

For advisers

Our new
platform

nucleus^o platform

How to process
an ISA regular
payment top up
application

 3 minute read



How to process an ISA 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.

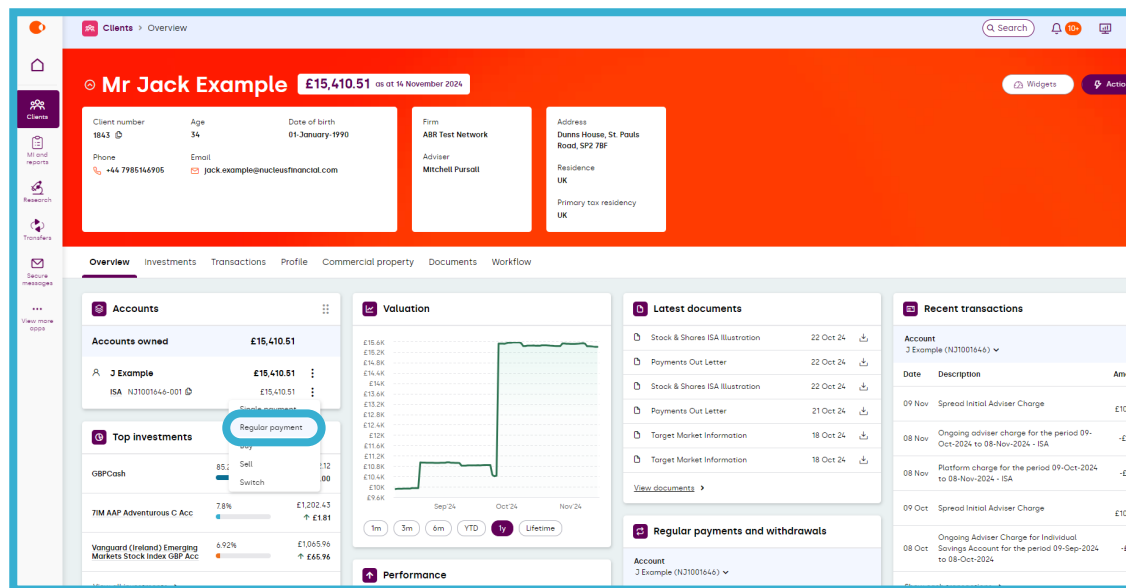
How to process an ISA regular payment top up application

To start the ISA 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.

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

Complete your client's bank details.

The screenshot shows a web form titled "Add regular payment" with a sub-header "Payments in". In the top right corner, it displays "Jack Example", "Client ID: 1843", and "Product: NJ1001646-001".

The form is divided into two main 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:** This section contains several fields:
 - Regular payment:** A radio button for "Yes" (selected).
 - Client:** Fields for "Regular payment" (input: £ 1666.65) and "Payment frequency" (dropdown: Monthly).
 - First collection date:** Input field (01/12/2024) with a calendar icon.
 - Until date:** Dropdown menu (Until further notice).
 - Payment method:** Dropdown menu (Direct Debit).
 - Bank account:** Input field (11-22-33 | 11223344 | Highstreet Bank) with a dropdown arrow.
 - Action:** A button labeled "Add new bank account" with a plus icon.

On the right side, there is a sidebar titled "Add regular payments" with a list of steps: 1. Payments in (highlighted), 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, 6. Confirmation. Below the list are three buttons: "Save and exit", "Cancel", and "Continue".

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

Bank account details

i 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 01

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)

Direct Debit instruction

Nominated account for withdrawals

i 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

Add regular payments

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

Save and exit

Cancel

Continue

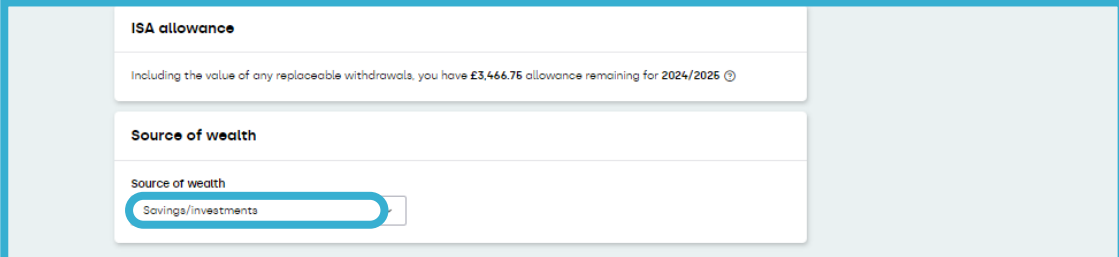
Key message

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

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

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.



The screenshot shows a form with two main sections. The first section is titled "ISA allowance" and contains the text: "Including the value of any replaceable withdrawals, you have £3,466.75 allowance remaining for 2024/2025 ©". The second section is titled "Source of wealth" and contains a label "Source of wealth" above a drop-down menu. The drop-down menu is currently open, showing the selected option "Savings/investments". The form is set against a light blue background.

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.

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

nucleus

Add regular payment
Adviser charges

Jack Example
Client ID: 1843
Product reference: N31001844-001
Product: 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: 08 Aug 2027

Add regular payments

- Payments in ✓
- Adviser charges
- Investment selection
- Review
- Documents and declarations
- Confirmation

Save and exit

Continue

Investment selection

Confirm if the top up application will be invested into current or new assets.

Use current assets

The current investment selection will appear at the bottom of the page. Add in the percentage to be allocated to each investment.

Ensure the totals entered equal 100%.

The screenshot shows the 'Investment selection' screen within the Nucleus platform. The page title is 'Add regular payment Investment selection'. The client name is 'Jack Example', with client ID '1843', product reference 'NJ1001644-001', and product 'ISA'. The main content area is titled 'Investment selection' and asks 'Do you want to trade in investments already held?' with radio buttons for 'Use current assets' (selected) and 'No'. Below this are tabs for 'Funds', 'Exchange traded', 'Managed portfolios', 'Adviser portfolios', and 'Other investments'. A search bar is present with a 'Favourites' icon and an 'Advanced search' link. The 'Investment' table shows the following allocations:

Investment name	Allocation (%)
Cash	10 %
7IM AAP Adventurous C Acc	45 %
Vanguard (Ireland) Emerging Markets Stock Index GBP Acc	45 %
Total	100%

On the right side, there is a 'Add regular payments' progress bar with steps: 1. Payments in (checked), 2. Adviser charges (checked), 3. Investment selection (current step), 4. Review, 5. Documents and declarations, and 6. Confirmation. At the bottom of this panel are buttons for 'Save and exit', 'Cancel', and 'Continue'.

New assets

Select the investment type across the headings shown.

Enter the investment name into the search bar.
Select the investment from the results.



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 a percentage for each investment choice.
Ensuring the totals equals 100%.

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

The screenshot shows the 'Investment selection' page in the Nucleus system. The page is titled 'Add regular payment Investment selection' and is for a client named 'Jack Example' (Client ID: 1843, Product reference: N31001644-001, Product: ISA). The main content area is divided into two columns. The left column contains the 'Investment selection' form, 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', 'Adviser portfolios', and 'Other investments'. A search bar is present with a 'Favourites' icon and an 'Advanced search' link. The 'Investment' table shows the following allocations:

Investment name	Allocation (%)
<input checked="" type="radio"/> 7IM AAP Balanced C Acc	45 %
<input checked="" type="radio"/> Baillie Gifford American B Inc	45 %
Cash	10 %
Total	100%

The right column contains a 'Add regular payments' checklist with steps: 1. Payments in (checked), 2. Adviser charges (checked), 3. Investment selection (current step), 4. Review, 5. Documents and declarations, and 6. Confirmation. At the bottom of this column are buttons for 'Save and exit' and a prominent 'Continue' button, which is circled in red.

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.

Add regular payment

Review

Jack Example
Client ID: 1843
Product: NJ1001644-001

Review

Financial advice

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

ISA

Regular payments in

Client regular payment **£750**

Frequency **Monthly**

Collection starts **1 Dec 2024**

Continue until **Until further notice**

Payment method **Direct Debit**

Bank name	Highstreet Bank
Account name	Jack Example
Account number	11223344
Sort code	11-22-33

Bank account

Investment selection

Investment	Allocation (%)
Cash	5%
71M AAP Adventurous C Acc	45%
Vanguard (Ireland) Emerging Markets Stock Index GBP Acc	50%
Total ⓘ	100%

Add regular payments

- Payments in ✓
- Adviser charges ✓
- Investment selection ✓
- Review**
- Documents and declarations
- Confirmation

Save and exit

Continue

Declarations and documents

Select how your client wishes to sign their documents.



If you're selecting 'Digital signature' the client's contact details will need to have been completed and accurate.

All relevant documents and illustrations will be produced here. This section indicates the documents that will be sent to the client electronically if digital signature is selected.



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.

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Add regular payment

Jack Example
Client ID: 1843
Product reference: N31910144-011
Product: ISA

Documents and declarations

Documents

How do you wish for your client to sign?
 Digital signature Wet signature

Client contact details
If the email and phone number are not correct, please update the details before proceeding.

Name
Mr Jack Example

Email address
jack.example@nucleusfinancial.com

Phone
+44 7985146905

Documents to be sent to the client requiring signature

- Adviser Charges Confirmation (390842)
- Direct Debit Instruction (signature) (390832)

Supporting documents to be sent to the client

- ISA Illustration (390840)
- Pre-Ante C&C Disclosure (390841)
- Target Market Information

Once submitted, the documents for signing cannot be amended. If any updates are required on the documents, you'll need to re-complete the application to generate new documents or access the originals from the document library and complete with a wet signature.
Documents sent for e-signature will be valid for 60 days only. If there's no activity after 60 days these will be deleted and need to be re-submitted or signed using a wet signature.

Add regular payments

- Payments in ✓
- Adviser charges ✓
- Investment selection ✓
- Review ✓
- Documents and declarations
- Confirmation

Save and exit

Cancel

Submit



You'll receive a notification to indicate the documents that have been sent to your client.

Documents sent to the client digitally will be available for e-signature for 60 days. After 60 days the documents will be deleted.

You'll need to resubmit the application to generate new documents or arrange for the documents to be signed via wet signature.

Read through the declarations and tick to confirm completion.

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

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) are eligible, under the Platform Services terms and conditions 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.

Investments

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

Confirm all

5. Documents and declarations

6. Confirmation

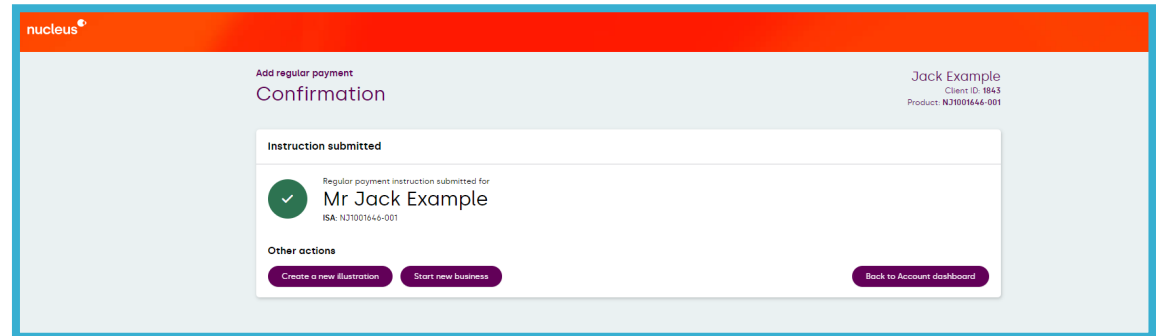
Save and exit


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.



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 nucleusfinancial.com

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 03455 212 414, or via the Typetalk service on 18001 03455 212 414.

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