

For advisers

Our new
platform

nucleus^o
platform

How to edit
a non-SIPP
regular payment

🕒 3 minute read



How to edit a non-SIPP regular payment

Editing a regular payment	5	Confirmation	11
Adviser charges	6	How to cancel a SIPP regular payment	12
Investment selection	7	Review	14
Review	9	Confirmation	15
Declarations and documents	10		

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 edit a non-SIPP regular payment



To start editing a non-SIPP regular payment, 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 edit the regular payment.



Your client must have an existing active regular payment to proceed.



You'll not be able to view or add third party and employer bank accounts.

From the client landing page select the account, by selecting the product name e.g. in this example 'GIA'.

The screenshot displays the 'Clients > Overview' page for 'Mr David James'. The top section shows client details: Client number 2251, Age 45, Date of birth 03-July-1979, Firm ABR Test Network, Address Dunns House, St. Pauls Road, SP2 7BF, and Primary tax residency UK. Below this, a 'Unverified bank accounts' warning is shown. The main content area is divided into four sections: 'Accounts' (showing 'Accounts owned' with a total value of £9,986.70 and a list of accounts including 'GIA N21002092-001'), 'Valuation' (a line chart showing performance over time), 'Latest documents' (a list of documents like 'Confirmation Schedule (Advised)' and 'General Investment Account Illustration'), and 'Recent transactions' (a table of transactions with columns for Date, Description, and Amount).

All current regular payments will appear on the screen.

Select the vertical ellipses (three dots) under actions on the regular payment you wish to edit or cancel, then select '**Edit**' or '**Cancel**'.

The screenshot shows a web application interface for 'Clients'. The breadcrumb trail is 'Clients > Accounts Product > Payments and transfers in'. The left sidebar contains icons for Clients, MI and reports, Research, Transfers, Secure messages, and a 'View more apps' link. The main content area is titled 'Account details' and shows a dropdown for 'D James | GIA - N31002092-001'. Below this are tabs for 'Payments and transfers in', 'Withdrawals', 'Charges', 'Account information', and 'Regular orders'. The 'Payments and transfers in' tab is active, showing a section for 'Active' payments. A table titled 'Current regular payments' lists one payment: 'Client' paying '£300.00' monthly on '01 Jan 2025'. The 'Actions' column for this payment has a vertical ellipsis icon. A blue circle highlights the 'Edit' and 'Cancel' options that appear when the ellipsis is clicked.

Payer type	Payment from	Amount	Frequency	Next payment date	Investment allocation	Actions
Client	Mr D James 300595 18982005	£300.00	Monthly	01 Jan 2025	View	Edit Cancel

[View all deposits >](#)

Editing a regular payment



When editing a regular payment the existing payment will be cancelled.

Confirm if advice has been given to your client.
Enter the regular payment details that require amending.



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.

Select the bank account.



The bank account will be pre-populated if your client only has one authorised nominated bank account.

Select source of wealth from drop-down list.
Once you're happy with your payment amendments, select '**Continue**' to move on to the adviser charges page.

Update regular payment

Payments in

David James
Client ID: 2251
Product reference: NJ300292-001
Product: GIA

Important information

When editing a regular payment in, the existing payment will be cancelled and a new payment created. The 'Next collection date' must be a minimum of ten working days in the future. Any regular payments processed within the next ten working days will continue as arranged.

Financial advice

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

☒ Yes ☐ No

Regular payments in

Regular payment

☒ Yes

You can't view or add bank accounts online for third party or employer payments. Please contact us by secure message or on 03455 212 414 if action is required.

Client

Regular payment

£ 800

Payment frequency

Monthly

Next collection date

22/05/2025

Until date

Until further notice

Payment method

Direct Debit

Bank account

30-05-95 | 18982005 | Natwest

Add new bank account

Source of wealth

Savings/Investments

Update regular payment

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

Save and exit

Continue

Adviser charges

Adviser charges are pre-populated and can't be amended.



For more information about adviser charges, please visit our website.

Select '**Continue**' to move on to the investment selection page.

Update regular payment

David James
Client ID: 2261
Product reference: NJ1002092-001
Product: GIA

Adviser charges

Regular initial adviser charge

ⓘ

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:

24 Sep 2026

Update regular payment

1. Payments in

2. Adviser charges

3. Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

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.

Add in the percentage to be allocated to each investment. Ensure the totals entered equal 100%.

The screenshot shows the 'nucleus' logo in the top left. The main heading is 'Update regular payment' with a sub-heading 'Investment selection'. In the top right, client details are listed: 'David James', 'Client ID: 2251', 'Product reference: NJ1002092-001', and 'Product: GIA'.

The central 'Investment selection' panel contains the following elements:

- A question: 'Do you want to trade in investments already held?' with radio buttons for 'Use current assets' (selected) and 'No'.
- Tabs: 'Funds' (selected), 'Exchange traded', 'Cash products', 'Managed portfolios', and 'Adviser portfolios'.
- A section for 'Other investments' with a search bar and a 'Favourites' link.
- An 'Advanced search' link.
- An 'Investment' table with columns 'Investment name' and 'Allocation (%)'. It lists 'Cash' (20%), '7IM AAP Balanced C Acc' (50%), and '7IM AAP Balanced C Inc' (30%), with a 'Total' of 100%.

On the right, a 'Update regular payment' sidebar shows a progress list:

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

At the bottom of the sidebar are three buttons: 'Save and exit', 'Cancel', and 'Continue'.

New assets

If you're investing into assets not currently held, select '**No**'.

Select the investment type across the headings shown here.

Enter the investment name into the search bar and 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 the cash is available.

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.

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Update regular payment

Investment selection

David James
Client ID: 2251
Product reference: NJ1002592-001
Product: GIA

Investment selection

Do you want to trade in assets already held?

☐ Use current assets ☒ **No**

Funds Exchange traded Cash products Managed portfolios Adviser portfolios

Other investments

Favourites

[Advanced search](#)

Investment

Investment name	Allocation (%)
☒ JIM Balanced C Acc	40 %
☒ Baillie Gifford China B Acc	40 %
Cash	20 %
Total	100%

Update regular payment

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

[Save and exit](#)

Continue

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.

Update regular payment

Review

David James

Client ID: 2251

Product reference: NJ1002092-001

Product: GIA

Important information

When editing a regular payment in, the existing payment will be cancelled and a new payment created. The next collection date must be a minimum of ten working days in the future. Any regular payments processed within the next ten working days will continue as arranged.

Review

Financial advice

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

Yes

GIA

Regular payments in

	From	To
Regular payment	£800.00	£700.00
Frequency	Monthly	Monthly
Collection starts	22 Apr 2025	22 May 2025
Bank account	30-05-95 18982005 Mr D James	30-05-95 18982005 Mr D James

Investment selection

Investment	Old allocation (%)	New allocation (%)
7IM AAP Adventurous C Acc	20%	0%
7IM AAP Balanced C Acc	30%	45%
7IM AAP Balanced C Inc	30%	45%
Cash	20%	10%
Total	100%	100%

Update regular payment

1. Payments in

2. Adviser charges

3. Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Continue

Declarations and documents

All relevant documents and illustrations will be produced here.



Documents will be available to download within the documents library.

Please read through the declarations and tick to confirm completion.

Select '**Submit**' to submit the changes.

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Update regular payment

Document and Declaration

David James
Client ID: 2251
Product: NJ1002092-001

Documents

Supporting documents to be sent to the Customer

- [KIA Illustration \(236616\)](#)
- [Ex-Ante C&C Disclosure](#)
- [Direct Debit Advance Notice Confirmation \(236617\)](#)
- [Target Market Information](#)

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.

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.
- ☒ I have appropriate consent from my client(s) to give this instruction on their behalf.

☒ Confirm all.

Update regular payment

1. Payment in ☒
2. Adviser charges ☒
3. Investment selection ☒
4. Review ☒
5. Document and Declaration
6. Confirmation

[Save & exit](#)

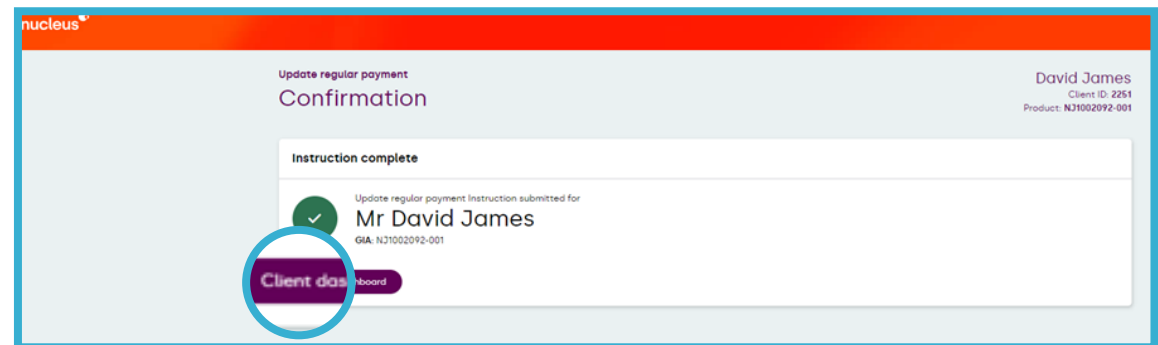
[Submit](#)

Confirmation

The new regular payment has been submitted.
You can select '**Client dashboard**' to return to the client's home page.



If the original regular payment was set up prior to the platform upgrade, please review the original buy instruction as this process may duplicate the buy. For information on how to do this, please see our 'How to edit and cancel a regular buy and sell' guide.



How to cancel a non-SIPP regular payment



To cancel the regular payment, 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 cancel the regular payment.



Your client must have an existing active regular payment to proceed.



Any payments scheduled in the next eight business days will still be collected.

From the client home page select the account, by selecting the product name e.g. in this example '**GIA**'.

The screenshot shows the 'Clients > Overview' page for 'Mr David James'. The top section displays client details: Client number 2251, Age 45, Date of birth 03-July-1979, Firm ABR Text Network, Address Dunes House, St. Pauls Road, SP2 7BF, and Primary tax residency UK. Below this, a warning states 'Unverified bank accounts: Some bank accounts could not be verified'. The main dashboard includes sections for 'Accounts' (showing 'GIA' selected), 'Valuation' (a line chart), 'Latest documents' (a list of documents), and 'Recent transactions' (a table of transactions). The 'Accounts' section shows 'Accounts owned' with a total value of £9,990.58. The 'Valuation' section shows a line chart with a peak in late 2023. The 'Latest documents' section lists documents like 'Confirmation Schedule (Advised)' and 'Direct Debit Advance Notice Confirmation'. The 'Recent transactions' section shows a table with columns for Date, Description, and Amount, listing transactions from October 2024.

All current regular payments will appear on the screen.

Select the vertical ellipses (three dots) under actions on the regular payment you wish to cancel, then select '**Cancel**'.

The screenshot shows a web application interface for 'Clients > Accounts Product > Payments and transfers in'. The left sidebar contains navigation links: Clients, MI and reports, Research, Transfers, Secure messages, and View more apps. The main content area is titled 'Account details' for 'D James | GIA - NJ1002092-001'. Below this, there are tabs for 'Payments and transfers in', 'Withdrawals', 'Charges', 'Account information', and 'Regular orders'. The 'Payments and transfers in' tab is active, showing a section for 'Active' payments. A table titled 'Current regular payments' lists one payment with the following details:

Payer type	Payment from	Amount	Frequency	Next payment date	Investment allocation	Actions
Client	Mr D James 300595 18982005	£300.00	Monthly	01 Jan 2025	View	Cancel

Below the table is a link 'View all deposits >'. A red circle highlights the 'Cancel' button in the 'Actions' column of the payment row.

Review

Review the details to ensure you're cancelling the correct regular payment.

Please read through the declaration and tick to confirm completion.

Select '**Yes, I'd like to cancel**' to submit the cancellation.

Select '**No, do not cancel**' to return to your client account.

The screenshot shows the 'Cancel regular payment' review screen in the Nucleus system. The page has a red header with the 'nucleus' logo. The main content area is light blue. At the top right, the user's name 'David James' and client details 'Client ID: 2251' and 'Product: NJ1002092-001' are displayed. The title 'Cancel regular payment' is followed by a large 'Review' heading. Below this is a confirmation question: 'Are you sure you want to cancel all future regular payments?'. A section titled 'Regular payment details' contains a table with the following information: Amount (£50.00), Payment frequency (Monthly), Bank account (30-05-95 | 18982005), and Next payment (14 Dec 2024 00:00:00). Below the table is a 'Declarations' section with a 'Disclosure' subsection. It contains two checkboxes, both of which are checked: 'I have appropriate consent from my client(s) to give this instruction on their behalf.' and 'Confirm all.'. At the bottom, a note states: 'Any payment scheduled in next 8 business days will be still collected. All future payments will be cancelled.' Two buttons are at the bottom: 'Yes, I'd like to cancel' (highlighted in red) and 'No, do not cancel' (highlighted in blue).

Regular payment details	
Amount	£50.00
Payment frequency	Monthly
Bank account	30-05-95 18982005
Next payment	14 Dec 2024 00:00:00

Declarations

Disclosure

☒ I have appropriate consent from my client(s) to give this instruction on their behalf.

☒ Confirm all.

Any payment scheduled in next 8 business days will be still collected. All future payments will be cancelled.

Yes, I'd like to cancel **No, do not cancel**

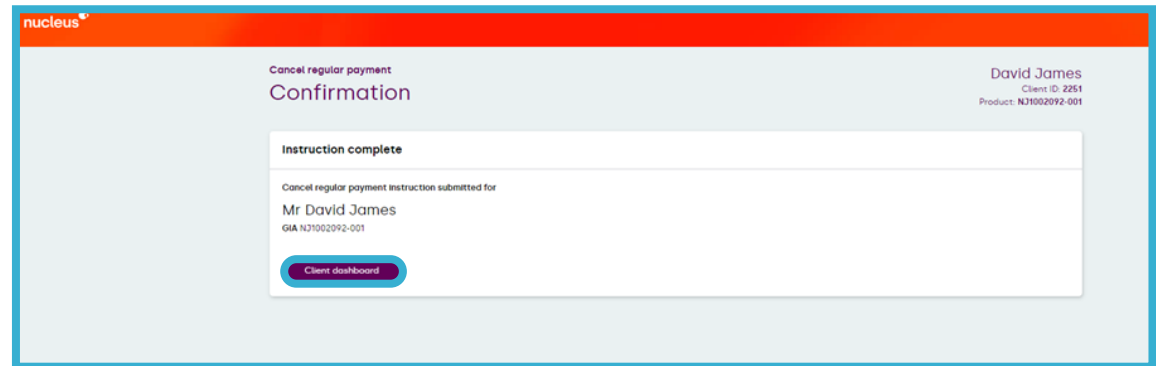
Confirmation

The regular payment has been submitted.

You can select '**Client dashboard**' to return to the client's home page.



If the original regular payment was set up prior to the platform upgrade, please review the original buy instruction as the purchase may remain active. For information on how to do this, please see our 'How to edit and cancel a regular buy and sell' guide.



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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.

"Nucleus" is the trading name for Nucleus Financial Platforms Limited (NFPL) (registered in England, number 06033126), Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); James Hay Administration Company Limited (JHAC) (registered in England, number 04068398); James Hay Pension Trustees Limited (JHPT) (registered in England, number 01435887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 07259308); Nucleus Financial Services Limited (NFS) (registered in England, 05629686). NFPL, NFS, NGSL, JHAC, JHPT, JHWM, JHWNC have their registered office at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. JHS has its registered office at Aztec Group House, IFC6, The Esplanade, St Helier, Jersey, JE4 0QH. JHAC, JHWM and NFS are authorised and regulated by the Financial Conduct Authority. NGSL, NFS, JHWM, JHPT, JHAC and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of NFPL. Further details of the Nucleus Group can be found at nucleusfinancial.com (5/24)