nucleus

Transactions

Nucleus platform user guide

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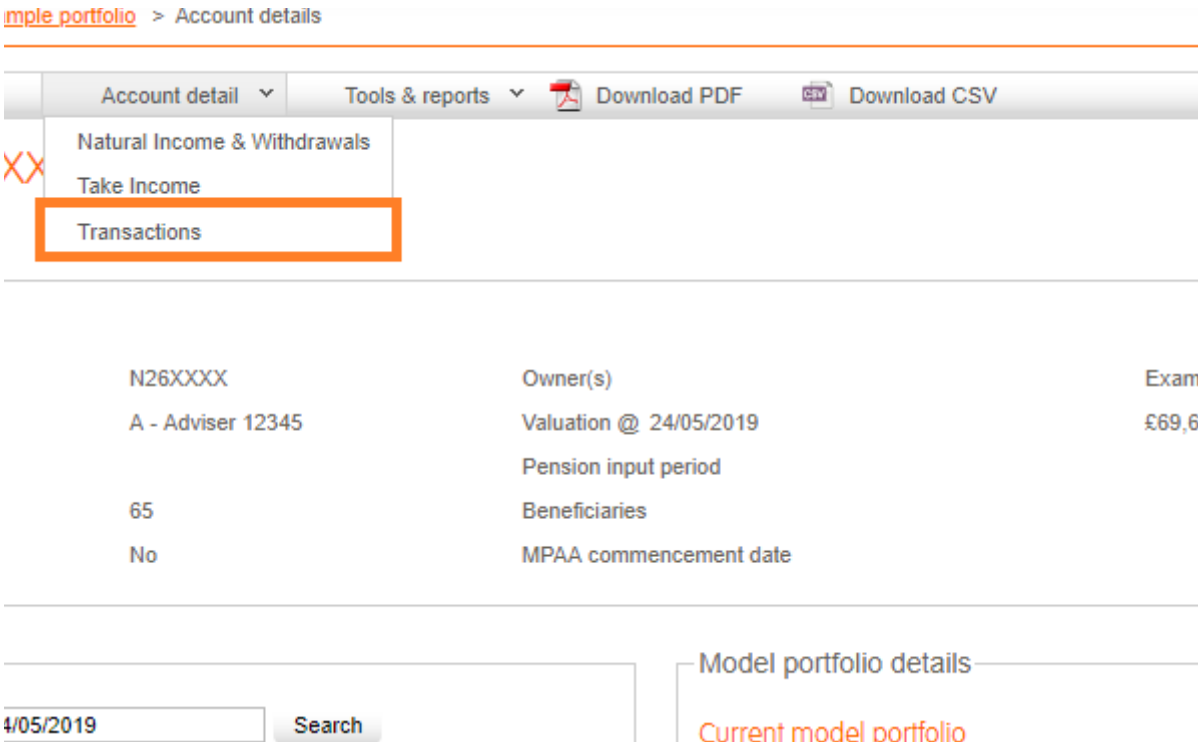
Introduction

This guide provides an overview of the transactions page on the platform, taking you through key features such as enhanced filtering, which lets you view your clients' transactions from a selection of filtering options, and a running cash balance.

Guide

1.0 Where do I view my client's transactions?

From your client's wrap summary page, choose the account you would like to view, then hover over 'account detail'. Select 'transactions' from the dropdown menu.

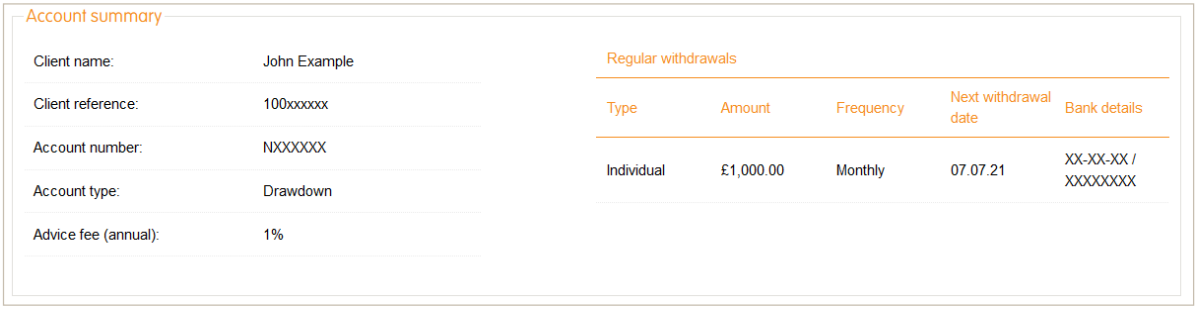


2.0 Account summary

After selecting 'transactions' your client's account summary will show, similar to the one below.

This summary includes details of any active regular individual or employer payments, as well as any withdrawals on your client's account.

> This screen will not show suspended payments, only active.



Account summary

Client name:	John Example
Client reference:	100xxxxxx
Account number:	NXXXXXX
Account type:	Drawdown
Advice fee (annual):	1%

Regular withdrawals

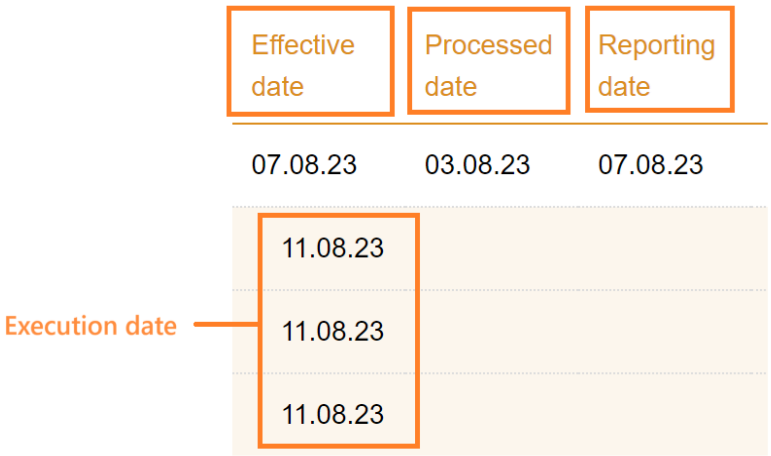
Type	Amount	Frequency	Next withdrawal date	Bank details
Individual	£1,000.00	Monthly	07.07.21	XX-XX-XX / XXXXXXXX

3.0 Date descriptions

On the transaction page we use terminology such as effective date, processed date and cash balance. Please see below for a detailed description of each:

3.1 Effective versus processed versus execution date

- The effective date is the date the transaction takes effect on the account, for example, when a withdrawal is paid out of the platform to a client.
- The processed date is the date that the transaction was created on the platform.
- The execution date is the effective date of any underlying investments from a transaction event, for example, the purchase of individual funds following a regular payment.
- The 'Reporting date' is the date when a client receives funds into their bank account or the date a transaction is reported to HMRC.



3.2 Why is there a gap between the processed date and the effective date?

Example 1 (adviser fee, Nucleus fee, withdrawal)

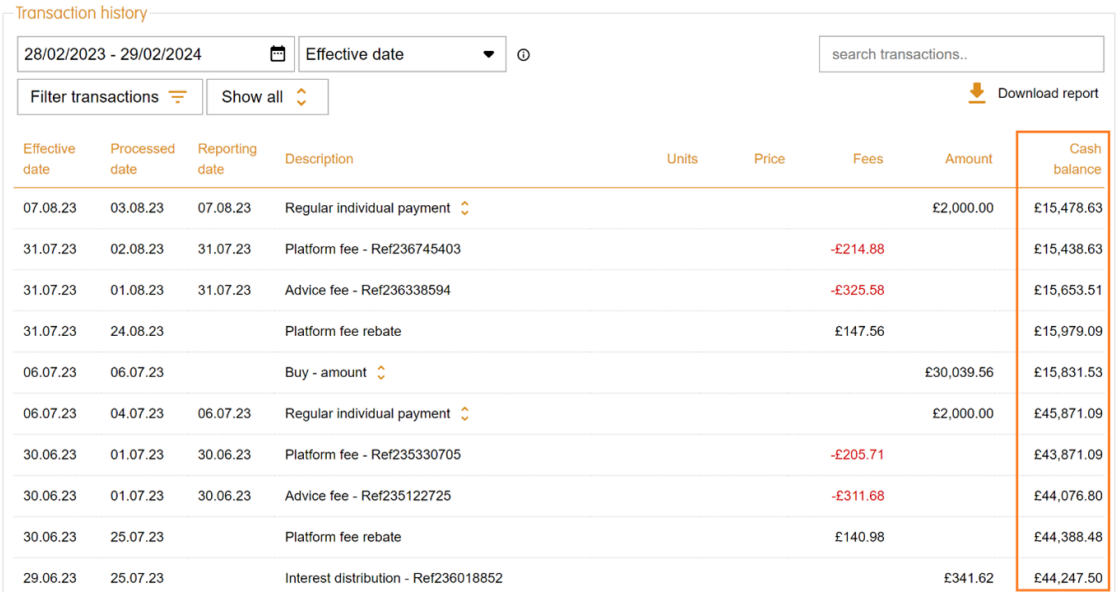
Any one of the above transactions will always be processed nine calendar days plus two business days before the transaction is due to take effect. This is due to our auto-disinvestment process which checks whether there is sufficient cash to pay the withdrawal or fee well in advance of the withdrawal or fee being due. If there is a cash shortfall (i.e. available cash is less than the amount to be paid out), auto disinvestment transactions will be created and settle in time for the payment to be made on the effective date.

Example 2 (Interest distribution)

The effective date represents the date that the monies were received in our bank account for a given distribution. These transactions are processed in arrears, usually within five days.

3.3 Running cash balance

You can view your client's cash balance on completion of each transaction, which is calculated on the effective date.


Transaction history

28/02/2023 - 29/02/2024 | Effective date | search transactions..

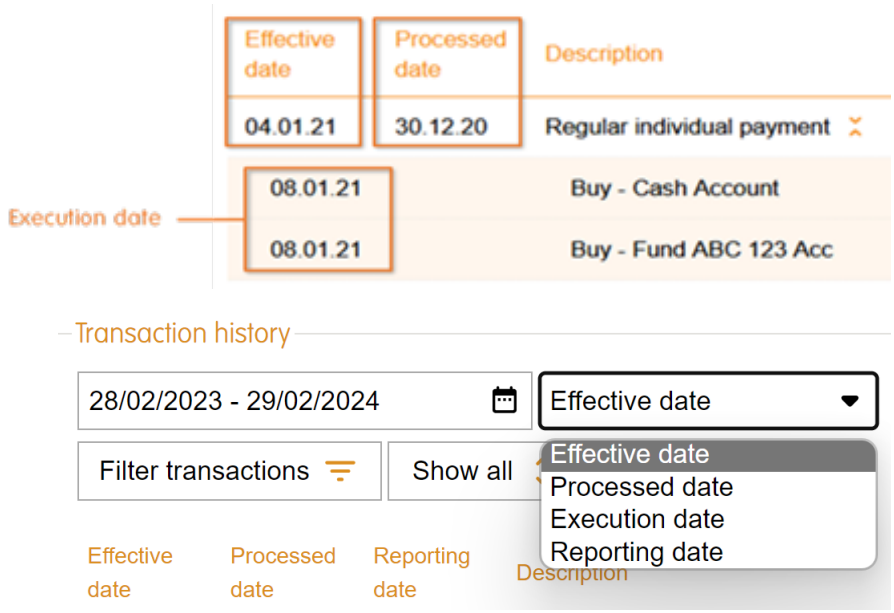
Filter transactions | Show all | Download report

Effective date	Processed date	Reporting date	Description	Units	Price	Fees	Amount	Cash balance
07.08.23	03.08.23	07.08.23	Regular individual payment				£2,000.00	£15,478.63
31.07.23	02.08.23	31.07.23	Platform fee - Ref236745403			-£214.88		£15,438.63
31.07.23	01.08.23	31.07.23	Advice fee - Ref236338594			-£325.58		£15,653.51
31.07.23	24.08.23		Platform fee rebate			£147.56		£15,979.09
06.07.23	06.07.23		Buy - amount				£30,039.56	£15,831.53
06.07.23	04.07.23	06.07.23	Regular individual payment				£2,000.00	£45,871.09
30.06.23	01.07.23	30.06.23	Platform fee - Ref235330705			-£205.71		£43,871.09
30.06.23	01.07.23	30.06.23	Advice fee - Ref235122725			-£311.68		£44,076.80
30.06.23	25.07.23		Platform fee rebate			£140.98		£44,388.48
29.06.23	25.07.23		Interest distribution - Ref236018852				£341.62	£44,247.50

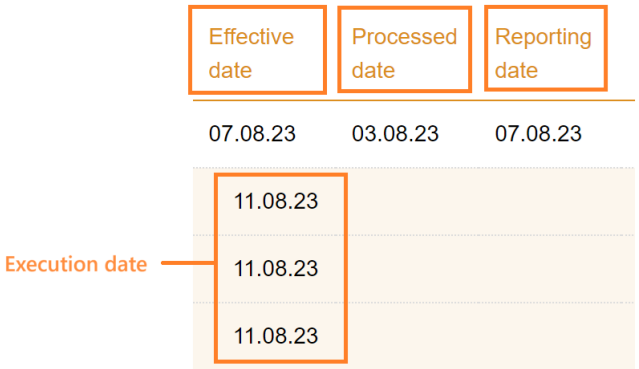
Transactions

4.0 Choosing a date range

The date range functionality gives you the option of filtering your search on effective, processed, execution or reporting date.



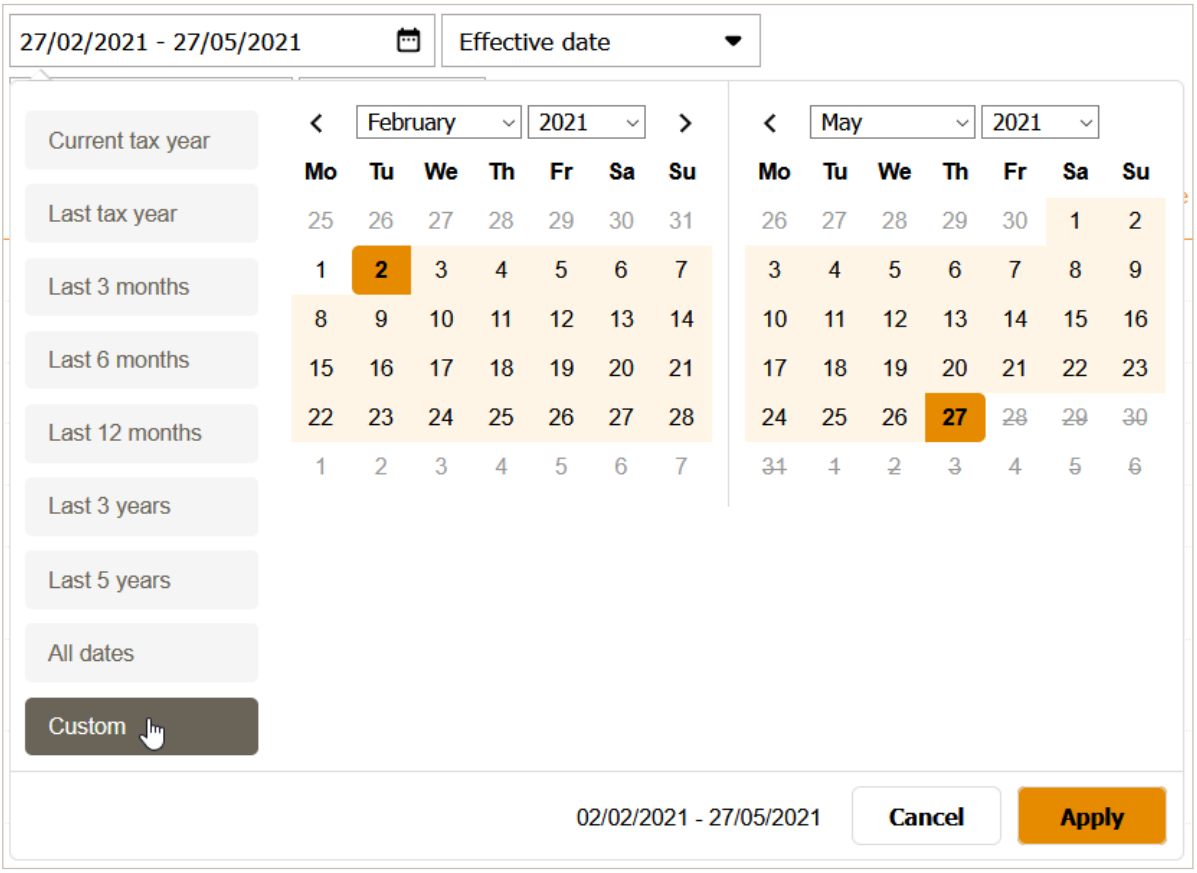
These filters target the different dates that you can see associated with transactions.



When filtering by execution date, if a transaction does not have any underlying investments, then the effective date of the transaction will be used.

When filtering by reporting date, if a transaction does not have a reporting date, then the transaction will not be displayed in the table and will only show transactions in the table.

The date range dropdown allows you to choose from a list of pre-selected date options as well as setting your own custom date.



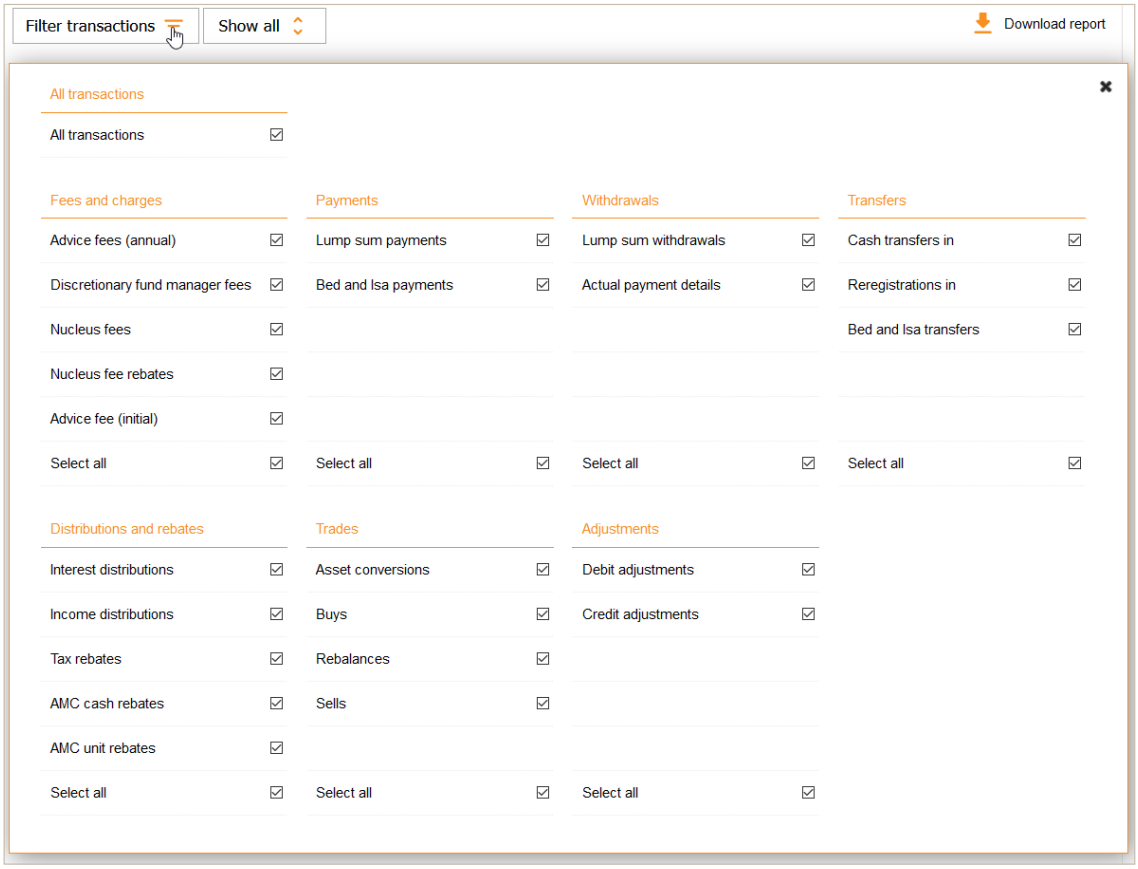
5.0 Filter transactions

You can now filter by selecting one, multiple, or all transaction types.

To filter, select 'filter transactions' which will show one or more of the following filter groups below:

- Fees and charges
- Payments
- Withdrawals
- Transfers
- Distributions and rebates
- Trades
- Corporate actions
- Adjustments

When you first click on the filter 'all transactions' will show as the default.



You can then filter by one or more transaction types. Please note that 'select all' is set as the default for each of your transaction groups.

As an example, if you want to filter on 'distributions and rebates' only, simply deselect 'all transactions' and then click 'select all' in the 'distributions and rebates' menu.

Please note that the available filters will always correspond to transactions within the date period you selected at outset.

Transactions

6.0 Filtered transactions with totals

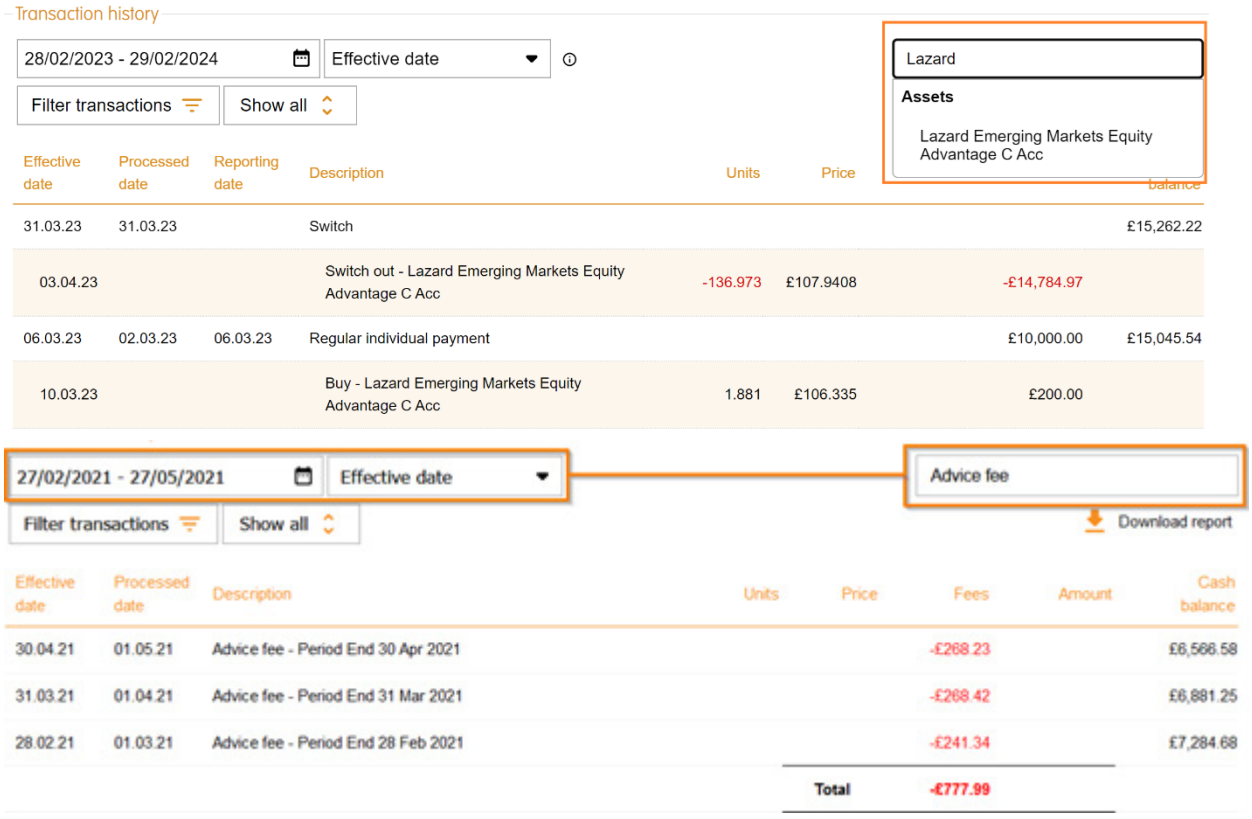
This page will display a total for you, this will show if you have selected from one or a number of filters.

Effective date	Processed date	Reporting date	Description	Units	Price	Fees	Amount	Cash balance
31.07.23	01.08.23	31.07.23	Advice fee - Ref236338594			-£325.58		£15,653.51
30.06.23	01.07.23	30.06.23	Advice fee - Ref235122725			-£311.68		£44,076.80
29.06.23	25.07.23		Interest distribution - Ref236018852				£341.62	£44,247.50
31.05.23	01.06.23	31.05.23	Advice fee - Ref233688232			-£315.89		£34,114.37
30.04.23	01.05.23	30.04.23	Advice fee - Ref232739376			-£302.95		£24,487.71
31.03.23	01.04.23	31.03.23	Advice fee - Ref231635552			-£305.78		£14,956.44
30.03.23	28.04.23		Interest distribution - Ref232472144				£79.17	£15,124.71
28.02.23	01.03.23	28.02.23	Advice fee - Ref230703981			-£281.35		£15,115.64
					Total	**-£1,843.23**	**£420.79**	

If all transactions are displayed the total will not show.

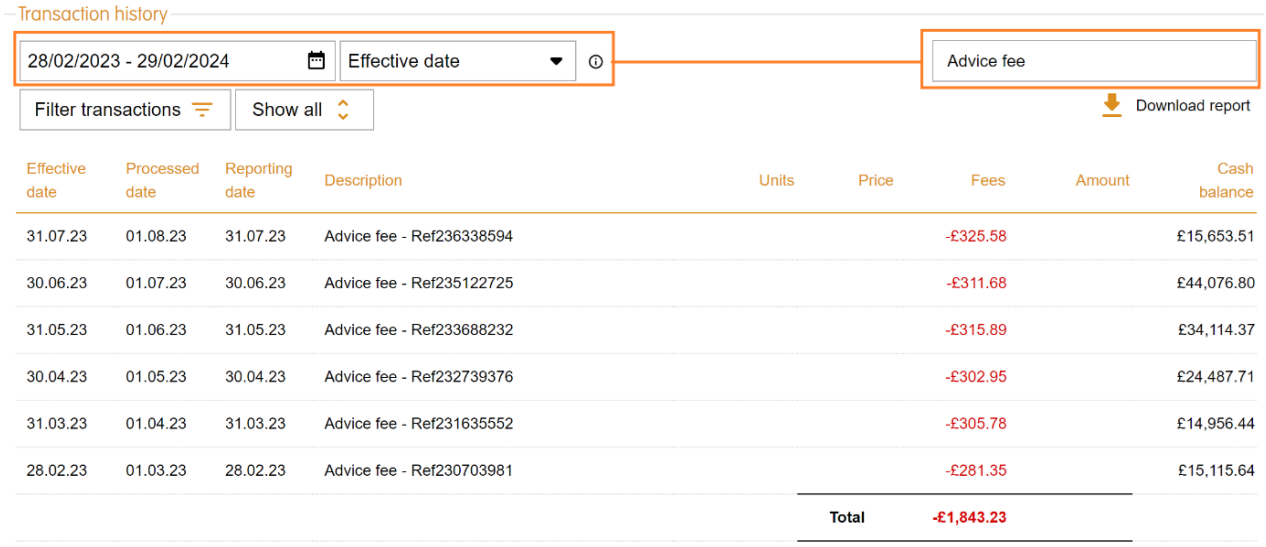
7.0 Transactions search

The search box allows you to search all text held within the 'description' column and lets you filter down your search to a transaction type, or by a specific asset.



Based on the given date range, you can quickly identify the transaction type or asset you're searching for by typing text into the search box.

If known, you can search on fund ISIN, where the applicable asset will display in the auto search suggestion box and be available for selection.



Effective date	Processed date	Reporting date	Description	Units	Price	Fees	Amount	Cash balance
31.07.23	01.08.23	31.07.23	Advice fee - Ref236338594			-£325.58		£15,653.51
30.06.23	01.07.23	30.06.23	Advice fee - Ref235122725			-£311.68		£44,076.80
31.05.23	01.06.23	31.05.23	Advice fee - Ref233688232			-£315.89		£34,114.37
30.04.23	01.05.23	30.04.23	Advice fee - Ref232739376			-£302.95		£24,487.71
31.03.23	01.04.23	31.03.23	Advice fee - Ref231635552			-£305.78		£14,956.44
28.02.23	01.03.23	28.02.23	Advice fee - Ref230703981			-£281.35		£15,115.64
					Total	**-£1,843.23**		

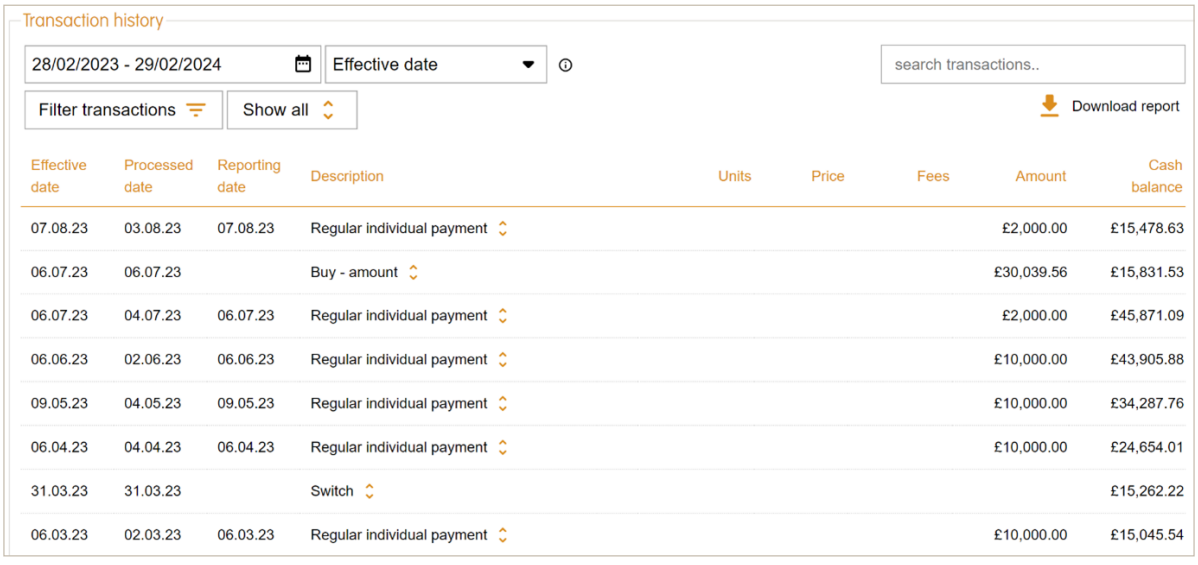
If transactions are filtered by the search box for a given time period and the date range is then changed, it will continue to filter based on the search i.e. it won't reset.

> The total row will be activated if a transaction type is selected from the dropdown. This feature is handy if you're looking for a quick total for one transaction type. However, if you're looking for a grouped transaction total, the filter transactions panel is best.

8.0 Collapsed and expanded views

8.1 Collapsed transactions

As a default, the transaction screen has been set to collapsed, as shown below. This lets you view your client's transactions at a glance.



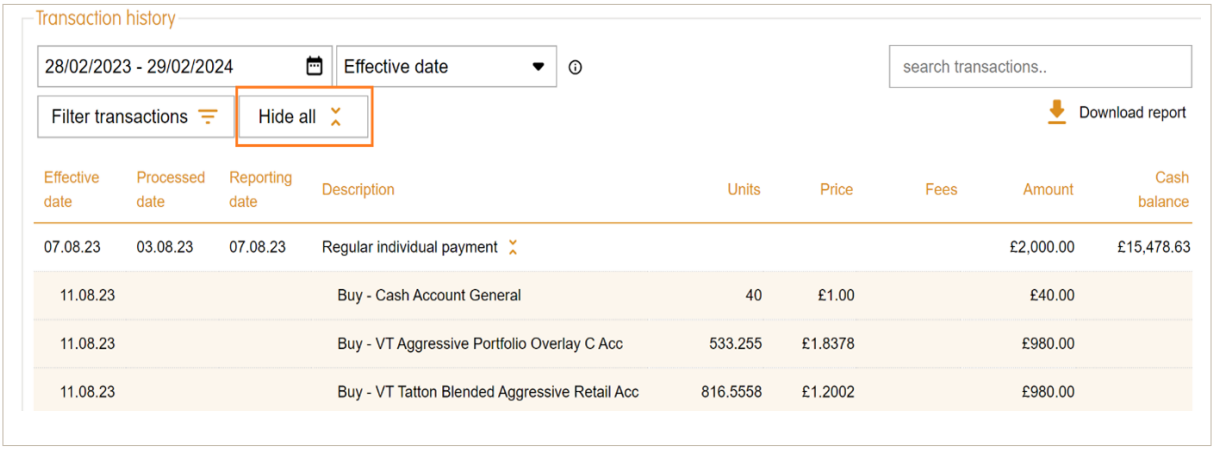
Effective date	Processed date	Reporting date	Description	Units	Price	Fees	Amount	Cash balance
07.08.23	03.08.23	07.08.23	Regular individual payment				£2,000.00	£15,478.63
06.07.23	06.07.23		Buy - amount				£30,039.56	£15,831.53
06.07.23	04.07.23	06.07.23	Regular individual payment				£2,000.00	£45,871.09
06.06.23	02.06.23	06.06.23	Regular individual payment				£10,000.00	£43,905.88
09.05.23	04.05.23	09.05.23	Regular individual payment				£10,000.00	£34,287.76
06.04.23	04.04.23	06.04.23	Regular individual payment				£10,000.00	£24,654.01
31.03.23	31.03.23		Switch					£15,262.22
06.03.23	02.03.23	06.03.23	Regular individual payment				£10,000.00	£15,045.54

8.2 Expanded transactions

If you'd like to view all transactions, you can use the expand option by selecting, 'Show all'.

Press the button to expand the individual transaction type.

Selecting the 'Hide all' button will revert to the collapsed transaction screen.



Effective date	Processed date	Reporting date	Description	Units	Price	Fees	Amount	Cash balance
07.08.23	03.08.23	07.08.23	Regular individual payment				£2,000.00	£15,478.63
11.08.23			Buy - Cash Account General	40	£1.00		£40.00	
11.08.23			Buy - VT Aggressive Portfolio Overlay C Acc	533.255	£1.8378		£980.00	
11.08.23			Buy - VT Tatton Blended Aggressive Retail Acc	816.5558	£1.2002		£980.00	

9.0 Expected cash settlement

Transactions that are italicised are still in progress. By expanding transactions you can identify the trades that are ongoing.

- Awaiting order – this is when a trade has been placed but an order hasn't yet been sent to the fund manager.
- Awaiting confirmation – an order has been sent and we're waiting for confirmation from the fund manager.
- Awaiting settlement – the price has been confirmed and we're waiting to receive cash from the fund manager. Both the units and price fields will be will be blank until the trade moves to 'awaiting settlement'.

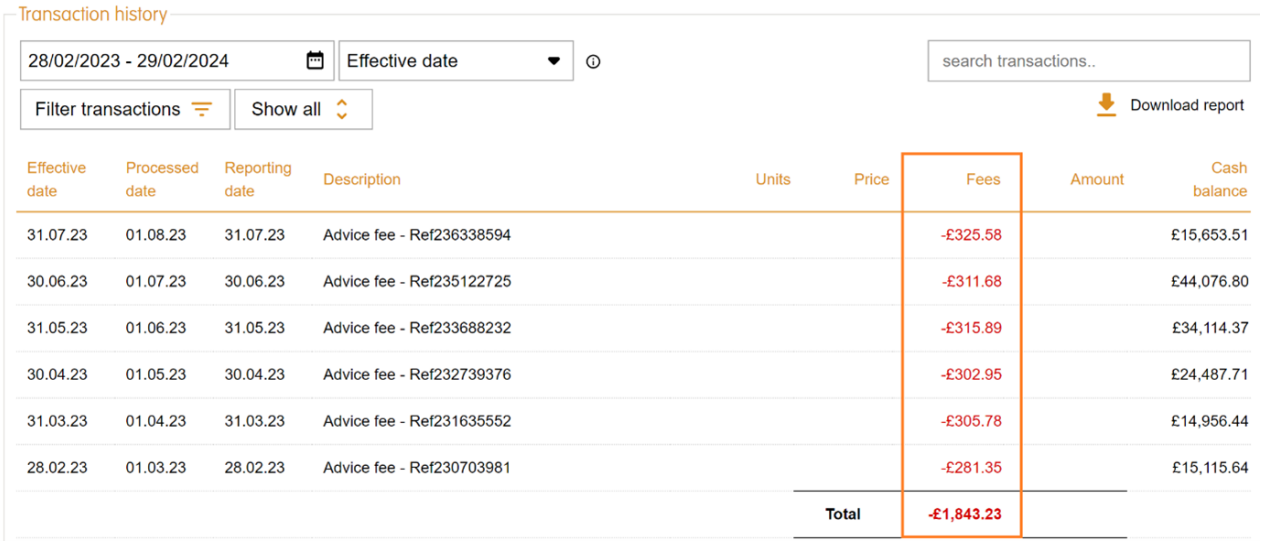


Effective date	Processed date	Reporting date	Description	Units	Price	Fees	Amount	Cash balance
11.03.24	*13.04.24*		*Rebalance*					*£2,376.23*
11.03.24			*Rebalance out - Artemis US Select Fund I Acc GBP (Awaiting confirmation - exp. 17.04.24)*				*-£46.60*	
11.03.24			Rebalance out - BNY Mellon Efficient Glbl High Yld Beta W Hdgd Acc	-8.052	£0.9911		-£7.98	
11.03.24			Rebalance out - ES AllianceBernstein Concentrated US Equity I Acc	-28.5605	£1.563		-£44.64	
11.03.24			Rebalance out - Fidelity Index Japan Fund P Acc	-11.57	£1.9495		-£22.55	
11.03.24			Rebalance out - GS Emerging Markets CORE Equity R Close GBP	-3.359	£14.64		-£49.17	
11.03.24			Rebalance out - HSBC American Index C Acc	-9.58	£9.749		-£93.44	
11.03.24			Rebalance out - Invesco UK Enhanced Index (UK) Z Acc	-7.7	£2.9254		-£22.53	
11.03.24			Rebalance out - iShares North American Equity Index (UK) D Acc	-1.04	£6.23		-£6.48	

The expected cash settlement date will display after the trades move to 'awaiting confirmation' and 'awaiting settlement'.

10.0 Fees

All fees are displayed in the 'fees' column. Where a fee has been taken as part of a transaction such as initial fees or trading fees, these will be shown as line items of the transactions.

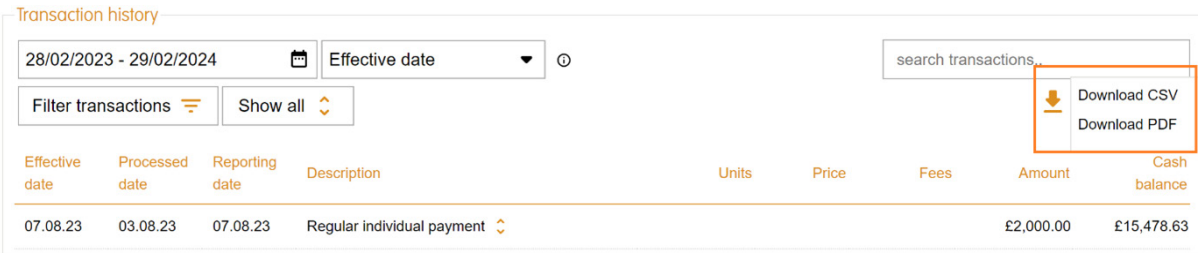


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31.03.23	01.04.23	31.03.23	Advice fee - Ref231635552			-£305.78		£14,956.44
28.02.23	01.03.23	28.02.23	Advice fee - Ref230703981			-£281.35		£15,115.64
					Total	**-£1,843.23**		

This feature also separates any initial offshore bond fees on the client's account so that you only see advice fees paid. This is done by filtering separately via the 'product fees' filter where required.

11.0 Download to csv file

You can download your displayed data from the transaction table into a csv or PDF file.



Effective date	Processed date	Reporting date	Description	Units	Price	Fees	Amount	Cash balance
07.08.23	03.08.23	07.08.23	Regular individual payment				£2,000.00	£15,478.63

If this has been filtered in any way, the csv file will show only the filtered data.

Likewise, if in collapsed view, only that data will be downloaded to the csv file.

To view the complete picture, select 'show all' before downloading.

12.0 Further support

If you have any questions on transactions, or any aspect of client servicing please contact your client relations manager.

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0131 226 9535, or via the Relay UK service on 18001 0131 226 9535.

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