

For advisers

Our new  
platform

# nucleus<sup>o</sup> platform

How to process  
a JISA single  
payment and  
transfer payment  
top up application

🕒 3 minute read



# How to process a JISA single payment and transfer 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 JISA single payment and transfer payment top up application

To start the JISA 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.

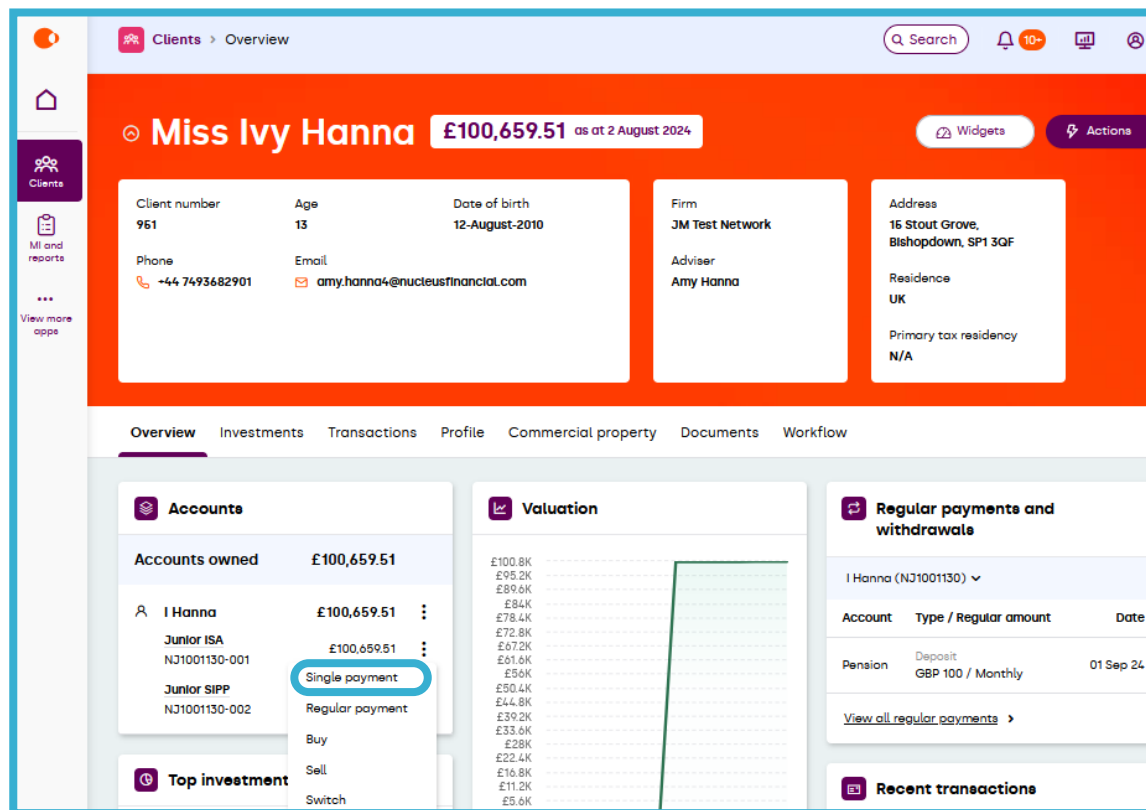
From the client home page, within accounts, select the vertical ellipses (three dots) on the JISA, to set up the single payment.

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

### Key message

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

To resume the top up application, navigate to the workflow tab within the client's account.



## Payments in

Confirm if financial advice has been provided to the client.

### Key message

You can select a top up payment and transfer in within the one application.



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**'.

nucleus

Single payment / transfer  
Payments in

Ivy Hanna  
Client ID: 951  
Product reference: NJ1001130-001  
Product: Junior ISA

Financial advice

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

Single payments in

Single payment

None  Client  Third party

Transfers

Transfer in

No  Yes

Your client must sign a transfer authority form for each transfer.

Single payments/transfers

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

Save and exit

Cancel

Continue

## Client single payments

Select client single payment.

Enter single payment details.

The payment method will automatically default to bank transfer.



Single payments must be sent via bank transfer using our bank details, located on our website. Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.

Single payments in

Single payment

None  Client  Third party

**The single payment in should be made by bank transfer using the following details:**

- Bank account name: Nucleus Financial Services Limited
- Sort code: 09-02-22
- Account number: 11095141
- Payment reference: Please use the Product reference number found at the top right of the screen, under the client's name.

Please ensure that the payer knows to include the payment reference when making the payment to us. If no payment reference is used or an incorrect reference is used this will delay the cash being made available in the client's account.

Client

Single payment: £ 1000

Payment method: Bank transfer

2. Adviser changes

3. Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

Continue

## Third-party payments

Select '**Third-party**' payment.

Enter the third-party single payment in details.

The payment method will automatically default to bank transfer.

Enter the third-party's personal details.

Enter the third-party's address into the search bar and select the address from the results.

Alternatively, you can enter the third-party's address manually.



Single payments must be sent via bank transfer using our bank details, located on our website. Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.

Single payment

None  Client  Third party

**The single payment in should be made by bank transfer using the following details:**

- Bank account name: Nucleus Financial Services Limited
- Sort code: 09-02-22
- Account number: 11095141
- Payment reference: Please use the Product reference number found at the top right of the screen, under the client's name.

Please ensure that the payer knows to include the payment reference when making the payment to us. If no payment reference is used or an incorrect reference is used this will delay the cash being made available in the client's account.

Third party

Single payment: £ 1000      Payment method: Bank transfer

Third party details

Third party type: Individual

Title: Mr

First name: Third

Surname: Parry

Date of birth: 01 / 01 / 1970

Milford House  
43-55 Milford Street  
Salisbury  
SP1 2BP  
UK

Single payments/transfers

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

Save and exit

Cancel

Continue

## Transfer payments

Select either 'No' or 'Yes'.

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

### Key message

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

Select a transfer type.

The screenshot shows a web interface for processing transfers. The main area is titled 'Transfers' and contains a 'Transfer in' section with radio buttons for 'No' and 'Yes' (selected). A yellow warning box below states: 'Your client must sign a transfer authority form for each transfer.' Below this is the 'Transfer 1' section, which includes a search bar for 'James Hay' with an 'Add provider manually' button. It also has a section for 'Electronic transfer supported?' (No), 'Transfer type' (Cash selected, Re-register assets unselected), 'Estimated current value' (£ 1500), 'Transferring account number' (1234567), and 'Full or partial transfer' (Full selected, Partial unselected). A yellow warning box states: 'Please note that Junior ISAs can only be transferred in full.' At the bottom of this section is a field for 'Subscriptions made into Junior ISA in the current year' (£ 150) and an 'Add another transfer' button. On the right side, there is a sidebar titled 'Single payments/transfers' with a list of steps: 1. Payments in, 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, 6. Confirmation. At the bottom of the sidebar are buttons for 'Save and exit', 'Cancel', and 'Continue'.

## Cash transfer payments

Enter all the transfer details.



We don't accept JISA partial transfers. You must select '**Full**' transfer to proceed with the application.

Confirm the JISA subscriptions that have been made into the JISA in the current tax year.



You can add multiple cash transfers from different providers. By selecting '**Add another transfer**'.

The screenshot shows a web form for processing a JISA transfer. It is divided into two main sections: 'Transfers' and 'Single payments/transfers'.

**Transfers Section:**

- Transfer in:** Radio buttons for 'No' and 'Yes'. A yellow warning box states: "Your client must sign a transfer authority form for each transfer."
- Transfer 1:**
  - Transferring scheme:** A search box containing "James Hay" and a link "Add provider manually".
  - Electronic transfer supported?:** "No".
  - Transfer type:** Radio buttons for "Cash" (selected) and "Re-register assets".
  - Estimated current value:** A text box containing "£ 1500".
  - Transferring account number:** A text box containing "1234567". Below it, a note says "Providing the account number will help to process the transfer."
  - Full or partial transfer:** Radio buttons for "Full" (selected) and "Partial". A yellow warning box states: "Please note that Junior ISAs can only be transferred in full."
  - Subscriptions made into Junior ISA in the current year:** A text box containing "£ 150".
  - Buttons:** "Add another transfer" (highlighted in blue), "Save and exit", "Cancel", and "Continue".

**Single payments/transfers Section:**

- A vertical list of steps: 1. Payments in, 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, 6. Confirmation.
- Buttons: "Save and exit", "Cancel", and "Continue".

## Re-registered assets

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

### Key message

If you can't locate the ceding provider this way, you can select '**Add provider manually**'.

Transfer 1

Transferring scheme  
Nucleus [Add provider manually](#)

Transfer type  
 Cash  Re-register assets

Total estimated transfer value  
£0.00

Account number  
1234567  
Providing the account number will help to process the transfer.

Full or partial transfer  
 Full  Partial

Please note that Junior ISAs can only be transferred in full.

Subscriptions made into Junior ISA in the current year  
£ 300

3. Investment selection  
4. Review  
5. Documents and declarations  
6. Confirmation

Save and exit  
Cancel  
Continue

Select '**Re-register assets**' transfer type.

Enter all transfer details.



We don't accept JISA partial transfers. You must select '**Full**' transfer to proceed with the application.

Confirm the JISA subscriptions that have been made into the JISA in the current tax year.

Enter the assets that will be re-registered into the search bar. Enter the asset's units.

### Key message

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

Enter the cash portion amount of the transfer.



You can add multiple re-registration transfers from different providers by selecting **'Add another transfer'**.

Assets to be re-registered

Funds Exchange traded Other investments

☆ Favourites

Q

Advanced search

Code	Investment	Quantity (units)
BF89.GB	7IM.AAP Adventurous C Acc	100
BF46.GB	7IM.AAP Moderately Adventurous C Inc	100
BO49.GB	Baillie Gifford American B Acc	100

ⓘ If more units are held than specified, we'll transfer all units held for this account number.

Cash portion of the transfer

£ 25.0

Add another transfer

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

Save and exit

Cancel

Continue

### 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.

Confirm the source of wealth from the 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 titled 'Transfers'. It includes a 'Transfer in' section with radio buttons for 'No' (selected) and 'Yes'. A yellow warning box states: 'Your client must sign a transfer authority form for each transfer. A transfer authority form is only required if the transferring scheme is not completing the transfer electronically. When selecting the transferring scheme, it will detail whether a transfer can be made electronically or not. If you add a transferring scheme then you should assume a transfer authority form is required.' Below this is the 'Junior ISA allowance' section, showing 'You have £9,000 allowance remaining for 2024/2025'. The 'Source of wealth' section has a dropdown menu currently set to 'Savings/Investments'. On the right side of the form, there are three buttons: 'Save and exit', 'Cancel', and 'Continue' (highlighted in purple).

## Adviser charges

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



Estimated adviser charges will be visible during the application. Accurate charges will be deducted from the product upon completion of the top-up.

### Key message

For more information about adviser charges, visit our website.

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

The screenshot shows the 'Adviser charges' form in the Nucleus system. The form is titled 'Single payment / transfer Adviser charges' and is for client 'Ivy Hanna'. It contains two sections for 'Initial adviser charge'. The first section is for 'Charge amount should be gross of VAT (for cash transfers and single payments)' with a value of '0.5' and a 'Charge type' dropdown set to '%', resulting in an 'Estimated £5.00'. The second section is for 'Charge amount should be gross of VAT (for re-registration transfers)' with a value of '0.01' and a 'Charge type' dropdown set to '%', resulting in an 'Estimated £6.01'. On the right side, there is a 'Single payments/transfers' progress bar with steps: 1. Payments in (checked), 2. Adviser charges (current step), 3. Investment selection, 4. Review, 5. Documents and declarations, and 6. Confirmation. At the bottom right, there are three buttons: 'Save and exit', 'Cancel', and 'Continue'.

## 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%.

Single payment / transfer

**Ivy Hanna**  
Client ID: 951  
Product: N31001130-001

### Investment selection

**Investment selection**

Do you want to trade in investments already held? ⓘ

Use current assets
  No

Funds
Exchange Traded
Other investments
Managed portfolios
Adviser portfolios

[★ Favourites](#)

[Advanced search](#)

**Investment choices**

Investment name	Single (%) £7,512.35
<input checked="" type="radio"/> BlackRock Cash D Acc <span style="float: right;">25 % <input type="text" value="25"/></span>	25 % <input type="text" value="25"/>
<input checked="" type="radio"/> BlackRock Continental European Acc-U <span style="float: right;">5 % <input type="text" value="5"/></span>	5 % <input type="text" value="5"/>
<input checked="" type="radio"/> Jupiter Responsible Income Acc-U <span style="float: right;">20 % <input type="text" value="20"/></span>	20 % <input type="text" value="20"/>
<input checked="" type="radio"/> Schroder Global Healthcare Acc-U <span style="float: right;">25 % <input type="text" value="25"/></span>	25 % <input type="text" value="25"/>
Cash	25 % <input type="text" value="25"/>
<b>Total</b>	<b>100%</b>

**Single payment / transfer**

1. Payments in ✓
2. Adviser Charges ✓
3. **Investment selection**
4. Review
5. Documents / declarations
6. Confirmation

Save & exit

Cancel

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 the cash is available.

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

Enter a percentage amount for each investment choice. Investment choices must total 100%.

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

Single payment / transfer  
Investment selection

Ivy Hanna  
Client ID: 951  
Product reference: NJ1001130-001  
Product: Junior ISA

Investment selection

Do you want to trade in investments already held?

Use current assets  No

Funds Exchange traded Managed portfolios Adviser portfolios Other investments

[Favourites](#)

[Advanced search](#)

Investment choices

Investment name	Single (%)	£1,000.00	
7IM AAP Adventurous C Acc	45	%	
Liontrust Balanced C Inc	45	%	
Cash	10	%	
<b>Total</b>			<b>100%</b>

Single payments/transfers

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

## 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.

Single payment / transfer

Ivy Hanna  
Client ID: 961  
Product: NJ1001130-001

### Review

**Review**

---

**Financial advice**

Did you give financial advice to your client in relation to this instruction? Yes

**Junior ISA**

---

**Single payments In**

Client single payment	£1,000.00
Third-party single payment	£2,000.00
Third-party type	Individual

**Transfer 1**

Ceding provider	A J Bell Management Limited
Electronic re-registration supported	No
Transfer type	Cash
Estimated current value	£4,612.36
Transferring account number	66412632
Full or partial transfer	Full
Subscriptions made into JISA in the current year	£0.00

**Transfer 2**

Ceding provider	Aviva Insurance Limited
Electronic re-registration supported	No
Transfer type	Re-register assets
Total estimated transfer value	£17,249.10
Transferring account number	66863264126
Full or partial transfer	Full
Subscriptions made into JISA in the current year	£0.00
Cash portion of the transfer	£1,426.01

**Single payment / transfer**

1. Payments in ✓
2. Adviser Charges ✓
3. Investment selection ✓
4. **Review**
5. Documents / declarations
6. Confirmation

Save & exit

Cancel

Continue

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## 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 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.

Read through the declarations and tick to confirm completion.

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

nucleus

Single payment / transfer

Documents / declarations

Ivy Hanna  
Client ID: 951  
Product: NJ1001130-001

**Supporting documents to be sent to the Customer**

- Junior ISA Illustration
- Ex-Ante C&C Disclosure
- Target Market Information

**Document available**

All documents have been collated into a single bundle which you can download.

Junior ISA documents

**Declarations**

**Information provided**

- 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.
- 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 acknowledge and accept that if any information supplied in this application form and/or associated documentation is incorrect or incomplete, this may delay the application and any associated transfers.

**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).
- I've told my client(s) about their cancellation rights in relation to buying collective investments.

Confirm all.

**Single payment / transfer**

- Payments in ✓
- Adviser Charges ✓
- Investment selection ✓
- Review ✓
- Documents / declarations**
- Confirmation

Save & exit

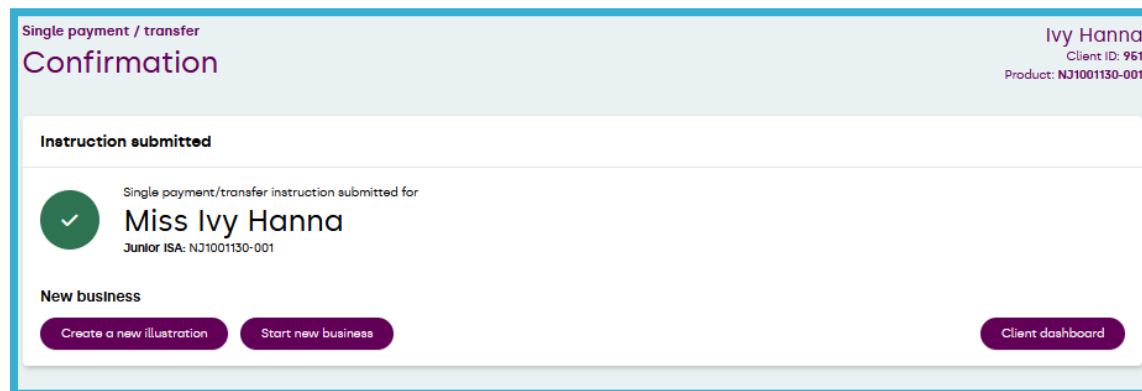
Cancel


Submit

## 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.



 03455 212 414

 [ask@nucleusfinancial.com](mailto:ask@nucleusfinancial.com)

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

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