For advisers

Our new platform

nucleus platform

How to process an ISA new business application

5 minute read

How to process an ISA new business 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 an ISA new business application

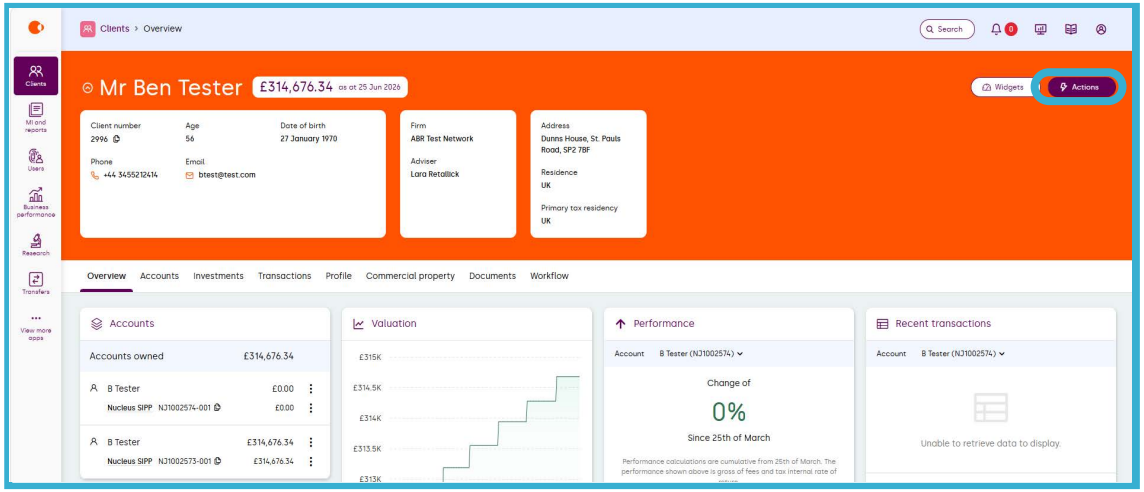
This guide is demonstrated using an adviser user with master user role permissions. If you have different user role permissions, some functionality may not be available to you.

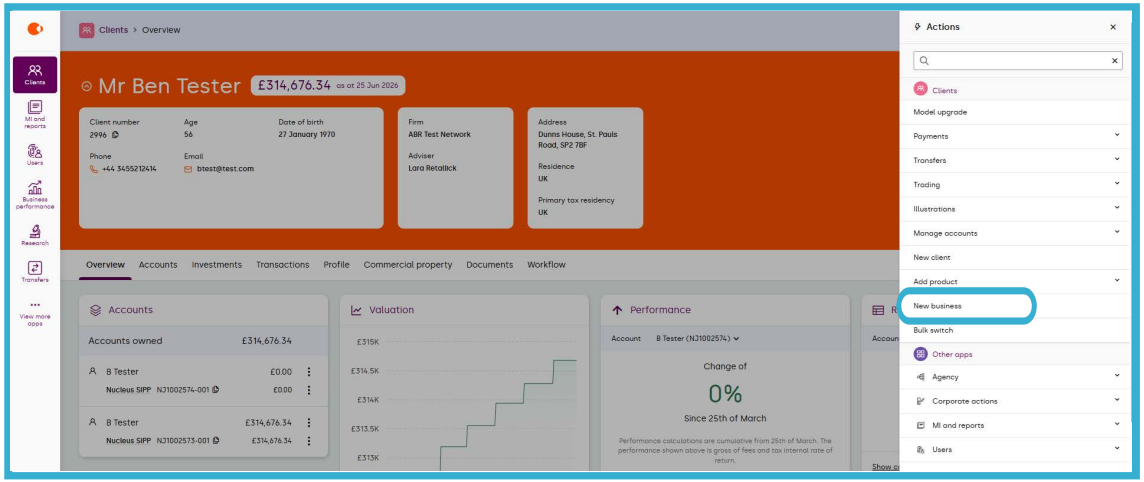
To start an ISA new business application you need to create a client, or find an existing client. Please refer to the respective guides on our Website.

Once you've created or located your client, you can refer to this guide to proceed with the ISA new business application.

From the client's home page, select the '**Actions**' button.

A list of actions will appear. Select '**New business**'.



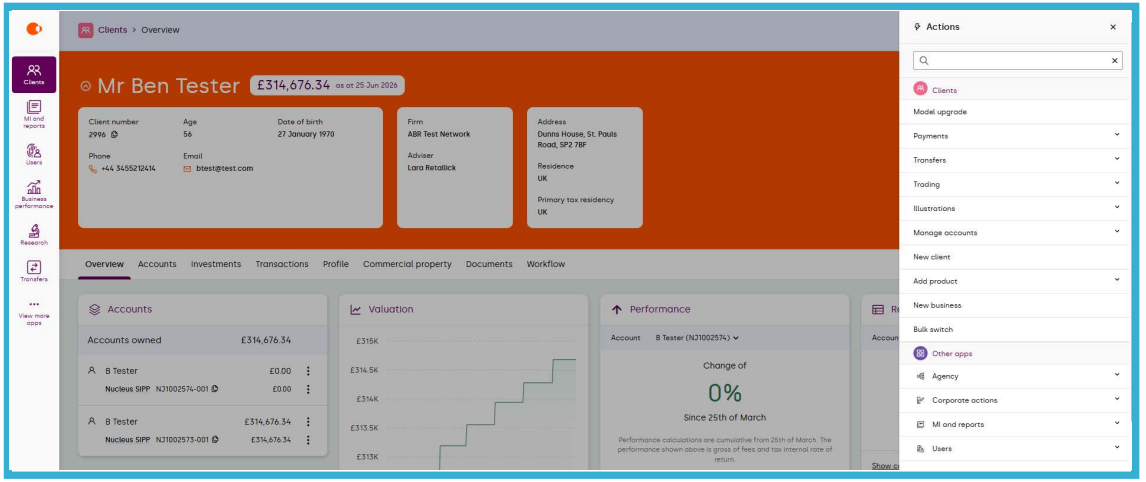


Key message

You can save and exit the application if required.

The information from each fully completed page will be saved.

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



Full client details

The assigned adviser can be changed by selecting from the drop-down list.

New business applications can only be accepted on an advised basis. Confirm advice has been provided by selecting '**Yes**'.

Confirm if your client requires access to the portal.

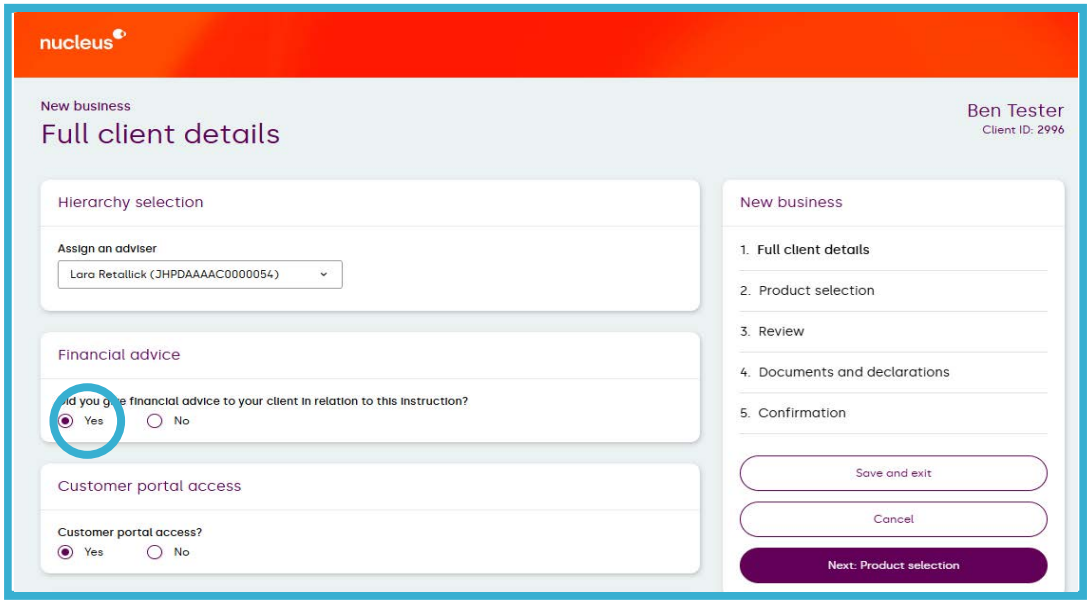
Key message

If **'Yes'** is selected for portal access, the client receives an email invitation to register to the portal and accept our terms. The email is valid for five days.

If **'No'** is selected, all communication will be sent by post.

Customer portal access is needed if your client wants to go paperless. It also lets them make additional contributions and investments, and update their contact details.

For more information, please refer to the Customer portal permissions helpsheet.



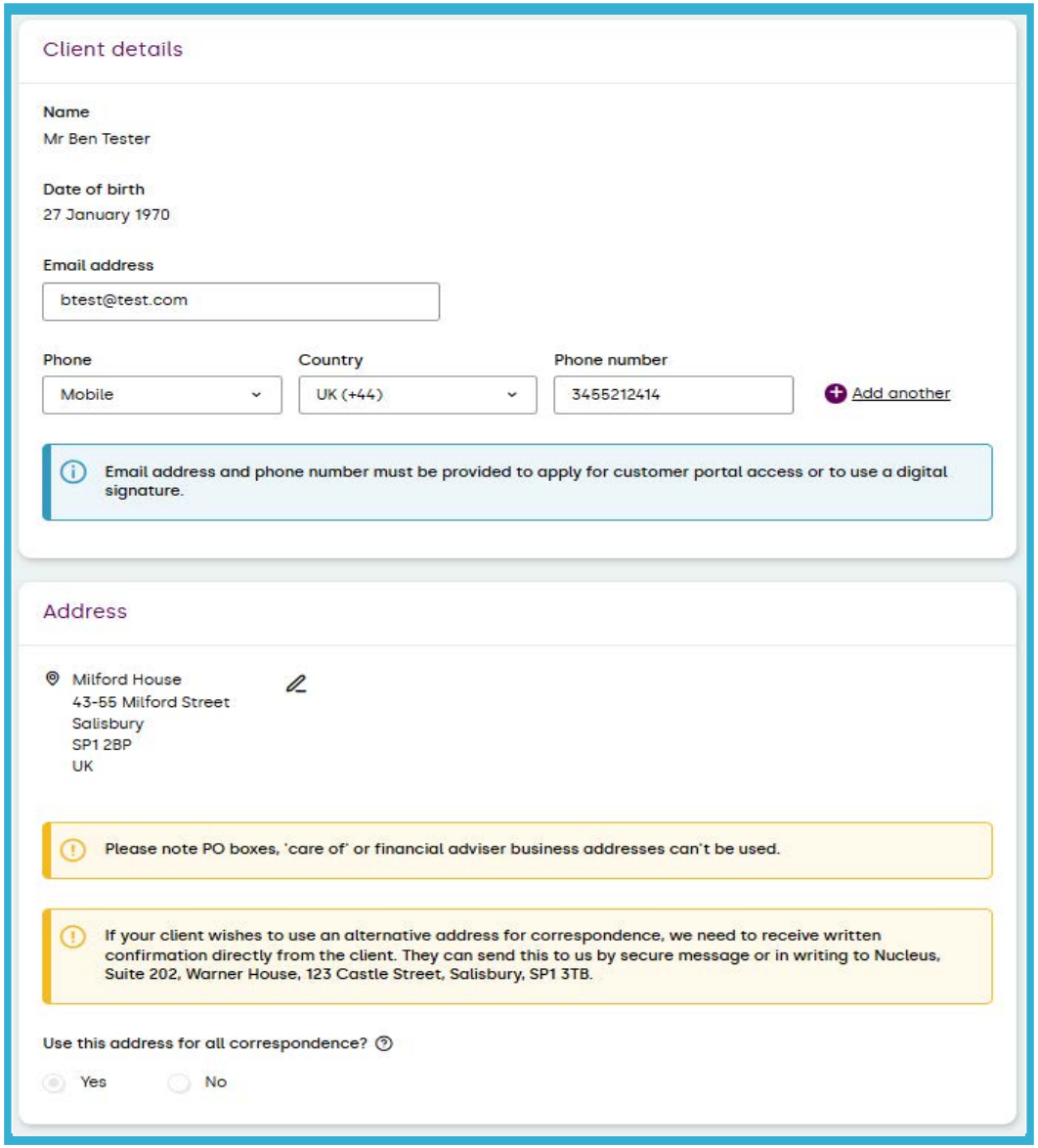
Enter your client's contact details into the required fields.

Key messages

The client's contact details are optional unless they'd prefer to receive postal correspondence. Digital signatures and paperless correspondence require an email address.

The client's address can be amended once chosen by selecting the pencil icon beside it.

Enter your client's address or postcode into the search bar and select the correct address. If it can't be found, select 'enter an address manually' and complete the address details.



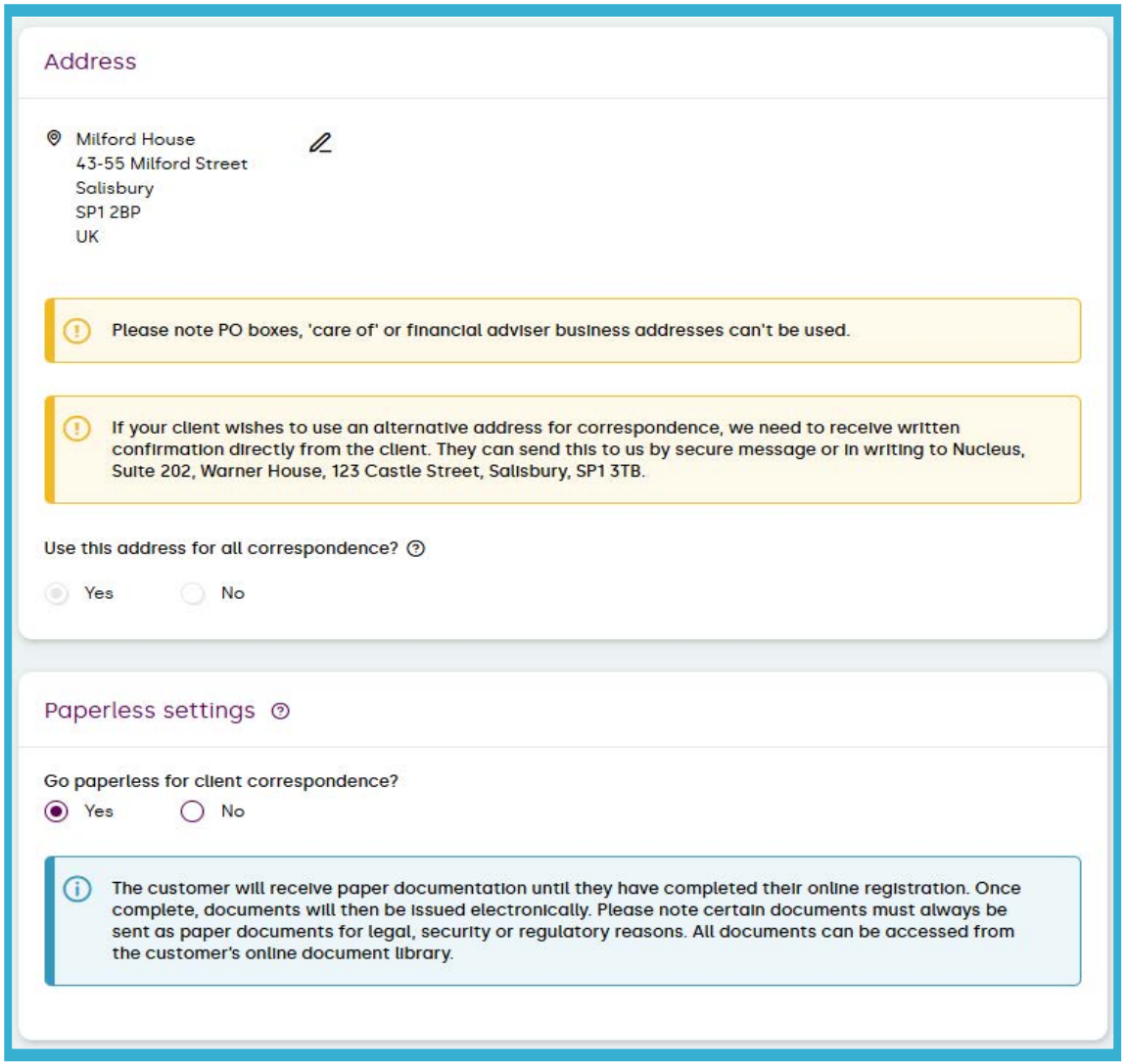
If the client requires an alternative correspondence address please contact us. Alternatively, the client can amend this through the customer portal.

Confirm whether your client would like to receive paperless correspondence, through the customer portal.

Going paperless offers benefits such as enhanced accessibility and better visibility for your clients, often resulting in faster turnaround times for signing documents.

Key messages

To receive paperless correspondence, your client needs access to the customer portal. Until they log in and accept the terms, all correspondence will be sent by post. The correspondence preferences can be changed at any time, but some documents may still be sent by post for regulatory/ security reasons. For more information, please see the Customer portal permissions helpsheet.



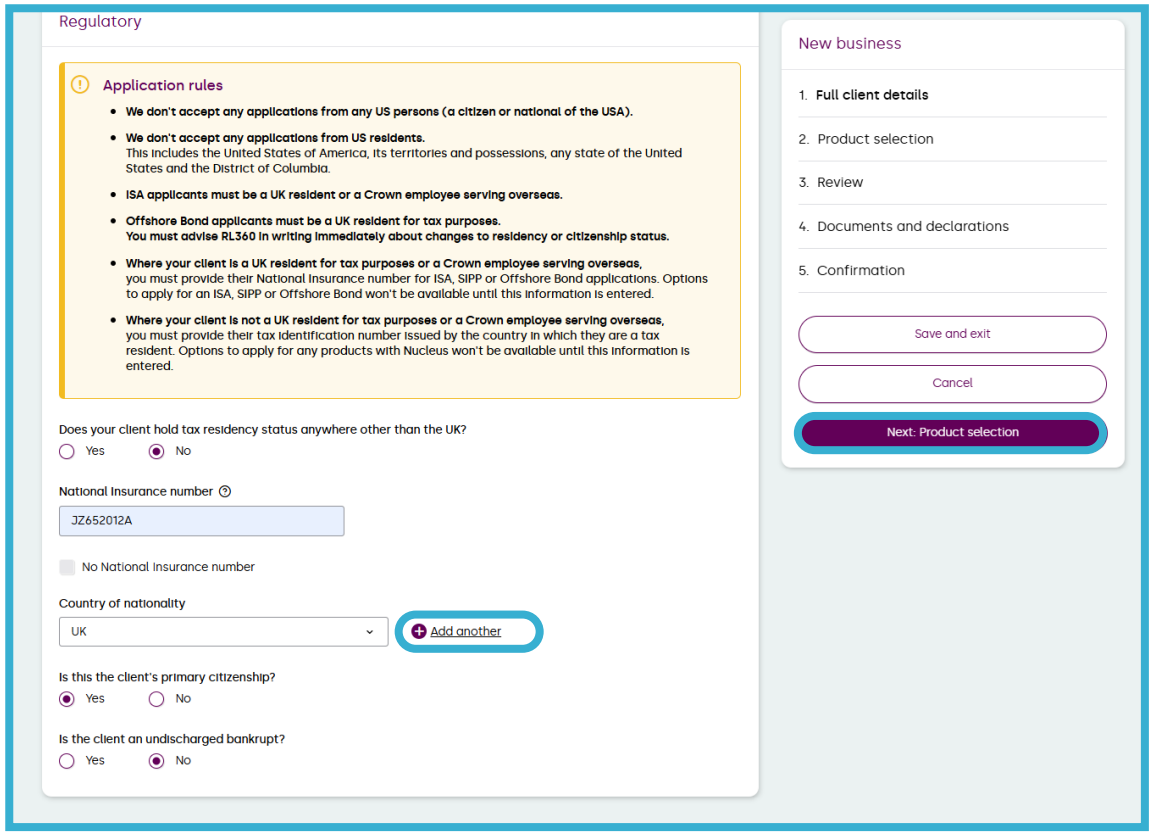
All ISA applicants must be UK residents, or a Crown employee serving overseas. If this doesn't apply, or the client doesn't have a National Insurance number, please provide their tax identification number issued by the country they're a tax resident of.

Enter all your client's regulatory and residency information.

If your client has dual citizenship select '**Add another**'.

We can't accept undischarged bankrupt clients.

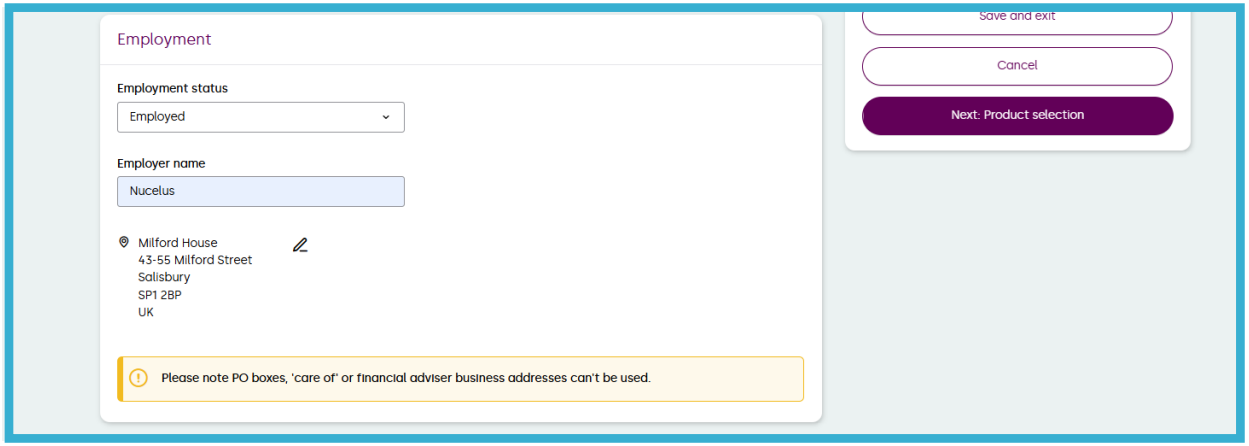
Once you're happy with the client details, select '**Next: Product selection**'



Select your client's employment status from the drop-down list.

For all employed, and self-employed clients, enter employer details including company name and address.

Once you're happy with the details select '**Next: Product selection**'.



Product selection

Confirm if you would like to give the account a name.

Key message

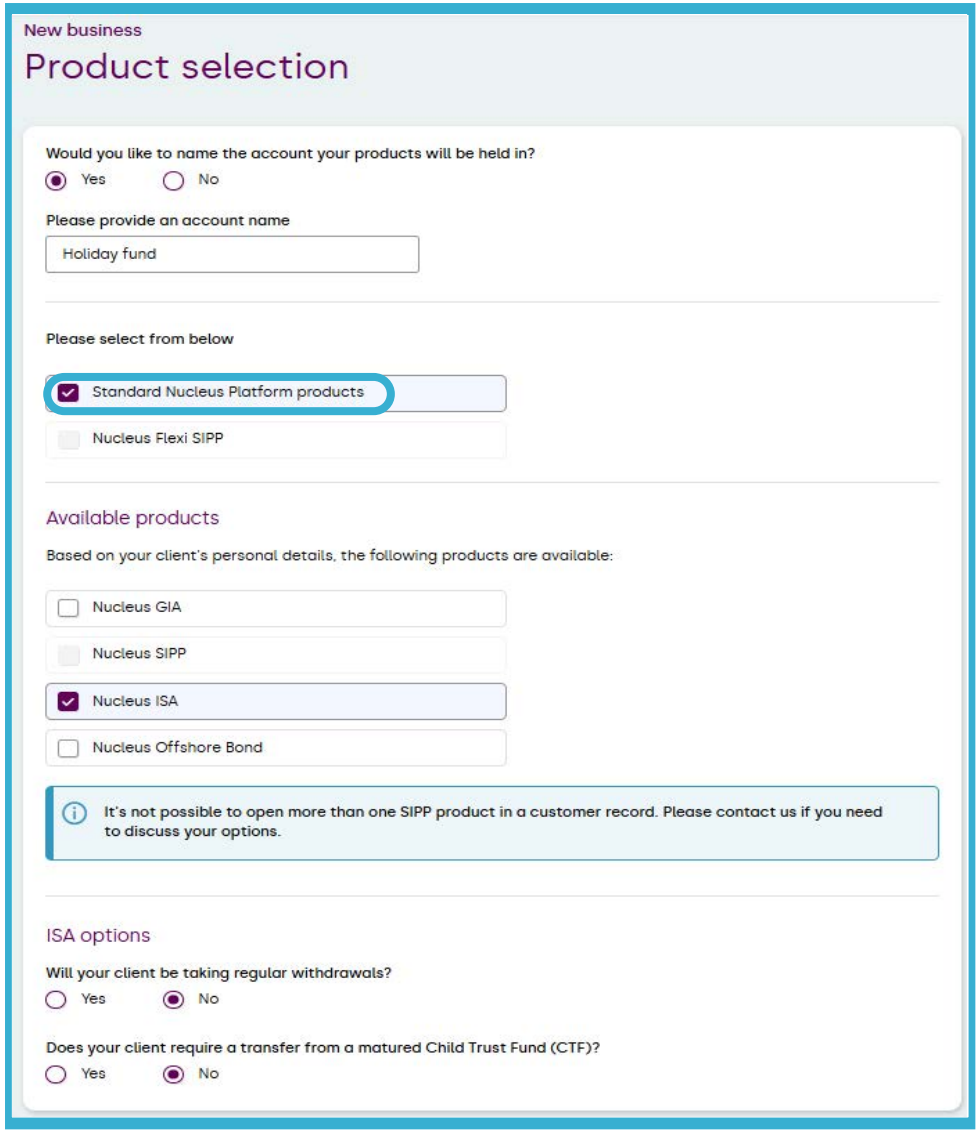
No special characters can be included in the account name.

Naming the account will make it easier for you and your client to distinguish between the accounts on their homepage. This name is visible to your client in the customer portal.

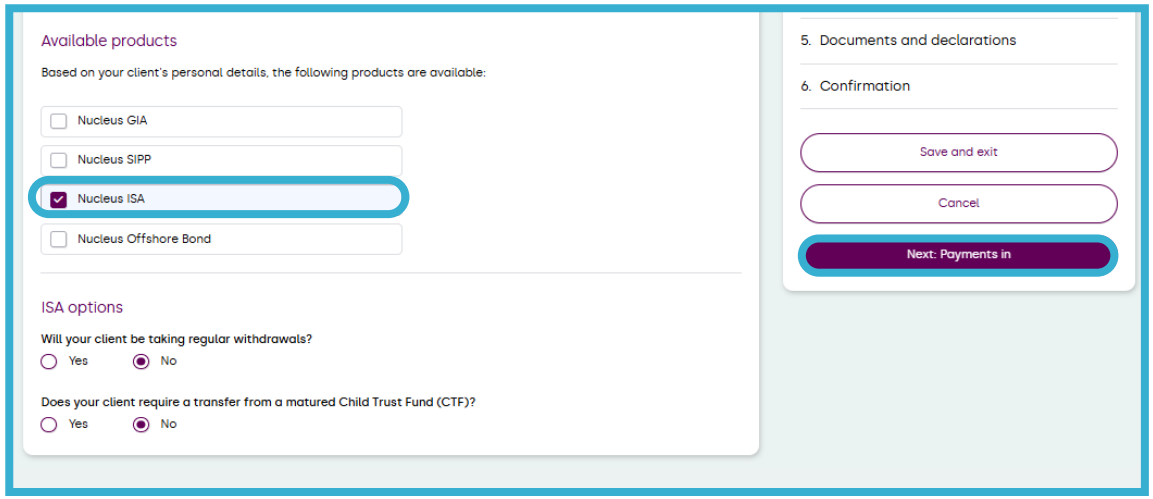
Select '**Standard Nucleus Platform products**'.

Key message

The adviser firm the client is associated with determines the products available for selection.



Select '**Nucleus ISA**'.



Key message

You can select multiple products from the available list to include in this application.

Confirm all ISA options details.

If your client will be taking regular withdrawals, withdrawal information and bank account details will be required for this application.

Matured child trust fund transfers must be completed by paper application. Forms can be found on the literature app.
If you require support, please contact our Customer Service Centre.

Once you're happy with your account selections, select '**Next: payments in**'.

Payments in

Select '**Yes**' or '**No**' for each payment type.

Key message

You can select multiple payment methods in one application.

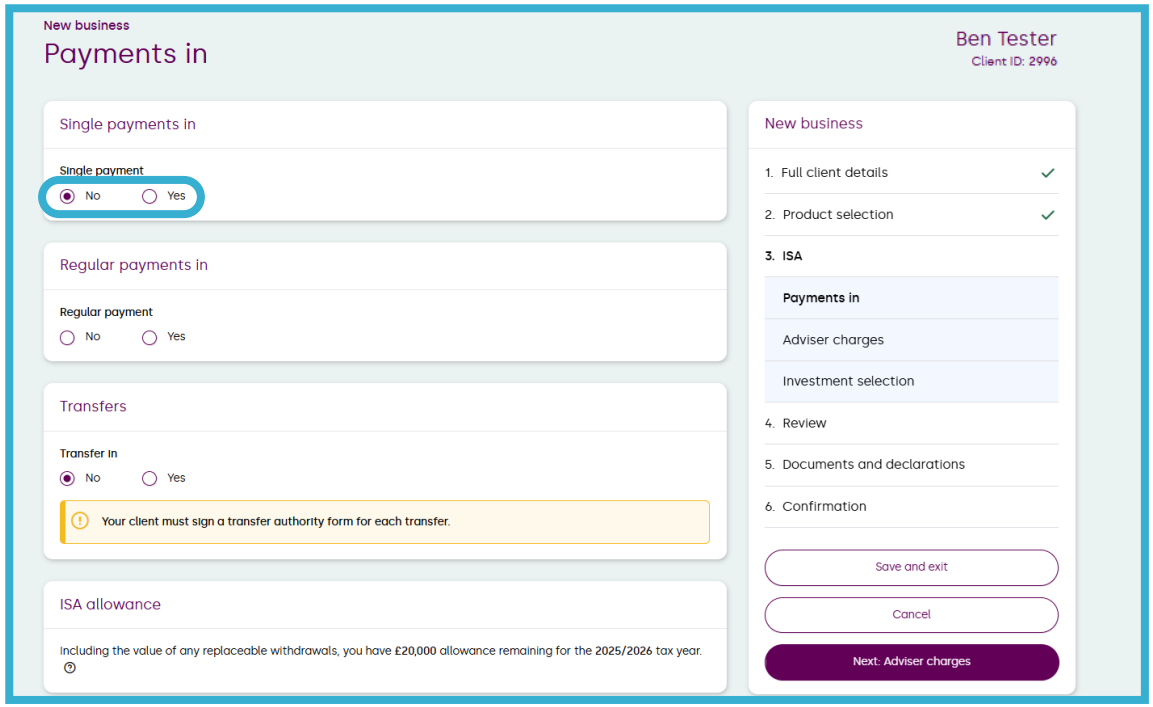
Single payments

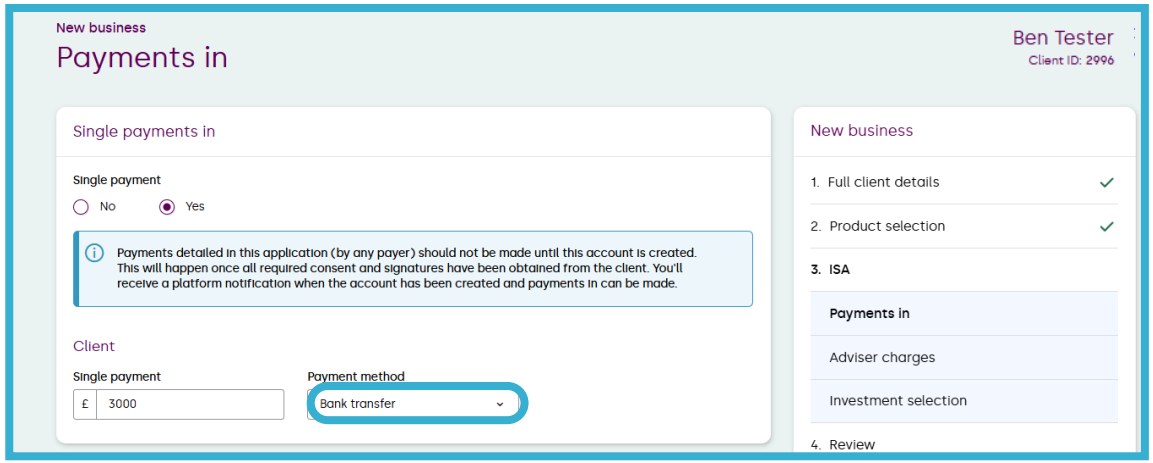
Single payments must be sent by bank transfer using the displayed bank details, also accessible on our website.

Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.

Enter single payment details.

The payment method will be automatically selected to '**bank transfer**'.





Regular payments

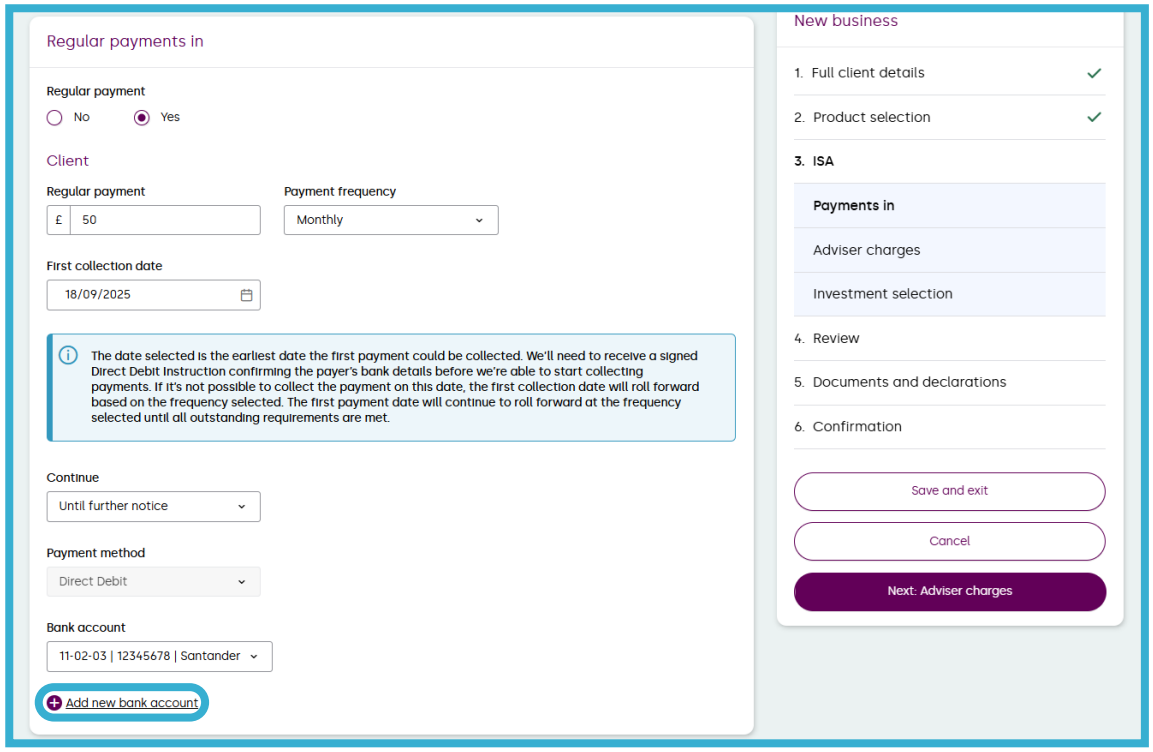
Enter the regular payment amount, payment frequency, first collection date and the duration.

Key message

The first collection date can be any date from 1 – 28 of the month. There's a minimum of ten working days required to set up the Direct Debit instruction.

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

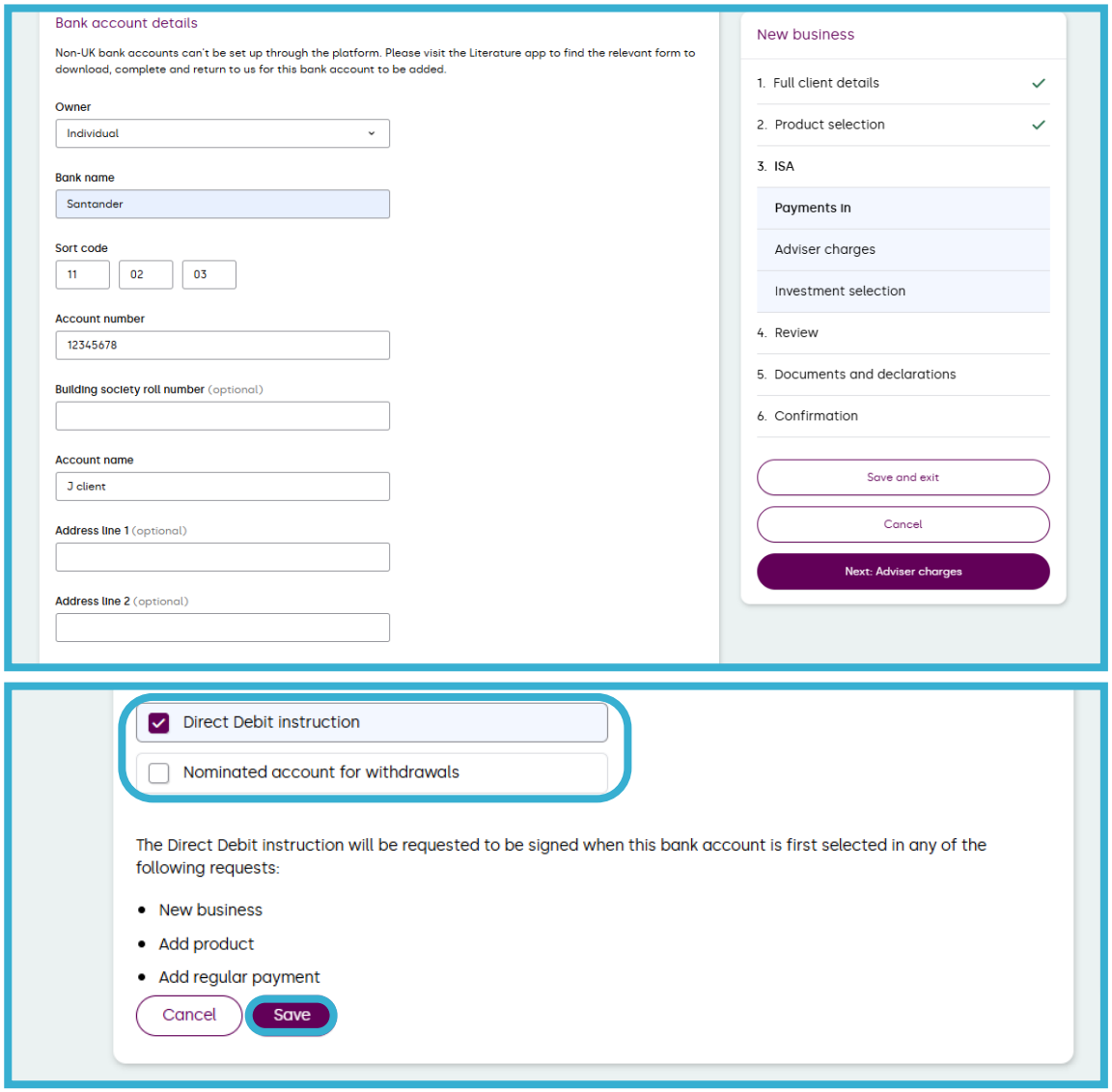
Select the bank account from the drop-down list, or select '**Add new bank account**'.



Complete your client's bank details.

Confirm if the bank account is for '**Direct Debit instruction**' and a '**Nominated account for withdrawals**'.

Select '**Save**' to submit the bank details.



Transfers

Select '**Yes**'.

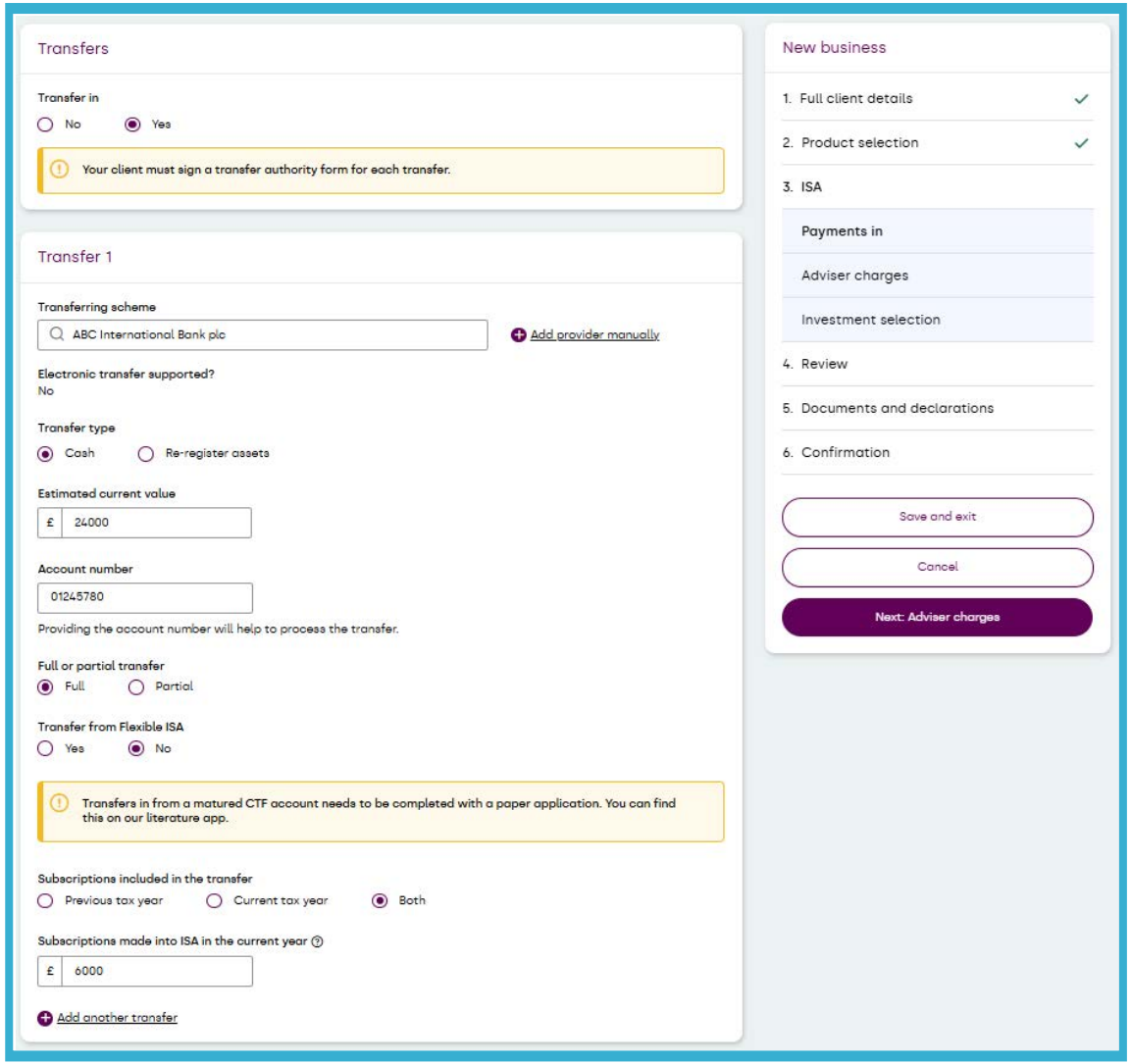
Enter the ceding provider's name into the search bar and select the provider from the search list.

Key message

If you're unable to locate the ceding provider, you can add the details manually by selecting '**Add provider manually**'.

Cash transfer payments

Confirm whether this is a cash or an in-specie transfer. Enter all the transfer details.

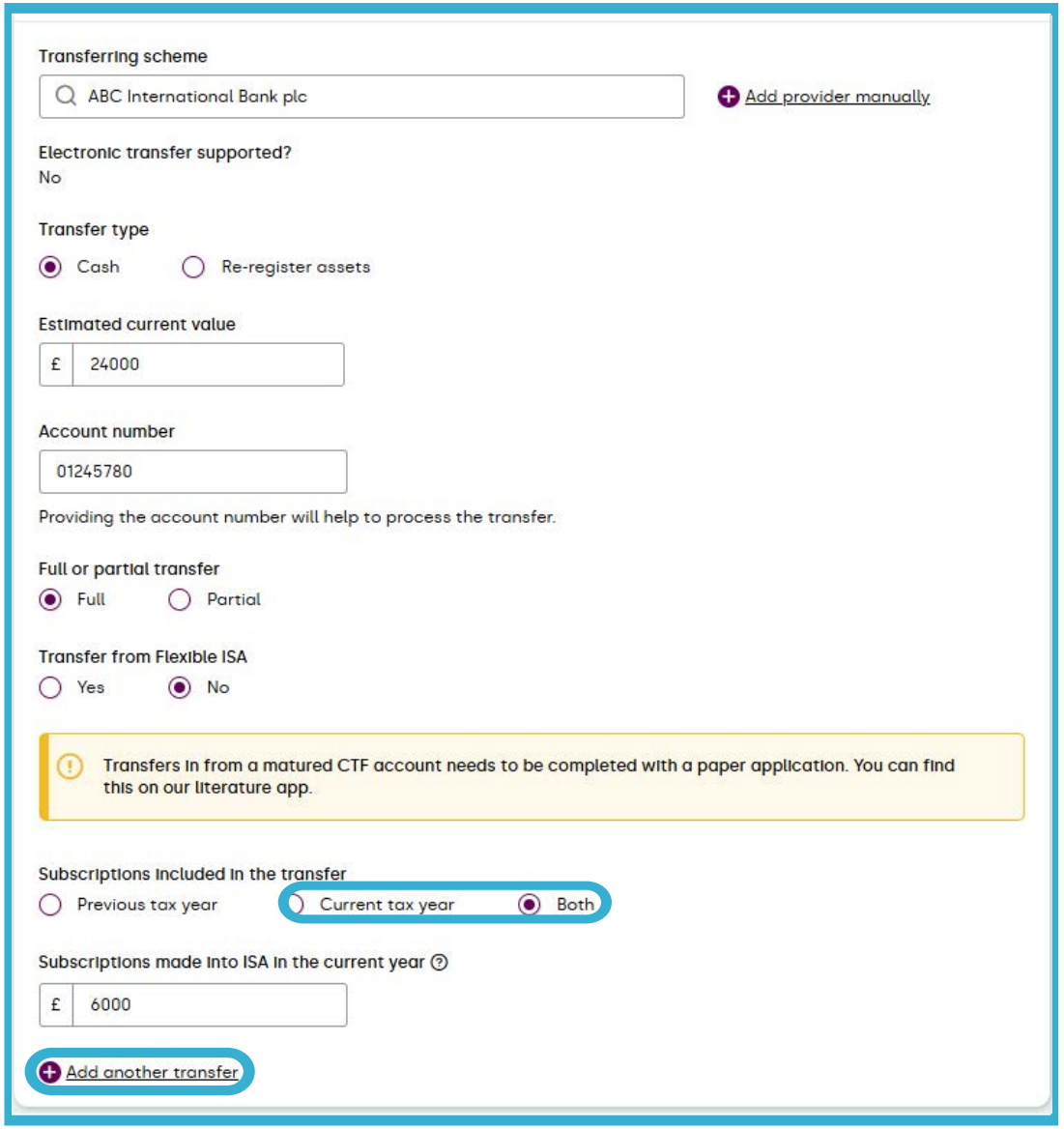


Matured child trust fund transfers must be completed by paper application. Forms can be found on the literature app.

If you require support, please contact our Customer Service Centre.

Confirm the subscriptions made into the ISA for the current tax year, if you've selected '**Current tax year**' or '**Both**'.

If there are multiple transfers, select '**Add another transfer**'.



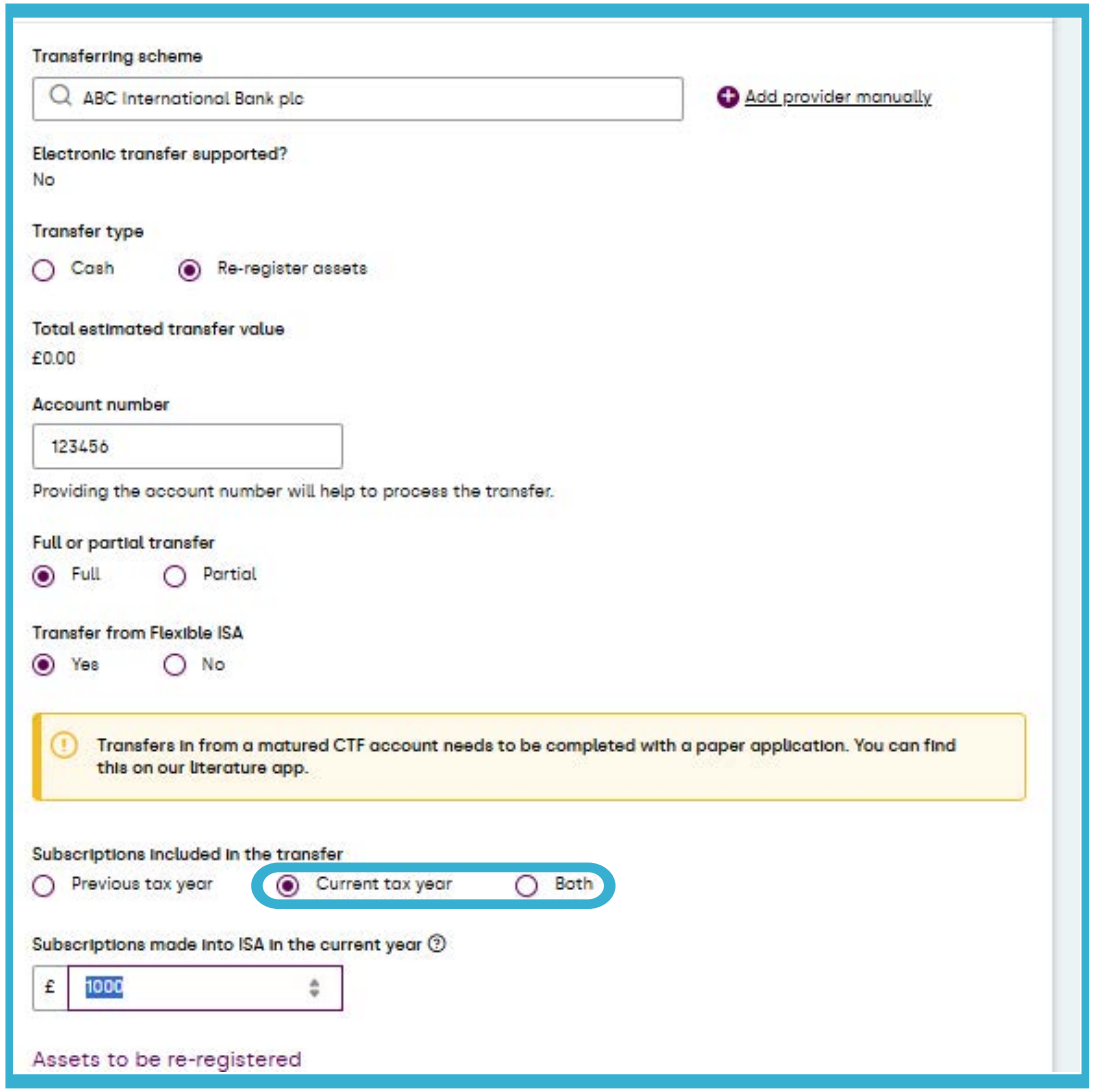
Re-registered assets

Enter all transfer details.

> Transfers from a matured child trust fund account must be instructed by a paper application form available on our website.
>
> If you require support, please contact our Customer Service Centre.

Confirm the ISA subscriptions that are included in the transfer.

Confirm the subscriptions made into the ISA for the current tax year, if you've selected '**Current tax year**' or '**Both**'.



Enter the assets to be re-registered into the search bar.

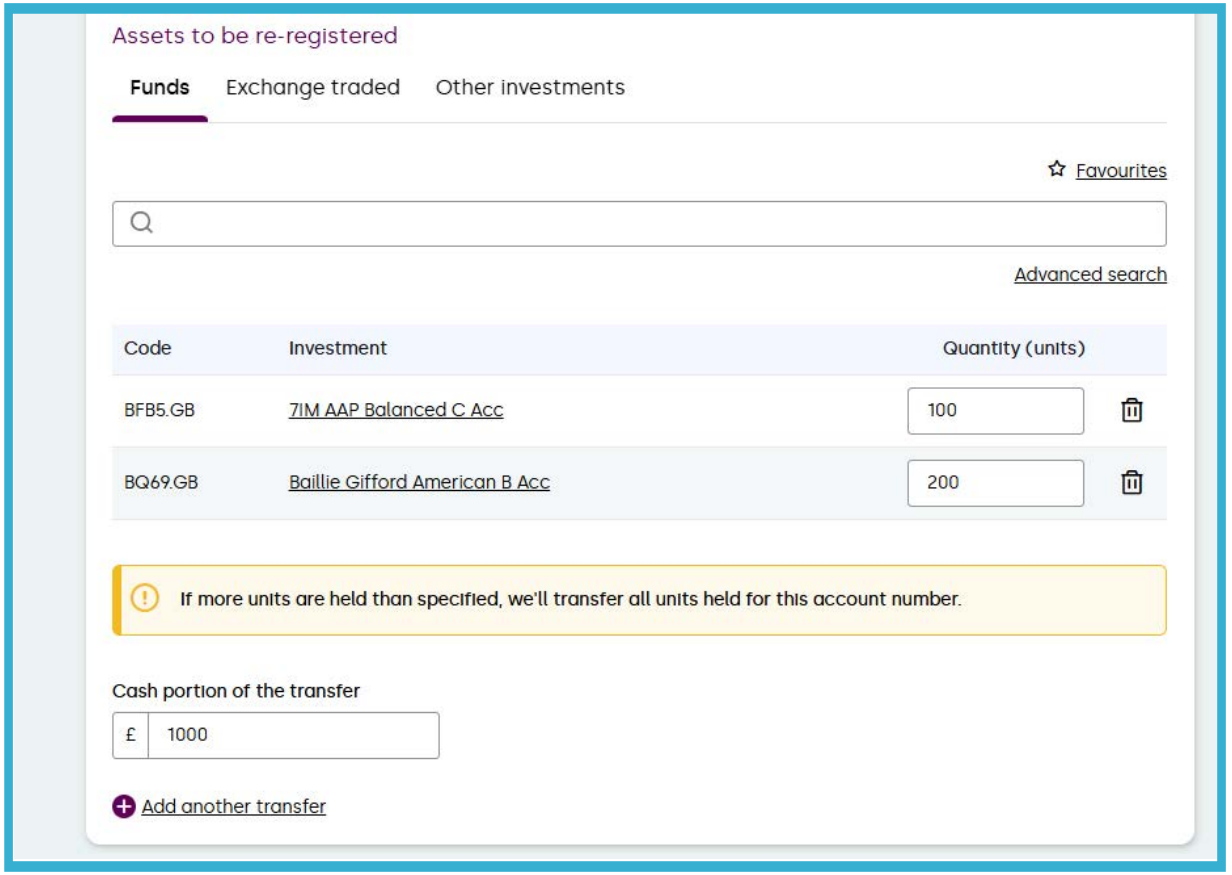
Enter the asset's units.

Key message

You can use the fund name, ISIN, SEDOL number to search for a fund. If any fund you require is suspended, please contact us.

Enter the cash portion value of the transfer.

If there are multiple transfers, select '**Add another transfer**'.

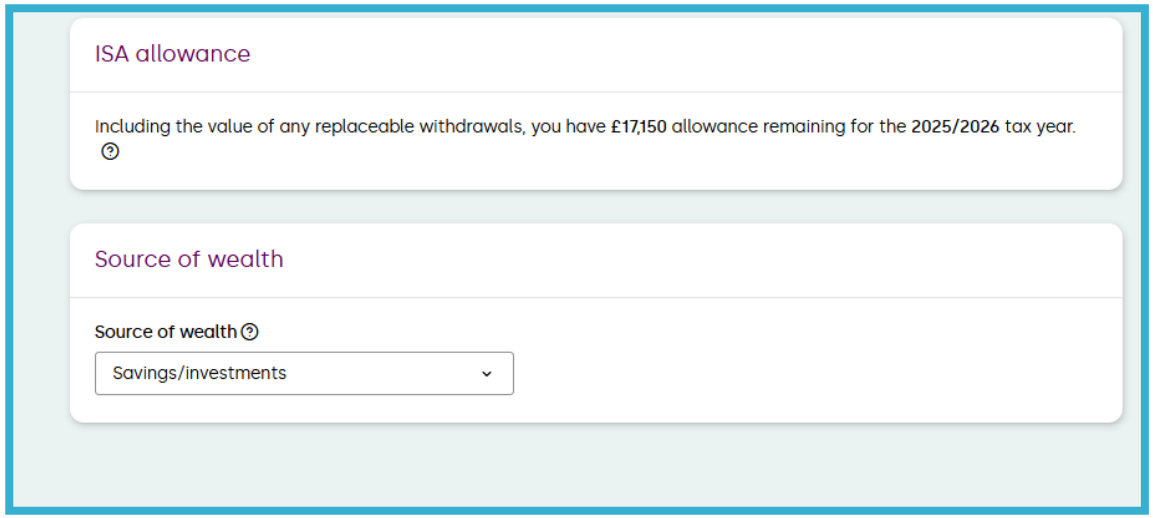


Key message

This section informs you of your clients remaining ISA allowance for the current tax year. The remaining allowance is calculated using the details entered on this page.

Confirm the **Source of wealth** from the dropdown list.

Once you're happy with your payment preferences, select '**Next: Adviser charges**'.



Adviser charges

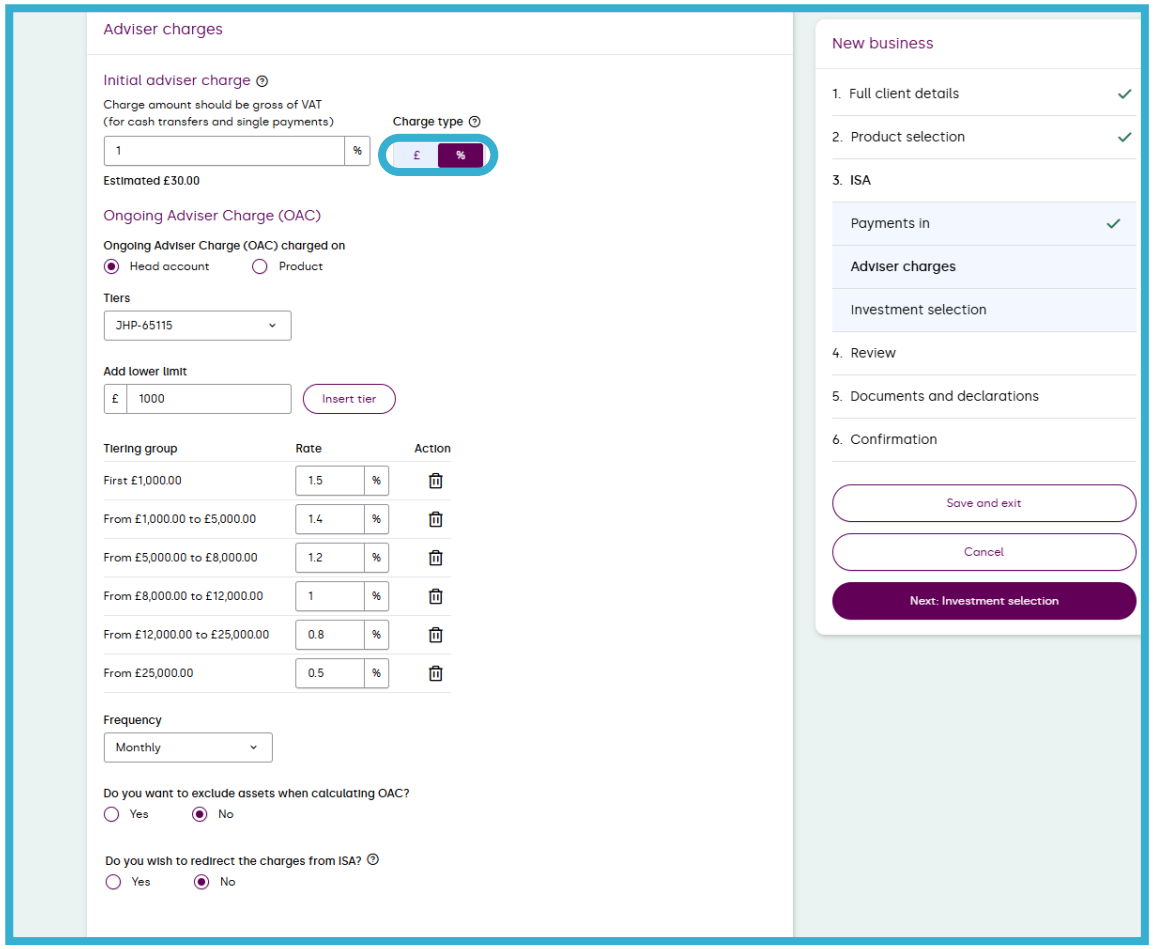
If you're applying for an Initial adviser charge, enter the amount and select '**£**' or '**%**'.

Confirm whether the Ongoing Adviser Charge (OAC) will be deducted from the head account or the product.

For more information about adviser charges at either head or product level, please refer to our adviser charges helpsheet.

Key message

Flat rates, and annual rates can only be applied to products. Head account ongoing adviser charges will require tiering.



Head account - Ongoing Adviser Charge (OAC)

If the Ongoing Adviser Charge will be paid from the head account by a tiered arrangement, select the tier from the **Tiers** dropdown list.

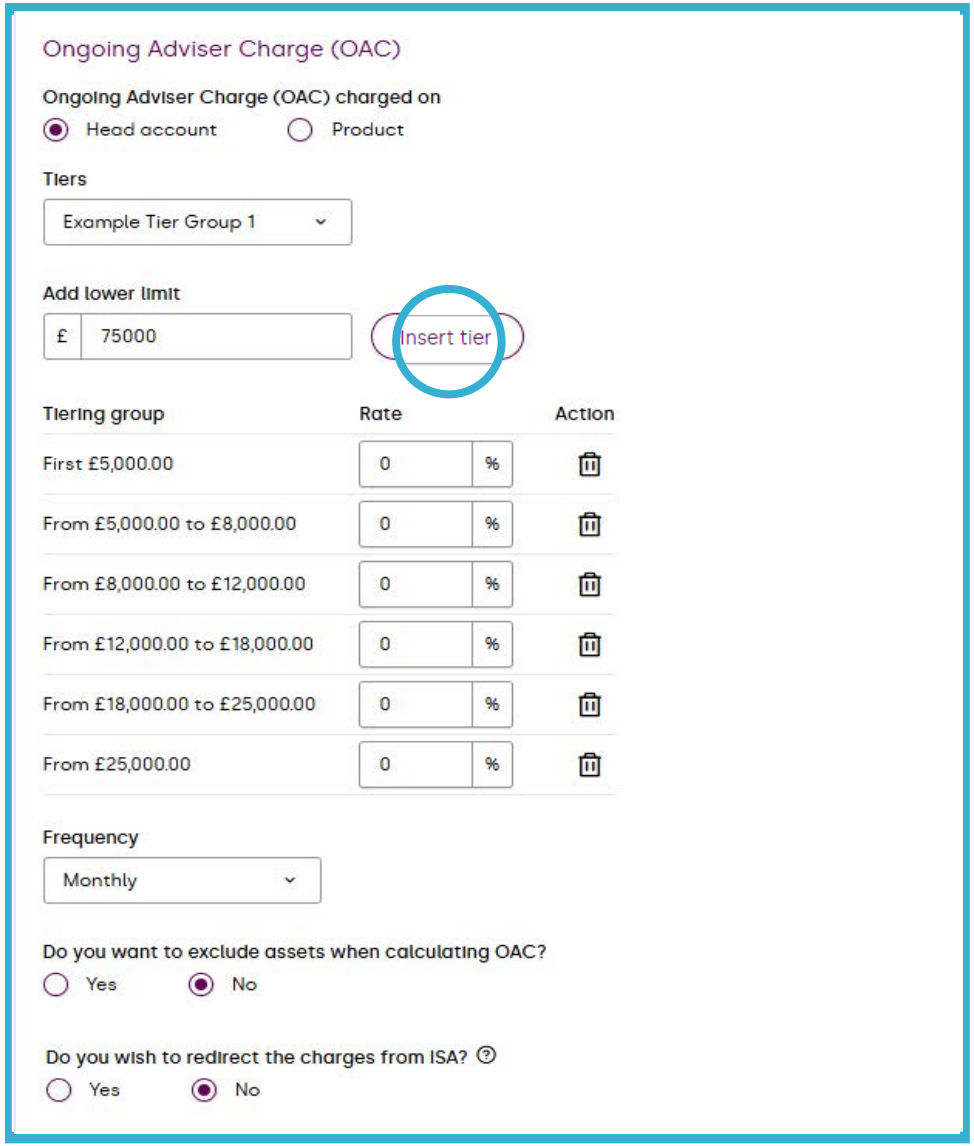
Enter the lower limit in **Add lower limit** and select '**Insert tier**'. Enter the first tiering group percentage rate.

Repeat the steps to add a lower limit amount and percentage rate for each tiering group, deleting the tiers not required.

Enter the charges **Frequency** from the dropdown list.

Confirm whether any assets should be excluded when calculating the ongoing adviser charge.

Confirm if the charges should be redirected from the ISA.



Product - Ongoing Adviser Charge (OAC)

Select '**£**' or '**%**'.

If the Ongoing Adviser Charge will be paid from the product, confirm if the charge is to be tiered.

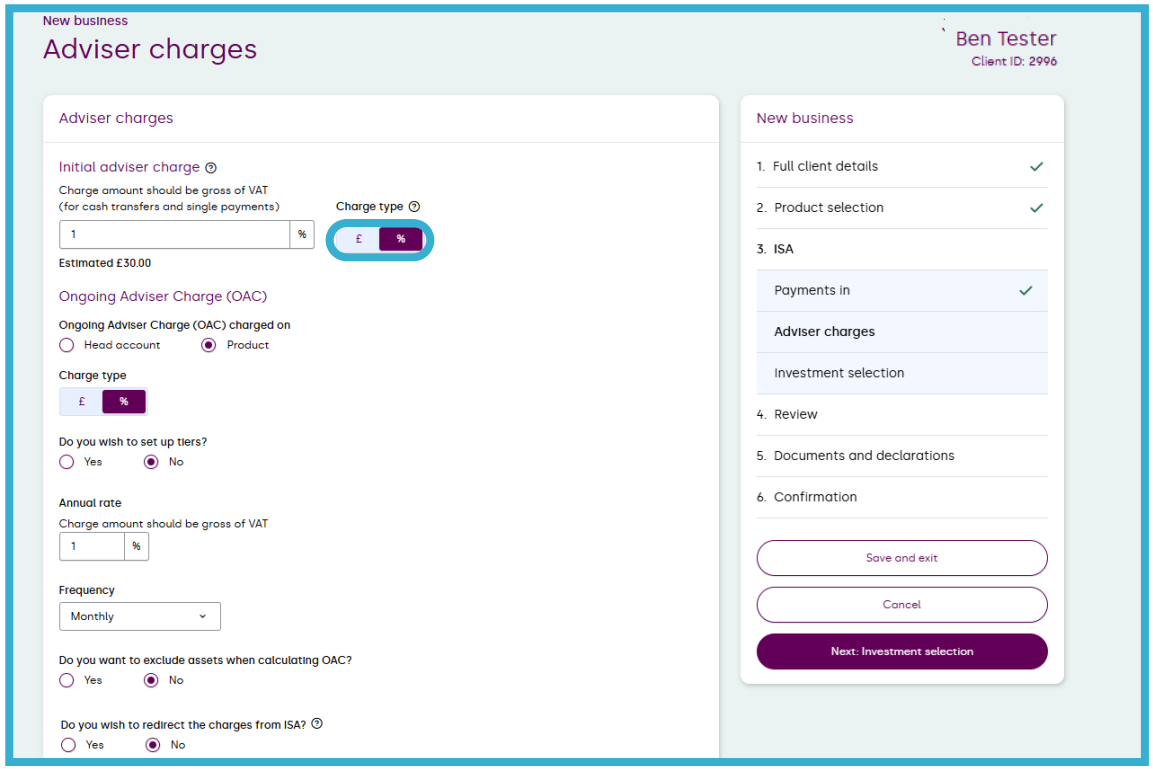
If not, enter the annual rate amount, and the frequency.

Key message

If there are no adviser charges to be deducted, enter '0' into the fields.

Confirm whether any assets should be excluded when calculating the OAC.

Confirm if the charges should be redirected from the ISA.



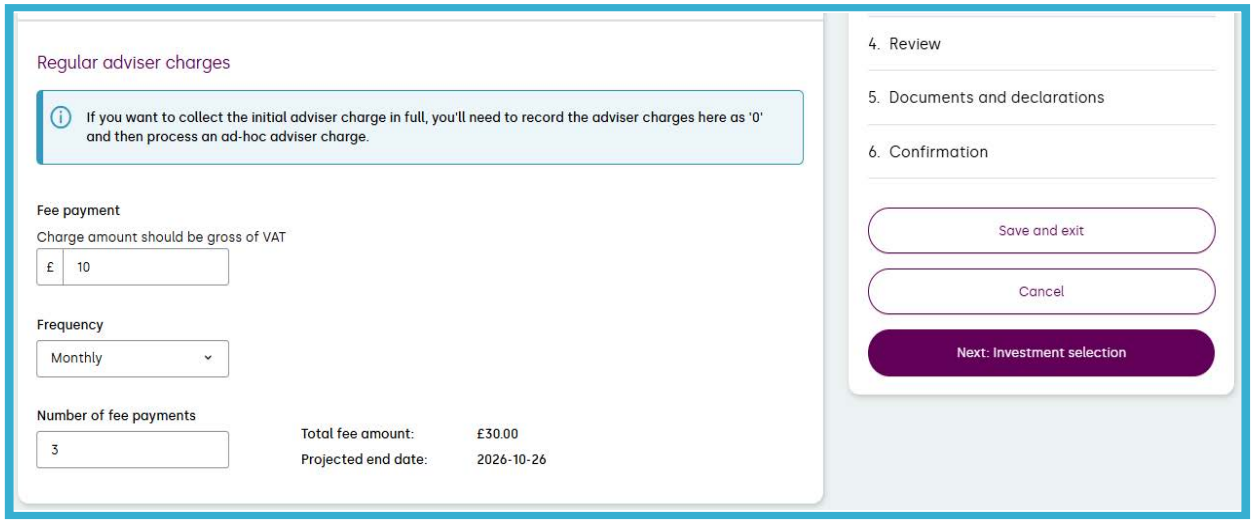
To limit the impact on the client's ISA allowance, you can redirect the adviser charge fees to your client's existing GIA.

Regular adviser charges

The regular adviser charge appears if a regular payment has been selected.

Enter the fee payment amount, frequency and the number of fee payments.

Once you're happy with your adviser charge preferences, select '**Next: Investment selection**'.



Investment selection

Select the investment type using the headings.

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. Select the investment from the search results.

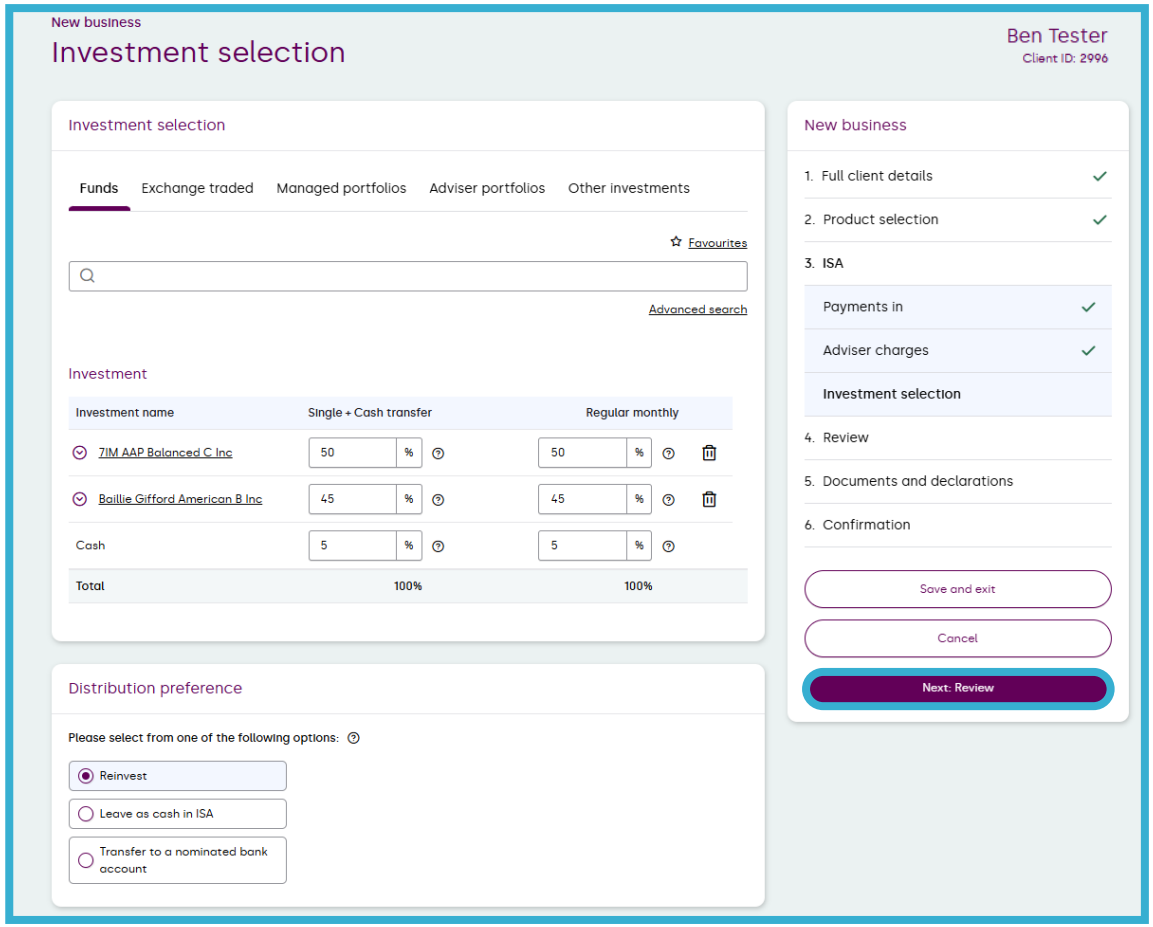
Enter a percentage for each investment choice, ensuring the totals equal 100%.

Key message

When multiple products are selected additional investment fields will appear. If there's an investment which is non-tradable for a product this will be shown as 0% and can't be amended.

Select a distribution preference.

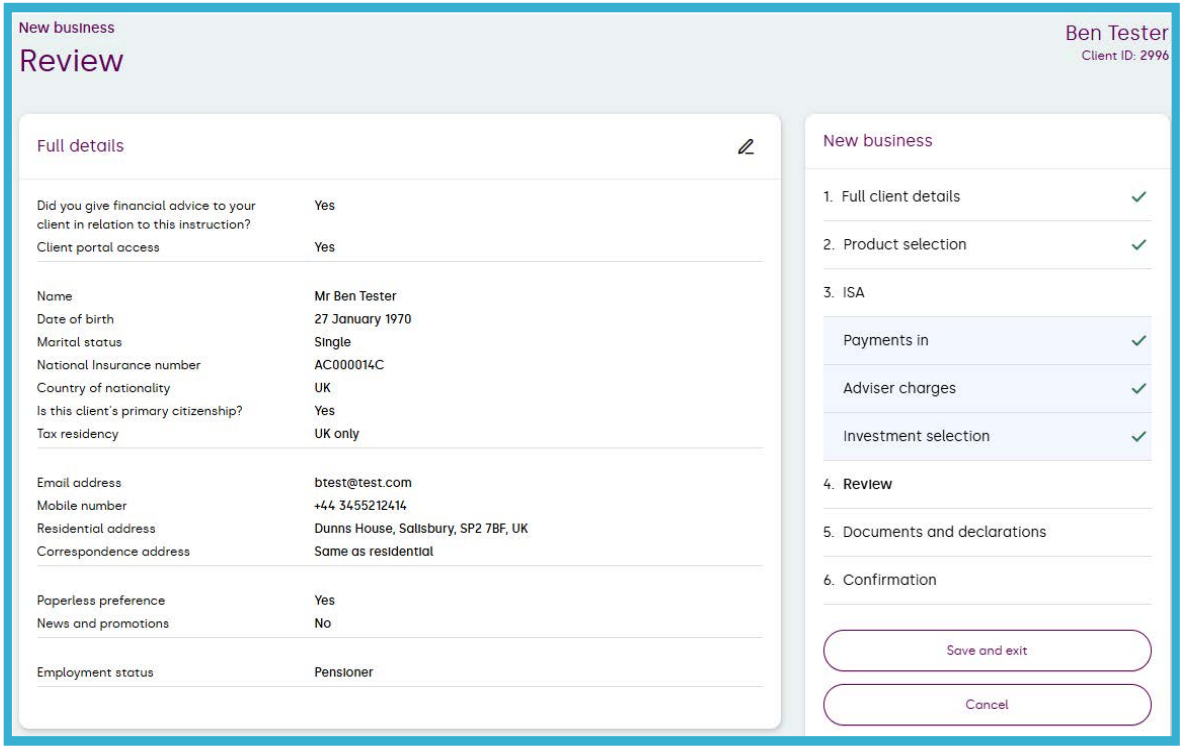
Once you're happy with your investment preferences, select '**Next: Review**'.



Review

Review the application details for accuracy. You can use the pencil icons to make any necessary changes.

Once you're happy with the accuracy of the application, select '**Next: Documents and Declarations**'.



Documents and declarations

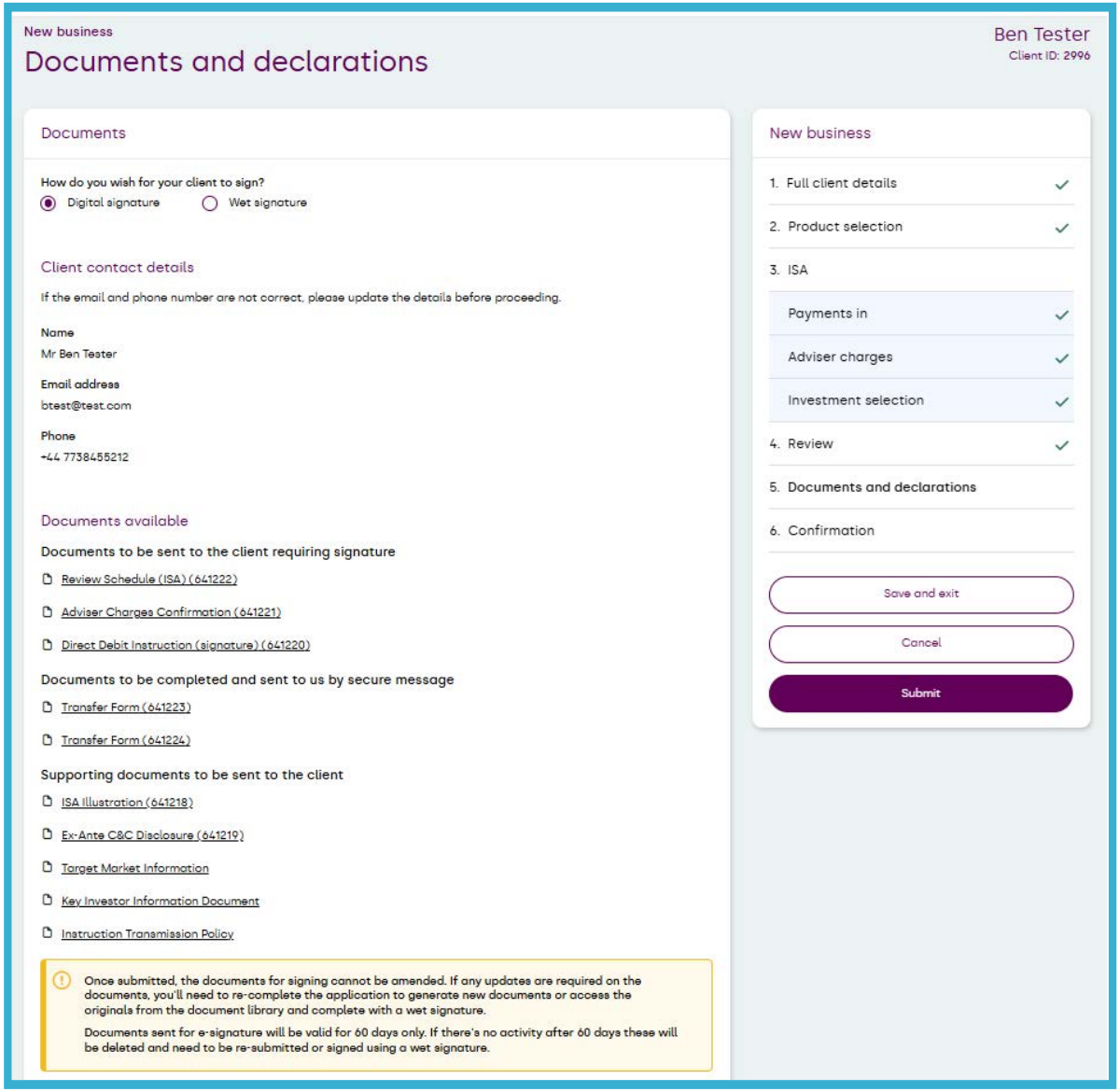
Choose a signature option for your client.

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.

You'll be notified when documents are sent to your client.

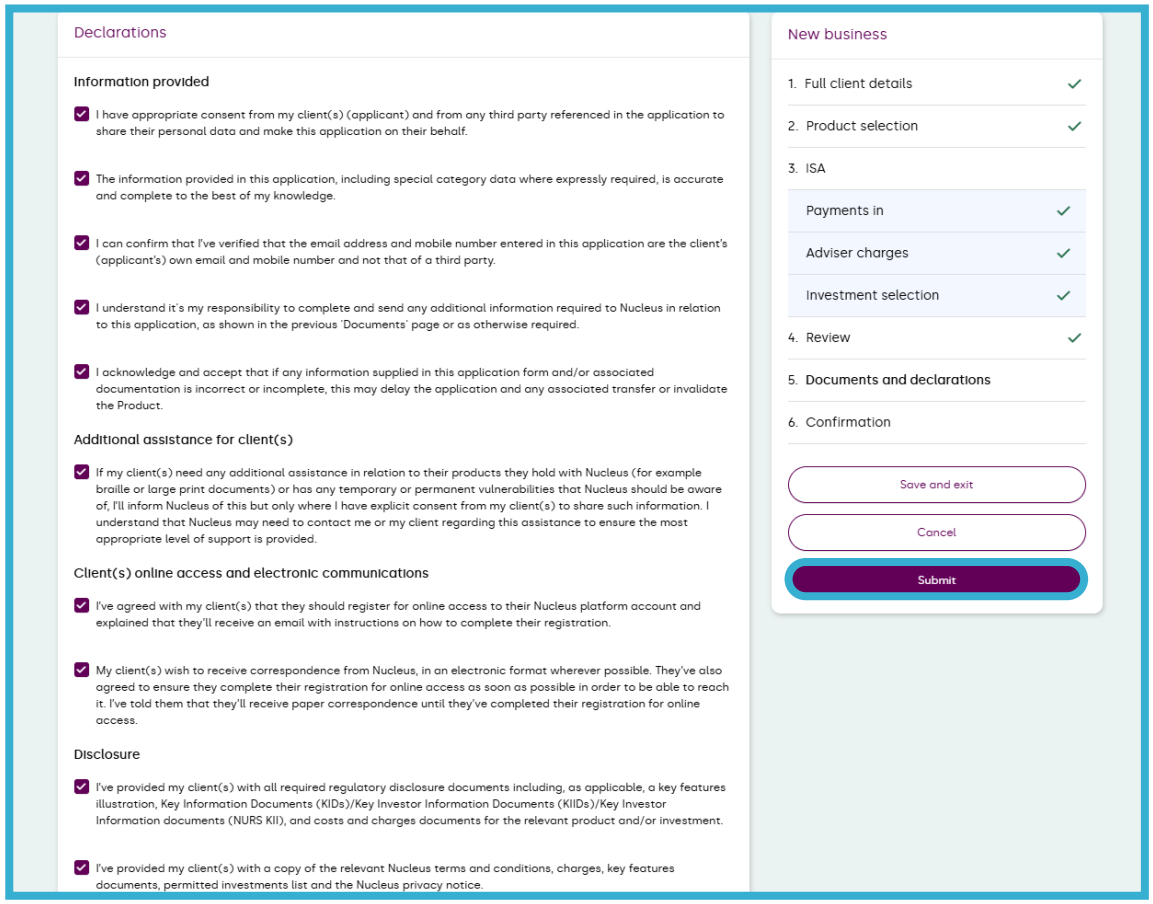
Digital documents are available for e-signature for 60 days.

After that, they're deleted and you'll need to resubmit the application or use a wet signature instead.



Please read through the declarations and tick to confirmů³ÒĂÈÈ î È ï Č.

Select '**Submit**' to submit the new business application.

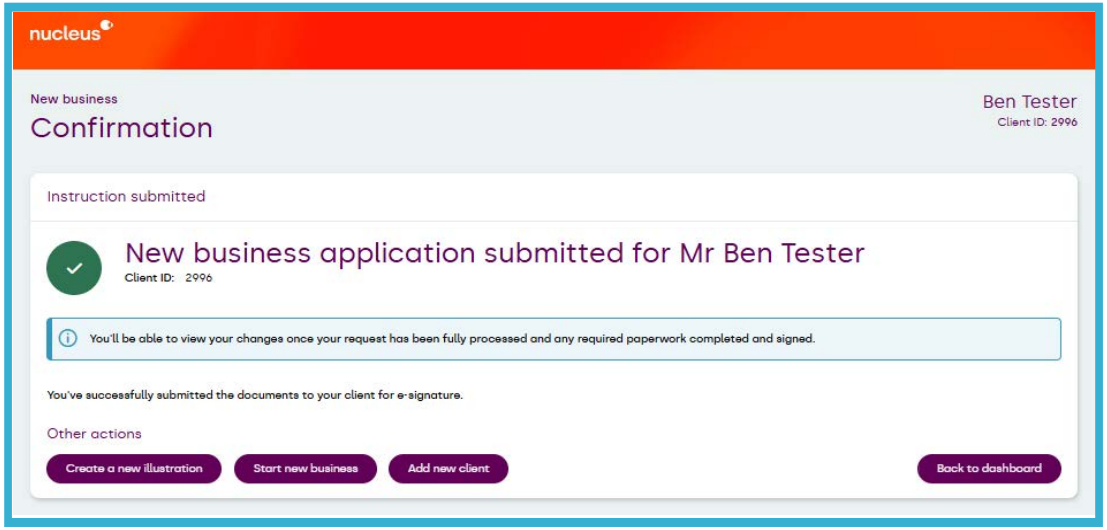


The application has been submitted.

Key message

Submitting this application creates the account. To activate the account a signature from the client is required and the client must pass regulatory checks.

From this page you can '**Create a new illustration**', '**Start new business**', '**Add new client**' or go '**Back to the dashboard**'.



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