

Regular contributions

Set up, amend and reinstate regular contributions

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Introduction

This guide shows you how to set up, amend and reinstate regular contributions to your clients' Nucleus account(s).

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Guide

1.0 Which accounts can have a regular contribution?

Regular contributions can be set up for the following accounts: Pension, Isa, Jisa, General and General Gross (closed to new business), but can't be set up for either the Onshore or Offshore bonds.

1.1 Where can I request a regular contribution?

Instructions are created via our new business screens, either as part of a new business application for a new account, or by topping-up an existing client account.

2.0 What's required to activate a regular contribution?

2.1 Existing clients

For existing clients, we only need a copy of the top-up application summary sheet(s) and the signed direct debit mandate form(s).

2.2 Employers paying personal contributions

If an employer is paying a personal contribution from the company bank account, an [Anti money laundering - Corporate and other non personal entity form \(0017\)](#) will be required.

2.3 Where can I find the direct debit mandates (DDMs)?

Blank DDM forms can be downloaded from the library in the 'account specific' section.



Please take care when selecting the form as there is a different mandate for each account type.

Set up and amend a client's regular contributions

The table below indicates the forms required which will allow us to set up, amend or reinstate regular contributions to an account.

Account	Application summary	AML - Anti-money laundering	DDM	Declaration	Fee authority
New account	✓	Individual or Corporate and non-personal entity	✓	✓	Yes, the initial fee should be captured in the declaration.
Existing account	✓	Individual or Corporate and non-personal entity	✓	No (unless this is for an Isa where the client has returned from living overseas, and there is a top up preventer on the account).	Yes, if a regular fee is required. Client authority - top ups and regular contributions (0204) , or a Declaration form (0024)
Over 12 months lapsed since existing contribution was in place	✓ Jira instruction/ cover letter with new start date, amount, frequency and investment direction of the regular for suspended direct debits (DDM)	✗	✓ Include a covering letter detailing start date, frequency and amount, or a new signed DDM if a different bank account is to be used.	No (unless this is for an Isa where the client has returned from living overseas, and there is a top up preventer on the account).	Yes, if regular fee is required. Client authority - top ups and regular contributions (0204) , or a Declaration form (0024)
Previous DDM was cancelled by the client	✓	Individual or Corporate and non-personal entity	✓	No (unless this for an Isa where the client has returned from living overseas, and there is a top up preventer on the account).	Yes, if regular fee is required. Client authority form - top ups and regular contributions (0204)

3.0 Key the new business or top-up application

(see section 8 for how to amend an existing regular contribution)

3.1 Top-up application

In the example below, the top-up option has been selected, however the screens will look the same when keying a new client.

Home > Clients > Application

Account > Payment & Withdrawal > Asset Selection > Confirm

Application for Joe Bloggs

Select account Next

New accounts

Select the account type you wish to open: General + Add

Top up

Select the account you wish to top up: Isa - N234567 + Add

Account holder	Give the account a name	Contribution type	Annual advice fee	
Joe Bloggs	General	<input checked="" type="checkbox"/> Payments <input type="checkbox"/> Re-register <input type="checkbox"/> Withdrawal	1 %	✕ Remove

Next

Select 'payments' from the 'contribution type' section and click on 'next'.

3.2 A pension regular contribution

Account > Payment & Withdrawal > Asset Selection > Account Specific > Confirm

Application for Joe Bloggs

Payments, withdrawal and fees Back Next

Payments

Pension - N345678

Money purchase annual allowance commencement date:

Payer	Type	Amount	Payment method	Frequency	First payment date	Bank account	Initial fee	
Joe Bloggs	Lumpsum	0	Cheque				0 %	✕

+ Add an employer
+ Add a lumpsum
+ Add a regular payment

Back Next

3.2.1 Remove the lump sum

The lump sum option will always appear here. If the application doesn't include a lump sum, click ✕ to remove it. Click on the + Add a regular payment next to 'add a regular payment'. This creates the option of a regular payment for the individual client.

Set up and amend a client's regular contributions

3.2.2 Fees

The initial fee, which can be applied as a % or £ amount, will be taken from each contribution payment until further notice. If you require a one-off fee, please enter 0% initial fee and the client can complete the [Client authority - top ups and regular contributions form \(0204\)](#), or you can use the Ad hoc fee self service tool from the account details dropdown menu (see [Online Servicing 0333](#) for more information). Fee forms may be sent to client relations via Jira as we don't require an original signature. We can no longer accept fee authorities with an end date, as we do not have an automated solution to turn these off.

3.2.3 Adding an employer

When the client requires an employer contribution to their pension, click on the  button next to 'add an employer' which leads onto the following screen:

Payer	Type	Amount	Payment method	Frequency	First payment date	Bank account	Initial fee
Joe Bloggs	Lumpsum	0	Cheque				0 %

Input all the relevant employer details and validate the bank account.



If you've already added employer details for a lump-sum payment for this client, you can use the 'search for an employer' option instead.

Click 'add employer' to submit the employers' details and move to the payments screen where you can add both an individual contribution and an employer contribution. If the employer is not keyed onto the platform, for example if they are paying a personal contribution from the company bank account, then an [Anti money laundering form - Corporate & other non personal entity form \(0017\)](#) must be provided to activate the direct debit.

Payer	Type	Amount	Payment method	Frequency	First payment date	Bank account	Initial fee
Test employer	Regular	300	Direct Debit	Monthly	01/06/2023	09-00-00 17052023	1 %
Joe Bloggs	Regular	200	Direct Debit	Monthly	01/06/2023	11-05-28 10113503	1 %

4.0 First payment date

The system will pre-populate the dates to 1st, 6th and 20th of the month. This was originally to help with client aggregation, however this is no longer needed and you can select any date. You can do this by manually typing the date, in the correct format, into the relevant field.

Please enter a contribution start date which is no earlier than 10 days from the date you expect Nucleus to receive the DDM. This allows sufficient time for postal delivery, two days for us to process and five days for the regulatory advance notice letter to be sent to the client. This letter confirms the payment details including amount, start date, frequency and bank account to be used.

4.1 First payment date missed

If we have insufficient time to meet the first payment date, we'll set the contribution to start on the same date the following month.

Click 'next' to select assets for investment.

Account
Payment & Withdrawal
Asset Selection
Account Specific
Confirm

Application for Joe Bloggs

Asset selection Back Next

Please allocate the percentage of each asset that you would like to add to each account. The overall percentage allocation must equal 100, and there must be at least a 2% cash allocation for each account.

Pension - N345678 - Joe Bloggs

Asset search Only listed securities

Model portfolio search

Show allocation in

Model portfolio Vanguard LifeStrategy 20% Equity Fund selected.

Asset name	Lumpsum	Regular	Transfer	Nat. income	Action
Cash	<input type="text"/>	<input type="text" value="2.00"/>	<input type="text"/>	<input type="checkbox"/>	
Vanguard LifeStrategy 20% Equity Fund Acc Gross (GB00B4NXY349)	<input type="text"/>	<input type="text" value="98.00"/>	<input type="text"/>	<input type="checkbox"/>	
Total		100.00			

Pension - N261263 - Employer - Test employer

Asset search Only listed securities

Model portfolio search

Show allocation in

Model portfolio Vanguard LifeStrategy 20% Equity Fund selected.

Asset name	Lumpsum	Regular	Transfer	Nat. income	Action
Cash	<input type="text"/>	<input type="text" value="2.00"/>	<input type="text"/>	<input type="checkbox"/>	
Vanguard LifeStrategy 20% Equity Fund Acc Gross (GB00B4NXY349)	<input type="text"/>	<input type="text" value="98.00"/>	<input type="text"/>	<input type="checkbox"/>	
Total		100.00			

5.0 Asset selection

The 'asset selection' screen is where you select an investment direction for the contributions. The rest of the example shows a General and Isa account, however the process is the same for all account types. You can choose to invest in particular funds (either bespoke or as part of a model portfolio) or cash.

5.1 Asset search

You can search for either individual funds or a specific model portfolio. When searching for funds use the ISIN or exact fund name.



You could also use a wildcard search by adding a percentage sign e.g. Invest%. This brings a dropdown list for your search criteria.

If searching for equities instead of funds, please tick the 'only listed securities' instruction before clicking 'search'.

5.2 Model portfolio

When searching for model portfolios you should use exact portfolio name conventions. The reports tab has a 'funds' report and also the 'model portfolios and accounts report' or 'model portfolio asset allocation' report which may assist locating model names. In addition, information can be taken from the model portfolio self-service tool.

5.3 Place contribution into cash

If the client wishes to direct the investment to cash, please change the 2.00 showing in the cash account to 100.

5.4 Amend your asset list

If you make a mistake, click on  next to 'reset fund list'.

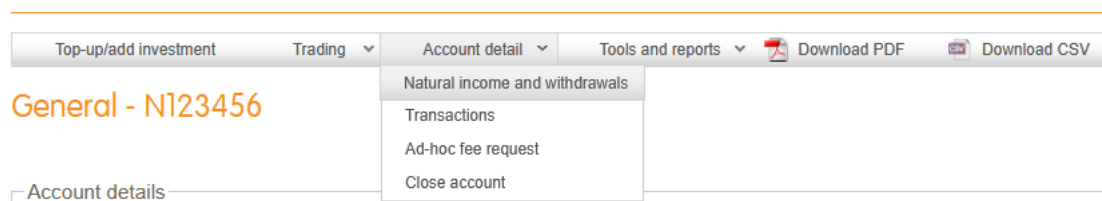
5.5 Create favourite asset list

If you're using a bespoke portfolio of funds, you can save your selection to a 'favourites' list by clicking on the  button next to 'create favourite asset list'. You can now select this list from the portfolio dropdown box.

5.6 Natural income

If the client wishes to take natural income you can tick the appropriate boxes next to the applicable funds. Natural income is only eligible on the General and Isa wrappers.


Natural income selections can be updated within the client's account; go to Account details then select Natural income and withdrawals.



From here you can edit the current natural income selection. Where permitted, you can select this for individual funds or you can select all. By selecting 'All', this includes any changes to funds invested, where distributions can be paid.

You will also be able to see the bank account selected for natural income, and if more than one bank account is held, you can choose the bank account for all natural income to be paid to.

Natural income & drawdown profile for regular withdrawals


Regular withdrawals will be from cash and the disinvest for unpriced transactions will fund it using the disinvest for withdrawals profile 

Select the required drawdown profile Select bank account to pay natural income

Asset	Natural income <input type="checkbox"/> (All)	Units	Value	Drawdown %
Cash General	<input type="checkbox"/>	0.010000	£0.01	

5.7 Minimum trade limits

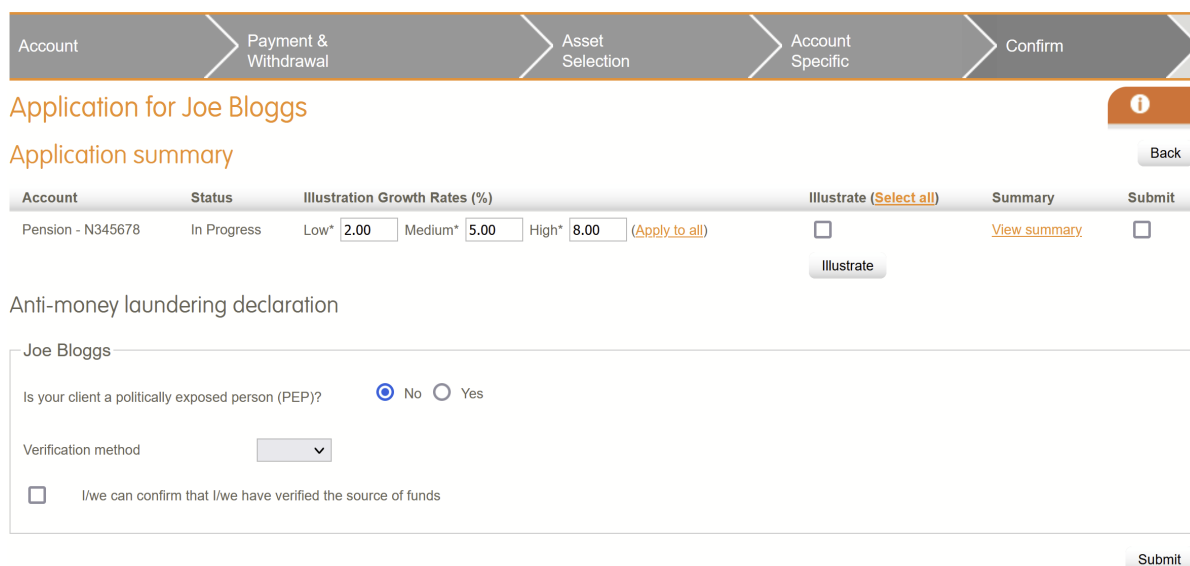
The majority of funds on the platform have a minimum trade value of £1, so please take this into consideration when determining your asset allocation. For example, if a large investment direction is selected for a small monthly contribution, the minimum trade value may not be met on each fund and those trades will not be generated, instead the asset allocation will be directed to cash.

 Further trading can be instructed on funds with pending trades, so long as there are units available to trade on. Assets with a minimum trade value will be flagged.

Click 'next' to complete the application.

6.0 Submitting the application

The following page of the regular contribution application is the 'application summary' page. From here you can process an illustration of what you have keyed so far, complete the AML declaration and submit your final application.



Account Payment & Withdrawal Asset Selection Account Specific Confirm

Application for Joe Bloggs Back

Application summary

Account	Status	Illustration Growth Rates (%)	Illustrate (Select all)	Summary	Submit
Pension - N345678	In Progress	Low* <input type="text" value="2.00"/> Medium* <input type="text" value="5.00"/> High* <input type="text" value="8.00"/> (Apply to all)	<input type="checkbox"/>	View summary	<input type="checkbox"/>

[Illustrate](#)

Anti-money laundering declaration

Joe Bloggs

Is your client a politically exposed person (PEP)? No Yes

Verification method

I/we can confirm that I/we have verified the source of funds


[Submit](#)

6.1 Illustrate

The illustration tool will allow you to amend growth rates before clicking the 'Illustrate' button, which will produce a PDF copy of illustrations for each of the account types keyed.

When you're happy with the application please tick the boxes in the 'submit' section then finally click 'submit' to save the completed application to the platform.

6.2 Print

To print any supporting documents, including the appropriate DDM form, click on the orange  at the top right side of the page. Please also print a copy of the application summary and enclose as part of your document submission.

7.0 How can I view my clients' regular contributions?

For multiple clients, select 'withdrawals and contributions' from the reports drop down menu for an overview of all your clients' regular contributions including frequency, amount and due dates. For individual clients, review regular contributions from the transactions page.

8.0 Maintaining contributions

8.1 What can I amend via the maintenance screen?

8.1.1 Individual clients

For individual and joint clients, changes can be made directly on the platform via 'maintenance' available from the 'account detail' drop down on the wrap summary screen as set out in the table on the following page. If the account is still pending, please send a Jira request for any changes.



Please be aware that if a client has an active direct debit that collects before a Drawdown request is processed, the direct debit will take precedence. The Drawdown request will only be processed once the contribution has cleared and all related trades have settled. Please review any regular contributions in place and amend the collection date on the Maintenance screen if required. If trades have been generated but not yet ordered, please raise a top-priority Jira request to have these cancelled.

8.1.2 Amend options available via 'maintenance'

Account	Amount	Frequency	Payment date	Suspend DDM	Investment direction*
General	✓	✓	✓	✓	✗
General (gross)	✓	✓	✓	✓	✗
Isa	✓	✓	✓	✓	✗
Jisa	✓	✓	✓	✓	✗
Pension (employee)	✓	✓	✓	✓	✗

8.1.3 Corporate and trusts, and employer contributions

Please send Jira instructions for corporate and trust accounts, and employer contributions.

*See 11.0 Change the investment direction

8.1.4 Document requirements

Where you make a change via maintenance you do not need to send any further instruction to us.

9.0 When do we collect and invest?

As the contribution processing starts two days in advance of the contribution due date, we're unable to change the investment direction or cancel the contribution within two days of the start date. Please consider this and include a further three days for our processing when requesting a change.

We start to process a contribution two days in advance of the contribution date and invest on the contribution date.

9.1 How is tax relief applied?

Tax relief invested (Pension account employee contribution only) is applied on the same day as the contribution due date and invested as per the investment direction.

9.1.1 Weekends and bank holiday collection due dates

If the date we're due to collect falls on a weekend or bank holiday, we'll collect on the first business date after the weekend/bank holiday.

10.0 Fund closures

When a fund closes, the allocation intended for the closed fund will be redirected to cash automatically. Please monitor your clients' assets and refer to the following section on how to change funds.

11.0 Change the investment direction (specific assets)

Request the new investment direction on Jira providing the full fund name, ISIN and the percentage allocation of each fund.

11.1 Change investment direction to a new model portfolio

If the investment is to change into a new model portfolio, instruct this via the 'account summary' screen from the 'model portfolio' section. Once the model has been chosen, tick the box for 'apply regular payments' and this will automatically update the investment direction once saved. There's no requirement to advise us via Jira.

When changes are made to the model portfolio it's important to remember to tick the 'Apply regular payments' box on the model portfolio section of the client's account. Where this box is not ticked, existing regular contributions may be directed to cash or a previous investment profile.

12.0 Cancel or suspend DDMs (cancelled by client, adviser or bank)

12.1 Cancel or suspend directly with us

To cancel a client's direct debit, please contact us via Jira. To stop a collection, we need to action this at least five working days before any direct debit is due.

To suspend a direct debit, please access the client's 'wrap summary' on the platform then select the 'maintenance' option from the account detail dropdown menu. From there, click the pencil icon to edit, and change the status of the direct debit from 'active' to 'suspended'. Click the save button to complete the action.

To suspend an employer direct debit for a Pension account, please raise a request via our Jira messaging system.

12.2 Reinstate suspended regular contributions

When a client's regular contribution instruction has been suspended on the platform, this can be reinstated within 12 months by raising a Jira confirming the amount, start date and investment direction. If a period of over 12 months has elapsed, please send us a new signed DDM by post or via our Jira messaging system with a covering letter detailing the start date, amount, frequency and investment direction for the new contribution.

12.3 Reinstate cancelled regular contributions

If the client has cancelled the DD with their bank, you will need to key a top-up with the details of the regular contribution and send the application summary to us along with a newly signed DDM.

12.4 Regular contributions declined by the client's bank

If the bank has rejected a collection request, we're normally notified the following business day after the due date and we suspend the direct debit and raise a Jira to inform the adviser of the rejection. Unfortunately we are rarely provided with much detail as to why the payment was rejected, nor do we have authorisation to contact the bank for more detail. The main reasons for rejection are normally the client has cancelled the direct debit or there were insufficient funds to fund the contribution.



If the client has not cancelled the direct debit, we can resubmit the request to collect the payment again.

13.0 Can I set up multiple regular contributions for one account?

A Pension account can have one employee and one employer regular contribution at a time. A Jisa can have multiple third-party payers set up to pay regular contributions into the account. All other accounts can only have one regular contribution set up at a time. If you require a second contribution then open an additional account and create a regular contribution. If the new account is for the same wrapper type, there's no need for a second account declaration or DDM (unless the funds are to be collected from a different bank account), we would need a new fee agreement for any initial fees.

14.0 Can I move a regular contribution from one account to another?

As DDMs are wrapper specific it's possible to stop a regular contribution from one account and set it up on another, for example a move from pension to pension (provided these are the client's own accounts). We require a clear instruction via Jira and also a new fee agreement for initial and ongoing fees. We cannot redirect a contribution to a different account type e.g. general to pension.

15.0 Employer contributions (Pension account only)

15.1 Client has contributions from two employers

An account can only have one employer regular commitment set up at a time. If the client has several employers then open a new account for each employer contribution. If the new account is for the same wrapper type, there's no need for a second account declaration or DDM, we would however need a new fee agreement for any initial fees.

15.2 Cancel employer contributions and set up a new employer

Request regular contribution cancellations via Jira. Please provide a minimum of five working days' notice to allow for the cancellation as contributions cannot be cancelled within two days of the due date. To set up a new employer regular contribution, you will need to key a top-up with the details of the regular contribution and send the application summary to us along with a newly signed DDM.

15.3 Employer contributions keyed as Employee in error (or vice versa)

We can assess these on a case-by-case basis to complete a contribution switch transaction that would correct the type of contribution and either refund or claim tax relief.

16.0 Further support

Should you have any questions regarding regular contributions or any aspect of client servicing please contact your regional client relations manager.



0131 226 9535



client.relations@nucleusfinancial.com



www.nucleusfinancial.com