Administrator Information and Operations Manual

Updated June 2025

OLIVIA123 Pty Ltd
A.C.N. 132 483 179
Level 5, 20 Bond Street, Sydney   NSW 2000
+61 2 8022 8494
www.olivia123.com

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OVERVIEW:

OLIVIA123 is a secure, turn-key, cloud based, online application system (SaaS) for onboarding financial products, and in particular managed funds or managed accounts. OLIVIA can be configured for each product (fund), and to each fund manager's or product issuer's requirements. The resulting application form consists of a customised process, accessed via a common integrated Dashboard for each of four user types – Investor, Advisor, Fund Managers or Administrators.

OLIVIA is designed and configured to overcome a number of issues that each of these four user types experience when completing or processing traditional paper-based application forms.

For the **investor and advisor** OLIVIA123 acts as a "rules based" process which includes 3 Modules: Firstly **Data Collection**, secondly **Online AML and KYC**, and finally, **Document Upload and Execution**.

The first module, **Data Collection** ensures that the applicant only sees the specific questions applicable to their particular entity type (for example individual, company, SMSF or trust) and the number of individuals named in the application. Where appropriate, specific fields have to be answered, ensuring that there should be no missing or incomplete data in the completed form.

In Module 2, **Online AML and KYC** is included for all required individuals named by the applicant, and using GreenID conforms to AUSTRAC's Electronic Verification requirements. The applicant can choose to "skip" online verification, in which case the system will request they provide certified copies of ID documents.

Module 3 lists the **documents** required based on the investor's and entity details provided in Module 1, and the results of AML/KYC in Module 2. The document requirements are also configurable on a fund-by-fund basis, and the investor has the option of uploading and attaching them to the application, or opting to send later, either online or in the mail.

New! (June 2025): If the applicant does not have a required document, a new function has been introduced to allow them to **Request a Document** from a third party. This is primarily intended for documents such as Wholesale Investor Certificates, Trust Deeds or ASIC Company Extracts which are held by their accountant, but it can also be used for sample ID's for individuals named in the application. The email is generated from within OLIVIA123, and the recipient simply replies to the email, attaching the required document.

Once the investor has completed the three modules, they **Execute** the application electronically and submit it. The application is complete, and all relevant parties (investor, manager and administrator) receive a confirmation email. The investor is also provided with a Checklist detailing any outstanding documents, and their payment instructions.

The Integrated OLIVIA123 Dashboard:

Each OLIVIA123 user type (investor, advisor, fund manager or fund administrator) accesses applications and other system functionality via their **OLIVIA123 DASHBOARD**. Each user type's dashboard has specific functions and capabilities, but they are all integrated. This not only allows secure messages to be attached and sent to/from the investor, but once submitted, it allows the Investor's application status to be automatically updated in real time as the Administrator processes the application.

The **Administrator's Dashboard** is permission driven and multi-functional. Its primary function is to allow each application to be efficiently and securely processed on submission, (including ID verification, document processing and data verification tools) without delays caused by the mail or couriers. However it has a variety of additional functions to help automate the processing of applications, including recording and reconciling payment, and exporting data via API or csv file to the registry system. It also includes a reporting function, and a permission-based admin system for managing administrator staff access, and fund settings.

Next: The Investor's Application Process:

THE INVESTOR'S APPLICATION PROCESS:

The Applicant or Advisor completes the fund's online application form, including the 3 Modules:

1. Data collection, including FATCA and CRS Declaration;
2. AML/KYC Verification
3. Document Upload;

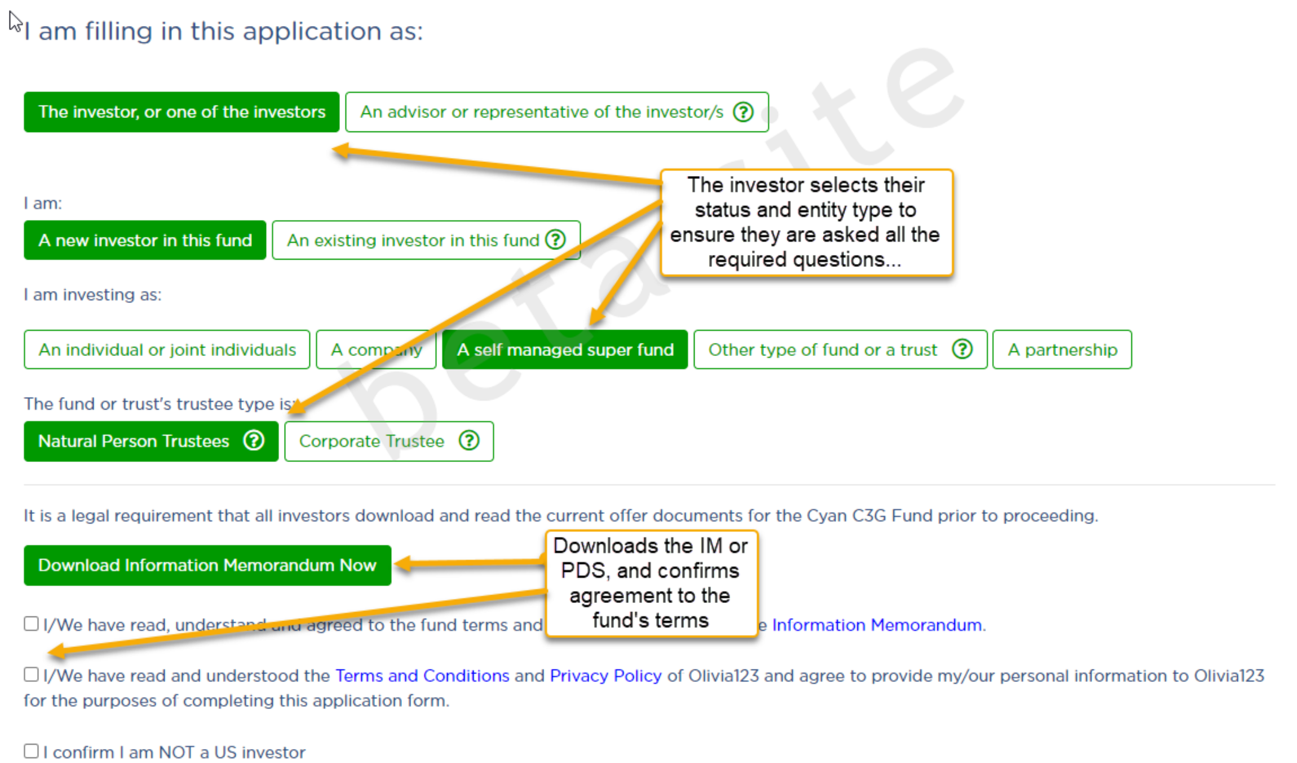
Only when all required data is complete, and required documents have been uploaded, requested from a third party, or designated as "send Later", can the applicant sign via Electronic execution and submit the application.

Prior to starting Module 1 for the first time the applicant registers with OLIVI123 using their email address and mobile phone number, and creates a unique password. This allows them to save the application and return to at a later time.

The application process starts on a **Pre-requisites page** – this requires them to download the fund's offer documents, and also agree to any specific conditions relating to the fund. At this stage they also select the entity type for their investment – Individual, Partnership, Company, SMSF or Trust, and the type of Trustee – Individual or Corporate.

This is a key step – depending on their selections they will only see and be required to complete the fields relevant to their investor type. `

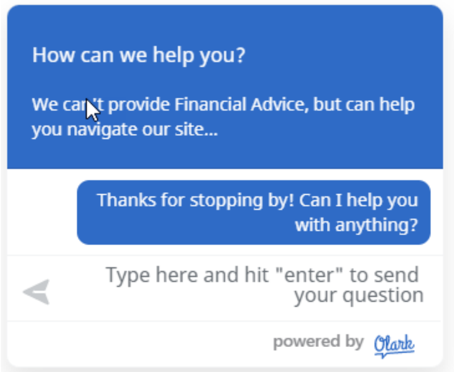
There are also a series of configurable check boxes that must be completed before continuing to ensure the investor has agreed to the various compliance terms associated with the fund.



The investor **must** complete any "required" question prior to proceeding to the next page. This ensures fewer data entry mistakes, and that there is no missing information in the completed application. If they're unable to answer a required question on any page they can save their application and return to it later.

HELP & SUPPORT:

We understand some people may not be as computer "savvy" as others, so OLIVIA provides comprehensive support both with online LIVE CHAT, and by phone:



Data Look-Ups & Verifications Performed by OLIVIA123: (in addition to GreenID ruleset "F")

The following "Look-Ups", verifications and confirmations are integral to OLIVIA123 to simplify the application process for the investor, and reduce errors and omissions in the submitted application

1. **Residential or Place of Business Street Address:**

   Ensures accuracy for data input and AML verifications.

2. **BSB Verification:**

   Confirms investor's Bank and Branch Name.

3. **ABN/ACN Verification of SMSF or Pty Ltd Company:**

   Confirms Number against Entity Name (or reverse) and current validity of SMSF (and requests Applicant to confirm).

4. **AFSL lookup of advisor as required:**

5. **AML/KYC of individual (Australia or NZ residents):**

   In accordance with RE or Trustee's requirements using GreenID ruleset "F".

   KYC: Confirms that the individual's address matches the Electoral Roll, or the D&B Credit Header file record. Matches Driving Licence, Passport or Visa against the DVS.

   AML/CTF: Checks are completed in background mode with details provided

6. **Document upload** (or certified documents via post):

   In accordance with RE or Trustee's requirements and investor's status.

   Includes sample signature page upload.

7. **Electronic signature:**

   As per requirements of the Electronic Transactions Act, 1999.

On pressing **Submit,** the Investor or Advisor (if they are completing the form on behalf of the investor):

1. Receives a confirmation message and the **Application Checklist** which details documents either uploaded (or still required), and next steps such as how to make their payment, and upload a payment receipt or confirmation.

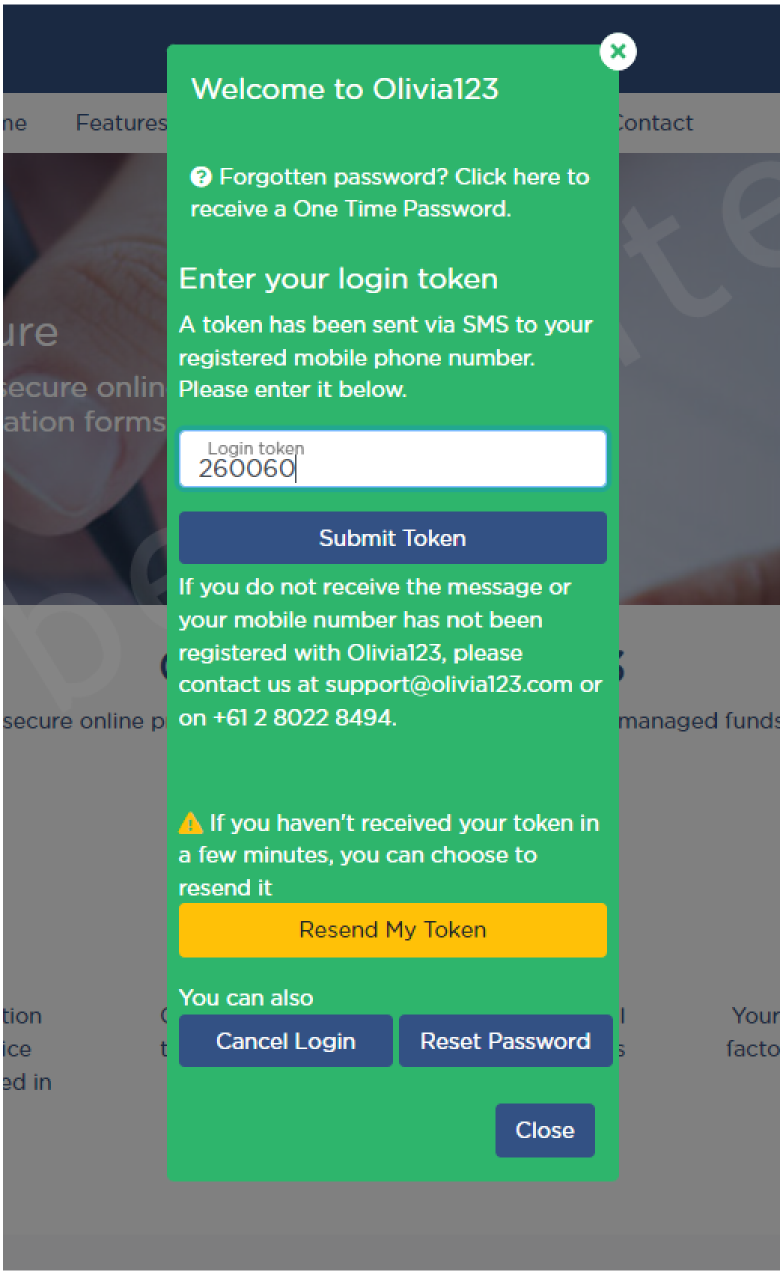
2. OLIVIA123 sends a confirmation email to the applicant, and an email notification to the fund manager and the fund's administrator.

THE ADMINISTRATOR PROCESS AND DASHBOARD:

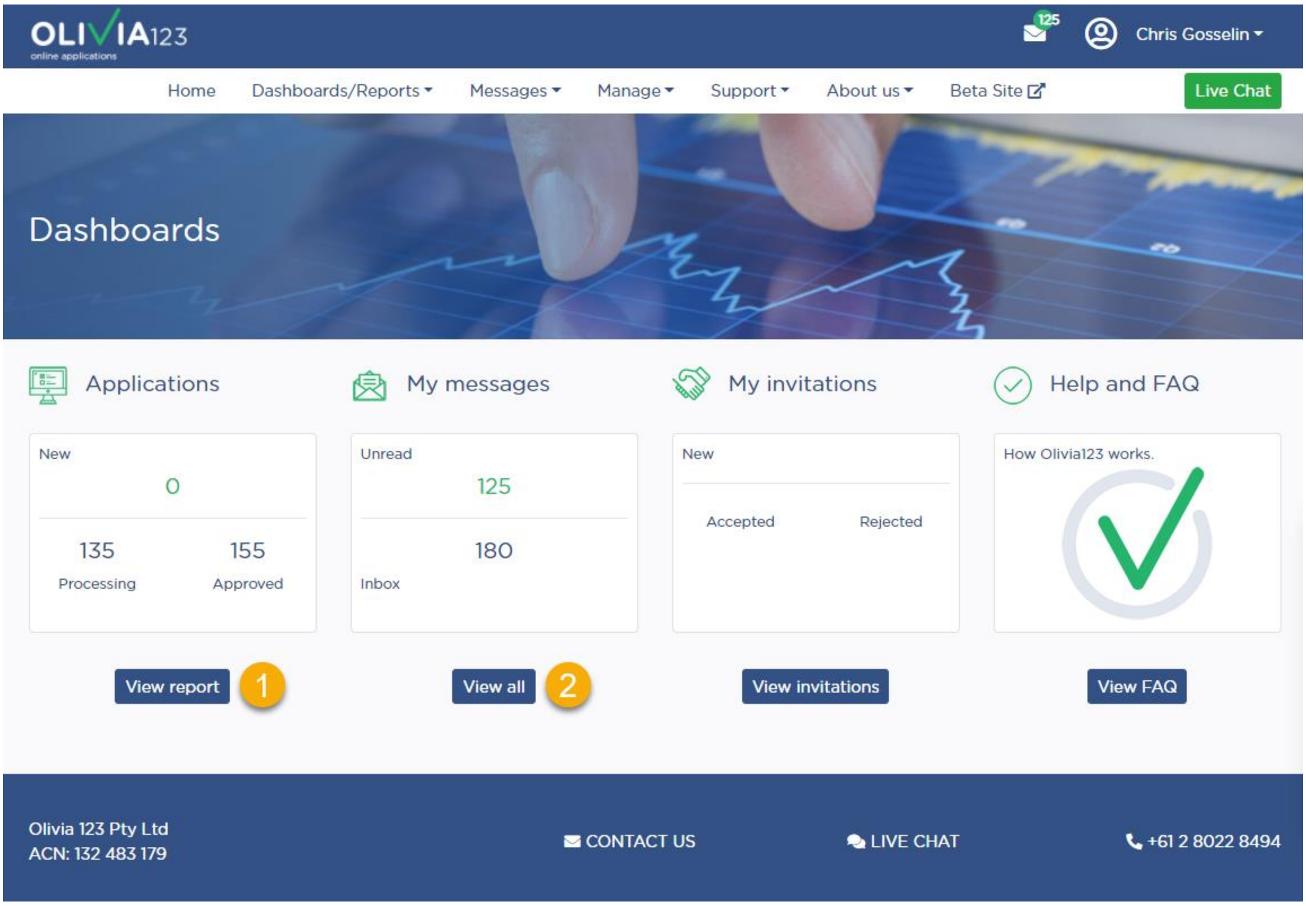
Level 1: Logging in to the admin dashboard

1. Each time an investor submits an application the Administrator will receive a “New Application” notification email from OLIVIA123 containing key details.
2. If an investor has submitted a message relating to an application the Administrator will receive a “New Message” notification email.
3. They simply follow the link in the email and log onto Olivia using their user name and password, or can choose to login via a One Time Password (OTP) to their registered mobile number.

FOR SECURITY PURPOSES ADMINISTRATORS MUST NOT SHARE LOG-IN DETAILS.



Once logged in you will be on the Main Dashboard



The Dashboard provides an overview of Applications and Messages relating to each application.

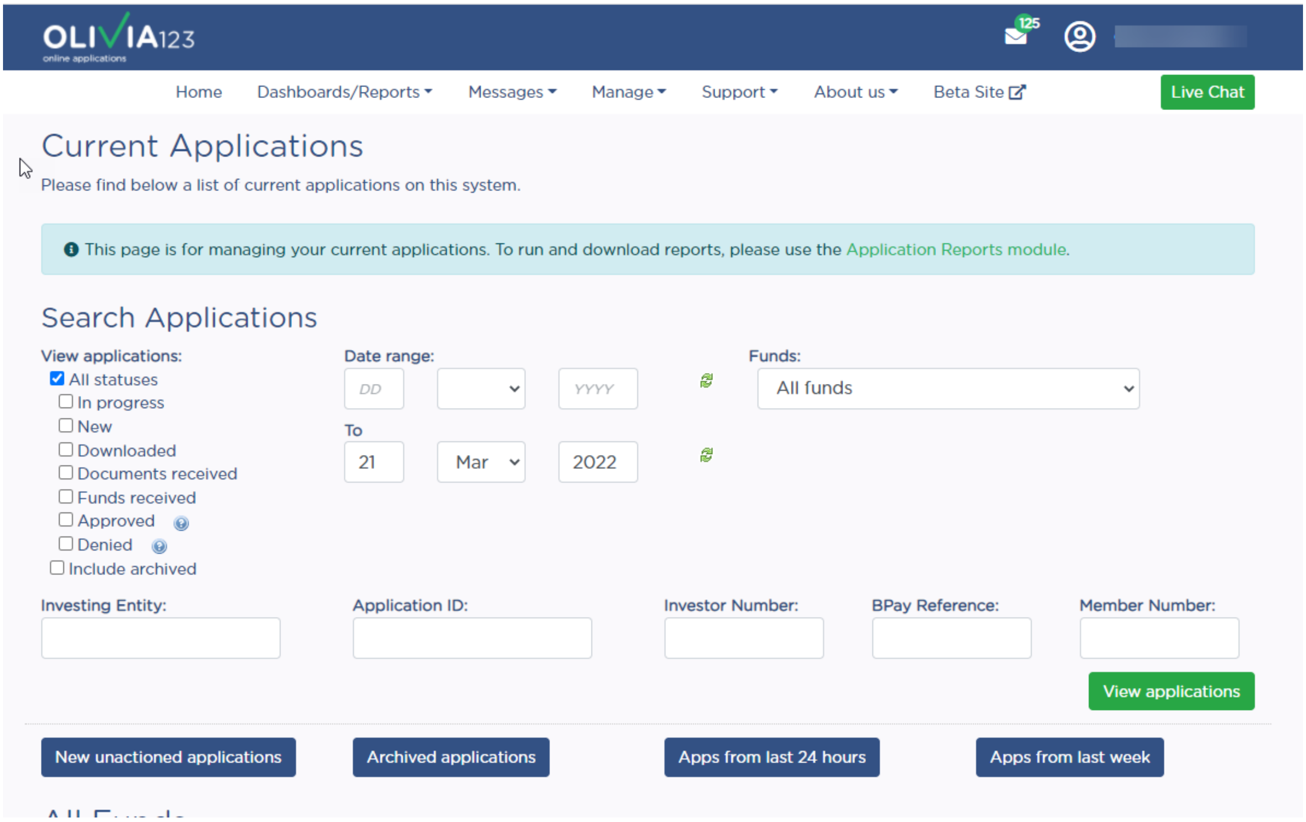
1. For Applications, click on **View Report** to see the detail of all applications;
2. For Messages click on the **View All** to view all messages.

The Dashboard also provides access to a range of other functionality described later in this Operations Manual.

Level 2: Applications Dashboard

The top half of the Applications Dashboard allows a search for any application by Fund Name, Date submitted, Status, or by individual Application identifiers:

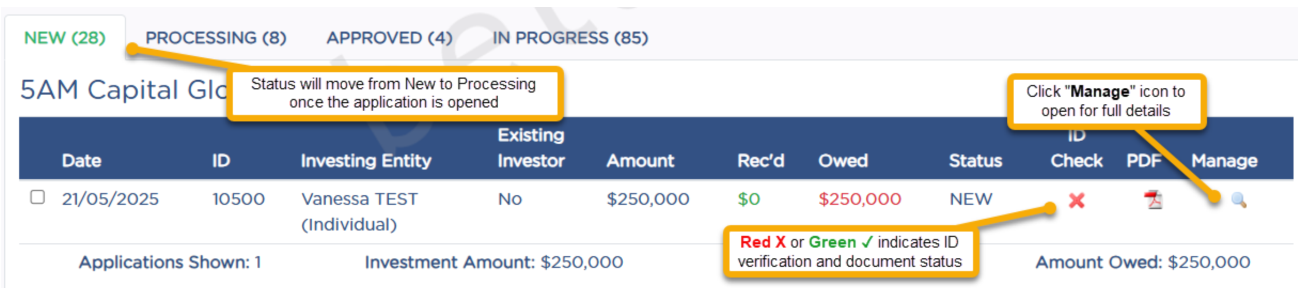
Note: If searching by individual application number, only the last 5 digits are required.



The bottom half of the page shows details and the number of individual applications, arranged on TABS according to their Status:

- New: Application has not been opened yet;
- Processing: Application has been opened for checking but is not yet approved;
- Approved: The application has been processed and all verifications and documents complete.
- In Progress: The investor has not yet submitted the application;

To view and process NEW applications click the magnifying glass icon under the Manage heading:



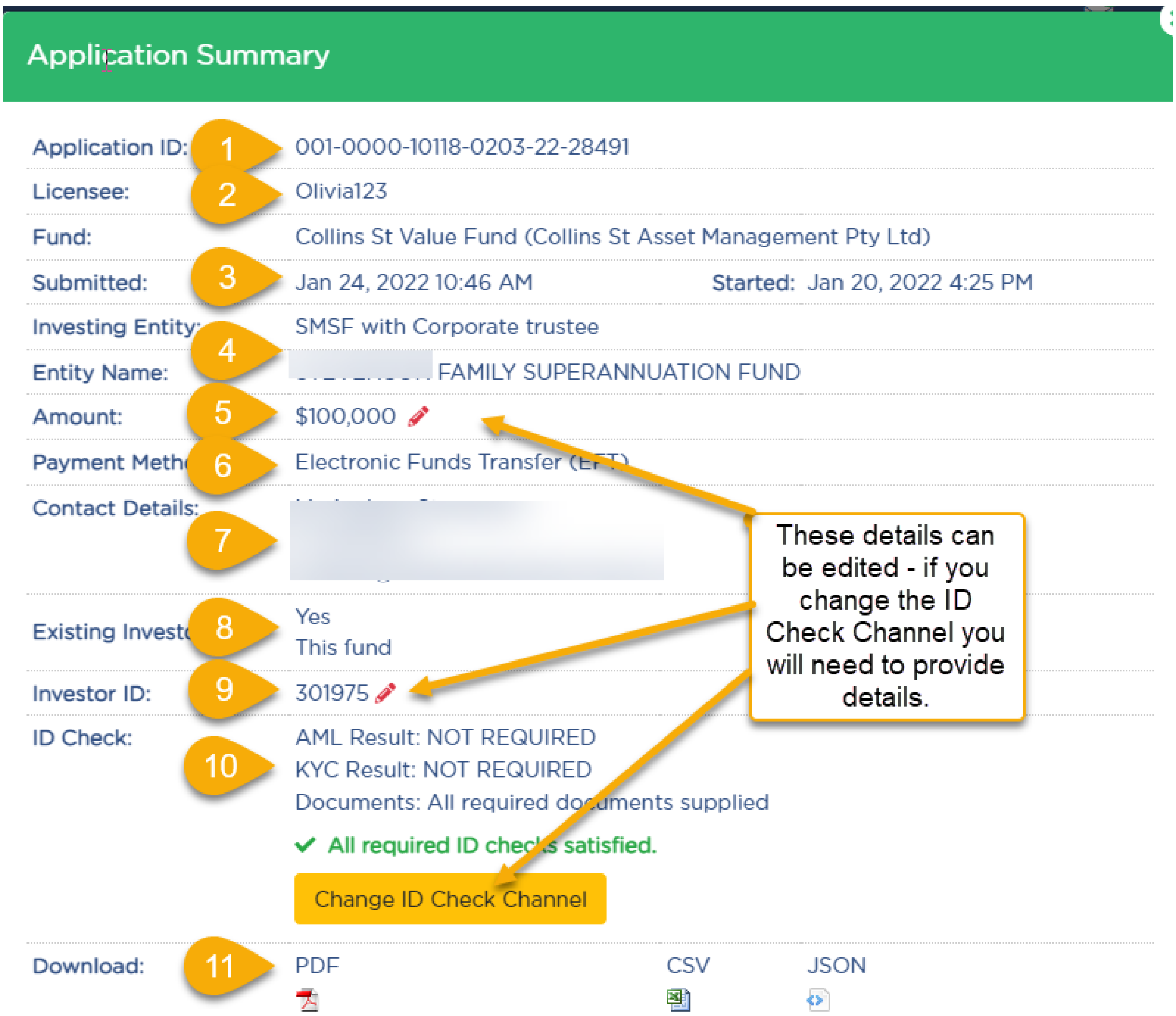
Application Summary:

Clicking on the Magnifying Glass icon takes you to the Application Summary, which has 2 halves:

The top half provides the essential details of the application such as:

1. Application ID: only at least the last 5 digits are needed for tracking purposes;
2. Licensee: Where the application originated from;
3. Date and Time Submitted / Date and Time Started;
4. Entity Type and Name;
5. Investment Amount;
6. Payment Method;
7. Investor Contact Details;
8. Existing Investor Details;
9. Investor ID Number;
10. Summary ID Check Results;
11. Download Options: PDF, CSV or JSON format.

Where indicated with a Red pen or Yellow box these details can be edited.



Downloading Applications:

There are multiple ways and formats in which to download, export or transfer details of each application.

This will vary depending on each administrator's individual processes and requirements. In addition OLIVIA123 has an API which can be used to customise downloads to specific requirements.

Standard download functions and formats include PDF, CSV, and JSON. In addition you can also download the complete application as a ZIP file or as a collation of documents in PDF format. **Please contact OLIVIA123 if you have specific processing or export requirements.**

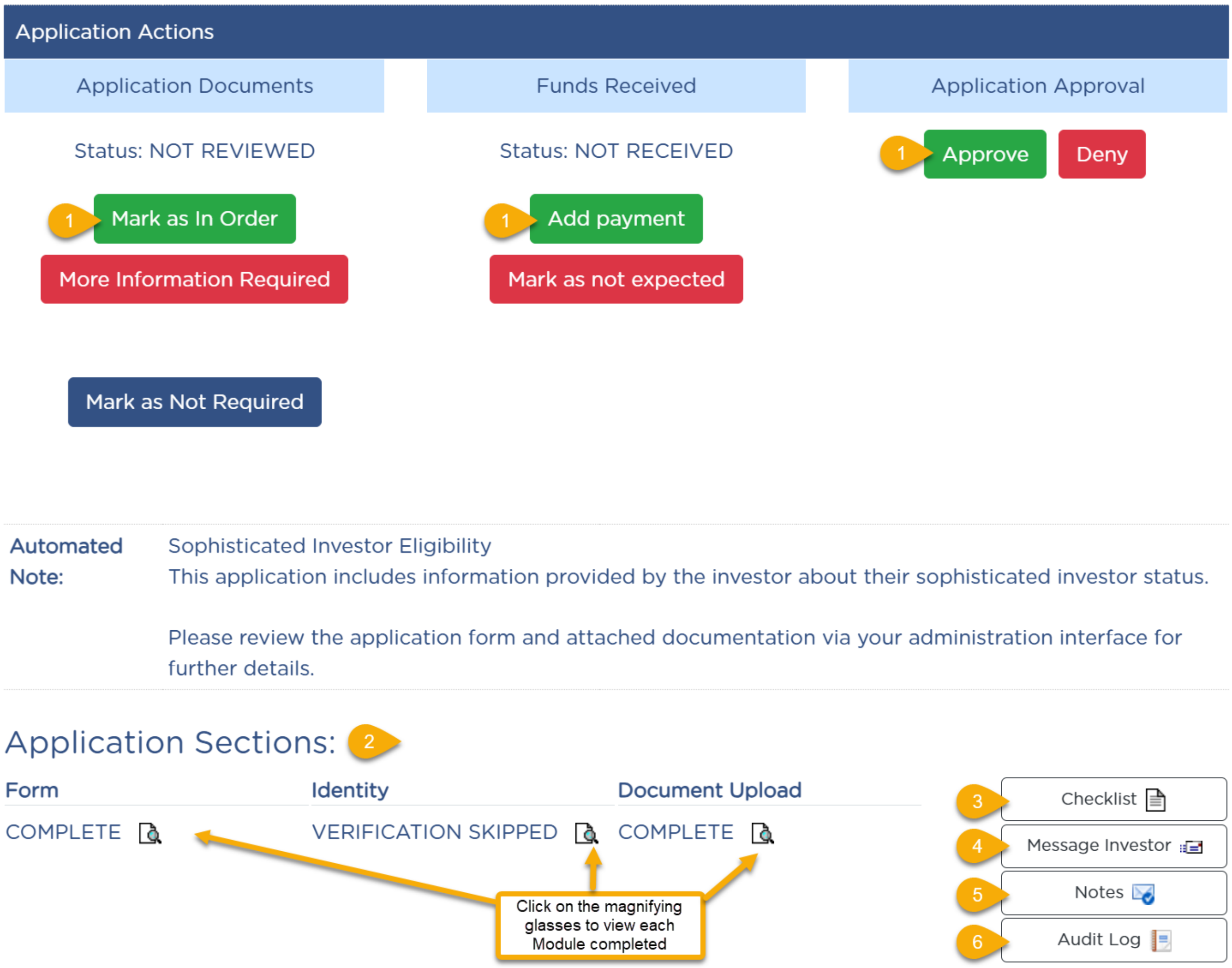
The lower section of the Application Summary provides further details and actions:

1. **Application Actions**
    - Application Documents – where you can mark documents as in order or add notes for awaiting/pending documents.
    - Funds Received – where you can add the payment details and mark funds as fully/partially received.
    - Application Approval – where you can sign off and mark applications as approved or denied.

    You should only use these once you have viewed the CHECKLIST and confirmed all details are in order.

    NOTE: These buttons will adjust the application's status on the Investor's Dashboard. These will also trigger an automated email to the investor by default, confirming the relevant action. If you'd like to turn these automated emails off, please feel free to reach out to us;

2. **Application Sections** – details of each section of the Application form as completed by the investor;
3. **Checklist** – (see next section). This is important as it allows you to check, confirm and record the essential compliance checks for each application;
4. **Message Investor** – OLIVIA123's built in secure messaging function;
5. **Notes** – general internal application notes (notes here are not visible to investors/advisors);
6. **Audit Log** – logs of all key actions post submission.


Application Actions
Application Documents
Funds Received
Application Approval
Status: NOT REVIEWED
Status: NOT RECEIVED
1
Approve
Deny
1
Mark as In Order
1
Add payment
More Information Required
Mark as not expected
Mark as Not Required
Automated Note:
Sophisticated Investor Eligibility
This application includes information provided by the investor about their sophisticated investor status.
Please review the application form and attached documentation via your administration interface for further details.
Application Sections:
2
Form
Identity
Document Upload
COMPLETE
VERIFICATION SKIPPED
COMPLETE
Click on the magnifying glasses to view each Module completed
3
Checklist
4
Message Investor
5
Notes
6
Audit Log

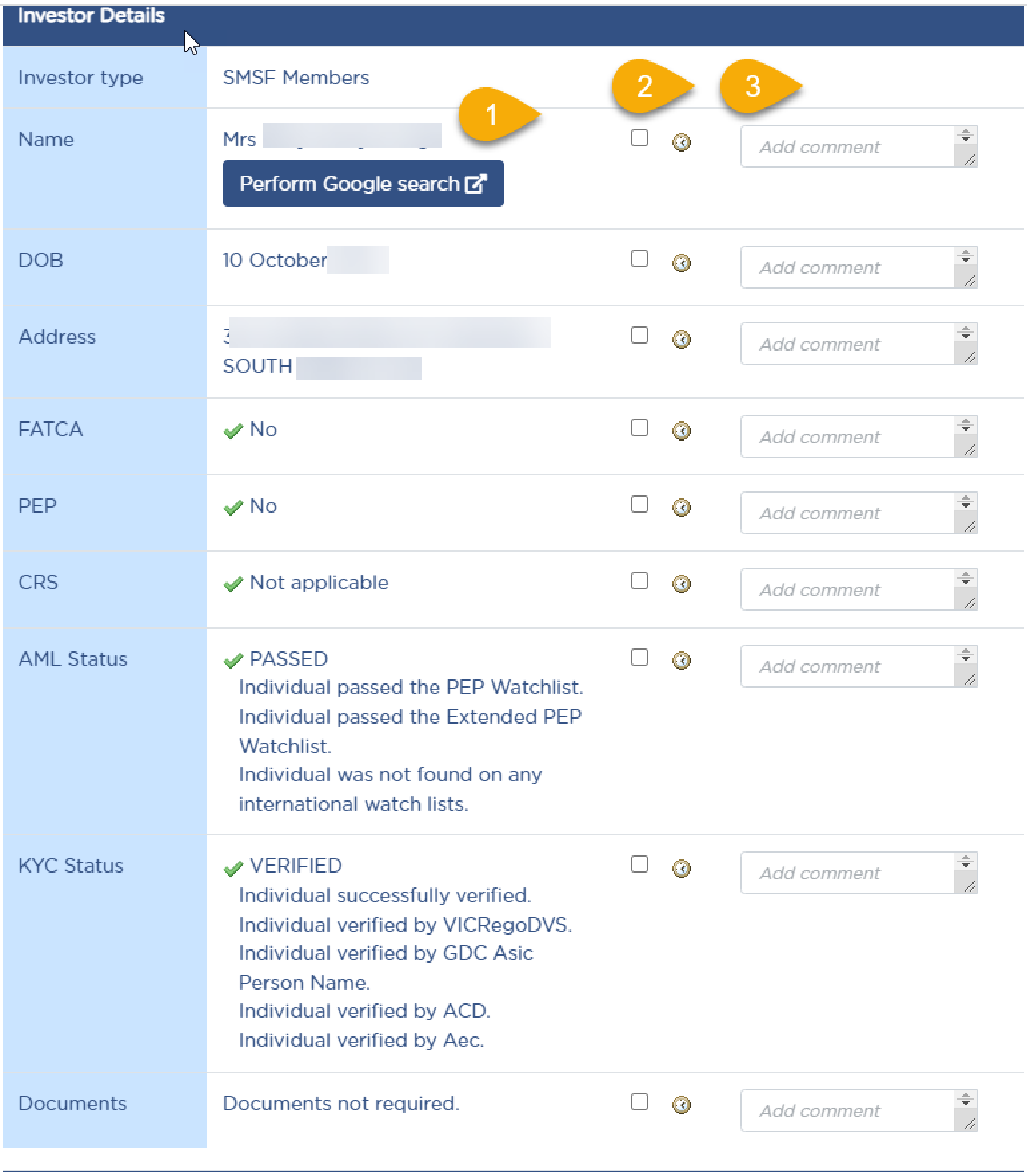
Checklist:

You probably already use a paper-based checklist when processing applications. OLIVIA123's online Checklist has a range of "look-up" functions to verify each application's key details. It allows you to confirm the accuracy of any documents uploaded with the application, or to add documents as required.

INDIVIDUALS:

For Individuals the key details are shown, including the AML/KYC status verified during the application process. If PASSED or VERIFIED there is no need to re-verify them provided all other information is correct.

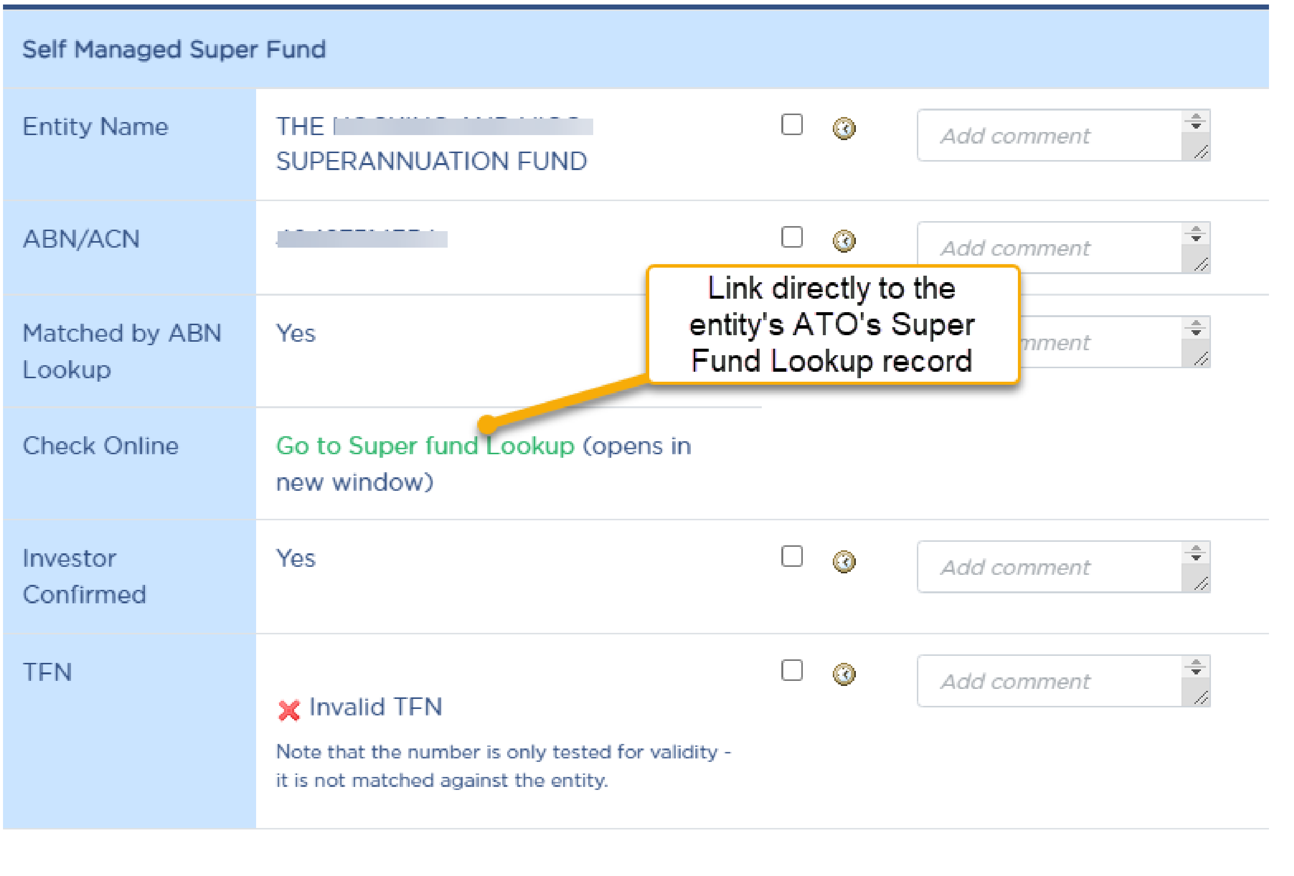
OLIVIA123 provides an additional Google search (1), a date and time stamped "tick box", and comments.

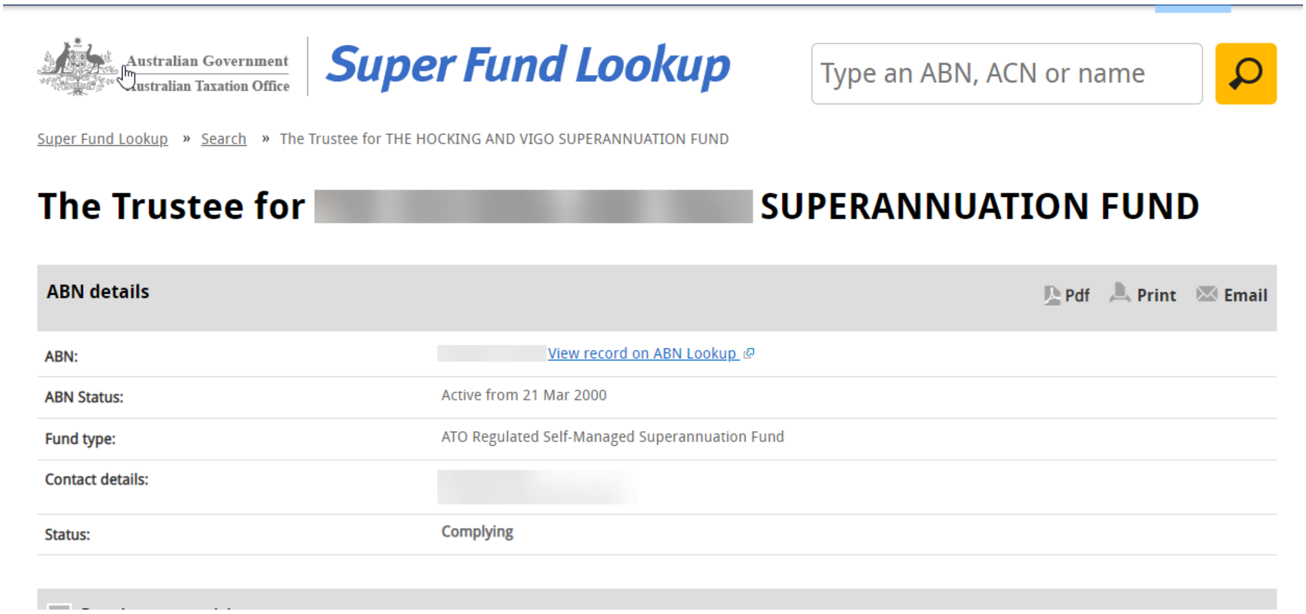


Investor Details			
Investor type	SMSF Members	2	3
Name	Mrs Perform Google search	1	Add comment
DOB	10 October		Add comment
Address	3 SOUTH		Add comment
FATCA	No		Add comment
PEP	No		Add comment
CRS	Not applicable		Add comment
AML Status	PASSED Individual passed the PEP Watchlist. Individual passed the Extended PEP Watchlist. Individual was not found on any international watch lists.		Add comment
KYC Status	VERIFIED Individual successfully verified. Individual verified by VICRegoDVS. Individual verified by GDC Asic Person Name. Individual verified by ACD. Individual verified by Aec.		Add comment
Documents	Documents not required.		Add comment

ENTITIES:

SMSF's and Companies can be checked using the "look-up" link which opens either the ATO's Super Fund Lookup site, or the ASIC search results for the entity concerned.

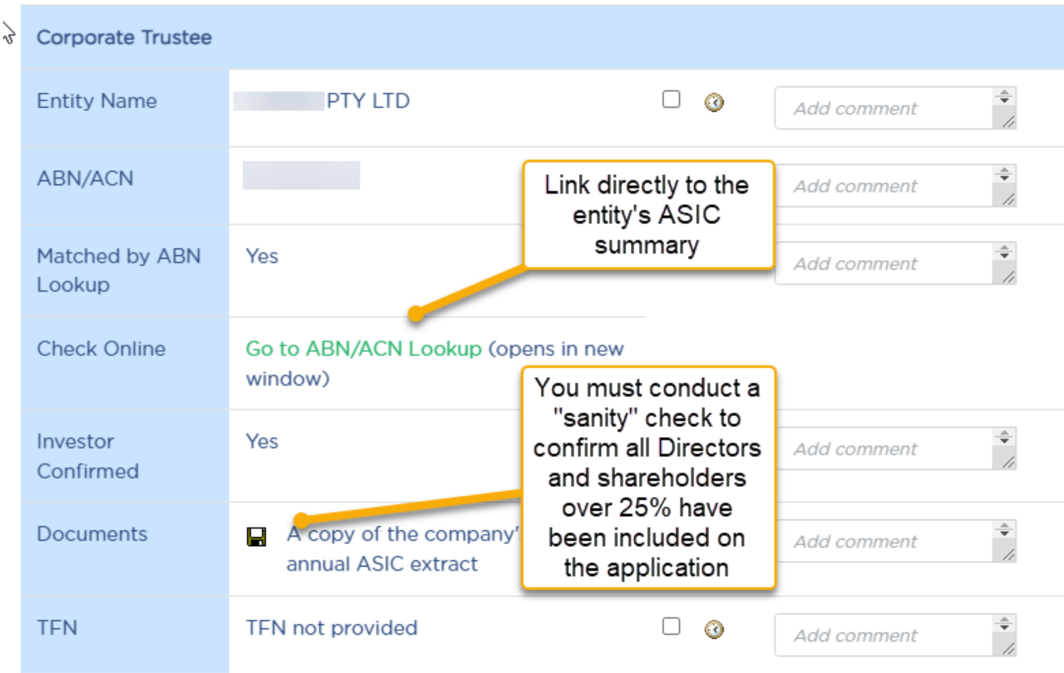




Depending on your internal controls each of these can be saved as a PDF and uploaded to OLIVIA123 as required.

CHECKLIST (Continued):

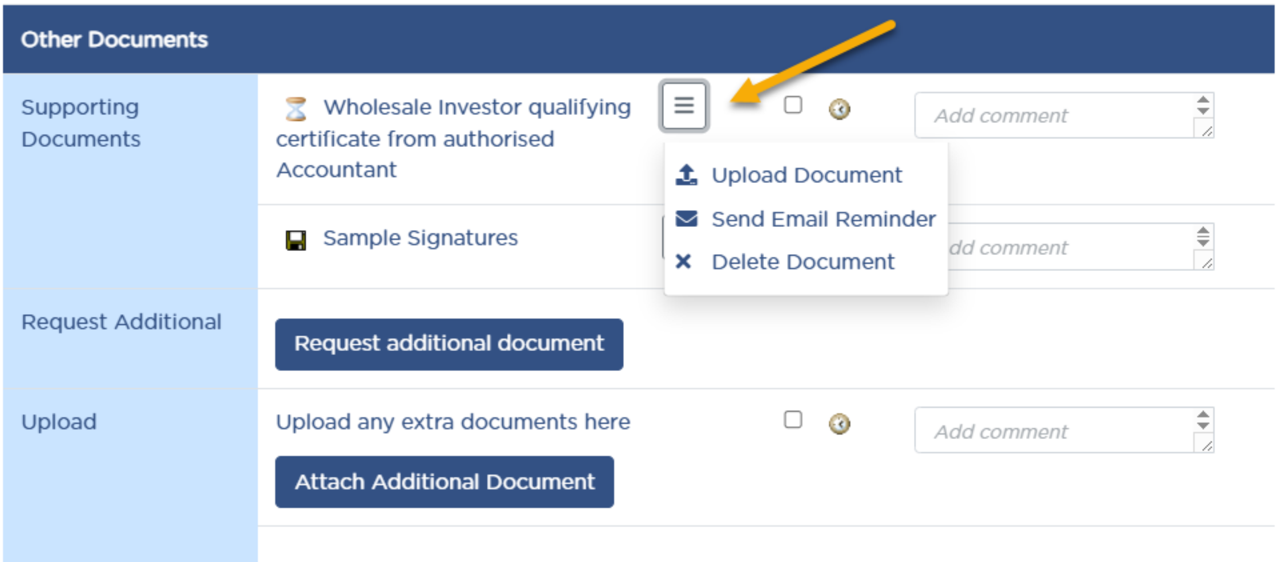
It is important to check that any documents required to be uploaded as part of the application are present, correct and valid according to your AML/KYC Internal Policy Requirements.



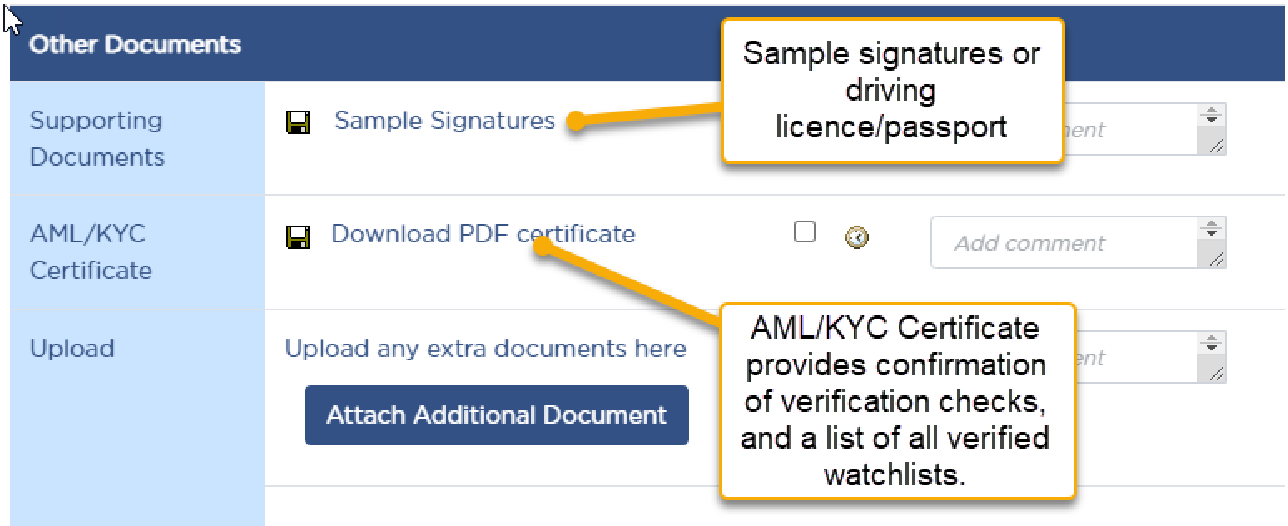
Document Management:

You can upload missing documents, send email reminder, request for additional documents or replace/delete wrong documents by clicking the menu button.

Email reminders are automatically sent to the investor or advisor who filled out the form, and documents are automatically uploaded to the form when they reply to the email attaching the documents.

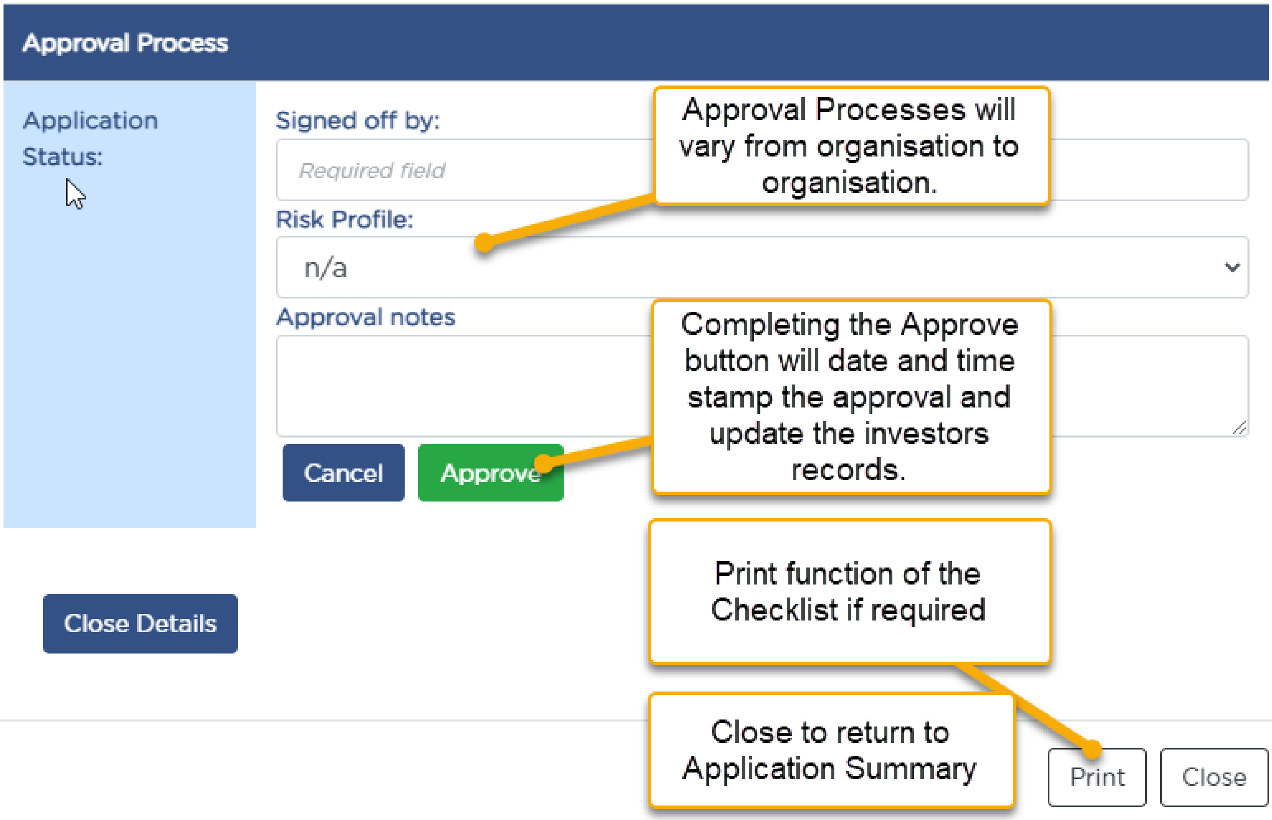


Finally, for compliance and audit purposes, the OLIVIA123 Checklist contains a PDF of the AML/KYC Certificate with verification details of all individuals named in the application.



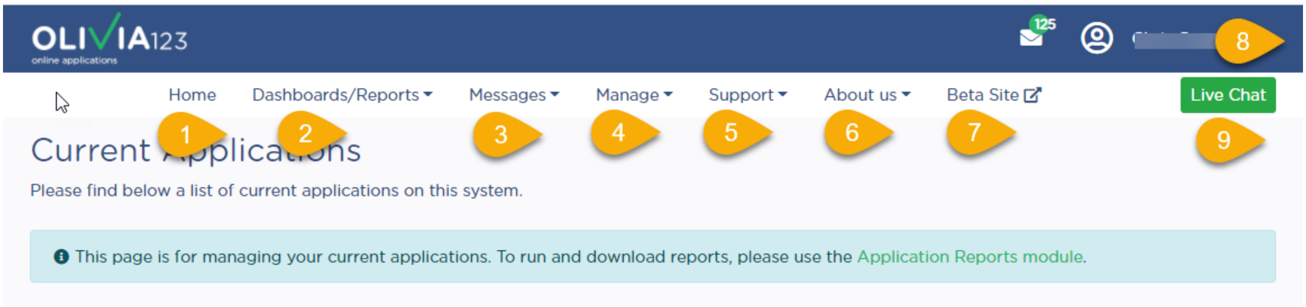
APPROVAL PROCESS:

At the end of the Checklist and on the Application Summary page is the Approval Panel. The authority for this will vary from person to person and organisation to organisation



OTHER DASHBOARD FUNCTIONS:

OLIVIA123 has a range of additional functions available from the main Dashboard. Your access to these may vary based on a series of PERMISSIONS assigned to each individual in your organisation.



1. **Home:**

   This will take you to the main Dashboard to access Applications and Messages.

2. **Dashboards/Reports:**

   Access the Applications Dashboard and a series of Reports and Reporting functions including Invoicing data, FATCA/CRS Report and KPI Report.

3. **Messages:**

   Message either sent to you by investors, or vice versa: If you have messages waiting it will be flagged in the top row of the navigation bar next to your name.

   Messages can be sent as Secure (via OLIVIA123) or via email. If you are concerned that email messages contain confidential information, use SECURE. This also sets up a message trail for audit and tracking purposes, but requires you or the recipient to log in to OLIVIA123 to retrieve the contents.

4. **Manage:**

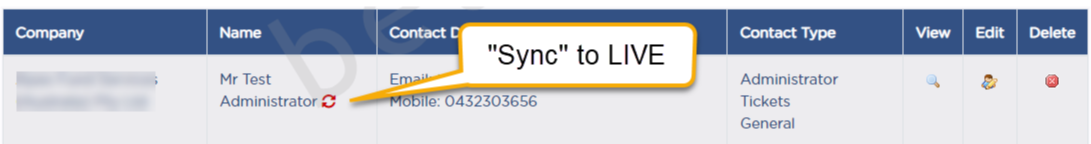
   Subject to your permissions, you can manage (Add, Edit or Delete) your organisation's users, lodge Change Requests for Fund settings, or set/edit TMD settings. All of these changes take place on the BETA version of OLIVIA123, and once approved are synced to the LIVE site.

   USERS:

   Complete the user's contact details and set a temporary password. They will be able to edit this themselves when they login. REMEMBER: Do not share user names and passwords.

   Complete the Other Details section to set their permissions. Caution: Main Contact/Company Administrators will be able to edit your company settings and funds, and add or edit users.

   Remember changes are made in the BETA version of OLIVIA123, and must be switched to LIVE using the "sync" icon against the user's name:



MANAGE (Continued)

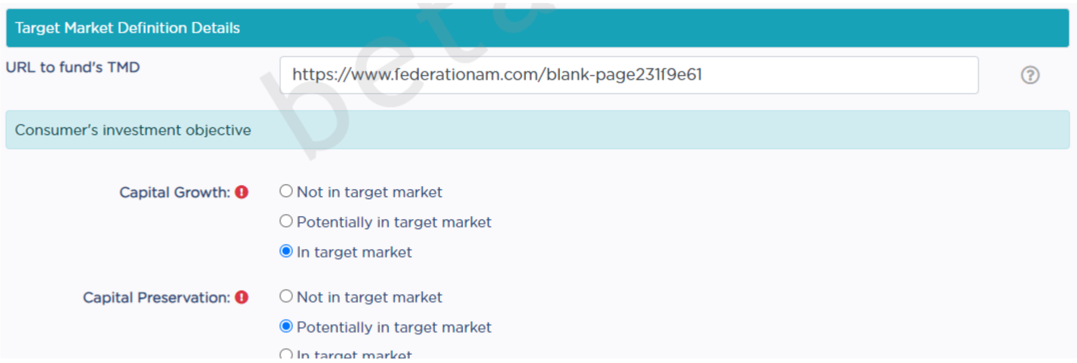
FUNDS:

You will be presented with a list of applicable Funds that your can request a setting change for. Simply select the fund's name, and you will be presented with a series of Tabs covering the settings applying to each section.

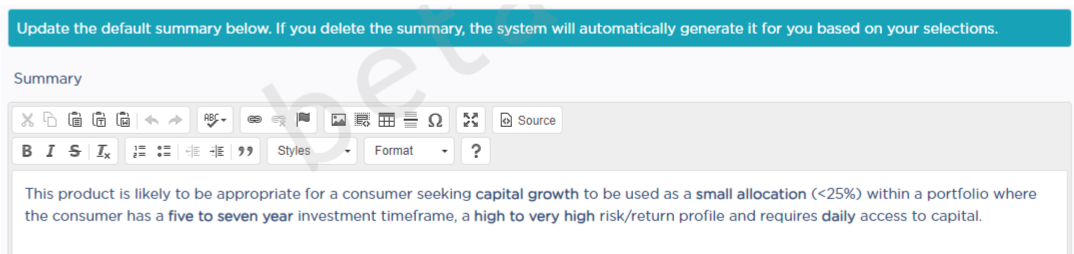
FUND TMD's (Retail Funds only)

OLIVIA123 provides a flexible menu to manage each fund's TMD details, as well as how the TMD should be presented to the investor/consumer:

Scroll down the page and enter the URL for the Fund's TMD, and then select the appropriate target market for each setting for the fund:



Subject to your selections OLIVIA123 will auto generate a Summary description of the TMD. You may edit this if required:

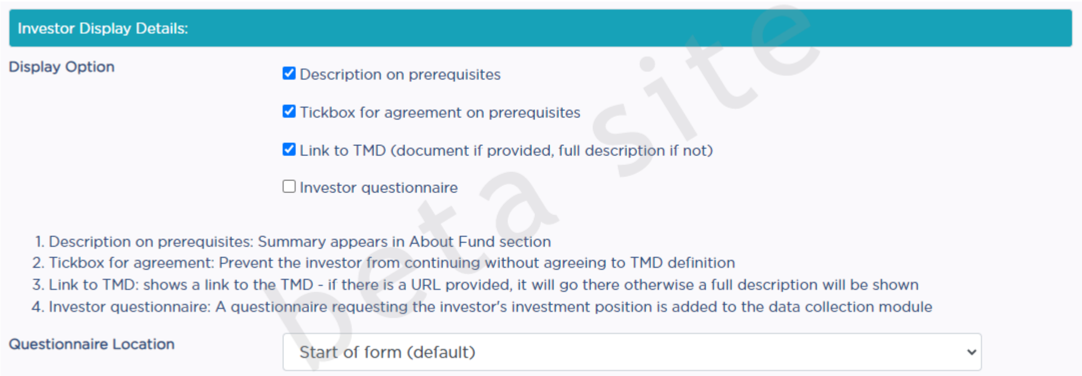


Continue….

FUND TMD's (continued)

Finally, set the display setting the investor will see on their application:

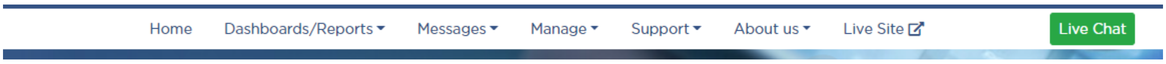
There are four potential options, plus the option to display at the start (recommended) or end of the application form.



5. **Support:**

   This includes a range of support articles and FAQ's, as well as a Ticket system to request system changes or report issues.

   You can also use the OLIVIA123 Live Chat system to contact our support staff during office hours



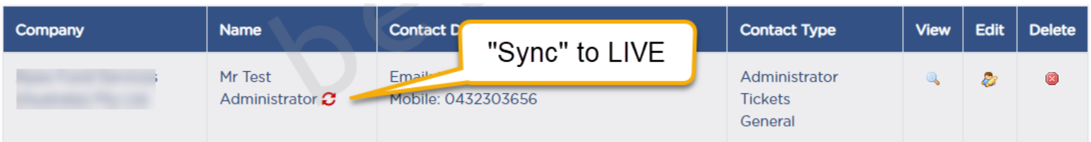
   Or call our Help Line on 02 8022 8494. After hours, please leave a message with your name, company name and mobile phone number, and we will endeavour to return your call as soon as possible.

6. **About Us:**

   Details of our Terms & Conditions and Privacy Policy

7. **Live / Beta Site Switch:**

   Use this button link to quickly switch between the LIVE and BETA version of OLIVIA123. Remember any changes to Users, Funds or TMD settings must be made in Beta and then switched to LIVE using the red arrow icon.



OLIVIA123 – Makes applying for managed funds and processing applications as easy as 1, 2, 3!

If you have any questions, need help or have a suggestion please call us on 02 8022 8494.