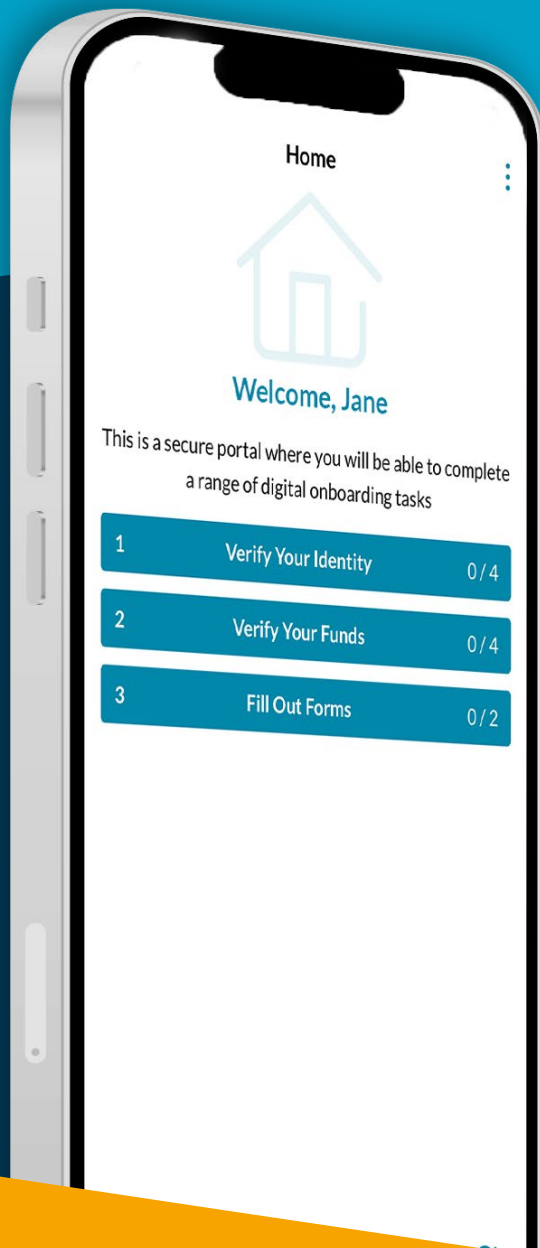
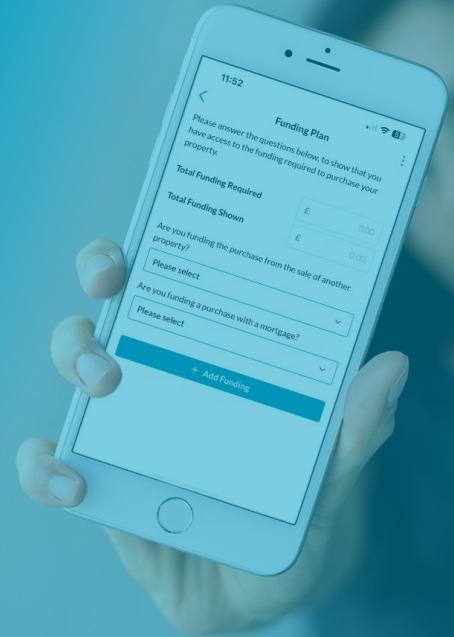


Helping you get started with eCOS

Welcome to InfoTrack's electronic client onboarding solution (eCOS), a convenient digital service to help you submit all the information needed to start your legal, property or financial transaction.

Trusted by over 1,000 legal and conveyancing firms, eCOS helps you verify your identity, explain your financial situation and provide necessary information quickly and securely.



Getting started with eCOS is as easy as 1, 2, 3!

1

Access your onboarding portal

Download the eCOS app by using the link provided by your lawyer, conveyancer or accountant.

2

Complete your tasks

You'll be asked to complete some simple forms and to provide personal and financial information to verify your identity and finances.

3

Review and submit

Review and submit your documents in just a few clicks.

What to expect from eCOS

The exact tasks you'll need to complete will vary. Below is a quick guide to each type of check and the types of documents you'll need to provide.



ID Checks

To verify your identity, we'll ask you to provide a scan of your passport, driving licence or National ID card, and take a "selfie" using your phone camera. The two will then be compared to prove your identity.



Proof of Address

You will be asked to provide two documents that provide evidence of the address you're currently living at. This might be a utility or council tax bill, or bank or building society statement dated within the last three months.



Source of Funds

For anti-money laundering purposes, you'll be asked to provide details of your financial history. This can be done via open banking to share relevant information directly from your bank, and by submitting copies of mortgage offers, payslips, proof of sales of shares, or other relevant documents.

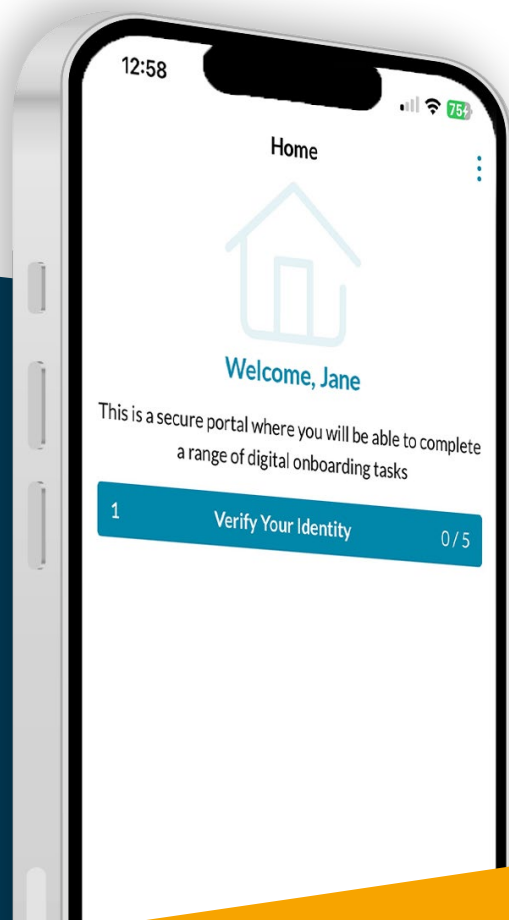


Other Forms

You may also be asked to provide additional information, for example, if purchasing a property you will be asked for information relating to the property. Some of these forms may be quite long and detailed but the information you provide is important.



Tip: When doing an ID check we recommend using your passport and the mobile app to get the best results.



Your security is our priority

eCOS keeps your personal and financial information safe using technology that's trusted by governments and major banks.

Open Banking

Open banking is a government-backed secure system that enables you to share your recent financial information with companies that you trust.

It is trusted by all the major banks and it's likely that you have used it before when setting up payments with your phone or utilities provider.

Unlike paper documents, or those sent by email, you can be sure that your information is only seen by those who need to see it.

Secure Portal

The checks that we complete and the data you provide are only ever shared with the professionals that you are working with, for example the solicitor that you have appointed. This gives you peace of mind that you are protected from fraud or identity theft.

Data Protection

We undertake strict measures to keep your information safe, and it is only retained for as long as necessary. InfoTrack, the owner of eCOS, is regulated by the Financial Conduct Authority and registered with the Information Commissioner's Office. As such we are obliged to meet strict data protection regulations.

For more details, please read the full [privacy policy](#).



What you'll need

To keep your onboarding quick and easy, here's a handy guide to the documents accepted for each step.

Verifying your identity

ID documents

You will need one of the following to confirm your identity:

- ✓ Passport
- ✓ Driver's licence
- ✓ National ID document

Not a UK citizen?

No problem. We accept passports from all countries as a valid form of ID

Proof of address

To verify your address, please provide one of these:

- ✓ Utility bill
- ✓ Council Tax bill
- ✓ Bank statement

Verifying your financial information

Income verification

To prove your income, you'll need to provide:

- ✓ Payslips, or a tax return if you're self-employed

One-off payments

You will also be asked to provide evidence of any one-off payments such as:

- ✓ **Sale of shares:** Share release schedule, share sale agreement, or a bank statement showing the sale
- ✓ **Inheritance:** Letter from the executors or estate accounts
- ✓ **Dividends:** Dividend certificate
- ✓ **Gambling winnings:** Receipt confirming your winnings
- ✓ **Compensation:** Letter from a solicitor or court confirming the compensation
- ✓ **Asset sale:** Sales document or similar proof



We're here
to help



Have any questions or require assistance?
Our UK-based support team is ready to help.

Reach us on 0207 186 9621, or via the **live chat** in your onboarding portal.