WEALTH STAKR

HOW-TO GUIDE

Onboarding a client

Capture a new natural-person client, get their FICA documents on file, link their company or trust, policies and family, and hand out the next steps as tasks.

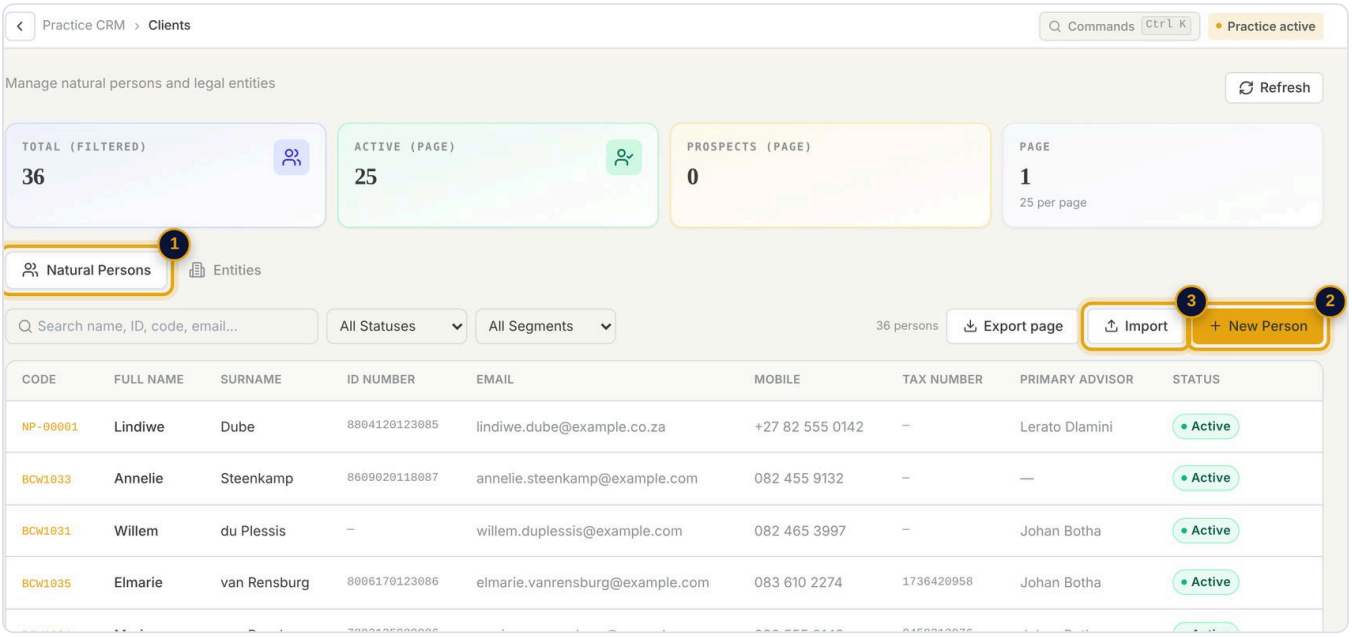
For: Advisers and admin staff **Time:** About 15 minutes per client

Before you start

- You need the Clients permission. Adding policies needs Policies, e-signing needs SFP Wealth Sign, and the quick task needs Tasks.
- Have the client's SA ID number (or passport), contact details, banking details and address to hand.
- Have the FICA documents as PDF or image files: copy of ID, confirmation of banking, proof of address, the signed SFP disclosure and the Glacier mandate where it applies.
- Search for the client first (Clients › Clients, search box) so you don't create a second record for someone already on the system.

1. Start a new client

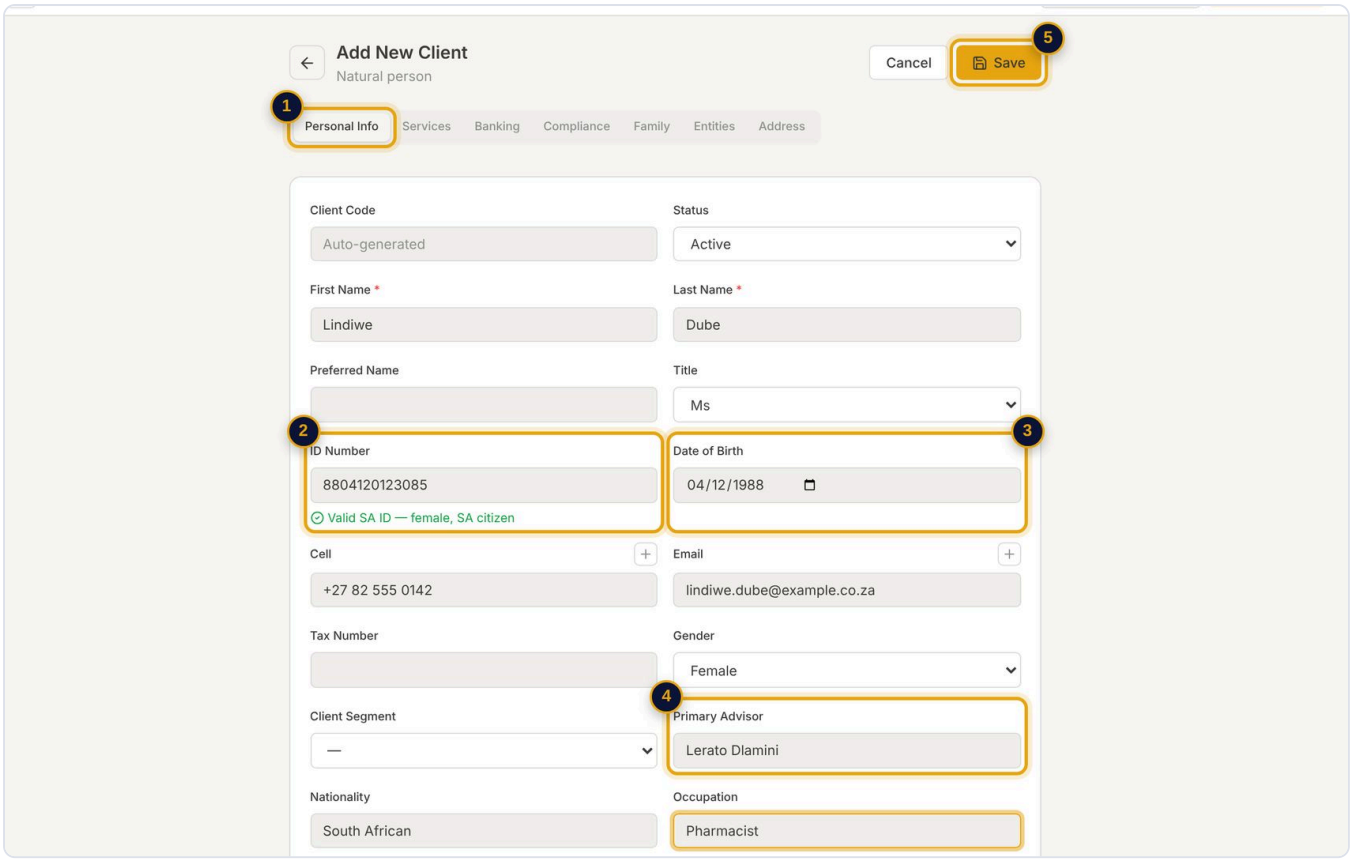
Natural persons and legal entities live on one page with two tabs. Everything in this guide starts here.



Clients › Clients, Natural Persons tab

1. Go to **Clients › Clients**. The **Natural Persons** tab opens by default. Use the search box (name, ID, code or email) to check the person isn't already on the system.
2. Click **New Person**. The **Add New Client** form opens with seven tabs: **Personal Info**, **Services**, **Banking**, **Compliance**, **Family**, **Entities** and **Address**.
3. To load many clients from a spreadsheet instead, use **Import** (see section 11).

2. Capture personal details



A valid SA ID fills in date of birth and gender

1. Stay on **Personal Info**. **First Name** and **Last Name** are the only required fields. **Client Code** is filled in automatically when you save. **Status** starts on **Active**; choose **Prospect** if they haven't signed up yet.
2. Type the 13-digit **ID Number**. Only digits are kept. When the number passes the SA ID check you'll see **Valid SA ID — female, SA citizen** (or male / permanent resident). If it fails you'll see the reason, for example **checksum failed — not a valid SA ID number**.
3. A valid ID fills in **Date of Birth** and sets **Gender** for you. If someone changes Gender to something the ID disagrees with, a warning offers **Use female** / **Use male** to put it back.
4. Set the **Primary Advisor**. This is the adviser who owns the client: a user with the Practice Advisor role only sees clients where they are the primary adviser, and commission attribution follows it. After the client is saved, only a Practice MD can change it.
5. Add **Cell** and **Email** (use the **+** next to each to add extra numbers or addresses with a label), **Tax Number**, **Client Segment** (A–D), **Nationality**, **Occupation**, **Marital Status** and any **Notes**. Don't click **Save** yet if you still want to fill in the other tabs.

3. Fill in the other tabs

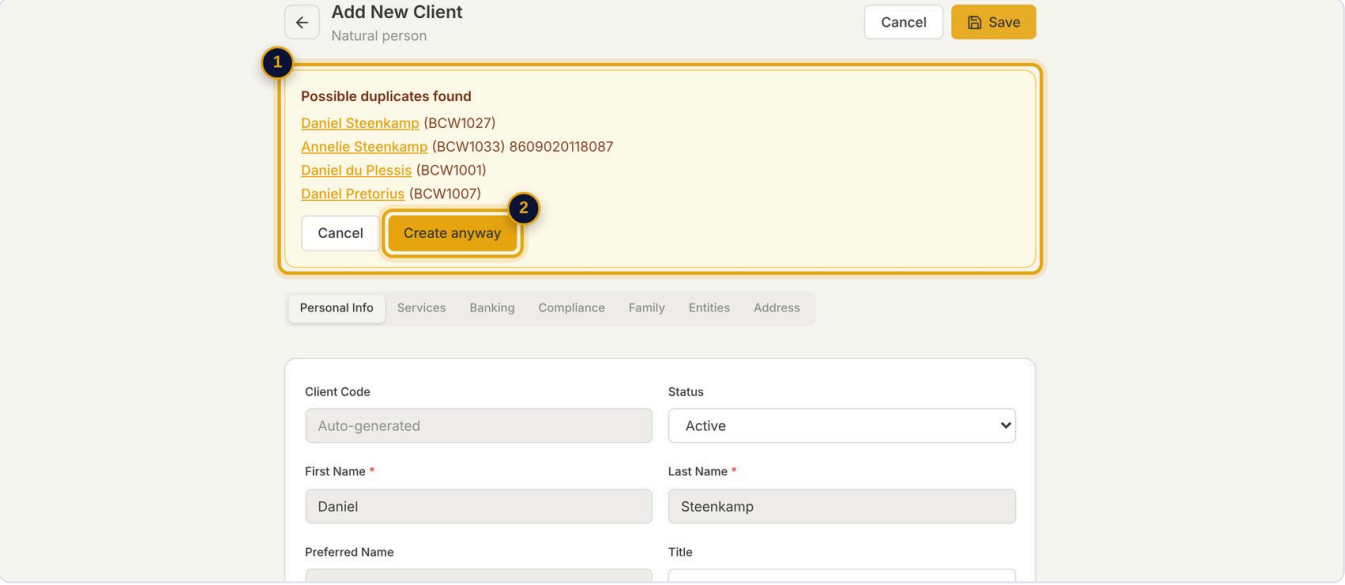
You can fill these now or later through **Edit Details**. Nothing is saved until you click **Save**.

1. **Services**: click the cards for what you do for the client. Financial advisory: **Short Term Insurance**, **Life Cover**, **Savings**, **Medical Aid**, **Gap Cover**, **Health Insurance**. Fiduciary: **Co-Sec**, **Trusts**, **Estate**, **Will**.

2. Accounting services: switch on **Accounting** first. That unlocks **Tax**, **Payroll**, **VAT**, **Compilation** and **Independent Review**, plus **Accounting settings** (**Effective from**, **Year-end month**, **Provisional tax payer**). Ticking **VAT** adds **VAT settings** and ticking **Payroll** adds **Payroll settings**. Switching Accounting off clears all of them.
3. **Banking**: **Bank name**, **Account holder**, **Account number**, **Account type** and **Branch code**. Picking a bank fills in its universal branch code unless you have typed your own.
4. **Compliance**: on a new client you can only log FICA document details (name and type); files can be uploaded once the client is saved. See section 5 for the better way to add files.
5. **Family**: click **Add family member**, pick an existing client and choose the relationship (**Spouse**, **Child**, **Parent**, **Sibling**, **Business Partner**, **Other**).
6. **Entities**: click **Add linked entity**, pick an existing company or trust and the role (director, shareholder, trustee, beneficiary, other). Create the entity first if it isn't on the system (section 7).
7. **Address**: **Street**, **Address line 2**, **Suburb**, **City**, **Province**, **Postal code**, **Country**.

4. Save and deal with possible duplicates

Before the client is created, the system checks your client book for anyone who might be the same person.



The duplicate check runs when you click Save

1. Click **Save**. If there is a client with the same ID number, or the same first name and surname, or the same first name or surname, a **Possible duplicates found** panel lists them with their client codes. Click a name to open that client in the same tab.
2. If it really is a different person, click **Create anyway**. Otherwise click **Cancel** and use the existing record. When the save works you land on the new client's file.

TIP Same surname alone is enough to be listed, so family members often show up here. Read the list; don't just click through it.

5. Upload the FICA documents

Each FICA line on the client is a document type with its proof file. Add them from the client's **Details** tab, which stores the file and the line together.

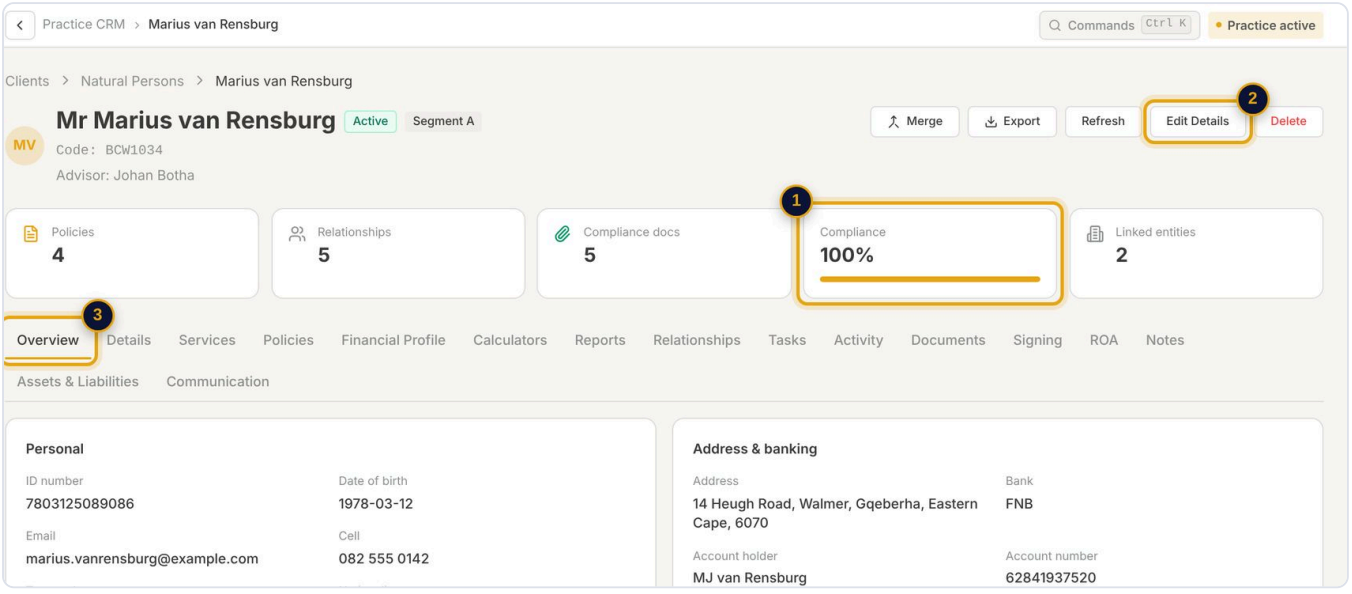


Details tab › FICA attachments

1. On the client's file open the **Details** tab and scroll to **FICA attachments**. Type a **Document name** (optional: if you leave it blank the file name is used).
2. Choose the type: **ID Document**, **Proof of Address**, **Proof of Bank** or **Other**.
3. Click **Upload** and choose the file. A file is required; **Add FICA** stays greyed out until you pick one.
4. Click **Add FICA**. The file is saved to the client's **Documents** tab (identity folder) and the line is added with today's date.
5. Click **Open** on a line to preview its file in a window over the page, with **Download**. A line logged without a file shows **No file** instead.

6. Get FICA compliance to 100%

The cards at the top of every client file show where onboarding stands. **Compliance docs** counts the FICA lines on file. **Compliance** is a percentage of five required documents.



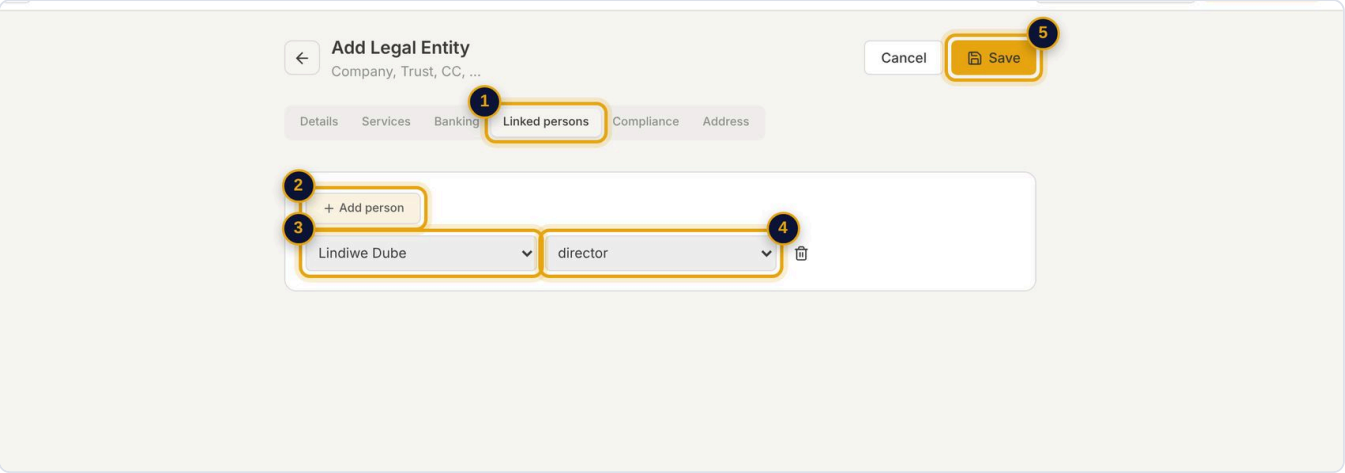
A fully compliant client file

1. The **Compliance** percentage counts how many of these five document types have at least one FICA line: **Copy of ID**, **Confirmation of Banking**, **Proof of Address**, **SFP Disclosure** and **Glacier Mandate**. Each one is worth 20%. All five gives 100%.
2. Each of the five documents counts once it is on file as a FICA line of that type. Add or change a line's type under **Edit Details › Compliance**, or add a new line from the client's **Details** tab with **Add FICA**.

3. The tabs under the cards are the client file: **Overview**, **Details**, **Services**, **Policies**, **Financial Profile** (only if you also have Policies access), **Calculators**, **Reports**, **Relationships**, **Tasks**, **Activity**, **Documents**, **Signing**, **ROA**, **Notes**, **Assets & Liabilities** and **Communication**. The tab you are on is kept in the address, so Back returns you to it.

TIP The percentage counts lines, not files. A line logged without a file still counts, so check that each line has Open next to it.

7. Add the client's company or trust and link it



Add Legal Entity › Linked persons

1. Go to **Clients › Clients**, open the **Entities** tab and click **New Entity**. On **Add Legal Entity** fill in **Entity name** (required), **Entity type** (**Trust**, **CC**, **Company**, **Partnership**, **Other**), **Registration number**, tax and VAT numbers and the other details. The **Entity code** is suggested automatically. Then open **Linked persons**.
2. Click **Add person**.
3. Pick the client from **Select client...**.
4. Choose their role: director, shareholder, trustee, beneficiary, member or other.
5. Click **Save**. You land on the entity's page, which has its own **Tasks** tab with the same quick task form as a client.
6. Now link it from the client's side too: on the client file click **Edit Details**, open **Entities**, click **Add linked entity**, pick the entity and role, and **Save**. The client's **Linked entities** card then counts it.

TIP The entity's Linked persons list and the client's Entities list are kept separately. Linking on one side does not fill in the other, so do both.

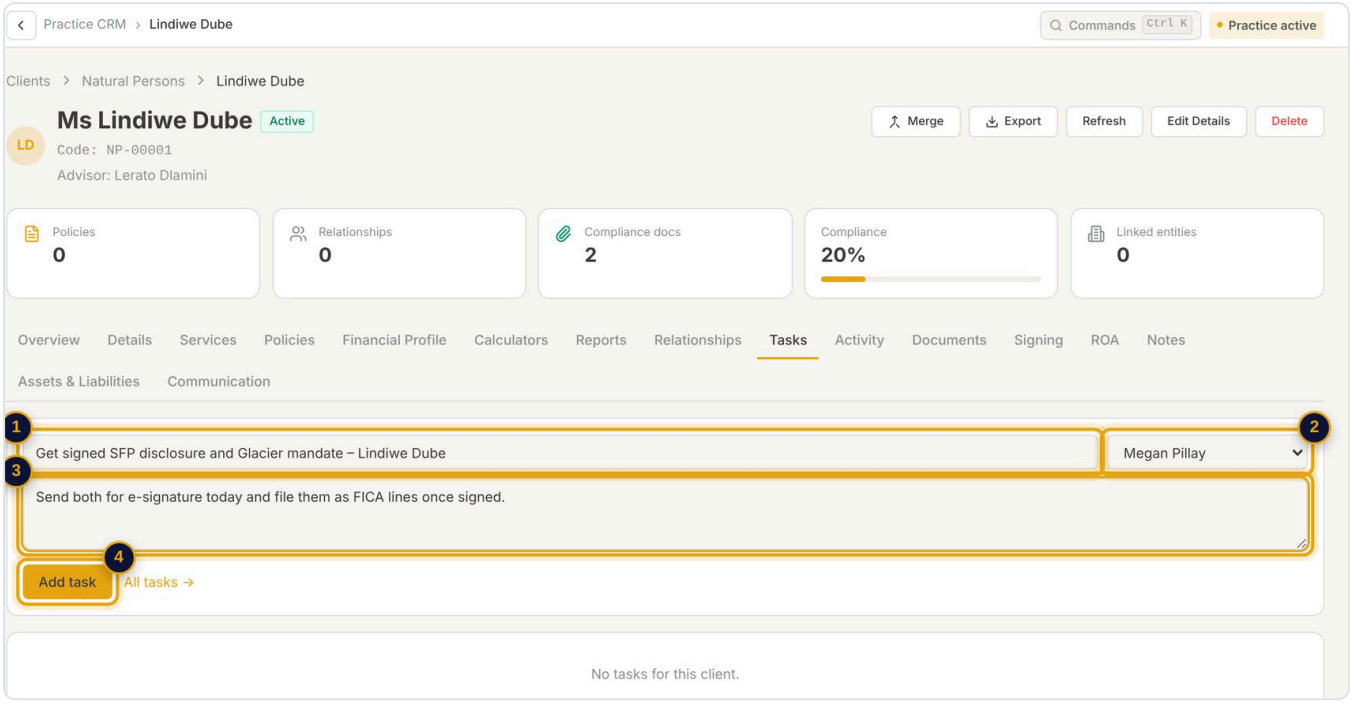
8. Add the client's policies

1. The client's **Policies** tab lists every policy linked to them. To add one, click **Manage policies →** (or go to **Policies › Policies**) and click **New Policy**.
2. Fill in **Policy number** (required). In **Client**, start typing the client's or entity's name and pick it from the list, so the policy is linked to the record rather than just a name.
3. Pick the **Provider** and **Category**, and fill in **Product**, **Premium**, **Status** and **Renewal date**.
4. Under **Advisors (splits → 100%)** set the adviser and their split. Use **+ Add advisor** for a shared policy. Splits may total less than 100% (the practice keeps the rest) but never more. Click **Save**.

9. Record family and other relationships

1. Open the client's **Relationships** tab. In **Family**, type a name, choose **Spouse**, **Child**, **Parent**, **Sibling** or **Other**, and click **Add**. In **Linked entities**, type the entity name, choose the role and click **Add**. Click **Remove** to take one off.
2. Names added here are text only. To link the actual client or entity record, use **Edit Details** › **Family** or **Entities** instead (section 3), which pick from existing records.

10. Send documents for signature and hand out the next steps



Client file › Tasks tab

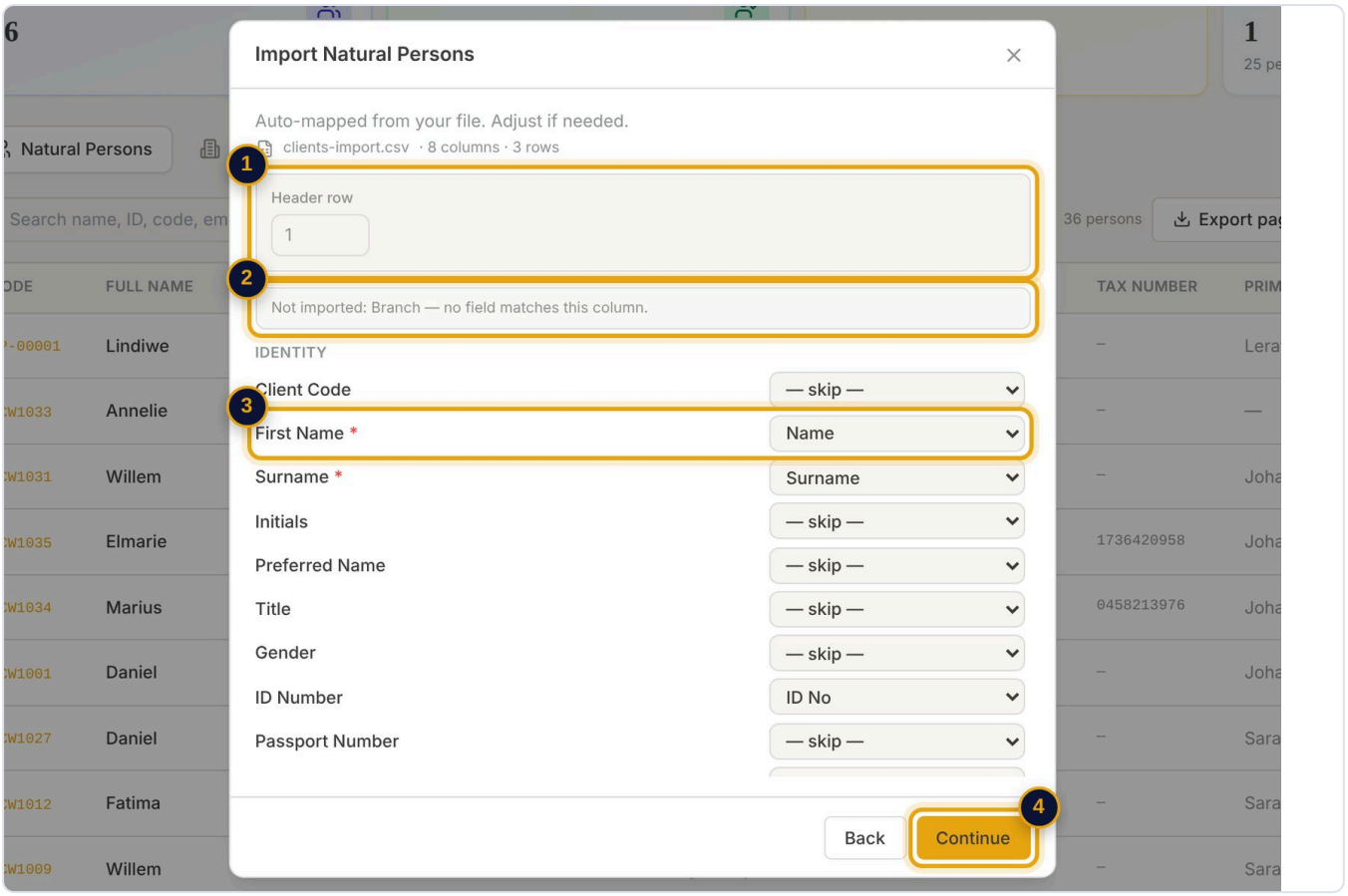
1. To start e-signing, open the client's **Signing** tab and click **New signature request**. The request opens with the client already filled in under **Who it's for**; work through **Who signs**, **The document**, **Message & settings** and **Fields & send**. Signed documents appear on the Signing tab and in **Documents** once complete.
2. (1) To hand out a task without leaving the client, open the **Tasks** tab and type the **New task title**.
3. (2) Choose who does it in **Assigned to**. It starts on you; choose **Unassigned** to leave it open.
4. (3) Say what needs doing in **Description**.
5. (4) Click **Add task**. The task is created as **Not Started**, linked to the client, and appears in the list below. You stay on the client file.

TIP You are always on a task you add. If you assign it to a colleague, it shows under your Collaborating tab on Tasks and under their My Tasks.

TIP The same form is on an entity's Tasks tab; the task is linked to the entity by name.

11. Import many clients from a spreadsheet

Use this when taking over a book or moving from another system. It accepts .csv, .xlsx and .xls files.



Import Natural Persons › mapping step

1. On **Clients › Clients** (Natural Persons tab) click **Import**, then drag the file onto the box or click to choose it. If the headings aren't on the first row, change **Header row** (and **Sheet** for a workbook with several sheets).
2. Columns that match nothing are listed under **Not imported**. Rename them in your file or map them by hand.
3. Check each field's column. They are auto-mapped from your headings; pick **— skip —** to leave a field out. **First Name** and **Surname** must be mapped.
4. Click **Continue**. The preview shows how many rows will import and lists **Rows that will be skipped** with the reason (for example **First Name is required**).
5. Click **Import N rows**. When it finishes you'll see how many were imported and which rows failed. A client code that already exists is refused for that row only; the rest still import.

TIP Headings are matched loosely, so common names such as Name, Surname, ID No, Cell No and E-mail map on their own. Anything left on — skip — is not imported.

TIP Importing does not run the duplicate check that New Person does, apart from refusing a client code that is already used. Clean your list first.

Questions

Why can't I change the Primary Advisor on an existing client?
Advisor ownership decides which advisers can see the client and who gets commission, so only a Practice MD can reassign it. Everyone else sees the field greyed out with "Only a Practice Admin can reassign a client's advisor."

The ID number says it's not valid. What now?
The number failed the SA ID checksum or has an impossible date of birth. Re-check it against the ID document. The client still saves; the check only warns.

I linked the client to a trust but the trust doesn't show the client.
The two sides are separate lists. Add the client under the entity's Linked persons as well.

Can I upload FICA files while creating the client?
Not the files themselves. Save the client first, then add each file from the Details tab with Add FICA.

Ask Stakr

Stuck? Open **Ask Stakr** in the sidebar and ask in your own words, for example:

- How do I add a new client?
- What makes a client's FICA compliance 100%?
- Why does my new FICA document say No file?
- How do I link a client to their company or trust?
- How do I import clients from a spreadsheet?