

For advisers

Our new  
platform

# nucleus<sup>o</sup> platform

How to process  
a GIA regular  
payment top up  
application

 3 minute read



## How to process a GIA regular payment top up application

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### How to use this document



Important information will look like this.

Key messages

Key messages will look like this.



Useful info will look like this.

 We recommend using the zoom function to view the details on the platform screens in this guide.

## How to process a GIA regular payment top up application

To start the GIA regular top up application, you first need to find your client. Please refer to the guides on our website to search for a client or create a new client.

Once you've located your client, you can refer to this guide to proceed with submitting the GIA regular top up.

From the client home page, locate the relevant account and select the vertical ellipses (three dots).

A list of actions will appear. To create the top up application, select **'Regular payment'**.

### Key message

At any stage of the top up application, you can save and exit the application.

To resume the application, go to the workflow tab within the client's account.

The screenshot displays the client overview page for Miss Jessica Example, with a total value of £259,018.51 as of 23 September 2024. The page is divided into several sections:

- Client Information:** Client number 108, Age 31, Date of birth 16-December-1992, Firm ABR Test Network, Address 89 Dudson Close, West End, S018 3QB, Phone +44 7923456789, Email Jessica.example@gmail.com, Adviser JM Test Adviser, Residence UK, Primary tax residency UK.
- Accounts:** A table listing accounts owned, including Offshore Bond, ISA, and SIPP, with their respective values and actions.
- Valuation:** A line chart showing performance over time, with a green line indicating a positive trend.
- Top investments:** A table listing investments such as GBPCash, Investco (JHP TEF2) 10D Notice, BlackRock Continental European D Aoo, and Vanguard (Ireland) Emerging Markets Stock Index GBP Aoo, with their respective percentages and values.
- Performance:** A section showing performance metrics for the client's investments.
- Latest documents:** A list of documents related to the client's account, including Client Transaction Listing, Regular Statement, Confirmation Schedule (Advised), Ex-Ante Costs and Charges Report, and Direct Debit Advance Notice Conf.

The 'Accounts' table is as follows:

Account Name	Value	Actions
J Example Offshore Bond N21000340-001	£0.00	⋮
J Example ISA N21000104-001	£1,057.52	⋮
J Example SIPP N21000103-001	£251,113.81	⋮
J Example ISA N21000102-001	£999.06	⋮
Holladaayyy GIA N21000101-001	£1,010.06	⋮
J Example GIA N21000100-001	£3,843.56	⋮
J Example SIPP N21000099-001	£3,843.56	⋮

The 'Top investments' table is as follows:

Investment	Percentage	Value	Change
GBPCash	99.3%	£287,221.76	↑ £0.00
Investco (JHP TEF2) 10D Notice	0.39%	£1,000.66	↓ £0.00
BlackRock Continental European D Aoo	0.19%	£485.26	↓ -£14.67
Vanguard (Ireland) Emerging Markets Stock Index GBP Aoo	0.08%	£198.65	↓ -£1.36

## Payment in

Confirm if advice has been provided to the client.

Enter the regular payment amount, payment frequency, first collection date and then the duration.



The collection date can be any date from 1 - 28 of the month. Please note, there's a minimum of 10 working days required to set up the Direct Debit instruction.

The payment method will be pre-selected to Direct Debit.

Select the bank account from the drop-down list.

If you need to add a new bank account, select **'Add new bank account'**.

Complete your client's bank details.

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Add regular payment  
Payments in

Jessica Example  
Client ID: 108  
Product reference: NJ1000100-001  
Product: GIA

Financial advice

Did you give financial advice to your client in relation to this instruction?  
 Yes  No

Regular payments in

Regular payment  
 Yes

*You can't view or add bank accounts online for third party or employer payments. Please contact us by secure message or on 03455 212 414 if action is required.*

Client

Regular payment  
€ 250

Payment frequency  
Monthly

First collection date  
15/05/2025

Until date  
Until further notice

Payment method  
Direct Debit

Bank account  
00-11-11 | 10291023 | Not a Bank

[Add new bank account](#)

Add regular payments

- Payments in
- Adviser charges
- Investment selection
- Review
- Documents and declarations
- Confirmation

Save and exit

Cancel

Continue

Select '**Direct Debit instruction**', and then '**Save**', to submit the bank details.

**Bank account details**

ⓘ Non-UK bank accounts can't be set up through the platform. Please visit the Literature app to find the relevant form to download, complete and return to us for this bank account to be added.

Owner  
Individual

Bank name  
High Street

Sort code  
00 00 00

Account number  
12345678

Building society roll number (optional)

Account name  
Example

Address line 1 (optional)

Address line 2 (optional)

Address line 3 (optional)

Postcode (optional)

**Add regular payments**

1. Payments in
2. Adviser charges
3. Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Save and exit

Cancel

Continue

Direct Debit instruction

Nominated account for withdrawals

ⓘ The Direct Debit instruction will be requested to be signed when this bank account is first selected in any of the following requests:

- New business
- Add product
- Add recipient

Cancel

Save

Continue

Select source of wealth from drop-down list.

Once you're happy with your payment preferences, select '**Continue**' to move on to the adviser charges page.

The screenshot shows a web form with the following elements:

- Direct Debit instruction:** A checked checkbox.
- Nominated account for withdrawals:** An unchecked checkbox.
- Buttons:** 'Cancel' and 'Save' buttons.
- Source of wealth:** A dropdown menu with 'Savings/Investments' selected.
- 6. Confirmation:** A section containing a 'Save & exit' button and a prominent purple 'Continue' button circled in blue.

## Adviser charges

If you're applying for a regular adviser charge, please enter the amount.

Select the required frequency and number of payments.

If there are no adviser charges to be deducted, enter zero into the fields.



For more information about adviser charges, visit our website.

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Add regular payment  
Adviser charges

Jessica Example  
Client ID: 108  
Product reference: NJ1000100-001  
Product: GIA

Adviser charges

Regular adviser charges

If you want to collect the initial adviser charge in full, you'll need to record the adviser charges here as '0' and then process an ad-hoc adviser charge.

Fee payment  
Charge amount should be gross of VAT  
£ 4

Frequency  
Monthly

Number of fee payments  
24

Total fee amount: £96.00  
Projected end date: 08 Nov 2027

Add regular payments

1. Payments in ✓
2. Adviser charges
3. Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Save and exit

Continue

Once you're happy with your adviser charge preferences, select '**Continue**' to move on to the investment selection page.

## Investment selection

Confirm if the top up application will be invested into current or new assets.

### Current assets

The current investment selection will appear at the bottom of the page.

Enter the percentage to be allocated to each investment. Ensure the totals entered equal 100%.

The screenshot shows the 'Add regular payment' screen in the Nucleus system. The main heading is 'Investment selection'. On the right, client information for 'Jessica Example' is displayed, including Client ID: 188 and Product reference: NJ1000100-001. The interface is divided into two main sections: 'Investment selection' and 'Add regular payments'.

**Investment selection section:**

- Question: 'Do you want to trade in investments already held?' with radio buttons for 'Use current assets' (selected) and 'No'.
- Navigation tabs: 'Funds' (selected), 'Exchange traded', 'Cash products', 'Managed portfolios', and 'Adviser portfolios'.
- Search bar: 'Other investments' with a search icon and 'Advanced search' link.
- Table of investments:

Investment name	Allocation (%)
Cash	10%
1012 DM model	25%
71M AAP Balanced C Acc	25%
BlackRock Continental European D Acc	20%
Vanguard (Ireland) Emerging Markets Stock Index GBP Acc	20%
<b>Total</b>	<b>100%</b>

**Add regular payments section:**

- Progress list:
  1. Payments in ✓
  2. Adviser charges ✓
  3. Investment selection
  4. Review
  5. Documents and declarations
  6. Confirmation
- Buttons: 'Save and exit', 'Cancel', and 'Continue'.

## New assets

If you're investing into assets not currently held, select '**No**'.

Select the investment type across the headings shown.

Enter the investment name into the search bar and select the investment from the results.

Enter a percentage for each investment choice. Ensuring the totals equals 100%.



Your client can now hold loose assets, multiple model portfolios, ETIs, and other investments, all within the same account. Investments will be purchased when funds are available for investment.

Once you're happy with your investment preferences, select '**Continue**' to move on to the review page.

The screenshot shows the 'Investment selection' screen in the Nucleus system. At the top right, the client's name 'Jessica Example' and ID '108' are visible. The main heading is 'Investment selection'. Below this, there is a question: 'Do you want to trade in investments already held?' with two radio buttons: 'Use current assets' (unselected) and 'No' (selected and circled in blue). Below the question are tabs for 'Funds', 'Exchange traded', 'Cash products', 'Managed portfolios', and 'Adviser portfolios'. A search bar is present with a 'Favourites' icon and an 'Advanced search' link. The 'Investment' table below shows the following data:

Investment name	Allocation (%)
71M AAP Adventurous C Acc	50 %
Ballie Gifford China B Inc	40 %
Cash	10 %
<b>Total</b>	<b>100%</b>

On the right side, there is a 'Add regular payments' section with a checklist: '1. Payments in' (checked), '2. Adviser charges' (checked), '3. Investment selection', '4. Review', '5. Documents and declarations', and '6. Confirmation'. Below the checklist are 'Save and exit' and 'Continue' buttons. The 'Continue' button is circled in blue.

## Review

Review the details for accuracy. Use the 'pencil' icon to make any necessary changes.

Once you're happy with the accuracy of the application, select '**Continue**' to move on to the declaration and documents page.

Add regular payment
Jessica Example  
Client ID: 108  
Product: NJ1000100-001

### Review

**Review**

---

**Financial advice**

Did you give financial advice to your client in relation to this instruction (including a personal recommendation)? Yes

**GIA**

---

**Regular payments in** ✎

Client regular payment £200.00

Frequency Monthly

Collection starts 1 Nov 2024

Continue until Until further notice

Payment method Direct debit

Bank name	Not a Bank
Account name	Jessica Example
Account number	10291023
Sort code	00-11-11

**Investment selection** ✎

Investment	Allocation (%)
BlackRock Continental European D Acc	50%
Vanguard (Ireland) Emerging Markets Stock Index GBP Acc	50%
<b>Total</b> <span style="font-size: small;">Ⓢ</span>	<b>100%</b>

**Spread initial adviser charge**

Spread fee payment £4.00

Spread frequency Monthly

Spread number of payments 24

**Add regular payment**

1. Payment in ✓
2. Adviser charges ✓
3. Investment selection ✓
4. **Review**
5. Document and Declaration
6. Confirmation

Save & exit

Cancel

Continue

## Declarations and documents

### Key message

Only wet signature is available for trust/ company applications

Select how your client wishes to sign their documents.



If you're selecting 'Digital signature' the client's contact details will need to have been completed and accurate.

All relevant documents and illustrations will be produced here. This section indicates the documents that will be sent to the client electronically if digital signature is selected.



Documents will be available to download from the documents library.

Documents can't be amended once submitted. If there are any amendments to be made to documentation, you'll need to resubmit the application to generate new documents.

The screenshot shows the 'Documents and declarations' form for a client named Jessica Example. The form is titled 'Add regular payment' and includes a client ID of 108 and product reference NJ100100-001. The form is divided into several sections:

- Documents:** A section for selecting the signing method. 'Digital signature' is selected with a radio button, and 'Wet signature' is unselected.
- Client contact details:** A section for providing contact information. A note states: 'If the email and phone number are not correct, please update the details before proceeding.' The details provided are: Name: Miss Jessica Example, Email address: Jessica.example@gmail.com, and Phone: +44 07490176254.
- Documents to be sent to the client requiring signature:** A list of documents to be sent to the client, including 'Direct Debit Instruction (signature) (390855)'.
- Supporting documents to be sent to the client:** A list of supporting documents to be sent to the client, including 'GIA Illustration (390856)', 'Ex-Ante C&C Disclosure (390857)', and 'Target Market Information'.
- Confirmation:** A section for confirming the submission, with buttons for 'Save and exit', 'Cancel', and 'Submit'.

A warning message is displayed at the bottom of the form: 'Once submitted, the documents for signing cannot be amended. If any updates are required on the documents, you'll need to re-complete the application to generate new documents or access the originals from the document library and complete with a wet signature. Documents sent for e-signature will be valid for 60 days only. If there's no activity after 60 days these will be deleted and need to be re-submitted or signed using a wet signature.'



You'll receive a notification to indicate the documents that have been sent to your client.

Documents sent to the client digitally will be available for e-signature for 60 days. After 60 days the documents will be deleted.

You'll need to resubmit the application to generate new documents or arrange for the documents to be signed via wet signature.

The screenshot shows a web form titled "Declarations" with the following sections and content:

- Information provided**
  - I understand it's my responsibility to complete and send any additional information required to Nucleus in relation to this application, as shown in the previous 'Documents' page or as otherwise required.
  - I have appropriate consent from my client(s) (applicant) and from any third party referenced in the application to share their personal data and make this application on their behalf.
- Disclosure**
  - I've provided my client(s) with all required regulatory disclosure documents including, as applicable, a key features illustration, Key Information Documents (KIDs)/Key Investor Information Documents (KIIDs)/Key Investor Information documents (NURG KII), and costs and charges documents for the relevant product and/or investment.
  - I confirm that my client(s) are eligible, under the Platform Services terms and conditions in accordance with applicable law and regulations and the terms of the relevant investment provider(s) or issuer(s), to invest in the chosen investment(s).
  - I've told my client(s) about their cancellation rights in relation to buying collective investments.
- Investments**
  - I confirm that I've considered the target market for the investment selection(s) made and that my client(s) fall within this.
- Confirm all

On the right side of the form, there are three buttons: "Save and exit", "Submit" (highlighted with a red circle), and another button below it.

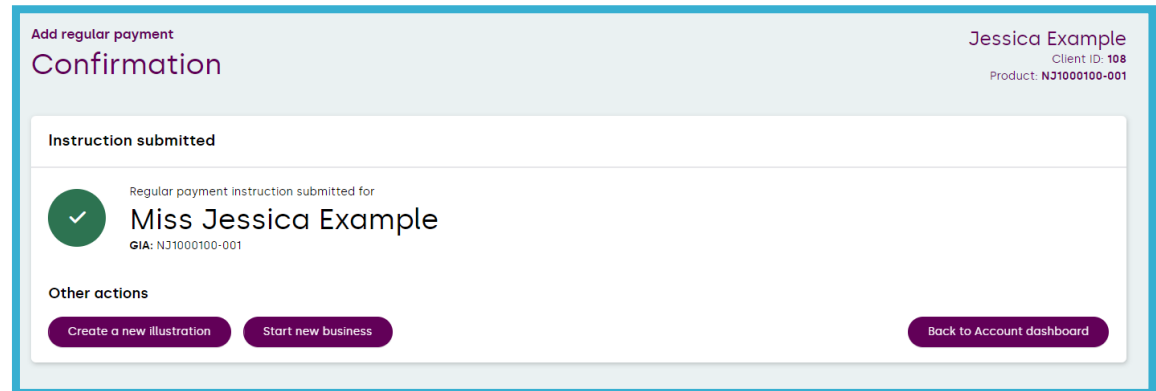
Read through the declarations and tick to confirm completion.


Select **'Submit'** to submit the top up business application.

## Confirmation


The top up application has been successfully submitted.

From here, you can create a new illustration, start a new business application or return to the account dashboard.



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 [nucleusfinancial.com](https://nucleusfinancial.com)

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