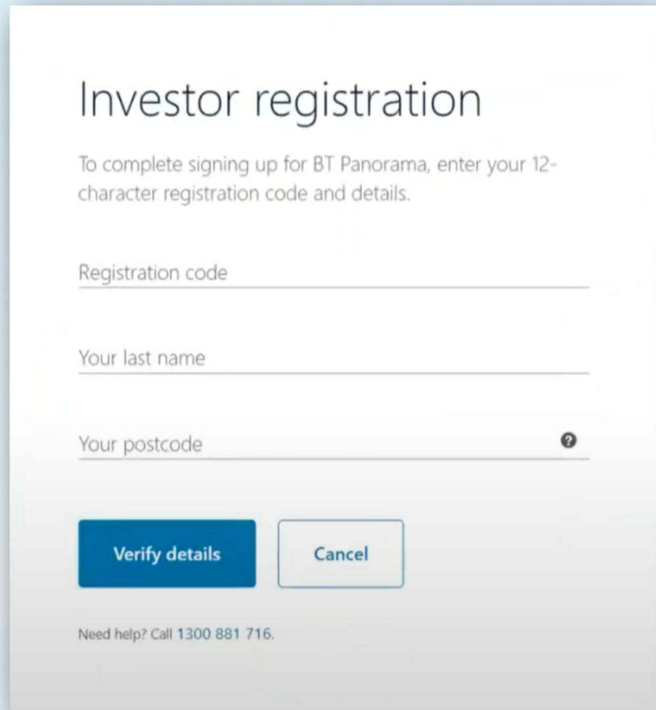
BT Panorama provides you one place to manage your clients' investments, SMSFs, super and insurance. Our quick instructional guide can get you familiar with the platform and includes interactive links to detailed webinars and information. Now let's get started!

On-boarding new client accounts

As BT Panorama is a contemporary digital platform, before you begin ensure you have your clients email address and mobile phone details before you begin. Online ID verification and AML / CTF disclosures are required for account approval by account type for our client on-boarding. After completing the online application and submitting this, you will have to register your client and activate your new client account. For the online approval process, your client will receive an email (similar to the right) detailing the steps that they will follow to complete the registration then review and approve the account.



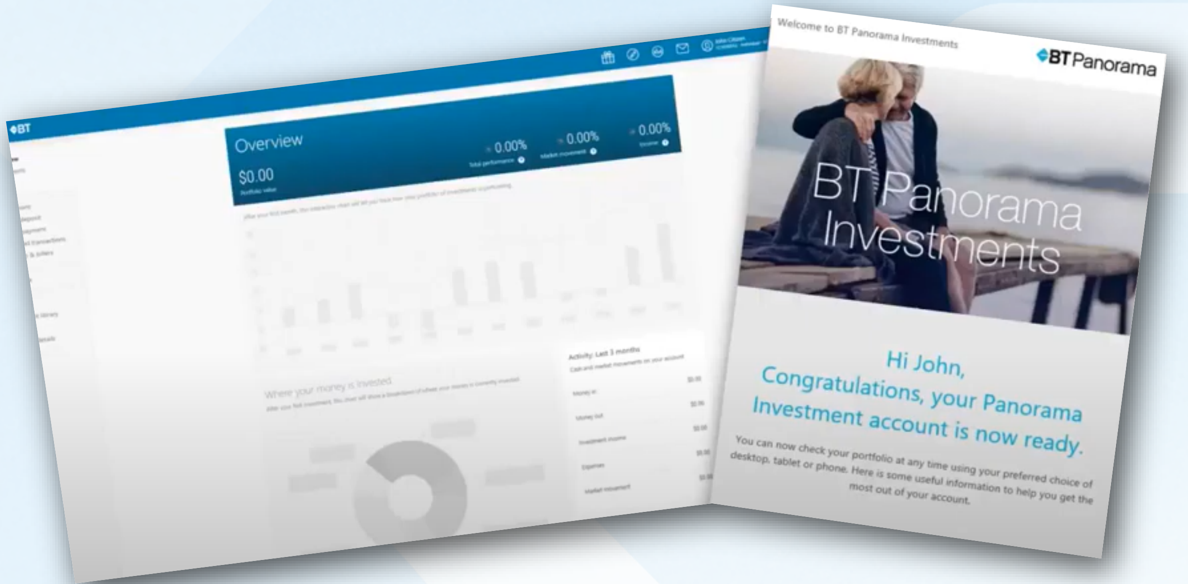
Once the client receives the email they will be prompted to enter panoramainvestor.com.au into their internet browser and their registration details into the Investor registration screen and select the verify details option.



From there they will have access to a new window that allows them to create a new username and password to sign in for both Panorama and the mobile app.

Once signed in your client will need to scroll through the page and tick the box agreeing to the terms and conditions before clicking approve application.

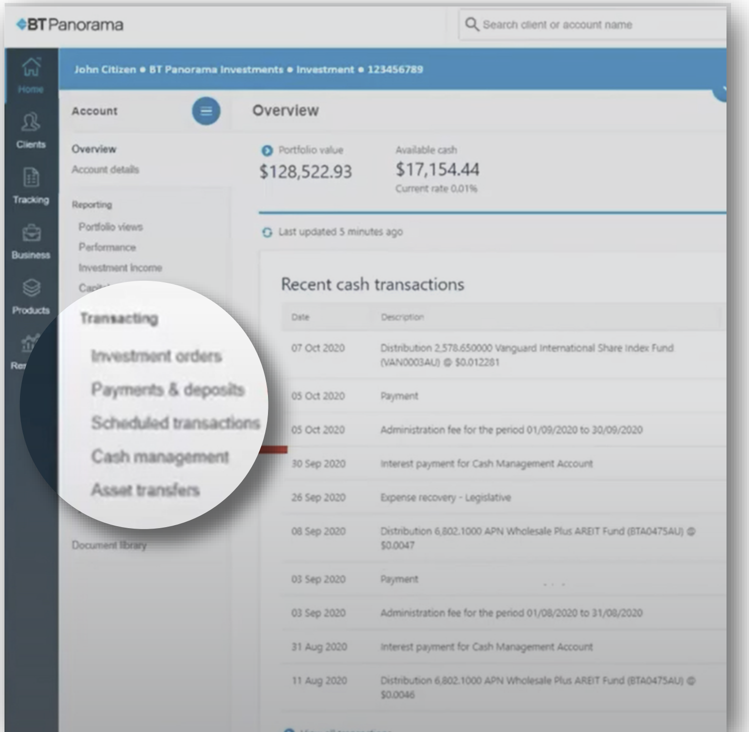
After the client has approved the application, they can see the introduction screen to BT Panorama ready to go with the cash account established and able to receive a rollover or deposit.



Please access our Panorama client on boarding webinar for step by step assistance. You can watch the webinar here

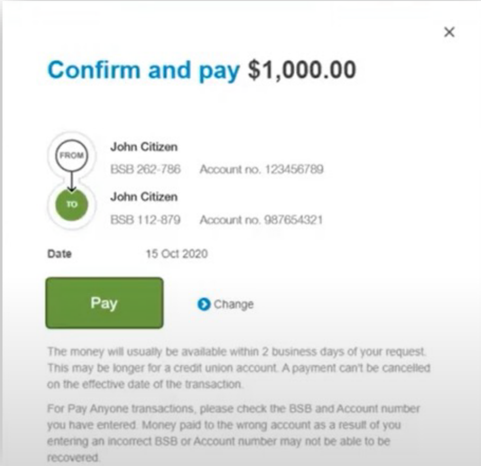
Linking bank accounts and making payments

Firstly, you can add up to five linked bank accounts that are owned or controlled by your clients. Additionally, there are also any number of pay anyone accounts and bpay billers which can be added to a Panorama investments account.



When making transactions on behalf of clients you will need to ensure cash permission levels are provided for advisers and support staff to make payments and deposits from the left-hand side of the navigation bar. Select the Make a deposit tab, fill in the details, and select Next to confirm the payment.

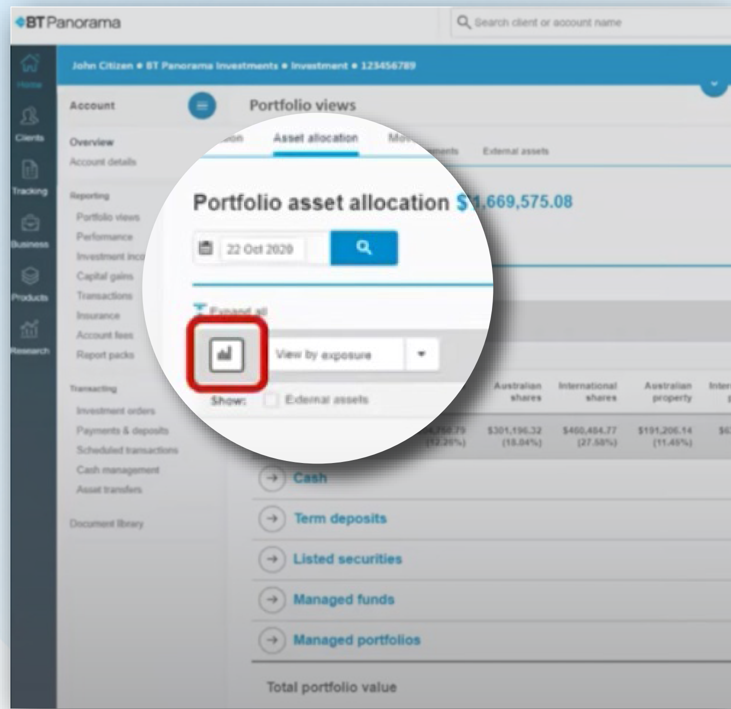
For payments out from a Panorama Investment account, you follow the same instructions as **Making a deposit** though you select **Make a payment** option under the **Payments and deposits** section of the navigation tab. To confirm the payment, you will receive a pop up window and select Pay.



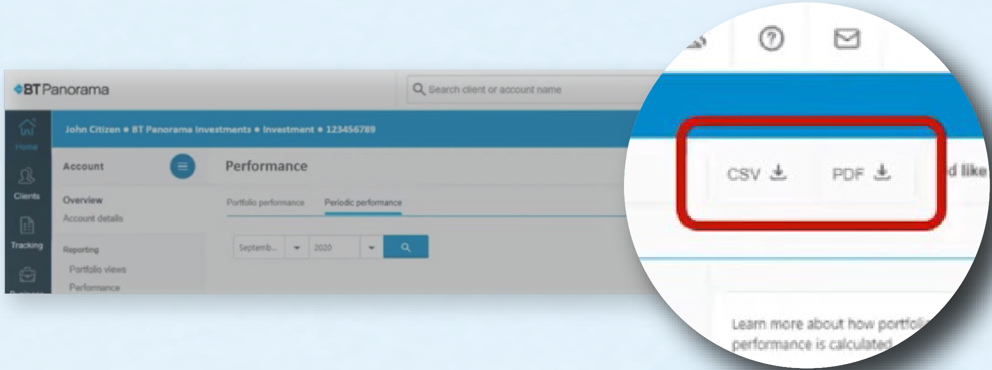
Please access our Panorama payments webinar for step by step assistance.
You can watch the webinar here

Client reporting

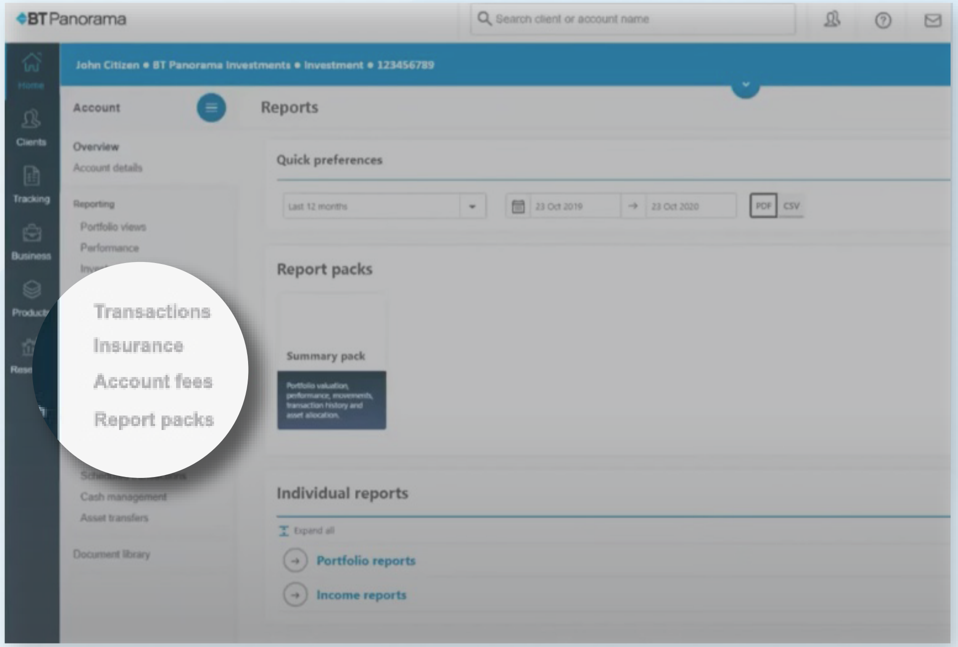
To get access to a client's report you can select Portfolio views on the on the left hand side of the navigation tab. This allows you to see the client's information at hand for each of the underlying assets in the portfolio valuation and asset allocation window.



To download the performance reports for your client's portfolio you have the option to either download to a CSV file or to a PDF in the top right-hand corner of your screen.



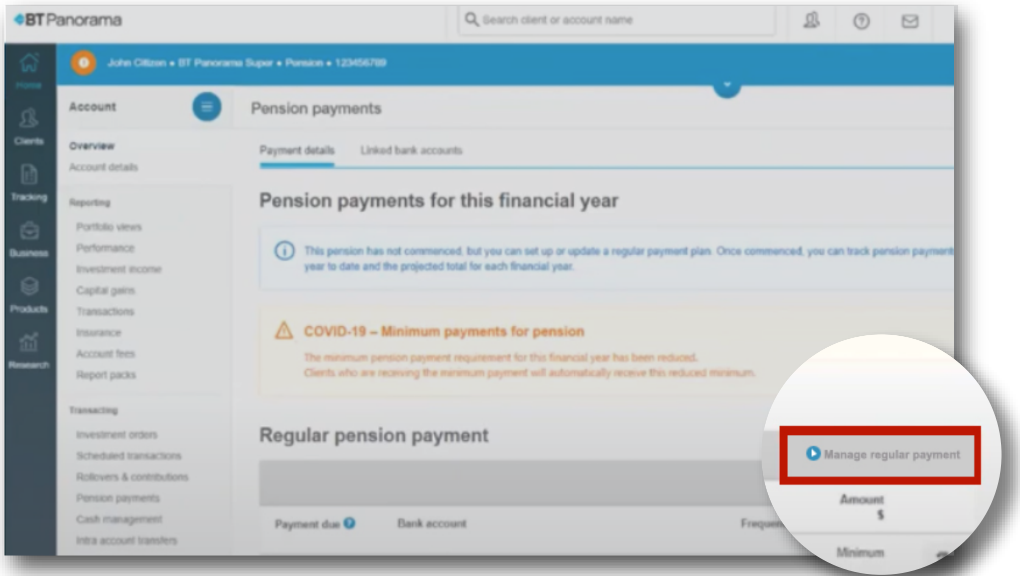
To access the reporting option which includes a summary pack of your client's portfolio performance, you can select Report packs on the left-hand side of the navigation tab to download a CSV or PDF version.



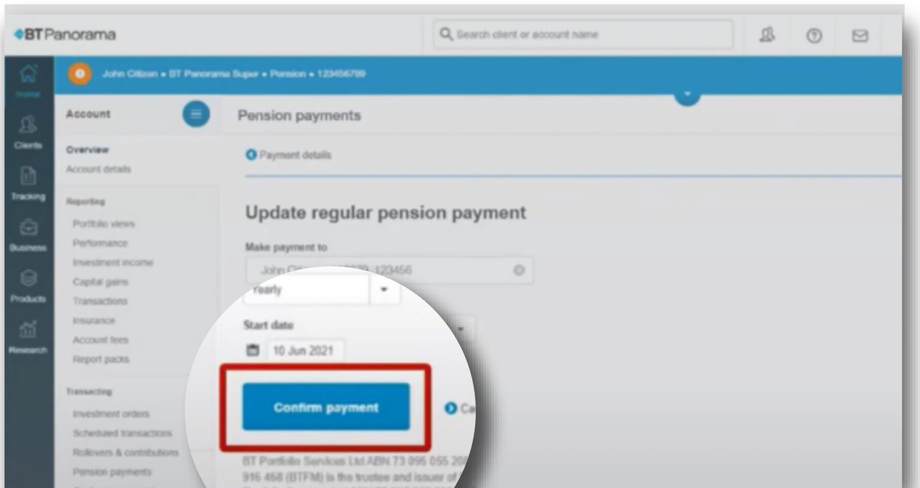
Please access our Panorama reporting module webinar for step by step assistance.
You can watch the webinar here

Setting up pension payment details & frequency

To establish regular pension payment and amounts for your client, select *Manage regular payment* in Pension payments section of the navigation tab.



This will take you to a new page in which the client's linked account will automatically display and you can select either the minimum pension amount or input a specific dollar amount. You can also choose the frequency of the payment (weekly, fortnightly, monthly) and the commencement date of the pension payment. Select the Confirm payment button once complete. Please access our Panorama pension requirements module webinar for step by step assistance.
You can watch the webinar here



Using digital consent with integrated ROA

Digital consent is a Panorama feature that lets you request client consent to add a bank account, place an investment order or submit a corporate action election. Your client will receive an email or SMS, and can provide you a response by them signing into Panorama via their desktop or BT Panorama mobile app.

Digital consent workflow is implemented by:

1 Create and save a consent request for a client

2 Prepare supporting documentation online, such as:
- Creating your own digital Record of Advice (RoA) using your RoA Licensee template or our default template
- Attaching your request for the client, along with any other supporting documents

3 Request consent by email, SMS or both. You can:
- Choose how to contact your client
- Set an expiry date for the consent request
- Schedule an automatic reminder email to go to the client

4 • Your client receives the request and can respond online as follows:
- Your client logs onto BT Panorama using their desktop or the award-winning[2] BT Panorama mobile app.
- Views the 'Consent requests' page which displays any pending requests
- Reviews the consent request details which may include an RoA and any other supporting documents you have provided.
- Authorises online

5 Your client's response is received digitally and the transaction executed automatically
- You receive notification that your client has responded
- In the case of, say, an investment order, you have the choice of either automatic or manual submission of the order.

6 Upload of consent/advice documents
- RoA documents and other advice documents are automatically uploaded to your client's document library on Panorama
- If you use Iress Xplan, and you've set up auto data feeds from BT Panorama, the daily data feed also includes digital consent information e.g. date, time, who provided consent as well as the RoA and other associated documents

For more information

bt.com.au

1300 784 207 (Advisers)

GPO Box 2861 Adelaide SA 5001

How do I get help online and further support?

To support you in your BT Panorama journey we have put together a comprehensive set of engaging and functional online tutorials, interactive training webinars and How to sessions to help you get the most out of BT Panorama. Visit us here to learn more about BT Panorama's breadth of features and functionality.