

For advisers

Our new  
platform

# nucleus<sup>o</sup> platform

How to process  
a JISA regular  
payment top up  
application

 3 minute read



# How to process a JISA regular payment top up application

|                      |   |                            |    |
|----------------------|---|----------------------------|----|
| Payment in           | 4 | Review                     | 10 |
| Adviser charges      | 7 | Declarations and documents | 11 |
| Investment selection | 8 | Confirmation               | 13 |

## 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 JISA regular payment top up application

To start the JISA 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.

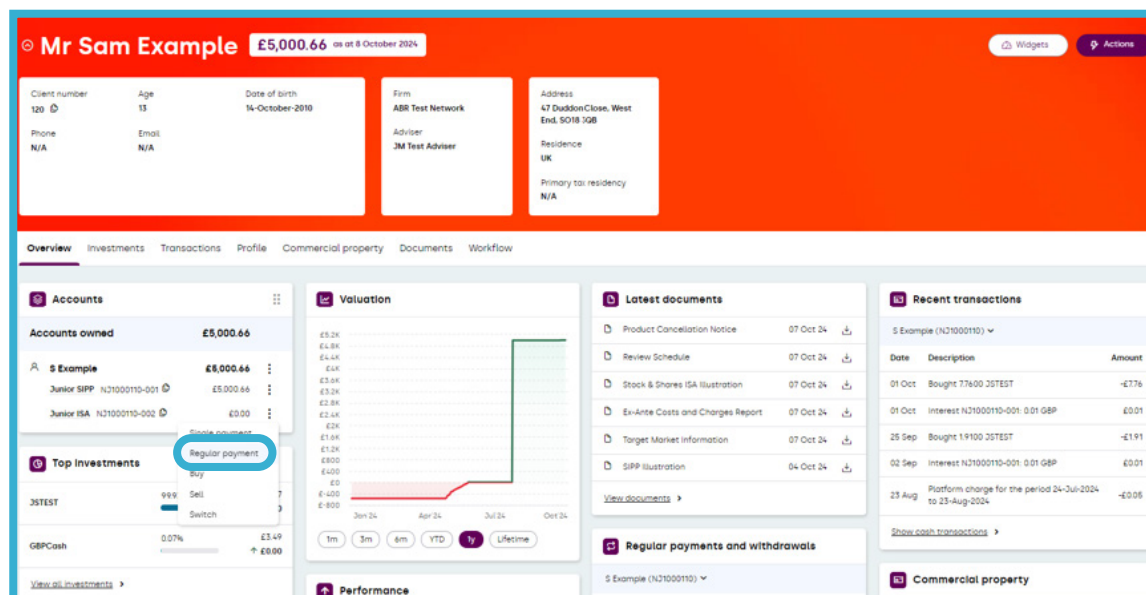
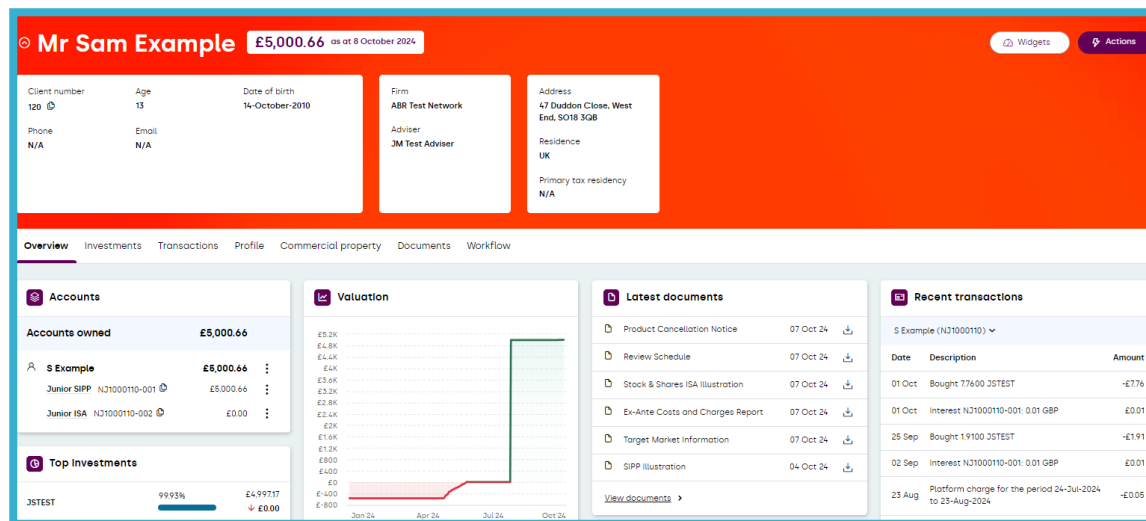
Once you've located your client, you can refer to this guide to proceed with submitting the ISA regular top up.

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.



## Payment in

Confirm if advice has been provided to the client.



If the client is between 0 to 15 years and 10 months old, the only payment method that will be available is third party.

For clients who are 15 years and 11 months to 18 years old, the client payment method will also be available.

Select either 'Client' or 'Third-party'.



You can select multiple regular payment in types when completing the application.

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Add regular payment

Sam Example  
Client ID: 120  
Product: NJ1000110-002

**Payment in**

**Financial advice**

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

**Regular payments in**

Regular payment  
 None  Client  Third-party

**Client**

Regular payment  
£ 250

Payment frequency  
Monthly

First collection date  
22/11/2024

Continue  
Until further notice

Payment method  
Direct debit

Bank account  
20-20-20 | 43843131 | natwest

[Add new bank account](#)

**Add regular payment**

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

Save & exit

Cancel

Continue

## Client payments in

Select 'client regular payment'.

Enter the regular payment amount, payment frequency, first collection date and 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, please select 'Add new bank account'.

Complete your client's bank details.

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**

- Payments in
- Adviser charges
- Investment selection
- Review
- Documents and declarations
- 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 regular payment

Cancel Save

### Third-party regular payments

Select 'Third-party' regular payment.

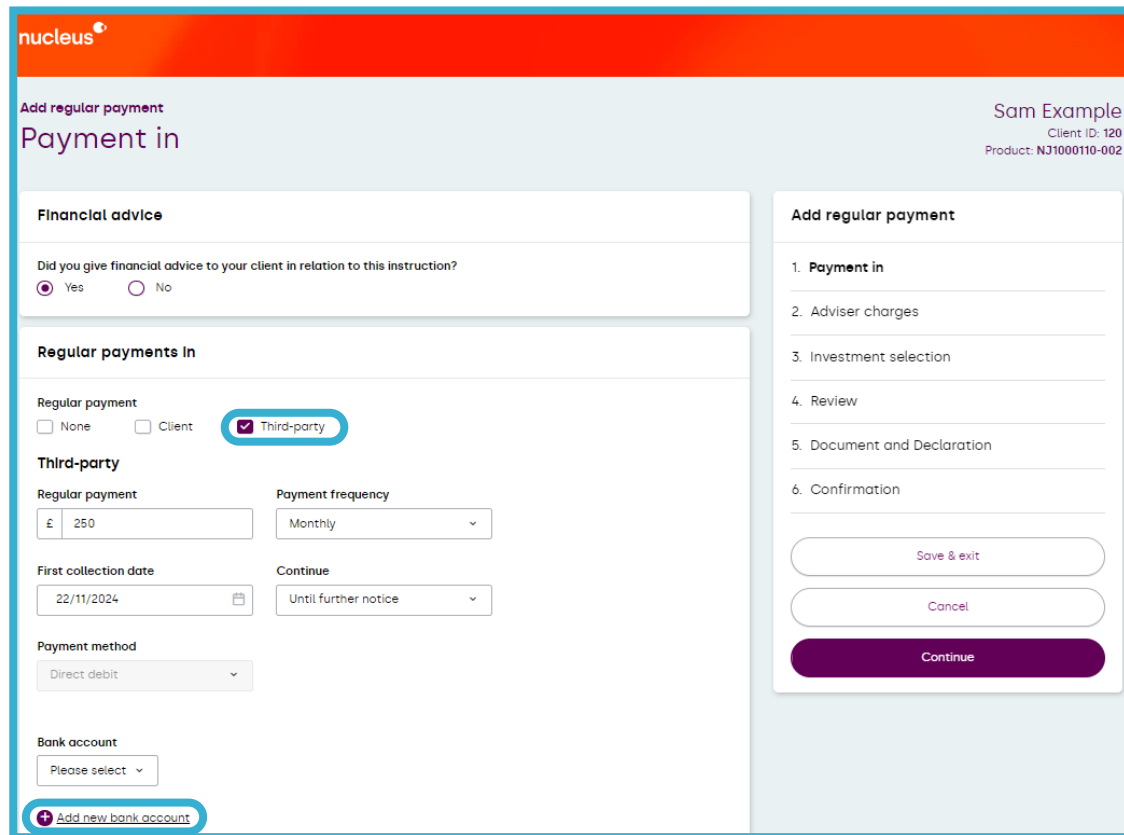
Enter the regular payment amount, payment frequency, first collection date and the duration.

 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.



The screenshot shows the 'Add regular payment' form in the Nucleus system. The page title is 'Add regular payment' and the sub-header is 'Payment in'. The client name is 'Sam Example' with Client ID: 120 and Product: NJ1000110-002. The form is divided into several sections:

- Financial advice:** A question 'Did you give financial advice to your client in relation to this instruction?' with radio buttons for 'Yes' (selected) and 'No'.
- Regular payments In:** Radio buttons for 'None', 'Client', and 'Third-party' (selected and circled in blue).
- Third-party details:** 'Regular payment' amount of £ 250, 'Payment frequency' set to 'Monthly', 'First collection date' of 22/11/2024, and 'Continue' set to 'Until further notice'.
- Payment method:** A dropdown menu with 'Direct debit' selected.
- Bank account:** A dropdown menu with 'Please select' and a circled blue button 'Add new bank account' at the bottom.

On the right side, there is a vertical sidebar titled 'Add regular payment' with a progress list: 1. Payment in (active), 2. Adviser charges, 3. Investment selection, 4. Review, 5. Document and Declaration, 6. Confirmation. At the bottom of the sidebar are buttons for 'Save & exit', 'Cancel', and 'Continue'.

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

Complete the third party's bank details.

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

The image shows two screenshots of a web form for adding a new bank account. The top screenshot displays the 'Bank account details' section with the following fields: Owner (Third party), Bank name (High Street), Sort code (00 11 22), Account number (87654321), Building society roll number (optional), Account name (Example), Address line 1 (optional), Address line 2 (optional), Address line 3 (optional), and Postcode (optional). The 'Add regular payments' section on the right lists: 1. Payments in, 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, and 6. Confirmation. Buttons for 'Save and exit', 'Cancel', and 'Continue' are visible.

The bottom screenshot shows the 'Direct Debit instruction' checkbox selected. A blue callout box contains the following text: '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 regular payment'. The 'Save' button is highlighted in purple.

Enter the third-party's personal details.

### Key message

This section informs you of your clients remaining JISA allowance for the current tax year.

The remaining allowance is calculated using the details entered on this page.

**Third-party details**

Third Party Type Individual

Title  
Mr

First name  
Jack

Surname  
Jackson

Date of birth  
25 02 1988

72 London Road  
Salisbury  
UK  
SP1 3EX

**Add regular payment**

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

Save & exit

Cancel

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.

**JISA allowance**

You have £8200 allowance remaining for 2024/2025

**Source of wealth**

Source of wealth  
Savings/investments

## 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.

nucleus

Add regular payment  
Adviser charges

Sam Example  
Client ID: 120  
Product reference: NJ1000110-002  
Product: Junior ISA

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  
£ 10

Frequency  
Monthly

Number of fee payments  
24

Total fee amount: £240.00  
Projected end date: 23 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 'Sam Example' is displayed, including Client ID: 120 and Product: NJ1000110-001. The interface is divided into two main sections: 'Investment selection' and 'Add regular payment'.

**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', 'Exchange Traded', 'Managed portfolios' (active), 'Adviser portfolios', and 'Other investments'.
- A search bar with a magnifying glass icon and a 'Show all portfolios' button.
- An 'Advanced search' link.
- Investment table:**

| Investment name | Allocation (%) |
|-----------------|----------------|
| Cash            | 10 %           |
| JSTEST          | 90 %           |
| <b>Total</b>    | <b>100%</b>    |

**Add regular payment section:**

- Progress list:
  1. Payment in ✓
  2. Adviser charges ✓
  3. **Investment selection**
  4. Review
  5. Document and Declaration
  6. Confirmation
- Buttons: 'Save & 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 here.



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.

Enter the investment name into the search bar, then select the investment from the results.

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

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

The screenshot shows the 'Add regular payment' interface for 'Sam Example' (Client ID: 120, Product: NJ1000110-001). The main section is 'Investment selection', which includes a question: 'Do you want to trade in investments already held?' with radio buttons for 'Use current assets' and 'No' (selected). Below this are tabs for 'Funds', 'Exchange Traded', 'Managed portfolios' (selected), 'Adviser portfolios', and 'Other investments'. A search bar is present with a 'Show all portfolios' button and an 'Advanced search' link. The 'Investment' table is as follows:

| Investment name   | Allocation (%) |
|---|----------------|
| <input checked="" type="checkbox"/> 7IM AAP Adventurous C Acc | 30 %           |
| <input checked="" type="checkbox"/> DIM jenSmoke 1007         | 30 %           |
| <input checked="" type="checkbox"/> JSTEST                    | 30 %           |
| Cash  | 10 %           |
| <b>Total</b>  | <b>100%</b>    |

On the right, a 'Add regular payment' progress bar shows steps: 1. Payment in (checked), 2. Adviser charges (checked), 3. Investment selection (current step), 4. Review, 5. Document and Declaration, 6. Confirmation. At the bottom of this bar are buttons for 'Save & exit', 'Cancel', and 'Continue' (highlighted with a red circle).

## Review

Review the application 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

### Review

Sam Example  
Client ID: 120  
Product: NJ1000110-002

**Review**

---

**Financial advice**

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

**Add regular payment**

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

Save & exit

**Continue**

**Junior ISA**

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**Regular payments in** ✎

Client regular payment £10.00

Frequency Monthly

Collection starts 22 Nov 2024

Continue until Until further notice

Payment method Direct debit

|                |           |
|----------------|-----------|
| Bank name      | natwest   |
| Account name   | E example |
| Account number | 43843131  |
| Sort code      | 20-20-20  |

---

**Investment selection** ✎

| Investment  | Allocation (%) |
|---|----------------|
| Cash  | 100%           |
| <b>Total</b> <span style="font-size: 0.8em;">📊</span> | <b>100%</b>    |

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**Spread initial adviser charge**

Spread fee payment £10.00

Spread frequency Monthly

Spread number of payments 3

## Declarations and documents

Wet signature is the only option that will be available for junior products.

All relevant documents and illustrations will be produced here.



Documents will be available to download within 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.

Read through the declarations and tick to confirm completion.

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

### Documents

How do you wish for your client to sign?

Digital signature   
  Wet signature

**1** After clicking 'Submit' please access documents that require signing, plus any supporting documents, from the document library. Then arrange for these to be printed and sent to the Client to be signed and returned.

Documents to be sent to the client requiring signature

- [Adviser Charges Confirmation \(244662\)](#)
- [Direct Debit Instruction \(244661\)](#)

Supporting documents to be sent to the client

- [Junior ISA Illustration \(244656\)](#)
- [Ex-Ante C&C Disclosure \(244660\)](#)
- [Direct Debit Advance Notice Confirmation \(244657\)](#)

### Add regular payments

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

### Declarations

**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 (NURS KII), and cost and charges documents for the relevant product and/or investment.

I confirm that my client(s) is eligible, under the terms in accordance with applicable law and regulation and the terms of the relevant investment provider or issuer, to invest in the chosen investment(s).

**Investments**

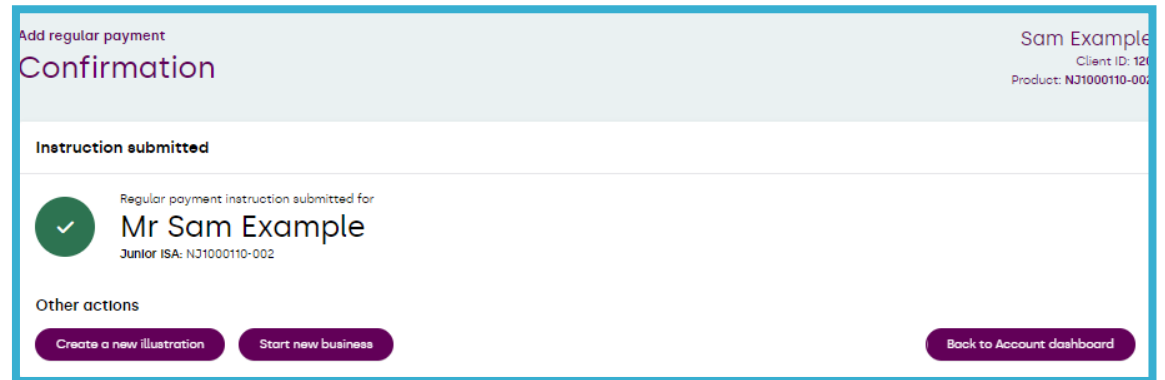
I confirm that I've considered the target market for the investment selection made and that my clients fall within this.


Confirm all.

## 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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