



Aviva Platform guide to ISA Portfolio and Investment Portfolio transfers using the Origo Transfer Service

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What is the Origo Transfer Service?

Aviva uses the Origo Transfer Service to request transfers from some areas of its ISA and investment business as well as from other providers and platforms.

Origo is a not-for-profit fintech company that is dedicated to improving the financial services industry's operating efficiencies, lowering costs for market participants and improving outcomes for consumers.

One of the services provided by the Origo Transfer Service is a digital service allowing organisations like platforms to transfer investments like ISAs and GIAs without the need for paperwork.

Do all providers use the Origo Transfer service?

While many providers and platforms are signed up to use one of the digital transfers services, not all do. For providers and platforms who don't use the Options Transfer service, or an equivalent, the transfer process will be manual.

While some providers and platforms will use the Origo Transfer Service where they can, not all product lines can use the electronic system. In those cases we will request the transfer manually.

In cases where signed transfer paperwork is needed, the transferring provider may only accept original signatures. See 'What does Aviva need for a non-electronic transfer?'.

It's worth noting that all providers who conduct transfers through the Options Transfer service have the right to request original transfer paperwork. This could be for a number of reasons, for example where a case demands more rigorous due diligence.

What does Aviva need for a non-electronic transfer?

For cases that cannot be conducted through the Origo Transfer Service:

- When you key the transfer, the Aviva team will generate a Transfer Acceptance letter
- We'll contact you to confirm the correct email address and send you our Transfer Acceptance letter
- You should then send this, along with the Non-Origo Transfer Form (LF01071), to the ceding provider. **No paperwork should be sent to Aviva** – all paperwork should be sent directly to the ceding scheme.

What do I need to consider when expecting a transfer to be conducted electronically?

If you're requesting a transfer that you expect to complete through the Origo Transfer service, there won't be any paperwork for our admin staff to look through. So because we rely solely on the information you've keyed in online, it's important that this is correct.

It's worth remembering that more complex cases (for example a partial transfer or a transfer of specific assets) may mean that the process becomes manual.

Can Aviva use the Origo Transfer Service for all transfers?

There are some, more complex situations where a transfer cannot be conducted through the Options Transfer service. The most common situations where we cannot use the Origo Transfer Service are:

- Bankruptcy
- Death
- Where a cash ISA is requested from a bank
- Where the client is invested in specific assets that cannot be transferred electronically
- Where you have specific instructions such as particular tax years to be transferred.

To see which providers use the Origo Transfer service, go to <https://tisaexchange.co.uk/about-tex/tex-members/>

If in any doubt, get in touch with the ceding provider.