

ACCESSING OUR ONLINE SERVICES

Getting started

This guide will help you get set up to place Scottish Widows life, pensions and investment business using our secure Online Services.

Scottish Widows Platform and Scottish Widows Bank products are not covered within this guide, although there are references to these.

There are three steps to accessing our Online Services for the first time:

1. SETTING UP AN AGENCY

You must set up an agency number to do business with us.

Before you get started

To set up an Agency you must be a Directly Authorised firm based on the UK mainland. This excludes Crown Dependencies such as Jersey, Guernsey and the Isle of Man.

Firms regulated in the European Economic Area (EEA), who have passporting rights into the UK, must have a UK business premises.

- Appointed representatives, which may be members of a Network, should apply via their Principal firm for an agency number.
- If you're writing business on behalf of a Network, contact them to check a trading relationship hasn't already been established on your behalf.

Agency numbers are processed by Origo's Agency Registration Service, but must be requested via the Scottish Widows adviser website, in order to read and understand our Terms of Business before proceeding.

- 1 First click 'Register'. This takes you to a page that contains the useful links you need to get set up with Scottish Widows online.
- 2 To submit life (protection), pension and investment business (excluding Scottish Widows Platform) click 'Things to consider'.

Once an Agency is set up with Scottish Widows, you can do business with us offline. To submit business online, you need to separately register for access to Online Services.

PERSONAL EMPLOYER ADVISER

SCOTTISH WIDOWS

Search Help Contact Register Log in

Home > Register

FIRST: SET UP TERMS WITH SCOTTISH WIDOWS

SCOTTISH WIDOWS (NOT INCLUDING SCOTTISH WIDOWS PLATFORM)

If you are a life, pensions or investments financial adviser and would like to register to place business with us, you can do this through ORIGO.

Read about **things to consider**, then go to the ORIGO website and fill in the online form. Select Scottish Widows when you choose which providers to send the form to.

[Register terms with Scottish Widows](#)

[Things to consider](#)

SCOTTISH WIDOWS PLATFORM

If you are a financial adviser who wants to register to place business with Scottish Widows Platform, you can do this on our dedicated page. Scottish Widows Platform is our market leading technology platform with pensions and investment solutions.

[Register with Scottish Widows Platform](#)

[Contact us for help](#)

SCOTTISH WIDOWS BANK (MORTGAGES AND SAVINGS)

If you are a mortgage adviser, or interested in savings account products for your clients register to start placing business with Scottish Widows Bank here:

[Register for mortgages](#)

[Mortgages help](#)

[Register for savings](#)

[Savings help](#)

THEN: REGISTER TO ACCESS SECURE ONLINE SERVICES

[ACCESS SCOTTISH WIDOWS](#) [ACCESS SCOTTISH WIDOWS PLATFORM](#) [ACCESS SCOTTISH WIDOWS BANK \(MORTGAGES\)](#)

1. SETTING UP AN AGENCY

- 1 To submit life (protection), pension and investment business (this excludes Scottish Widows Platform products) you need to read, understand and accept our Terms of Business before accepting them as part of the Origo application process. Access our Terms of Business under the 'Our Terms of Business' drop down.

This page also contains links if you wish to submit mortgage or savings business with Scottish Widows Bank, or pension and investment business through the Scottish Widows Platform.

PERSONAL EMPLOYER ADVISER

SCOTTISH WIDOWS

Search Help Contact Register Log In

Home > Help and Support > Set Up My Agency

SET UP MY AGENCY

What kind of business are you registering?

SCOTTISH WIDOWS PLATFORM

You can register to place business with Scottish Widows Platform on our dedicated page. Scottish Widows Platform is our market leading technology platform with pension and investment solutions.

[Register with Scottish Widows Platform](#)

LIFE, PENSIONS & INVESTMENT

If you are a life, pensions and investments intermediary (not including Scottish Widows Platform), first read through 'Things to Consider' below. Then, follow our enhanced ORIGO application process.

More detailed guidance can be found in [Accessing our Online Services \(PDF, 2MB\)](#).

MORTGAGES AND SAVINGS

You can also register your agency for Scottish Widows Bank using ORIGO. Please follow the relevant link to refer to the applicable Terms of Business.

[Register my agency for mortgages](#)

[Register my agency for savings](#)

THINGS TO CONSIDER

Our Terms of Business +

Are you directly regulated? +

1. SETTING UP AN AGENCY

- 1 After you have read, understood and accepted the Terms of Business you can drop down 'Are you directly regulated?' and click the 'agency registration' link, or at the bottom of this page click 'Register today', to be directed to the Origo Agency website.

THINGS TO CONSIDER

Our Terms of Business	+
Are you directly regulated?	-
If your company is directly authorised with the FCA and you would like to open a New Business agency with Scottish Widows and you have 'full permissions', please visit the agency registration service and complete the online application. New applications are normally processed within 5 working days. We will contact you with any additional requirements.	
Are you an appointed representative or a new regulated individual for an existing agency?	+
Are you a new regulated individual joining an existing agency?	+

REGISTER YOUR AGENCY WITH ORIGO

- 1 **Go To The ORIGO Website**
Visit the ORIGO agency registration service using the link below.
- 2 **Fill In The Online Form**
Complete the generic agency application.
- 3 **Select Scottish Widows**
Select which providers you wish to send this form to (all providers have signed up to this service).

Register today

- 2 For any issues on the Origo website, there is a 'Help' link in the top right hand corner.

Home | Directors Personal Guarantee Form | Contact Us | **Help**

ORIGO
Agency Registration

One application form is all it takes – Agency Registration

Complete a single registration application form and submit it online to all the participating Product Providers you wish to set up a trading relationship with. Agency Registration is available to Directly Authorised Financial Services Firms based in the UK Mainland but not firms writing business on behalf of a Network as the Network will have trading relationships established with these Product Providers on your behalf.

If you have recently submitted a Terms of Business request associated with changes of your company status, clients or policies, please contact the appropriate Product Provider as a new registration to the relevant Terms of Business may already exist.

Service Providers supporting the Agency Registration Service

Access, view and apply to be registered to the Terms of Business of all the participating Product Providers. It is recommended that you read the Terms of Business for all Product Providers you select.

Agency Registration Product Provider list and Terms of Business

Agency Registration - Let's begin

What would you like to do?

- Make a **new** Agency Registration application
- Retrieve an **existing** Agency Registration application

Please read our: [Product Provider Terms of Business](#) | [Privacy Notice](#) | [Agency Registration Terms of Use](#)

ORIGO

1. SETTING UP AN AGENCY

The ORIGO agency registration process

You can complete the Origo application in any order; the boxes at the top will turn green once each page is complete.

The Origo system will time out after 30 minutes of inactivity, or sooner if you don't accept cookies.

Save the Origo online form as you proceed, allowing you to come back to where you left it if necessary.

If you don't submit your Origo registration form it will be saved for 90 days on their system. You can log back in to complete and submit the form using the same email address as your original attempt.

You will need to enter your firm's regulatory details, either:

- the FCA number; or
- the firm name and postcode.

This will then pull through your firm name, the date the business was established and the registered address.

You will need to confirm the type of business i.e. Sole Trader, Public Limited Company, Private Limited Company, Partnership or Limited Liability Partnership. If the business is a wholly owned subsidiary, you'll need to enter details of the holding company.

You do not need to complete the 'Your Business Structure' section. We no longer require Directors Personal Guarantee forms to write Scottish Widows business.

The Origo online form asks for details about your firm's remuneration assistant. We don't need these details so you can move past this section.

Once you've applied for your Agency Number on the Origo website, Scottish Widows will be notified and send a response. If your firm is associated with a Service Provider (e.g. SimplyBiz) they will need to confirm their relationship, before this is processed by Scottish Widows.

We will email you to let you know you can access our response via the Origo website. From here you can view your Agency number, and print our response should you need it for audit. If your firm is associated with a Service Provider, we'll email our response to all parties.

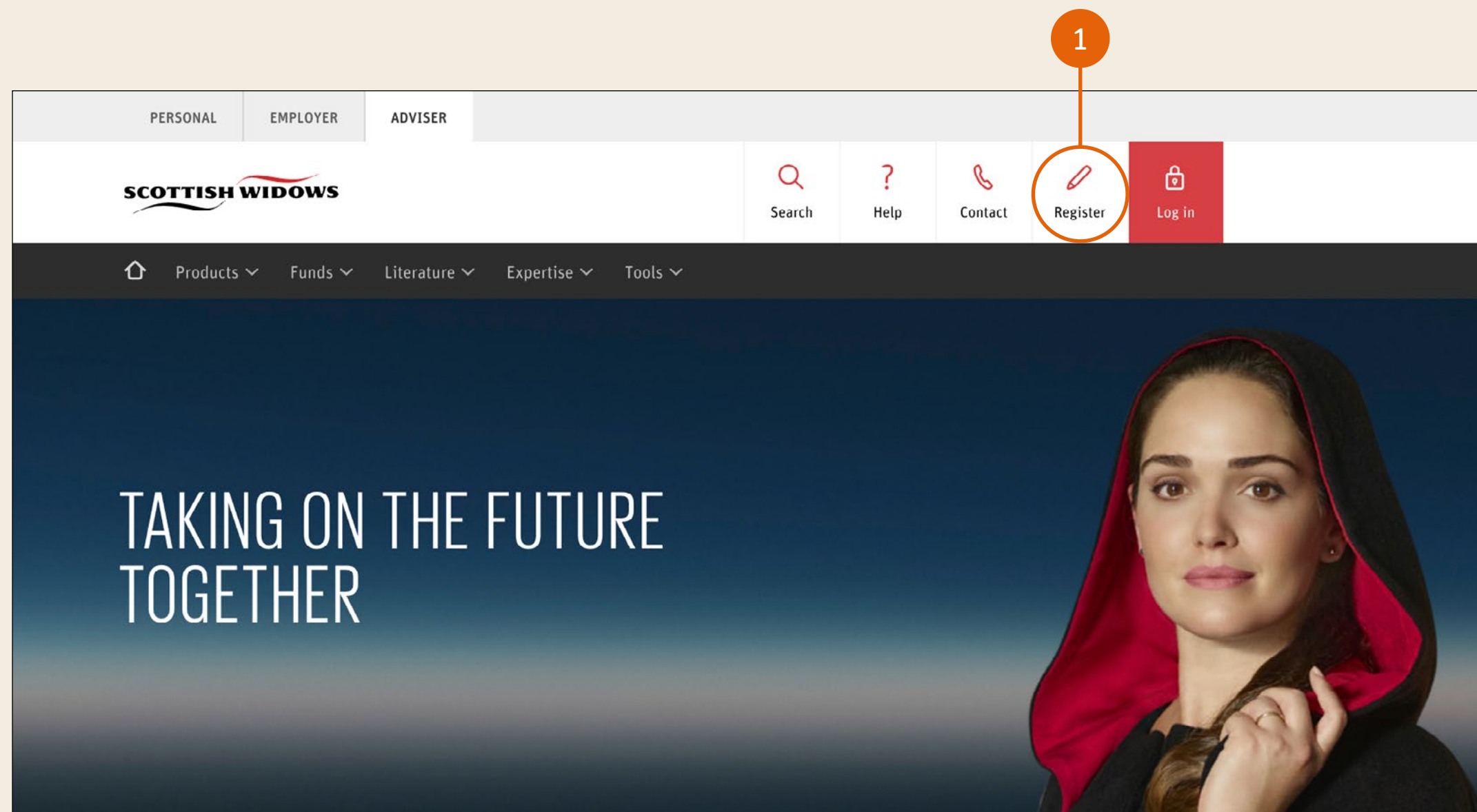
Once you are set up with an Agency you can proceed to register for our Online Services.



2. REGISTERING FOR SCOTTISH WIDOWS ONLINE SERVICES

- 1 From the Scottish Widows adviser website home page, click 'Register'.

This takes you to a page that contains the useful links you need to get set up with Scottish Widows online.



- 2 What you click next depends on how you wish to be set up to access our Online Services.

To register to submit life (protection), pension and investment business online, review the 'Scottish Widows' box. Links for registering for Scottish Widows Bank and Scottish Widows Platform are also shown on this page.

THEN: REGISTER TO ACCESS SECURE ONLINE SERVICES

ACCESS SCOTTISH WIDOWS
The easiest way to get access is with a Unipass Digital Certificate. It's safe, secure and easy to use. Follow the simple online application on the Unipass website.
[Apply now with Unipass](#)
You can also **register directly** with Scottish Widows with a username and password.
[Register with username and password](#)
Need help? Read [how to get access](#)

ACCESS SCOTTISH WIDOWS PLATFORM
When you agree terms during the Scottish Widows Platform registration process, your firm will be given access to online services, and a superuser assigned to control access.
If you know who your superuser is you should request access from them, if not, contact our support team:
[Send an email](#)
Or call us on **0330 024 2345**

ACCESS SCOTTISH WIDOWS BANK (MORTGAGES)
For mortgage business, we'll automatically register you for our online mortgage service (online Mortgage Illustrations, DIPs, Full Applications and case tracking) – we'll post your login details to you shortly after receiving your completed panel registration form.
If you need to get in touch, call the Intermediary Support Team on **0345 845 0110**. Lines are open 8am to 6pm Monday to Friday.

There are two options to access our Online Services:

1. **UNIPASS** (preferred method; allows access to multiple providers' secure Online Services)
2. **Scottish Widows** specific Username and Password.

2. REGISTERING FOR SCOTTISH WIDOWS ONLINE SERVICES

Unipass

What is Unipass?

Unipass is an industry standard method for providing access to multiple providers' secure online services using a digital certificate. This means you'll only need one set of logon details to access multiple providers' sites.

With a Unipass certificate, you and your team can be confident your details are safe and secure, giving you and your clients peace of mind.

New Unipass certificates are usually set up within 48 hours, faster than a Scottish Widows specific account, meaning you can access the system and do business sooner with less waiting time.

Unipass gives you access to Securemail, secure email service.

Logging in with Unipass

If you don't already have a Unipass certificate go to www.unipass.co.uk and follow the simple online process.

To establish a Unipass Identity, your firm must already be registered on the Unipass database. If your firm is not already registered, you can set this up as part of your individual application.

If your firm is already registered, you can search for them using the firm name or FCA number.

Only Approved Persons and Business Support can access Scottish Widows Online Services. If you select 'IT Support' during the Unipass registration you won't be able to access our Online Services.

The Unipass Controller at your firm will be emailed to approve your application, then once approved, you'll be able to log in to 'My Account' section of the Unipass website and download and install your digital certificate.

Once you've done this you can log in to our Online Services, see the next section of this guide for how to do this.

2. REGISTERING FOR SCOTTISH WIDOWS ONLINE SERVICES

Access Controller

If you are the first user to register with us from your firm you will become the Scottish Widows Access Controller. This is separate to the Unipass Controller.

The Access Controller is responsible for validating and maintaining new and existing users in a firm. You will be notified of any future applications from your firm using a Unipass ID, and can reject any which are unsuitable.

If you are the first to register from your firm you'll also need to make a **one-off** decision to select the access level for users from your firm:

- **Firm level access** allows all users to view all policy data under your firm's FCA number.
- **Unrestricted Firm Level Access (FRN)** provides access to ALL business associated with your company FCA, including your own Corporate Pension Scheme if it is held with Scottish Widows. Colleagues with this access level will be able to view all employee personal details, confidential pension contributions and value if the scheme is held with Scottish Widows.
- **User defined access** (also called 'agency-level' access) means that all applicants need to specify the agency numbers they require access to.

If you have user defined access, users who need access to all client and policy data will need to specify every agency number associated with the firm. You can input up to five agency numbers online. If you need more than this, we require an email from a Director, Partner or approved Access Controller after the registration has been submitted, to **websupport@scottishwidows.co.uk**

Any changes to a user's access rights must be authorised by your firm's Access Controller.

If you are not the first user to register with Scottish Widows from your firm, you will be asked to select an appropriate Access Controller from a drop down list. Your Access Controller will then receive an email asking them to approve your registration.

If you would like to nominate someone else within your firm to be the Access Controller you can do this by emailing Web Support: **websupport@scottishwidows.co.uk** The email must come from a Director, Partner or approved Access Controller.

If the named Access Controller is incorrect (e.g. they have left the firm), contact Web Support either by emailing **websupport@scottishwidows.co.uk** or by calling **0345 769 7888**. Lines are open 9am to 5pm Monday to Friday.

New users will need to answer some security questions to protect your account with us. Security answers are case sensitive and must not contain any special characters (e.g. ? and !).

If your firm has firm level access you can then submit your registration.

If your firm has user defined access (agency-level), you'll need to click 'Next' and specify the agency numbers you require access to on the next screen.

If you don't know your agency numbers you should ask within your firm, or call our Agency Management team on **0345 758 1638**. Lines are open 9am to 5pm Monday to Friday.

You can then submit your registration.

WHAT HAPPENS NEXT?



Once submitted, we'll email your firm's Access Controller to notify them of your registration. If your firm doesn't have an existing Access Controller, we'll contact a senior member of the firm, usually a Director or Partner, to do this.



Please be aware this can take up to five working days.



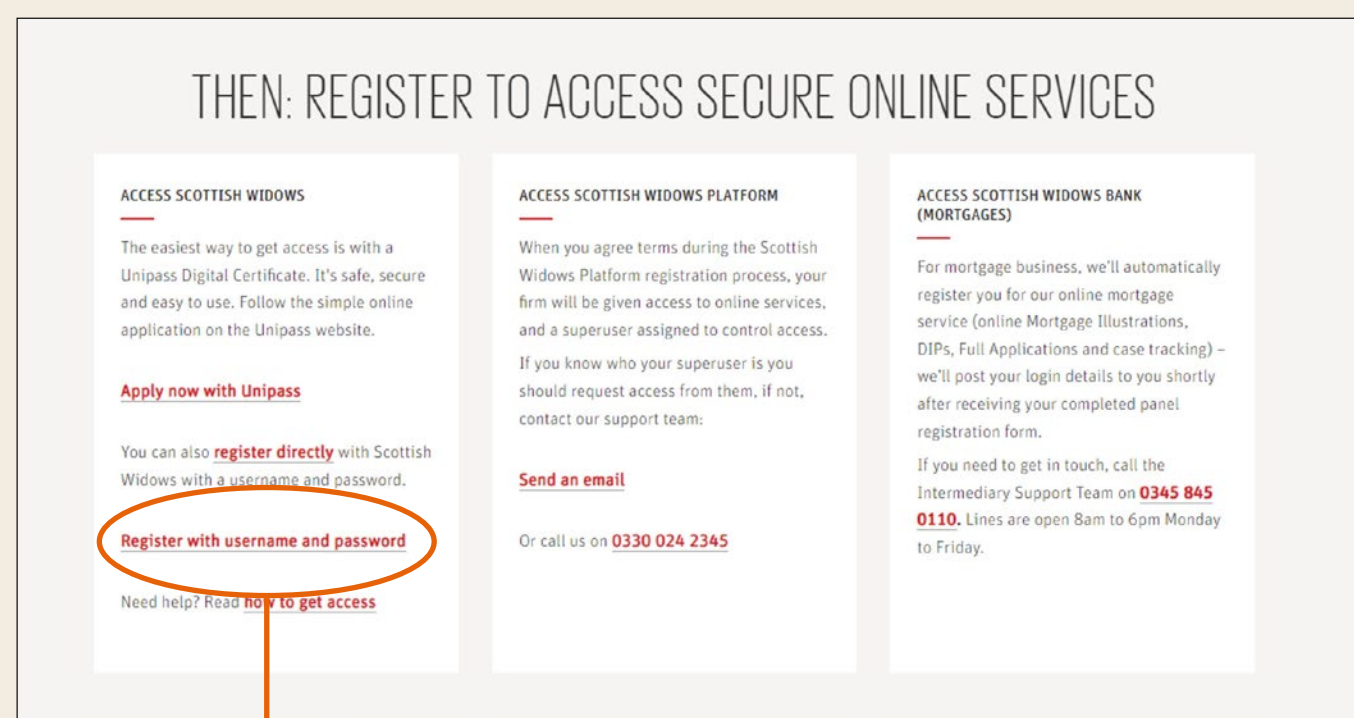
Once registration is complete, you'll be able to submit new business and view existing business. Access to Clerical Medical and Scottish Widows Corporate can take up to five working days.

2. REGISTERING FOR SCOTTISH WIDOWS ONLINE SERVICES

Scottish Widows Username and Password

You'll need your firm's FCA number and, unless your firm has unrestricted access, an Agency Number.

- 1 Go to the Scottish Widows adviser site www.adviser.scottishwidows.co.uk/register.html and click 'register with username and password':



1

- 2 On the next page you need to enter your firm's FCA number:

REGISTER FOR ESERVICES

Firm detail * * Required

Registration number: **Lookup**

ⓘ If you are a member of a network please ensure you enter your **Appointed Representative Firm Reference Number (AR FRN)**. If you are not a network member, please enter your **Principal Firm Reference Number (PA FRN)**.

2

If your firm is regulated in the European Economic Area (EEA), you must have passporting rights into the UK, and a UK business premises to register.

For the next stage refer to the Access Controller guidance on page 8; there is an interim step where you will be asked to create a Username and Password.

Username must be at least eight characters long.

Passwords must:

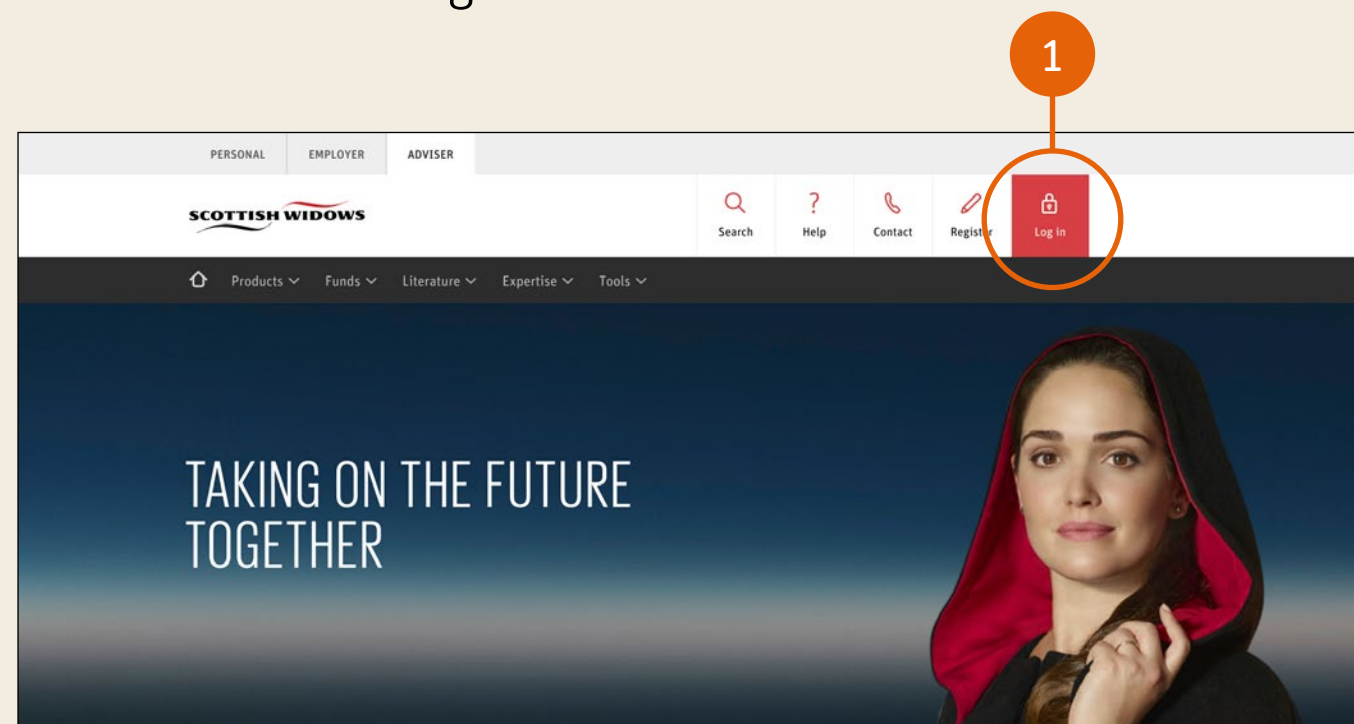
- be at least eight characters long
- contain letters and numbers
- start with a letter
- not contain any special characters e.g. ? and !

The final page confirms that your firm's Access Controller needs to approve the level of access you've requested within 90 days. Your Access Controller will receive an email which they must print, sign, scan and return to us to allow access. It can take up to three working days for this to be fully actioned once approved and returned. In the meantime, your Access Controller can submit business on your behalf.

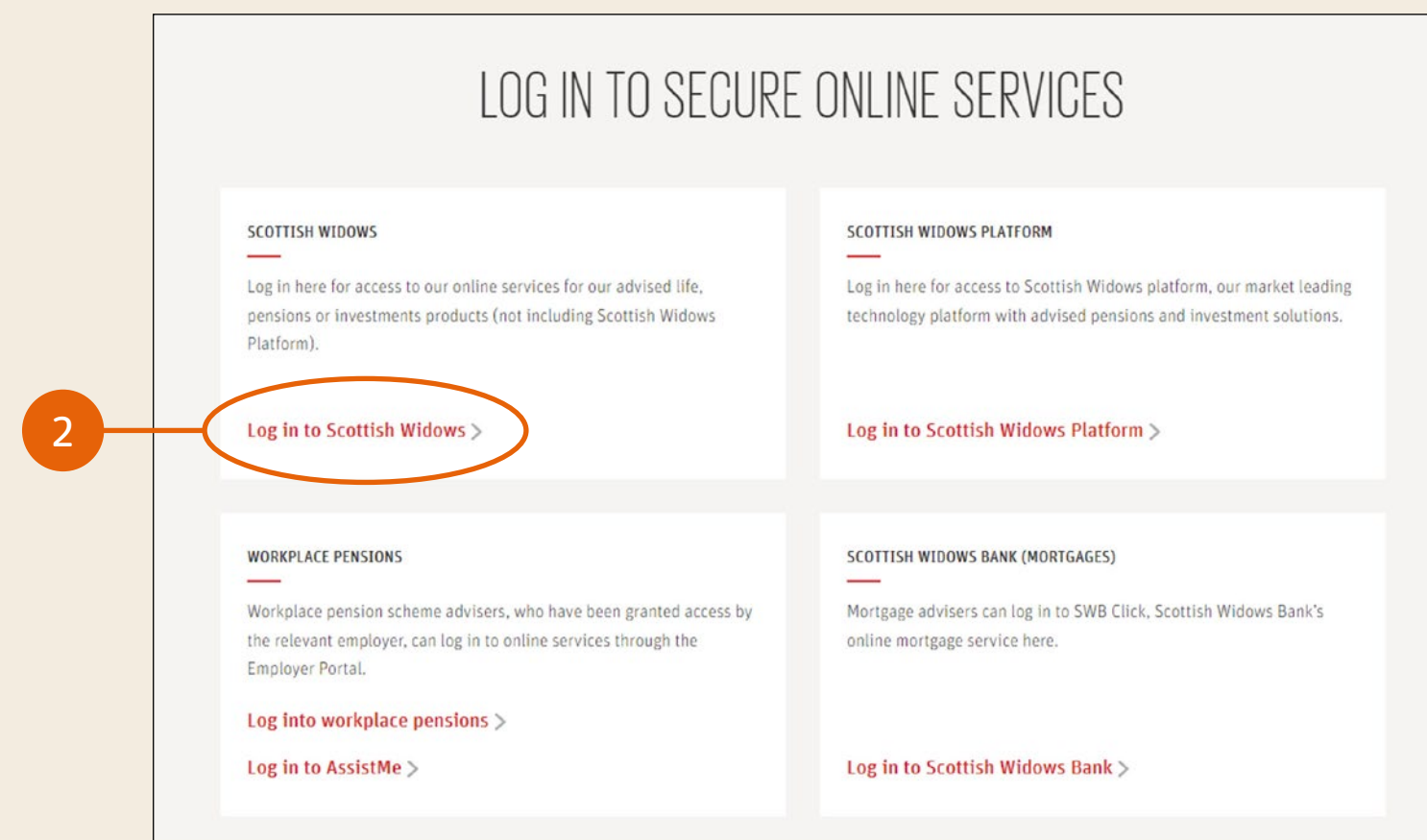
Once you've registered you can start using our secure Online Services. Find out how to log in to this in the next section.

3. LOGGING IN TO ONLINE SERVICES

- 1 Once you have set up your Agency Number and registered for Online Services either with Unipass or a Scottish Widows specific Username and Password, you can log in via the Scottish Widows adviser site homepage www.adviser.scottishwidows.co.uk and click 'log in'.

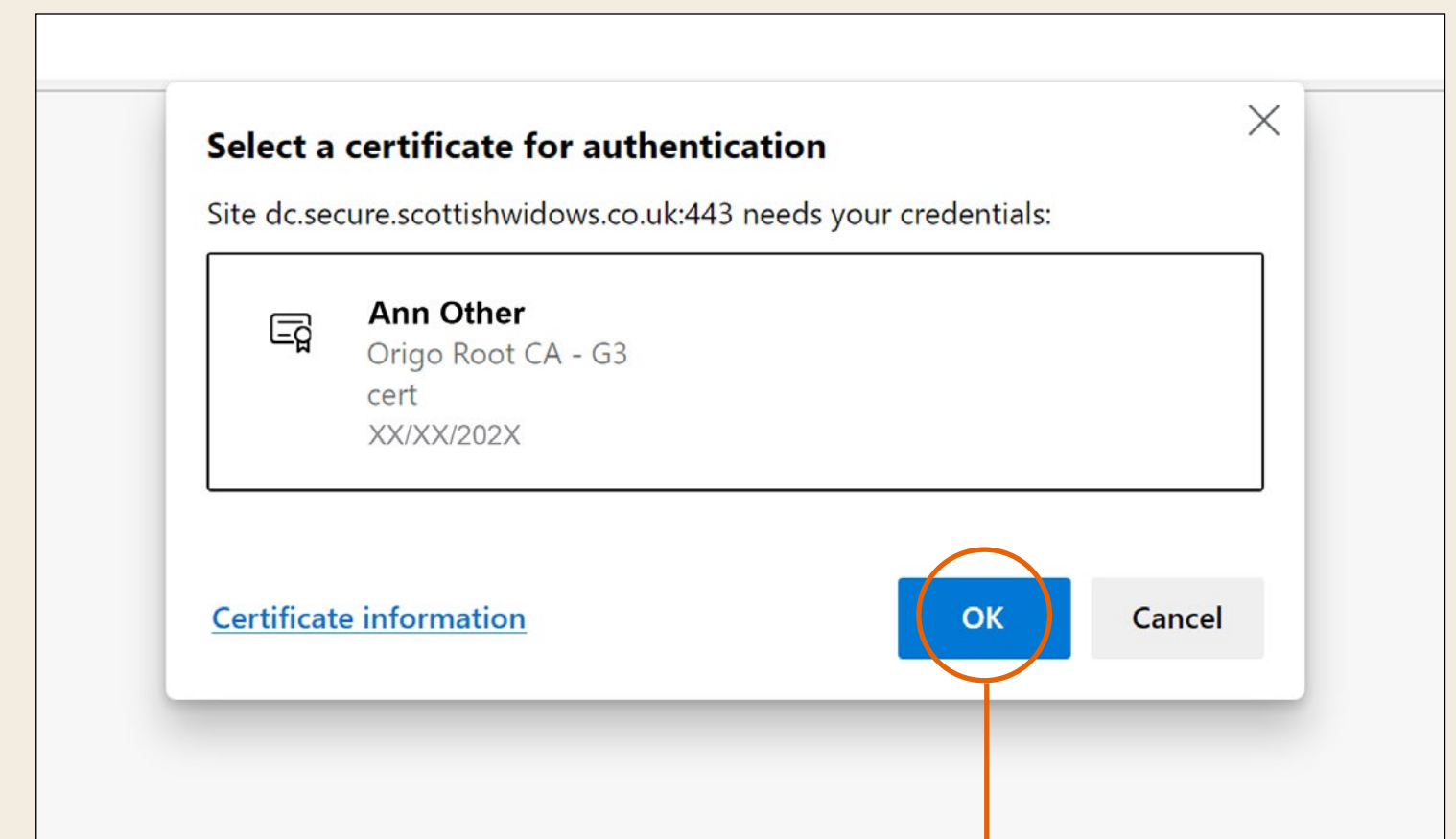


- 2 This takes you to a webpage that contains log in links for our main products. To submit life (protection), pension and investment business (excluding Scottish Widows Platform) click 'Log in to Scottish Widows'.



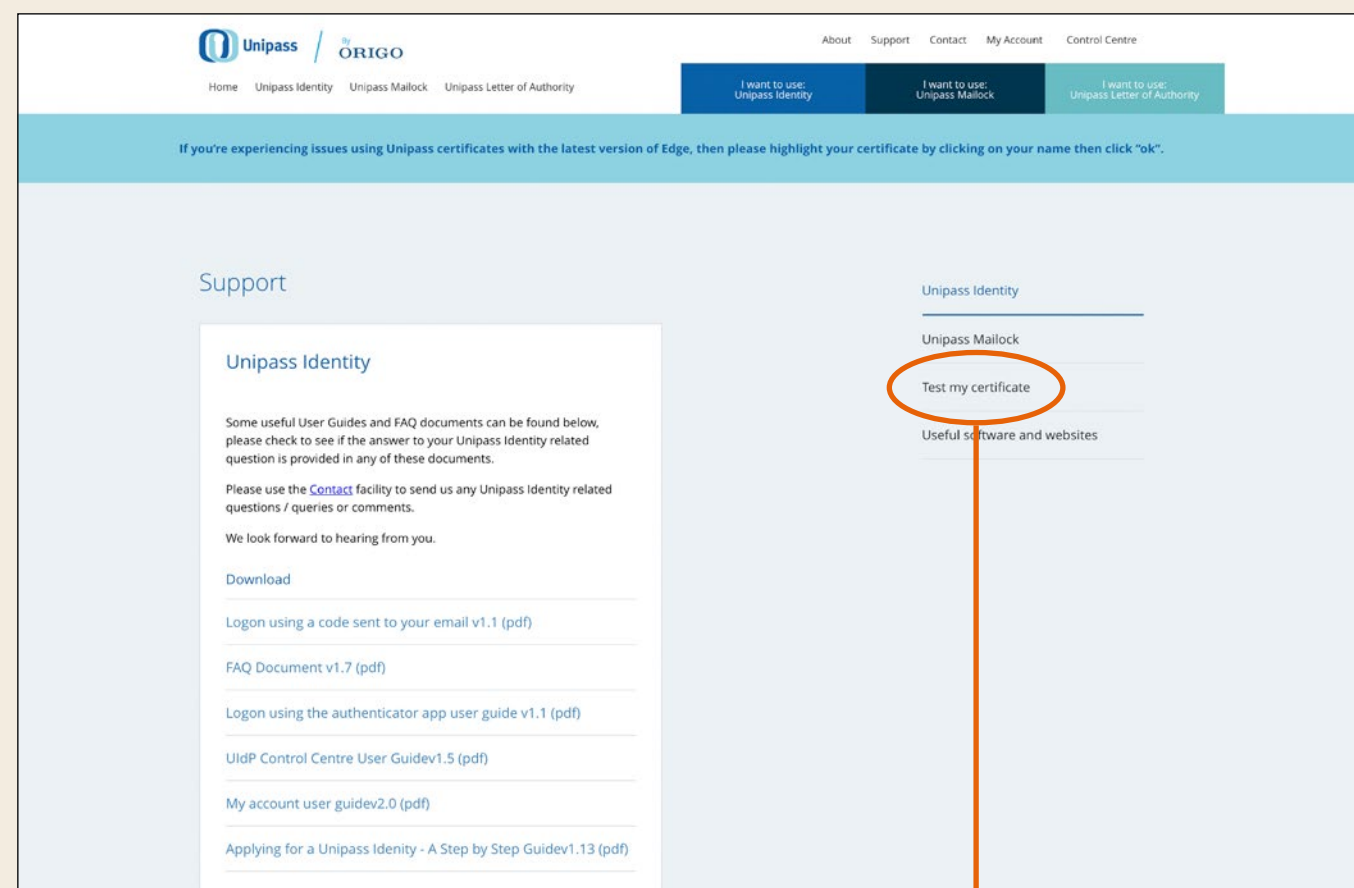
Links for logging in to either Scottish Widows Bank or Scottish Widows Platform products are also shown on the page.

- 3 **Unipass**
If you have a Unipass certificate a pop-up box will appear. Click 'OK' to confirm the certificate, then you'll need to grant permission to use the Unipass key. You will then be logged in automatically.



3. LOGGING IN TO ONLINE SERVICES

- 4 If the pop-up box doesn't appear your certificate may not be working correctly. Use the Unipass 'Test my certificate' tool, available in the right hand menu at www.unipass.co.uk/pages/static/support/identity.aspx

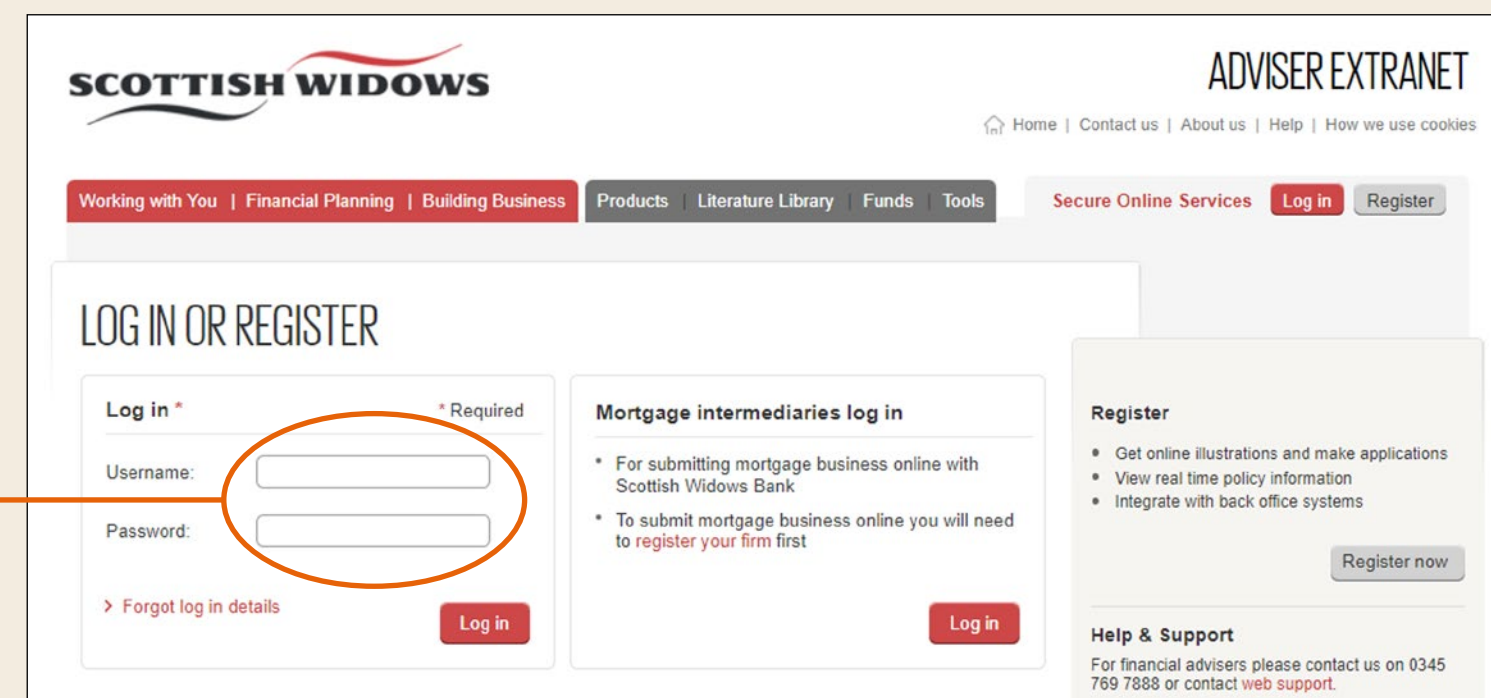


If your Unipass certificate doesn't work on the 'Test my certificate' tool, call Origo support on **0871 221 2345**. Lines are open 9am to 5pm Monday to Friday.

If your Unipass certificate works on the 'Test my certificate' tool, but not on our website, call Web Support on **0345 769 7888**. Lines are open 9am to 5pm Monday to Friday.

Scottish Widows specific Username and Password

- 5 On the Log in page, input the Username and Password you created when registering.



After three incorrect attempts, your account will be locked and you'll need to call Web Support to regain access, on **0345 769 7888**. Lines are open 9am to 5pm Monday to Friday. The website implies you can reset your password online, however you will need to call us.

If you can't remember your Username or Password click 'Forgot log in details'. This will reveal a box with instructions to help you gain access:

- If you have forgotten your Username you'll need to call Web Support on **0345 769 7888**. Lines are open 9am to 5pm Monday to Friday.
- If you have forgotten your password, and your account hasn't been blocked due to three failed attempts to log in, you can follow the link to reset your password.
 - You will be asked to enter your Username and answer the security questions you set up when you registered.
 - Passwords must be at least eight characters long, contain letters *and* numbers, and the first character must be a letter. Passwords cannot contain any special characters e.g. ? and !

FAQS

Click the buttons below to access the relevant FAQs:

USEFUL INFORMATION

Our secure Online Services close overnight to allow for data processing.

Online Services are available:

Monday to Friday 8am to 8pm

Saturday 8am to 5pm (8am to 1pm for Savings and Investments products).

You can still submit any applications outside of these hours. These applications will be processed the next working day.

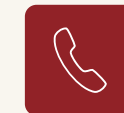
Online Services works best with Internet Explorer. Minor issues may occur when using some other browsers. For example, Safari browser displays US Dollar signs instead of Pounds.

CONTACT US

Web Support:



Email: **websupport@scottishwidows.co.uk**



Tel: **0345 769 7888**

Lines are open 9am to 5pm Monday to Friday

Scottish Widows Limited. Registered in England and Wales No. 3196171.
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