LLOYD'S

OnBoard User Guide

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Contents

Definition of terms

Term	Description
Prospect	Any person – be it an individual, company, or other entity – which is onboarded within an application.
Prospect Group	This houses all of the Prospects within an application and the relationships between them. As such, this contains relationship details and presents this information in a visual structure chart within the “Manage Prospects” screen.
Onboarding	Represents the application relating to a Prospect. A Prospect featuring on more than one application will have multiple onboarding records.
Onboarding Type	The type of application and corresponding application form that a Prospect will complete.
Nominee	Should a Prospect wish to delegate part, or all of their application form, then the Nominee functionality can be used to elect one, or many individuals, to provide the requested information.

Application portal overview

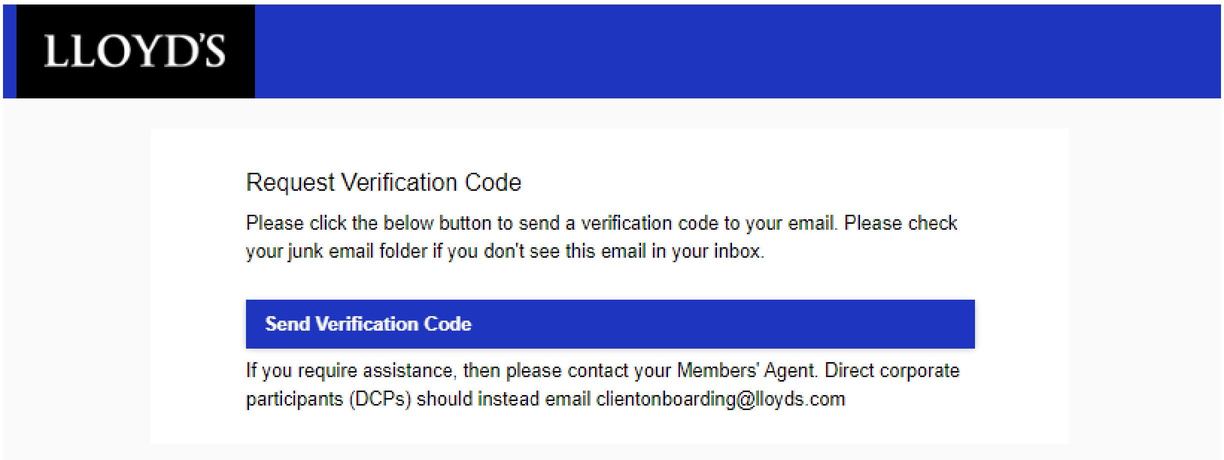
Lloyd's are using a digital platform, RiskScreen OnBoard, to facilitate onboarding applications. This replaces the legacy paper-based solution and is expected to give rise to a simpler and more efficient application process.

Once you've engaged with your Members' Agent, or directly with Lloyd's if you're a Direct Corporate Participant, and have expressed your interest in starting a new onboarding application, then one of the team will set this up within the tool.

Accessing the application portal

All "Prospects" (natural persons or corporate entities) defined during the initial application setup, will receive a data collection request via email. This will come from either noreply@riskscreen.com or your Members' Agent's email account.

Within this email, there will be a link to the Lloyd's application portal and a further verification code will be required to gain entry. Clicking the "Send Verification Code" button will send a code to the same email address.



Completing the form

Relevant questions will be presented to all Prospects based upon the type of Onboarding application.

Throughout the form, the Prospects will also benefit from dynamic questions being show/hidden, based on earlier responses. The intention here is to only ask for necessary information and ensure applications are right first time. For this reason, some questions and document uploads will also be marked as mandatory with a * symbol.

Hover-help is available where the icon is displayed. By hovering the mouse cursor over the icon, further guidance will be provided. Where relevant, some questions may also be complimented with supporting material on Lloyds.com via the use of hyperlinks.

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Documents requested within the form are also accessible via Lloyds.com, where templates are accessible.

Managing Nominees & Prospects

Some Prospects will be granted access to manage Nominees and Prospects. Each of these functions are explained below in more detail.

If you don't have access to this functionality and think you should, then please reach out to your Members' Agent or Lloyd's representative.

Manage Nominees   Manage Prospects

Managing Nominees – allows the Prospect to nominate additional recipients to support the data collection request. This could be a company secretary, for example.

Once the Nominee details have been provided, a Permissions section will appear. Here specific parts, or all (excluding declaration and acceptance of terms) of the application can be assigned to the Nominee. If this is left unchanged, then the Nominee will receive the full application form.

IMPORTANT – this email will not be sent to the Nominee until the "Send" link has been actioned.

During this step, it's critical that you ensure the Nominee email address is accurate, as this is where the verification code will also be sent.

Nominee Email	Allow Manage Nominee	Status	Action	Sent On
[redacted]	No	Not Started	Edit | Delete | Send	(Not Sent)

Managing Prospects – allows the Prospect to add further beneficial owners to the application. Please note that the application form caters for a total of eight beneficial owners (four corporate entities and four individuals), so this is to be used in exception cases, where the maximum number of Prospects which can be defined within the form itself have been exceeded.

Clicking on the Manage Prospects Button will navigate the Prospect to a screen which displays a structure chart and a table listing all the Prospects.

The "Add New Prospect" button will present a pop-up window which will request the basic information about the Prospect and how it relates to other Prospects within the group. Once added, the newly defined Prospect/s will receive a data collection request email and will undergo their own onboarding thereafter.

A glossary of each field and their description can be found below.

Field	Description
Last Name / Corporate Name*	Last Name of Prospect if individual; full name of Prospect if company
First Name	First name of Prospect if individual
Middle Name	Middle name (if known) of Prospect if individual
Onboarding Type*	Type of application that the Prospect wishes to make
Email Address	Prospect contact email address
Mobile Phone	Prospect contact number
Allow Manage Prospect*	This provides the Prospect with the ability to add and amend additional Prospects in relation to their given application
Prospect Relationship	The type of role which the Prospect holds within the group structure
Parent Prospect	The Prospect with whom the direct relationship exists
Shareholding interest (%) in the Applicant	Relationship dependant field – The overall % of shares held by the Prospect in the Parent Prospect
Voting interest (%) in the Applicant	Relationship dependant field – The % voting interest held by the Prospect in the Parent Prospect
Economic/profit interest (%) in the Applicant	Relationship dependant field – The % economic/profit interest held by the Prospect in the Parent Prospect
Loss interest (%) in the Applicant	Relationship dependant field – The % loss interest held by the Prospect in the Parent Prospect

Navigation buttons

Button	Description
Save	Saves the current answers to questions. Allowing the Prospect to exit and return at their convenience. NB: all mandatory questions must have been answered before saving
Save And Continue	Saves the current responses and progresses to the next section of the application form.
Previous	Returns the Prospect to the previous section within the application form.
Submit	Submits the entire application form to the Members' Agent / Lloyd's for approval

ID-Pal Identity and Address Verification

Once the application form has been approved, and if the Prospect has opted-in to the use of ID-Pal, then an email will be sent to the Prospect to invite them to verify their identity and address details via the use of the ID-Pal mobile application.

After the mobile application has been installed, the Prospect will be prompted to provide the relevant ID and address documentation, along with a selfie to prove their identity.