For advisers

Our new platform

nucleus platform



How to process a Junior ISA new business application

6 minute read

How to process a Junior 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 a Junior ISA new business application

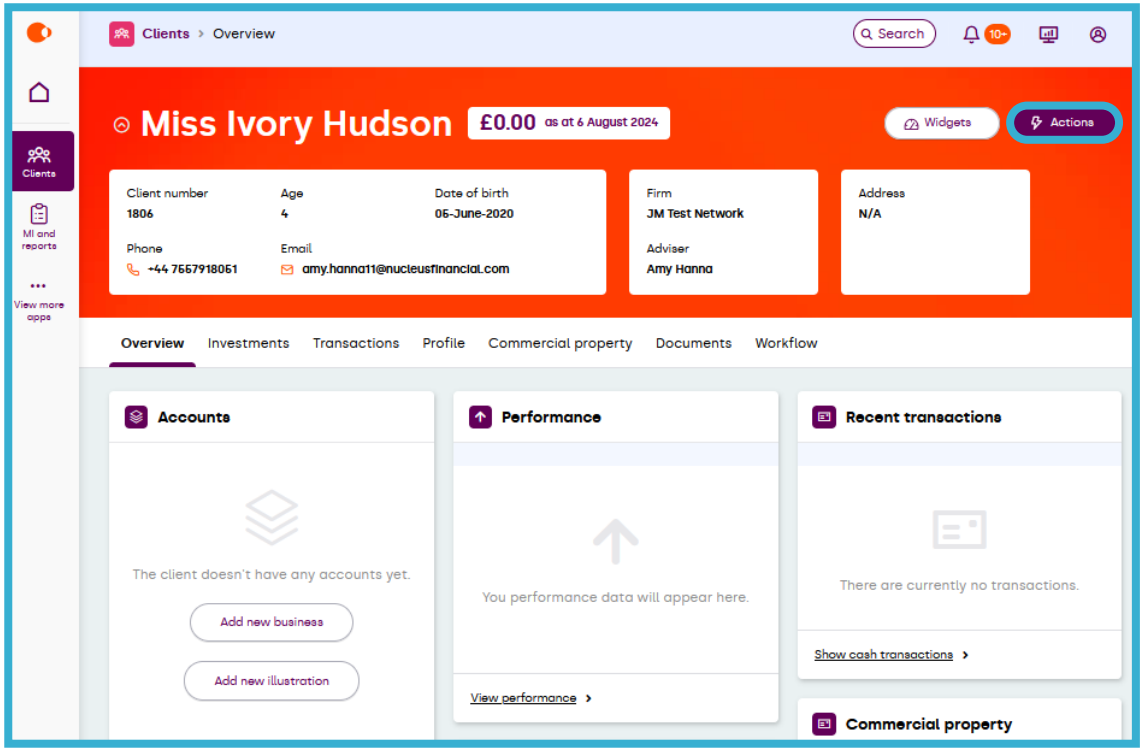
This guide is demonstrated using an adviser user with master user role permissions. If you have different user role permissions, some functionality may not be available to you.

To start the Junior Individual Savings Account (JISA) new business application, you first need to create your client.

To create and search for your client please refer to the guides on our website.

The client must be a maximum age of 17 years and 11 months old to proceed with the JISA.

For junior accounts, the registered contact/guardian (18+) will need to be created or be an existing client, before proceeding further with the application.



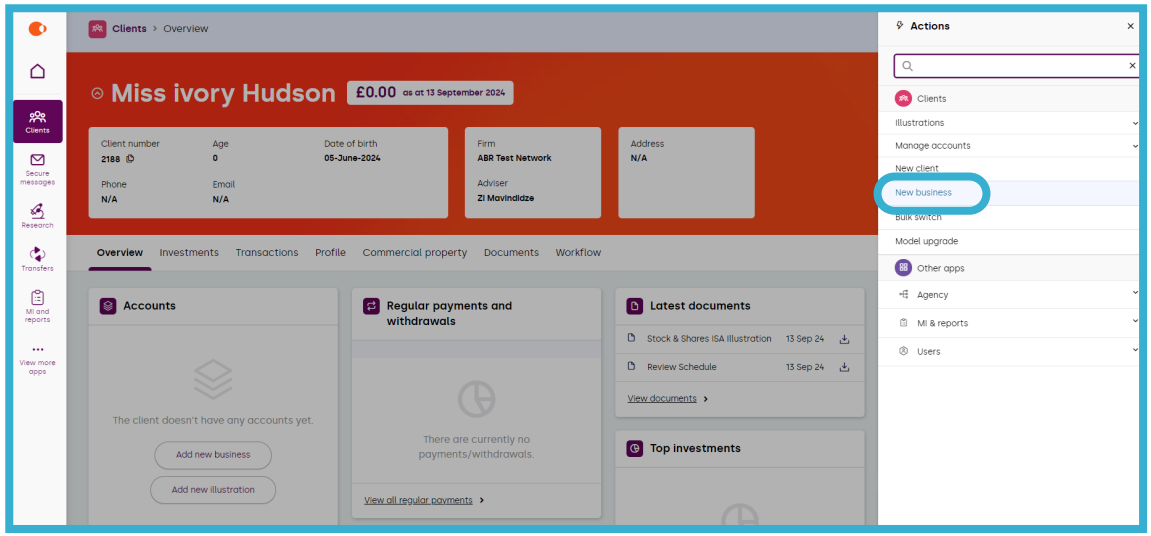
Once you've created or located your client, you can refer to this guide to proceed with submitting the JISA application.

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

A list of actions will appear. To create the new business application, select '**New business**'.

Key message

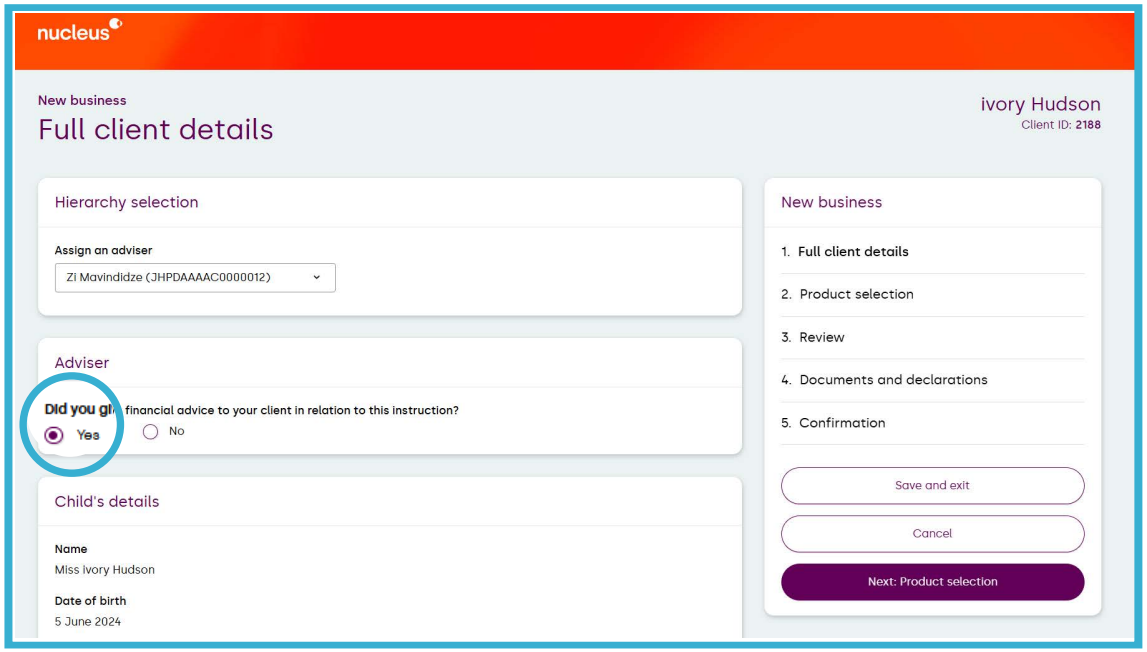
At any stage of the application, you can save and exit the application. To resume the application, navigate to the workflow tab within the client's account.



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. You must confirm advice has been provided by selecting '**Yes**'.



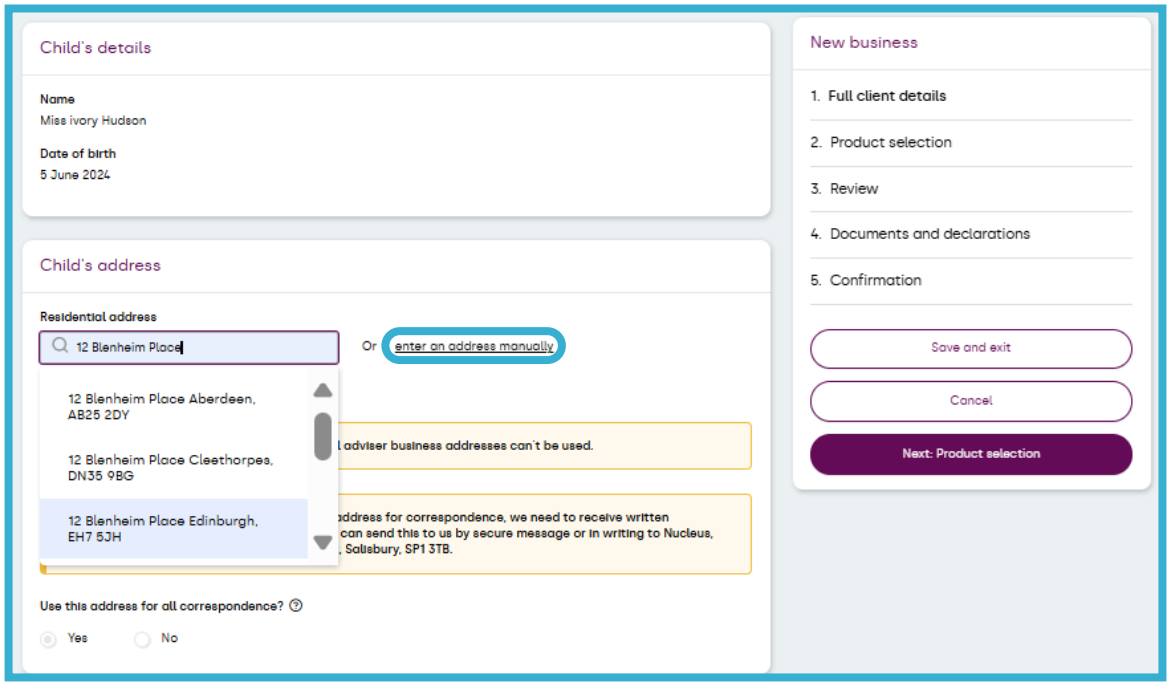
Enter your client's address or postcode into the search bar and select the correct address. If the address can't be found, select '**enter an address manually**' and complete the address details.

Key messages

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

Key messages

If the client requires an alternative correspondence address, please contact us.



Key messages

Employment status will be pre-selected to 'Child under 16' if the client is under 16.

Employment details will be required for clients over 16.

All JISA applicants must be a UK resident, or a Crown employee serving overseas.

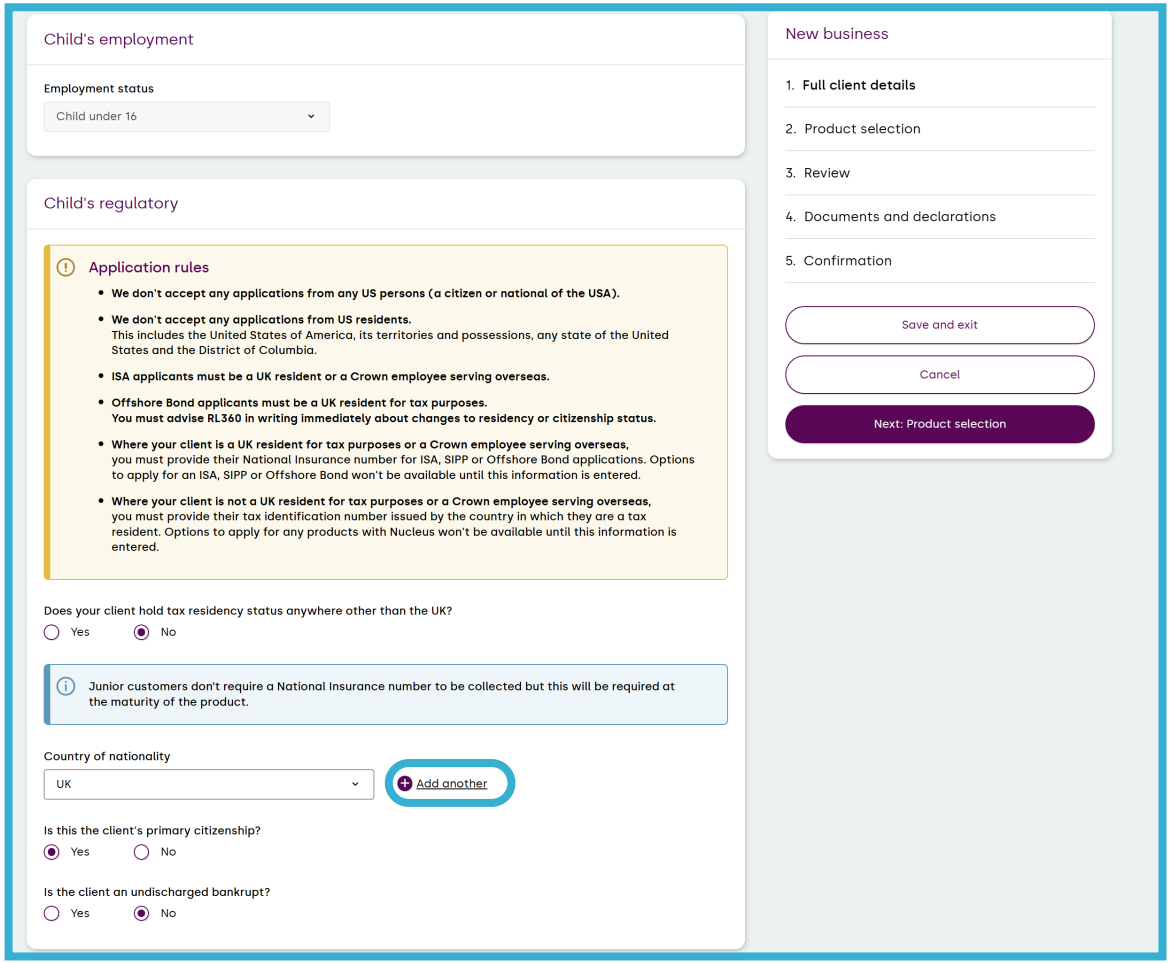
If this doesn't apply, or the client doesn't have a National Insurance number, please provide their tax identification number issued by the country they're a tax resident of.

Confirm your client's regulatory and residency information.

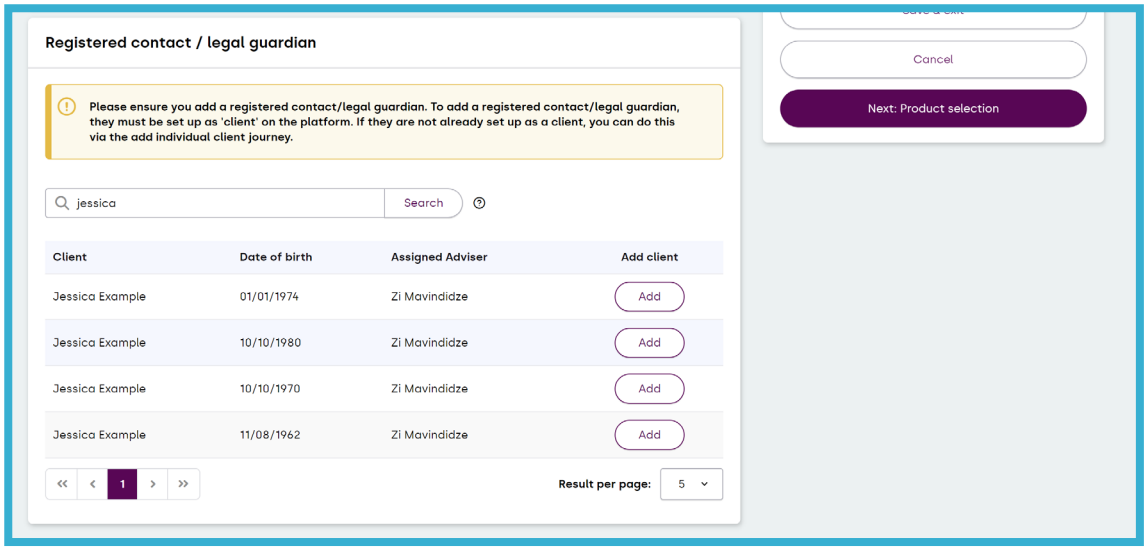
If the child is under 16, the National Insurance number isn't required. If the client is over 16 enter the National Insurance number.

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

We can't accept undischarged bankrupt clients.



Enter the registered contact/legal guardian into the search bar and select them from the list.



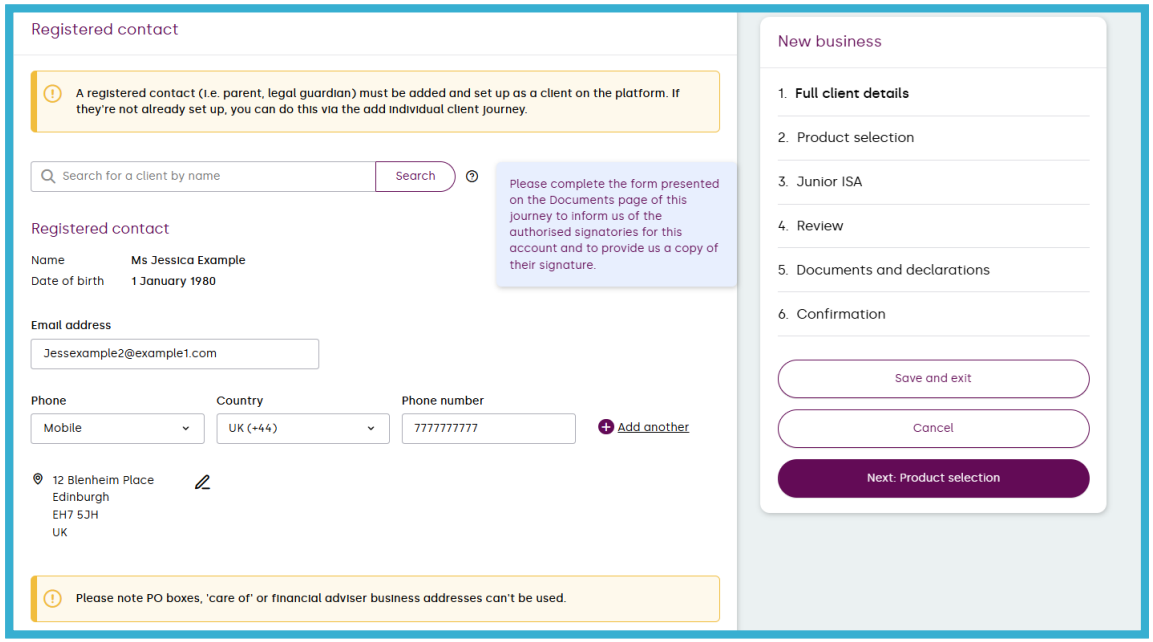
Complete the registered contact/legal guardian's contact information and address. If they're an active client, their contact information and address will be pre-populated.

If the guardian requires an alternative correspondence address, please contact us.

If the address can't be found, select '**enter an address manually**' and complete the address details.

Key message

Complete the form present on the Documents page of this journey to inform us of the authorised signatories for this account and to provide us with a copy of their signature.



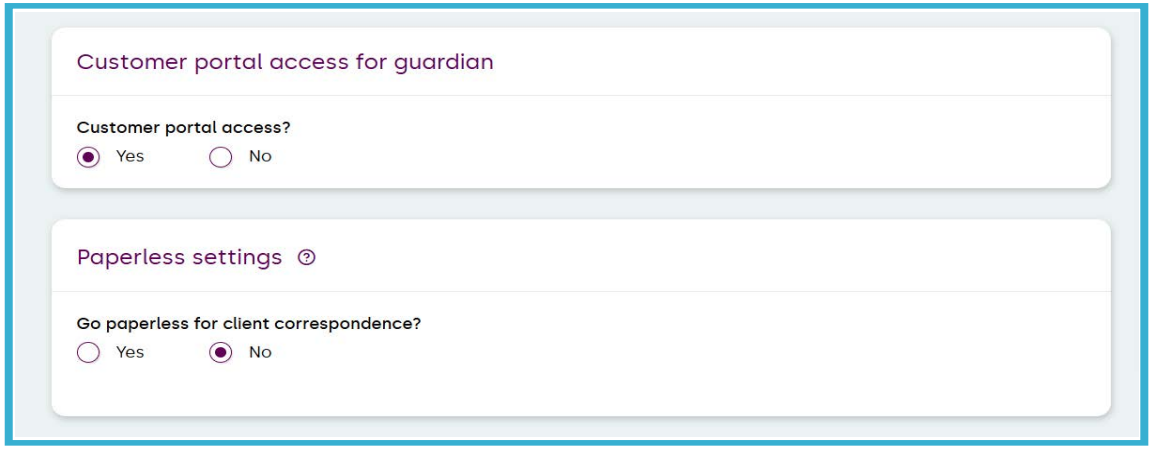
Confirm if portal access is required. This option may have been previously selected, but can be amended.

Key message

If '**Yes'** is selected, the contact/guardian will receive an invitation to register to the portal and accept our terms. This email is valid for five days. If '**No**' is selected, all communication will be sent by post.

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

For more information please refer to the customer portal permissions helpsheet.



Confirm if your client wants to go paperless. This option may have been previously selected, but can be amended here. Then confirm if your client also wants to receive printed versions of contract notes?

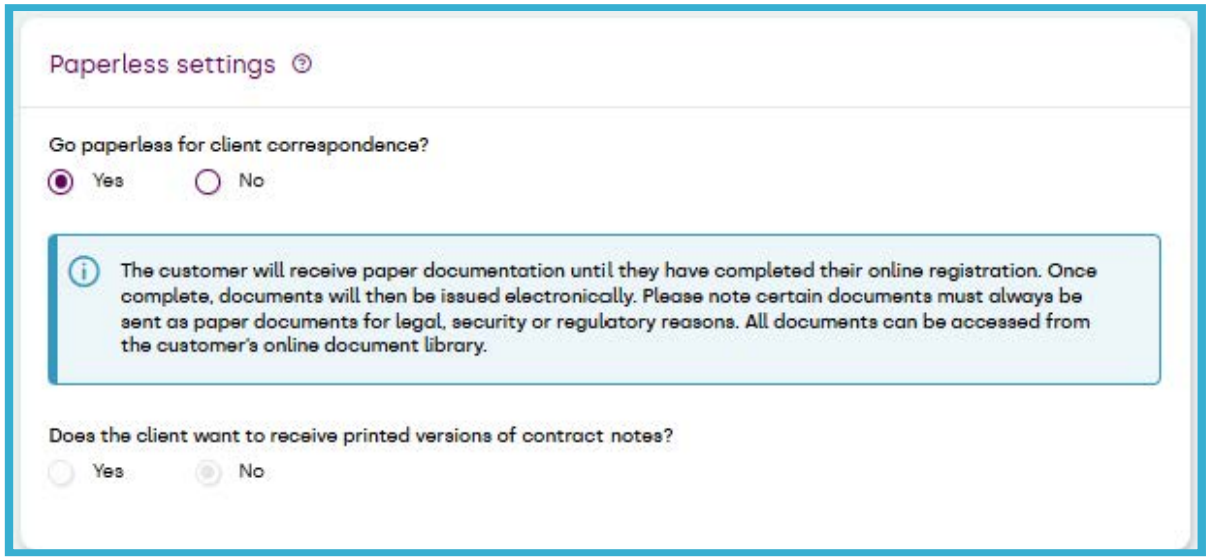
Going paperless offers benefits such as enhanced accessibility and better visibility for your clients, often resulting in faster turnaround times for signing documents.

Key messages

To receive paperless correspondence, the contact/guardian 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.

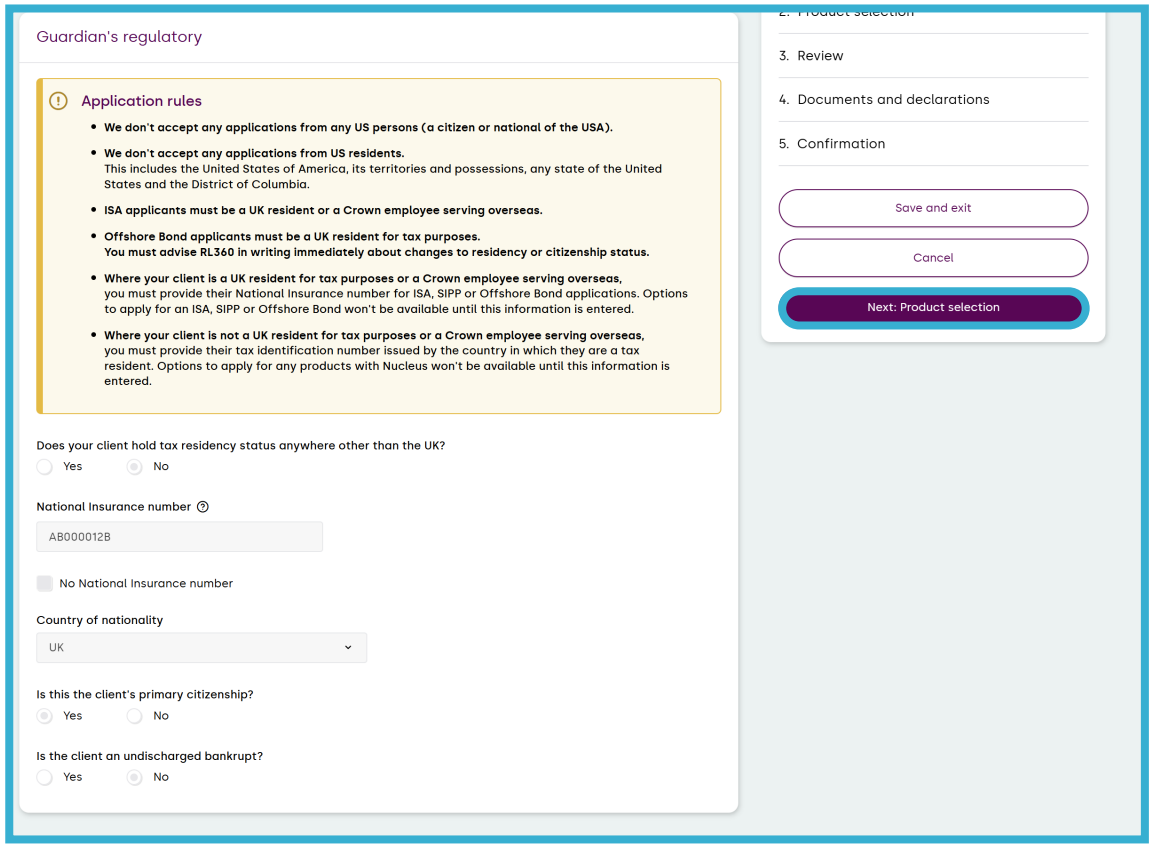
For more information, please see the customer portal permissions helpsheet.



Complete the registered contact/legal guardian's regulatory and residency information. If they're an active client their regulatory and residency information will be pre-populated.

We can't accept undischarged bankrupt clients.

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



Product selection

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

Key message

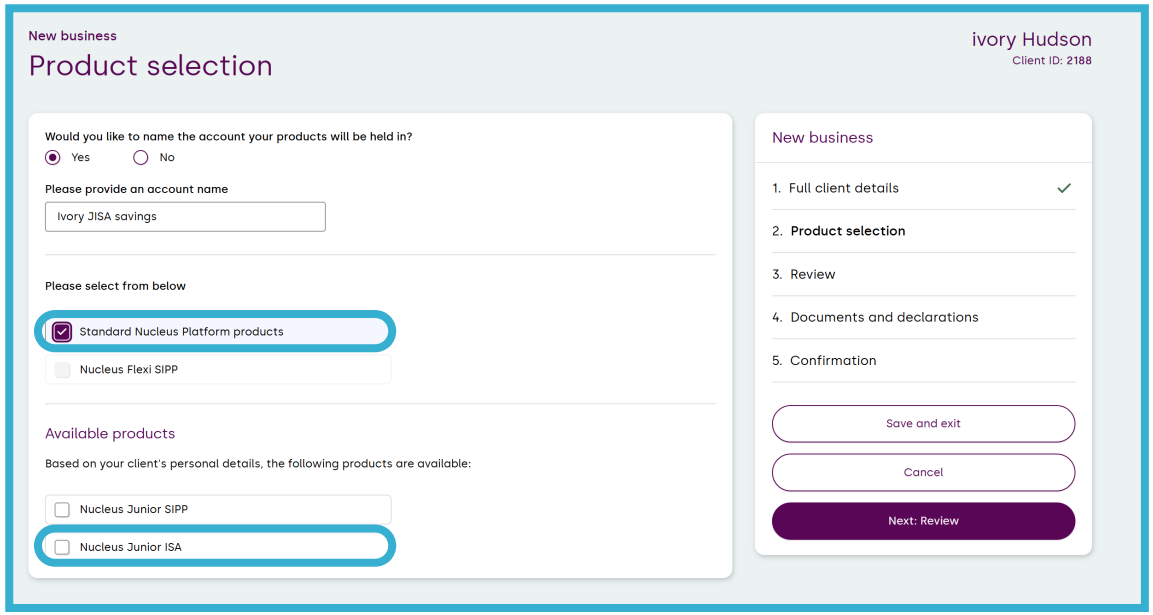
No special characters can be included in the account name.

Naming the account will make it easy for you and your client to distinguish between the accounts on your client's home page. This name can be seen by your client on their customer portal.

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

Key message

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

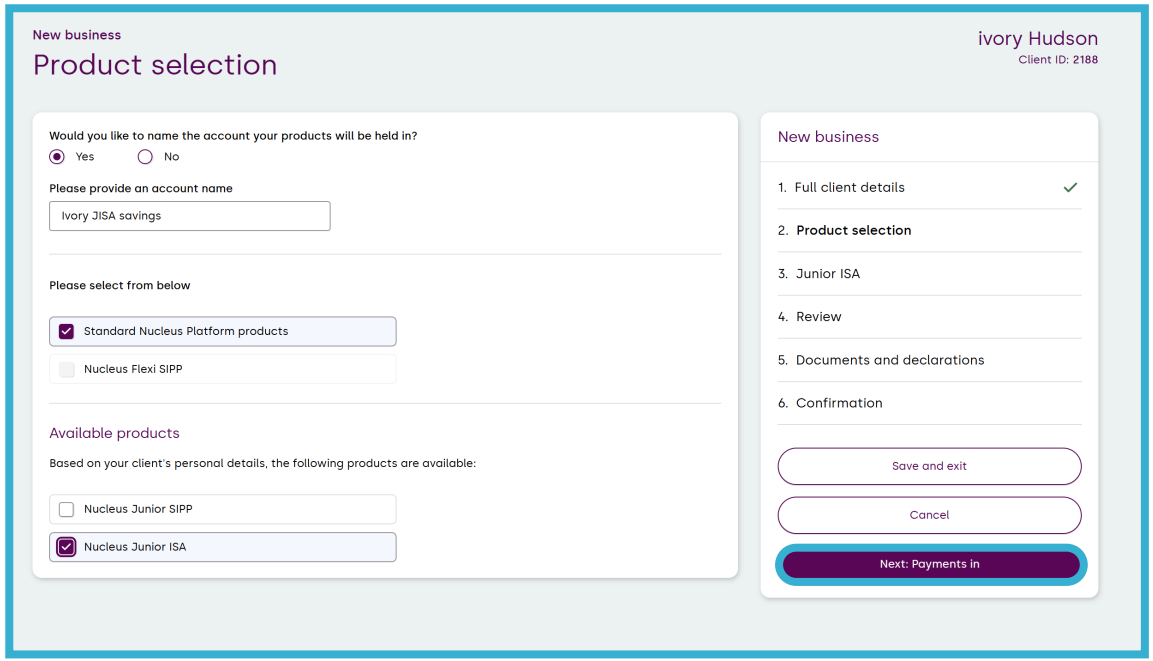


Select '**Nucleus Junior ISA**'.

Key message

If you're applying for more than one product for your client, you can select multiple products from the available list to include in this application.

Once you're happy with your product selections, select '**Next: Payments in**'.

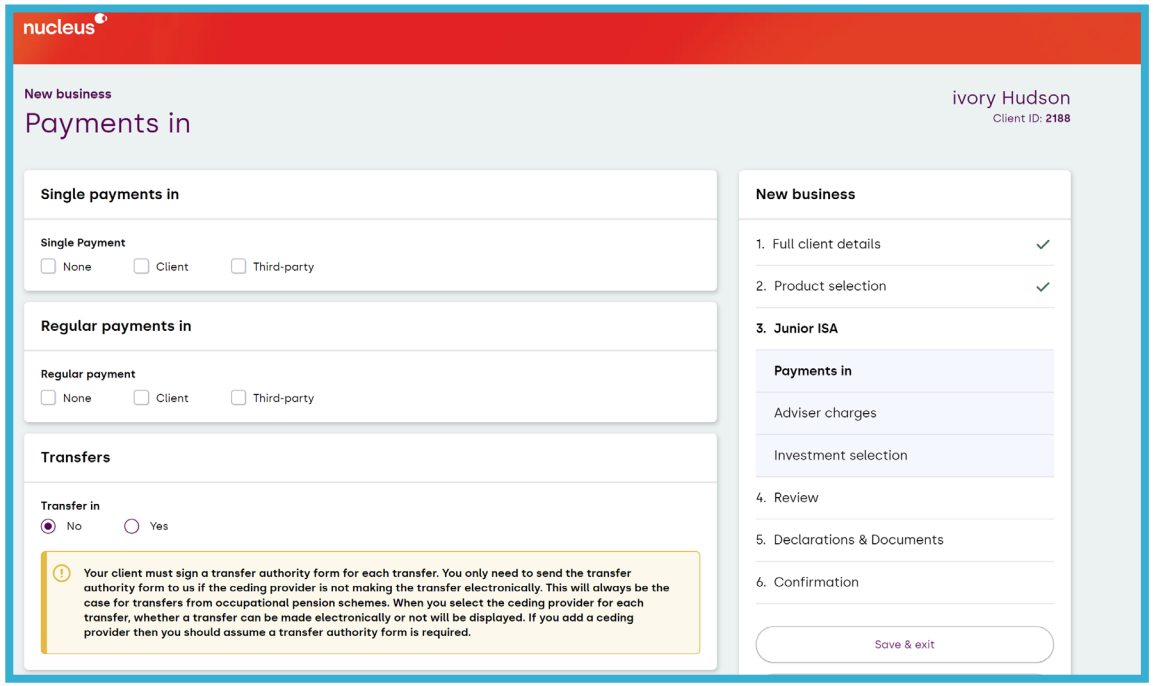


Payments in

Please select a payment in option for each payment type.

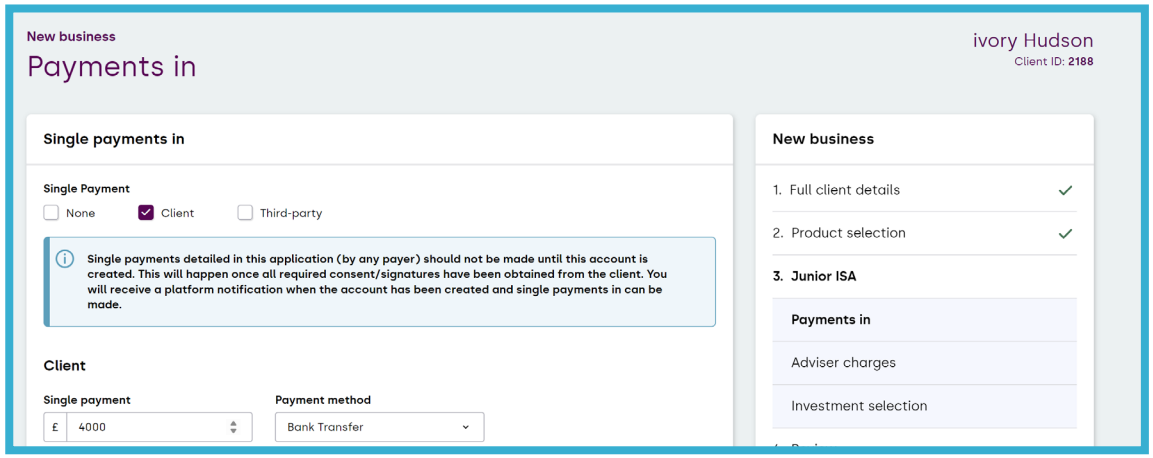
Key message

You can select multiple payment options and types in one application.



Client single payments

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



Enter client single payment details.

The payment method will be automatically selected to bank transfer.

Third-party single payments

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

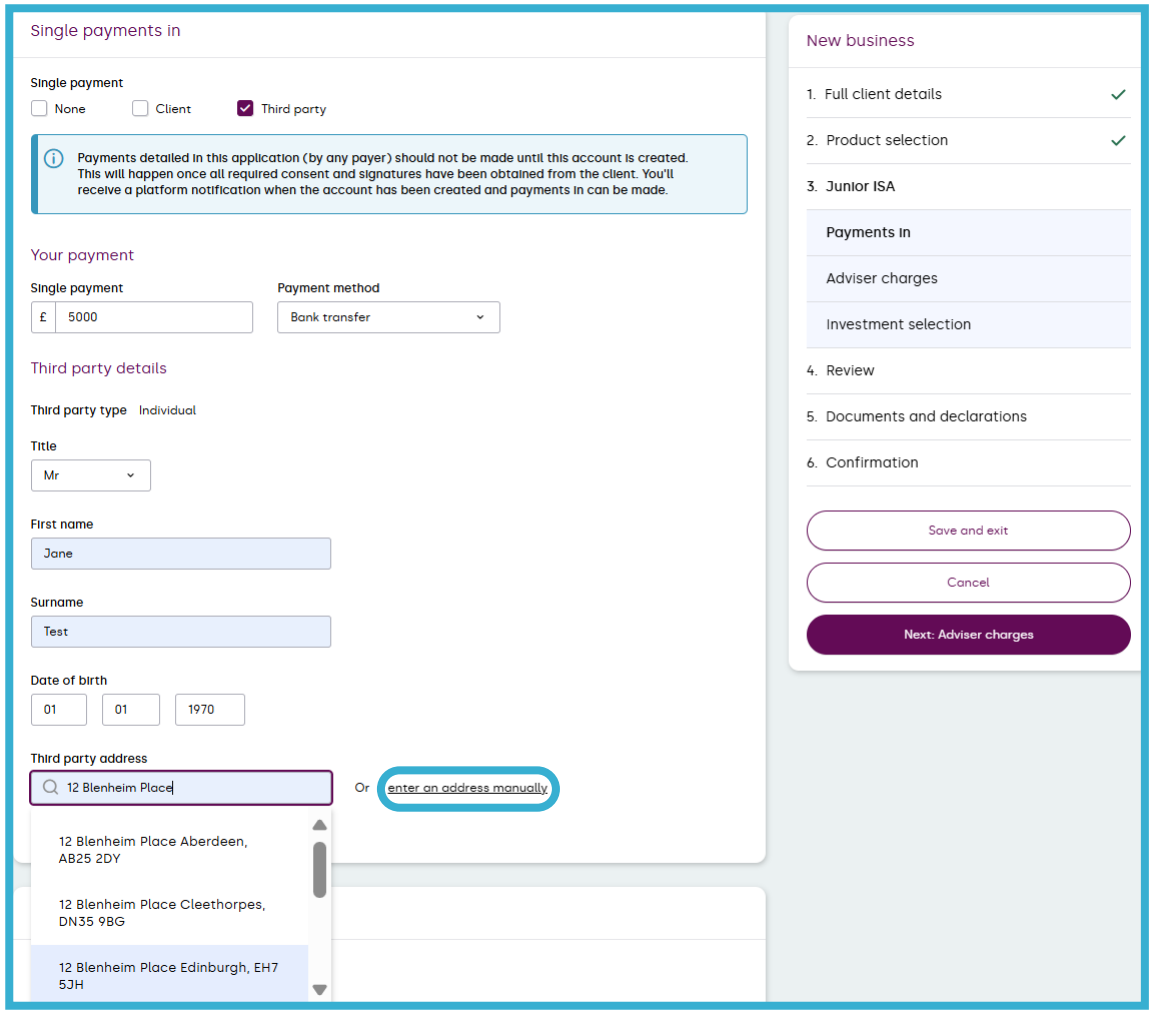
Enter third party single payment in details.

The payment method will be automatically selected to bank transfer.

Enter the third-party's personal details.

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

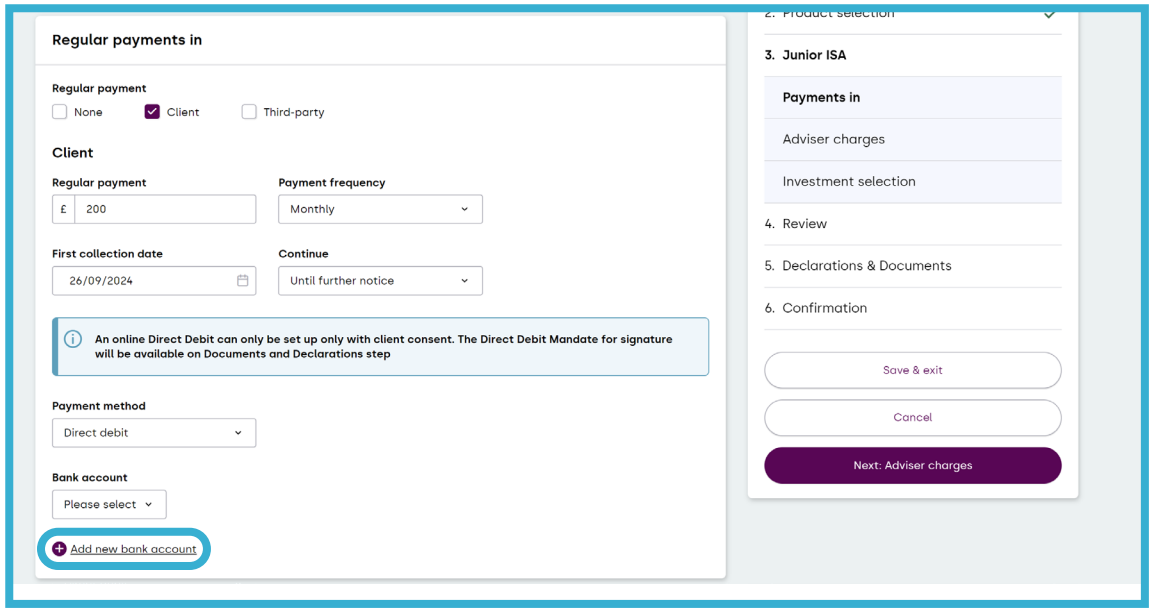
If the address can't be found, select '**enter an address manually**' and complete the address details.



Client regular payments in

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

The first 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.

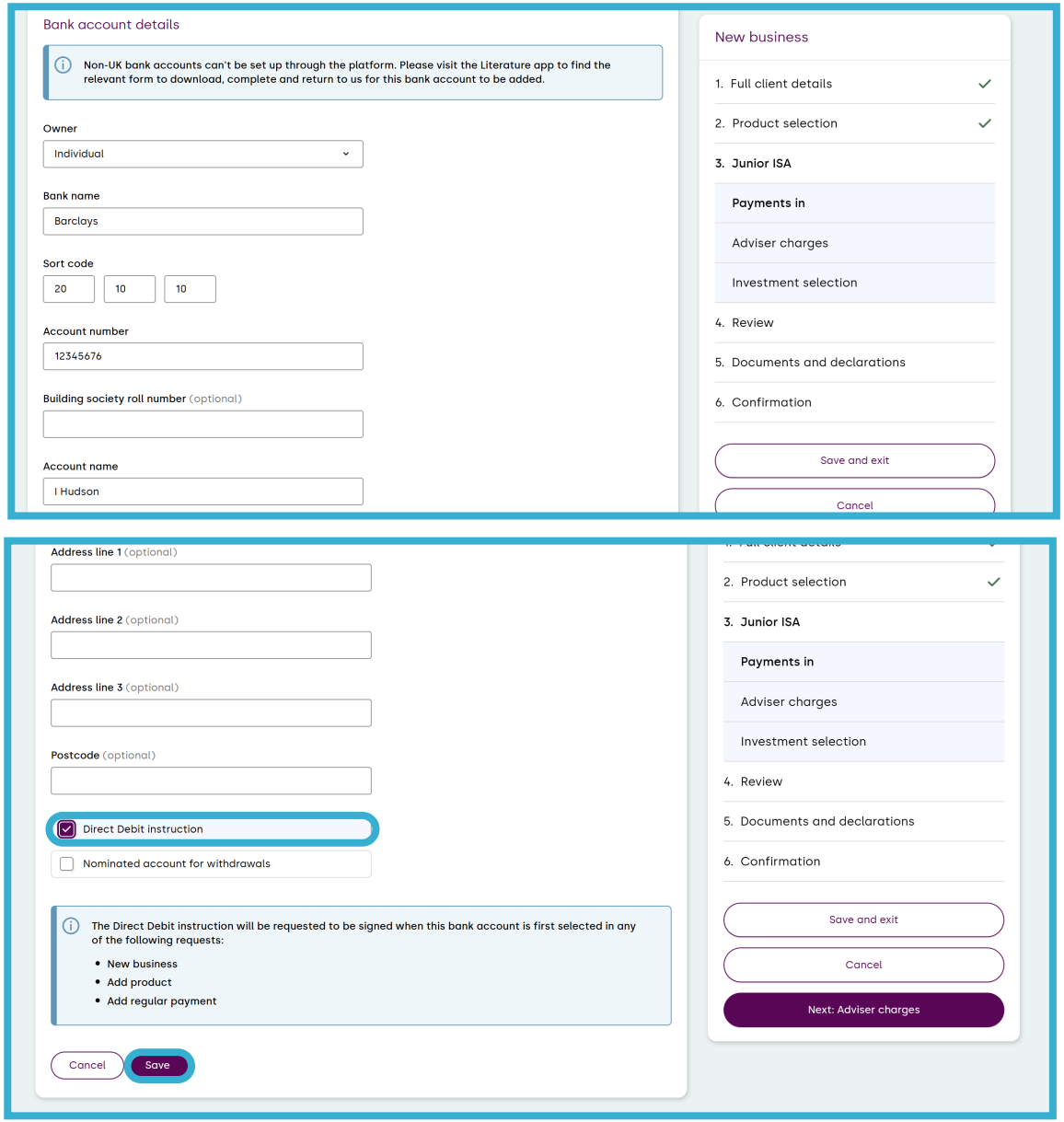
Select the bank account from the drop-down list.

If you need to add a new bank account, select '**Add new bank account**'.

Enter the client's bank details.

Select '**Direct Debit instruction**'.

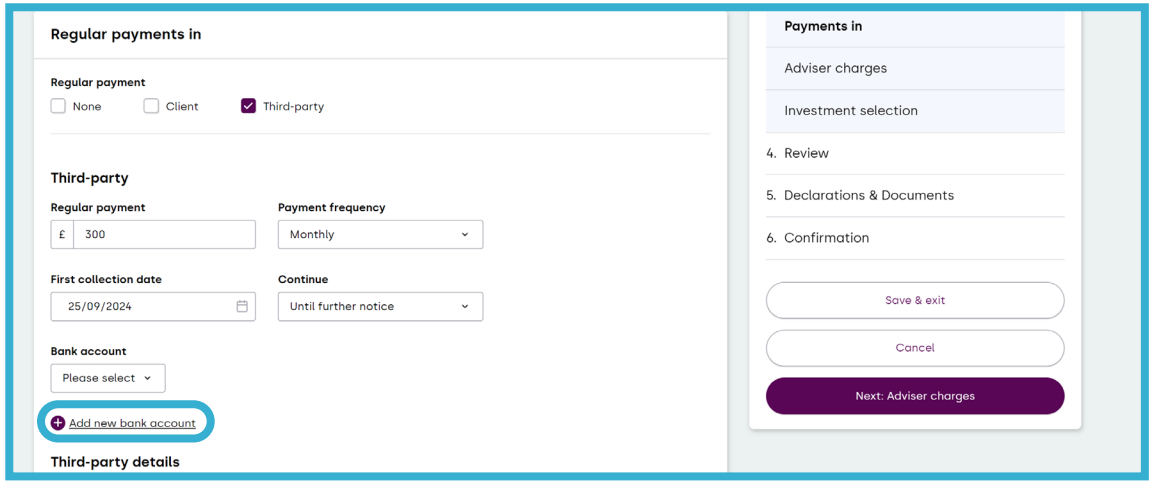
Select '**Save**', to submit bank details.



Third-party regular payments in

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

The first 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.



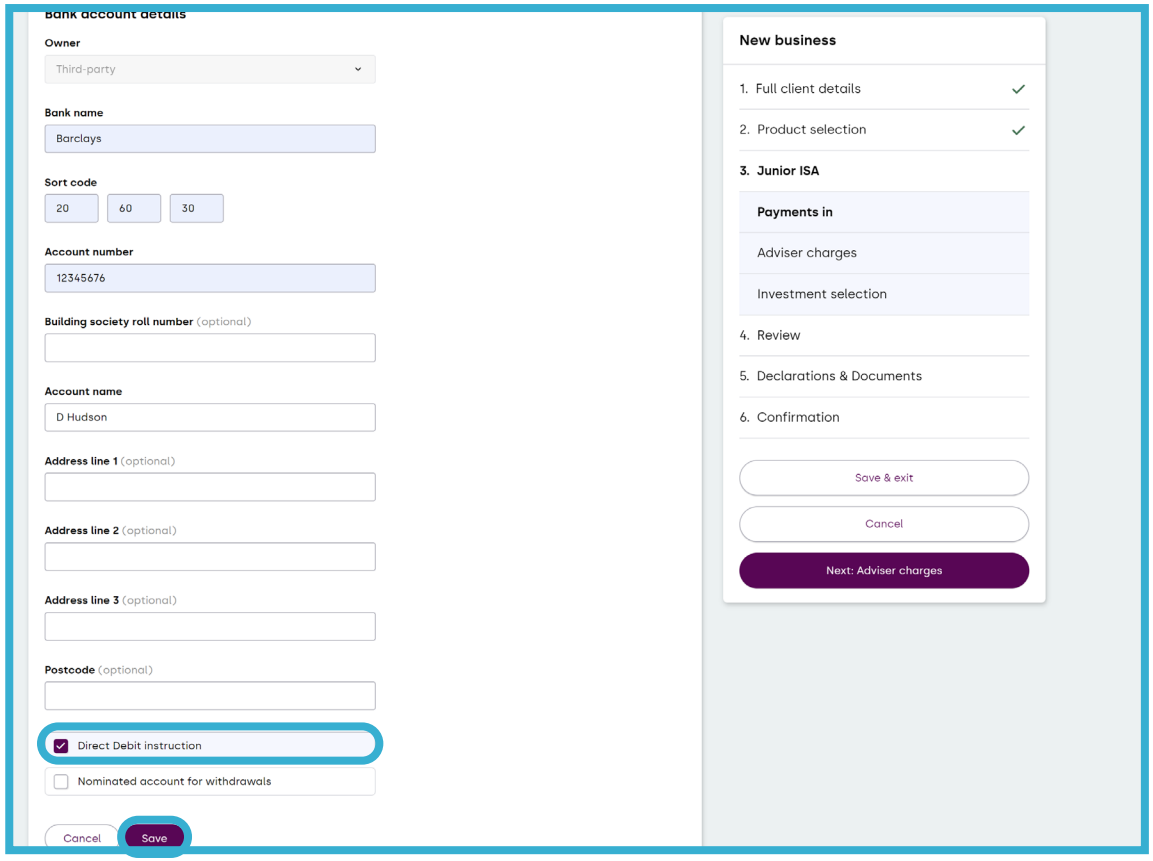
Select the bank account from the drop-down list.

If you need to add a new bank account, select '**Add new bank account**'.

Enter the third-party bank details.

Select '**Direct Debit instruction**'.

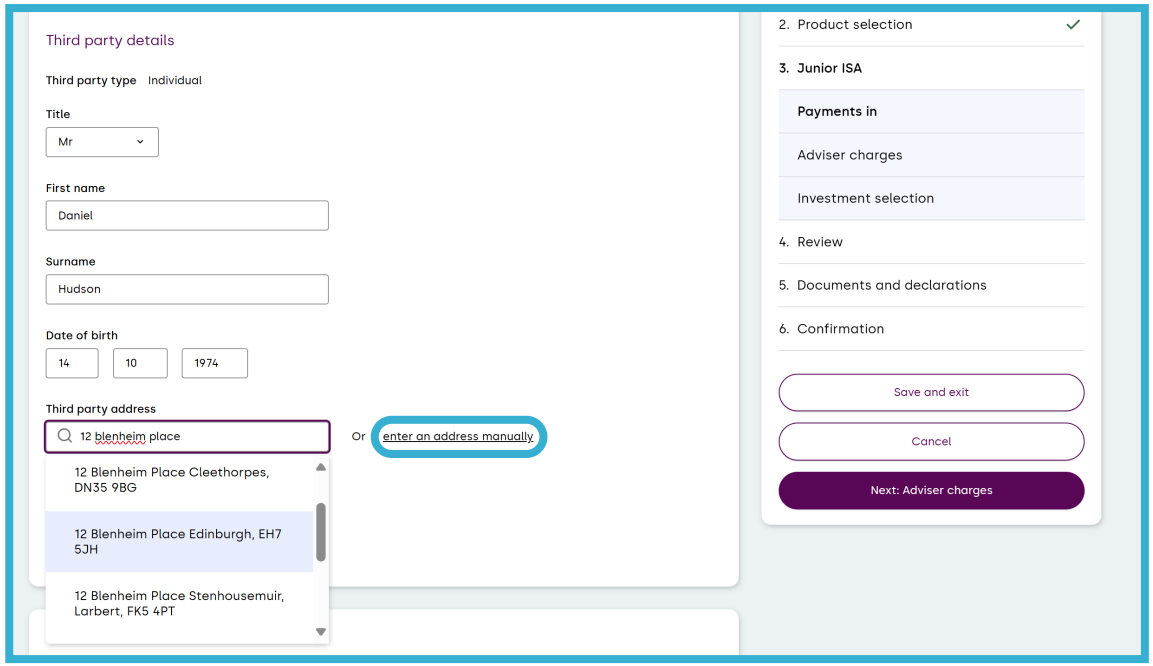
Select '**Save**', to submit bank details.



Enter the third-party's personal details.

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

If the address can't be found, select '**enter an address manually**' and complete the address details.



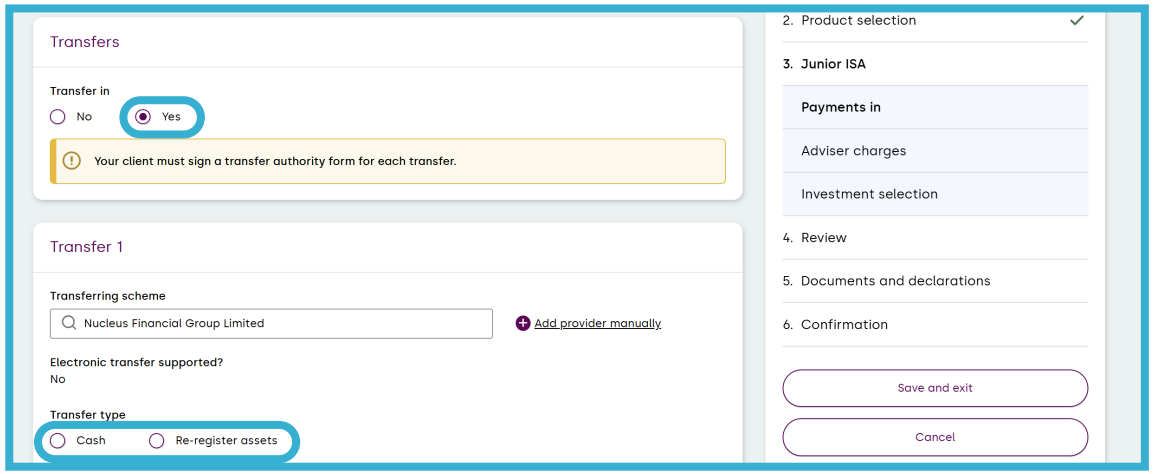
Transfers payments

Select '**Yes**'.

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

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 either a '**Cash**' or '**Re-register assets**' transfer.



Cash transfer payments

Enter all the transfer details.

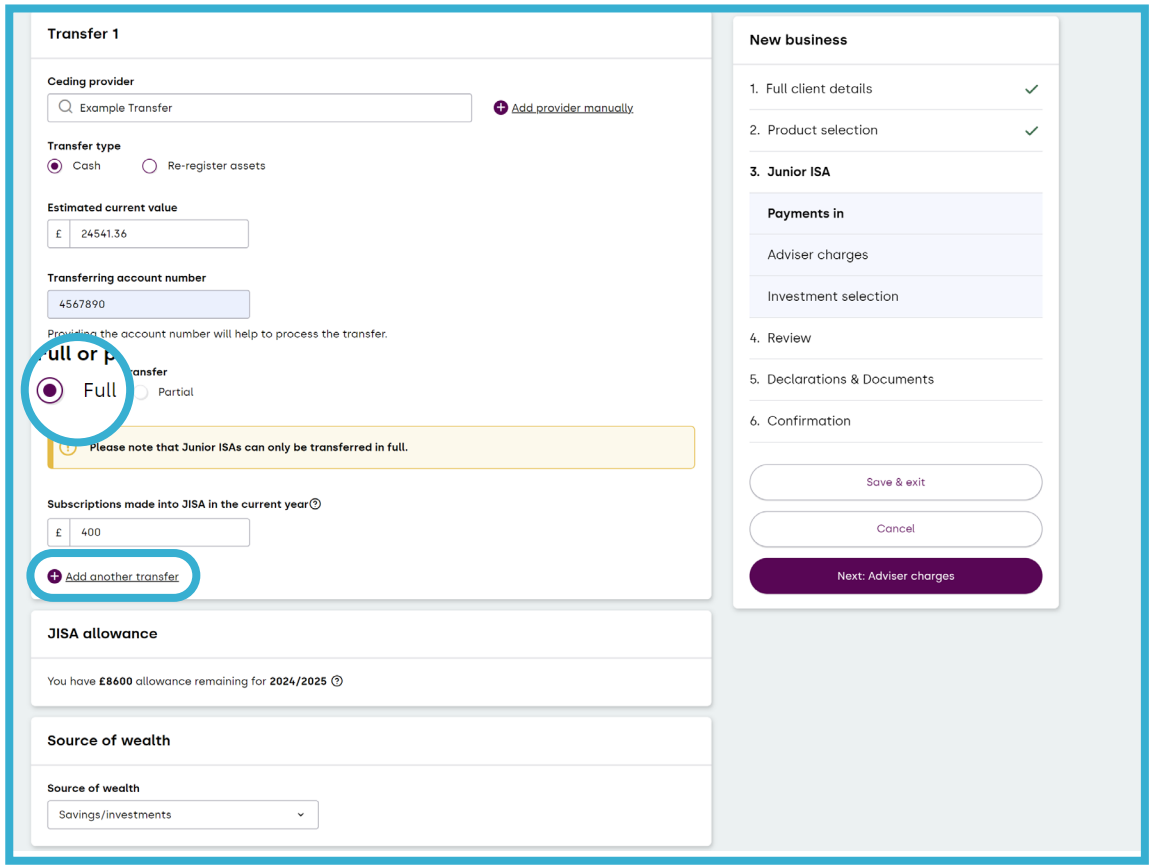
Please note, we don't accept JISA partial transfers. You must select '**Full**' transfer to proceed with the application.

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

You can add multiple transfers in one application, by selecting '**Add another transfer**'.

The JISA allowance section informs you of your client's 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.

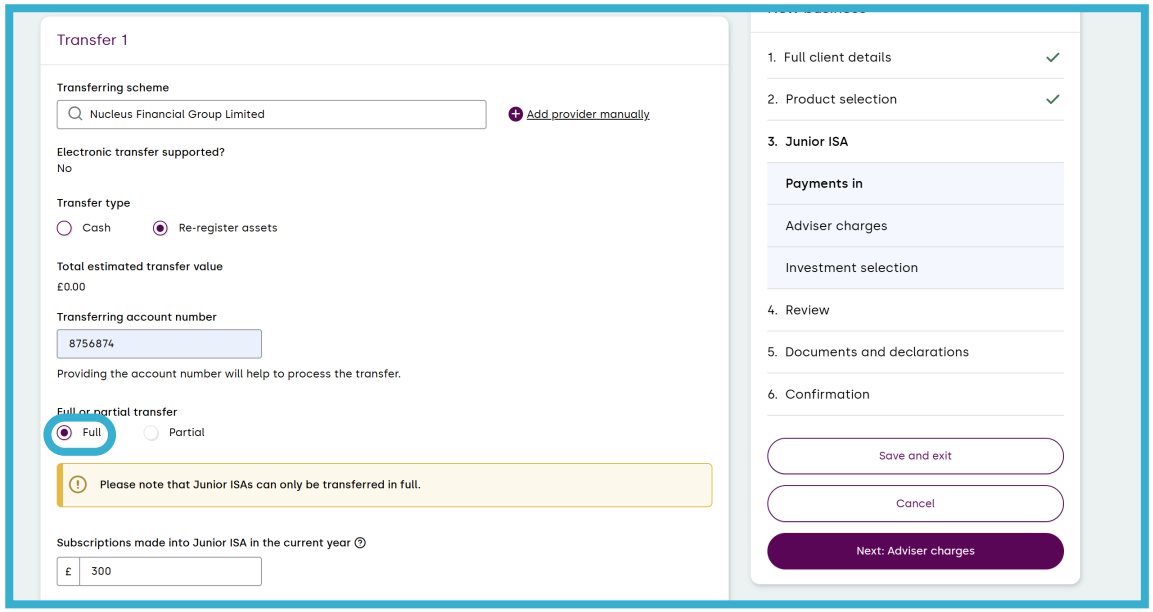


Re-registered assets

Enter all transfer details.

Please note, 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 and select.

Key message

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

Enter each asset's units.

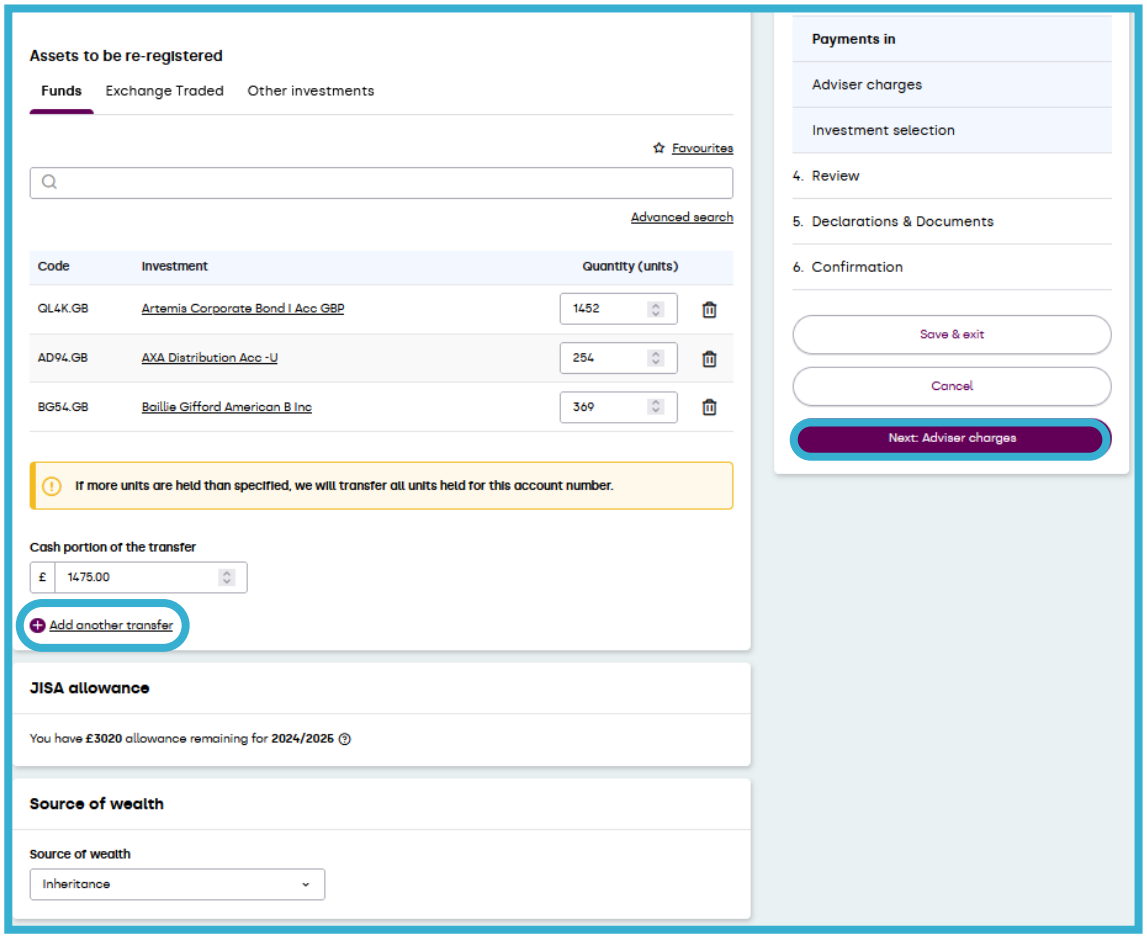
Enter the cash portion value of the transfer.

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

The JISA allowance section informs you of your client's 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 the payment preferences, select '**Next: Adviser Charges**'.

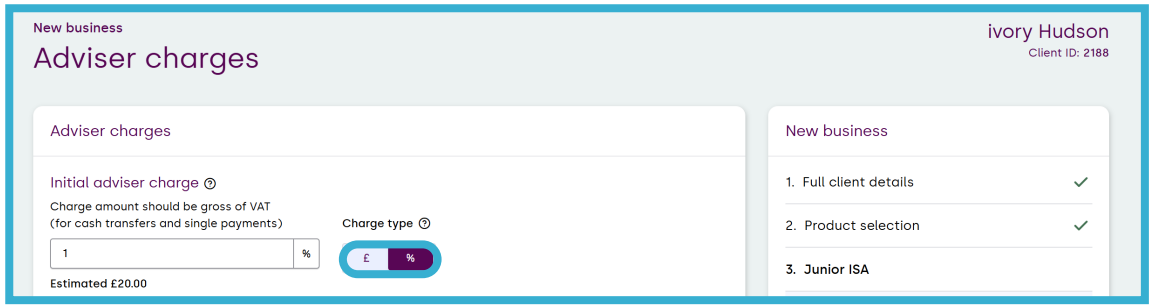


Adviser charges

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

Confirm if any ongoing adviser charges will be deducted from the head account or product.

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

Select the '**Tiers**' drop-down, to select a tiering structure that's saved on your network.

To create new tiering groups, enter the lower limit amount, and then select '**Insert tier**'.

Repeat step, to set up all tiering groups.

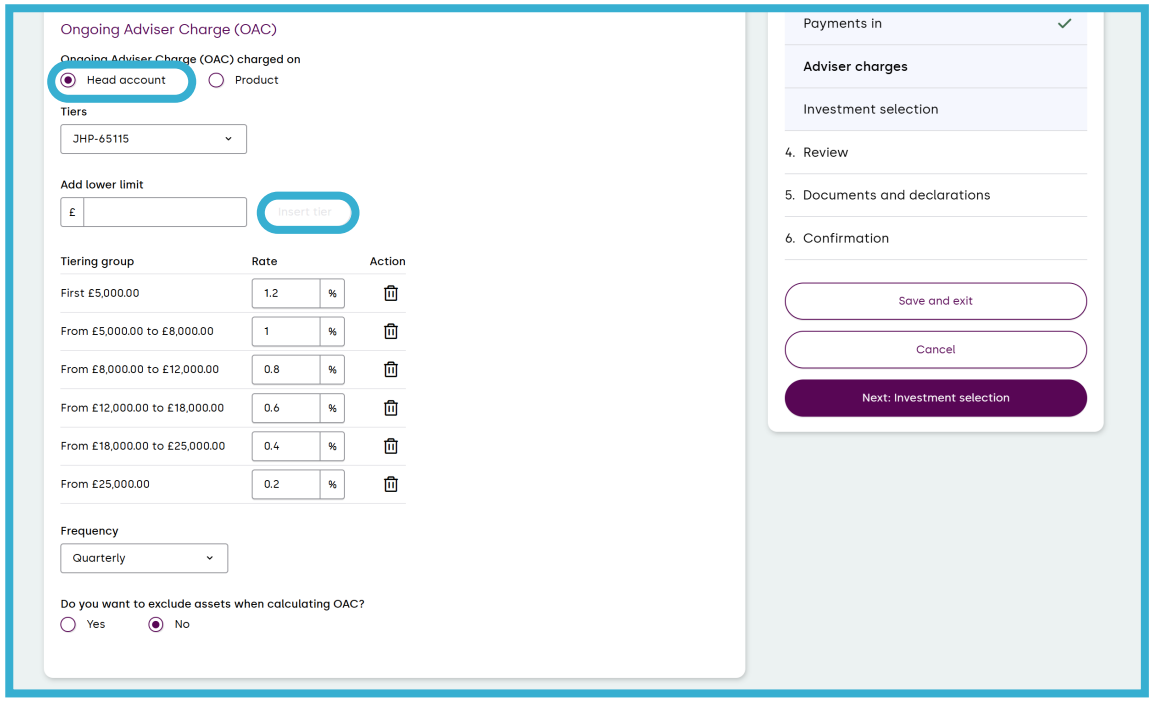
Enter a percentage rate for each tiering group.

Key message

You can set up a maximum of 11 tier groups.

Select the frequency from the drop-down list.

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



Product ongoing adviser charge

Choose '**Product**'.

Select '**£**' or '**%**'.

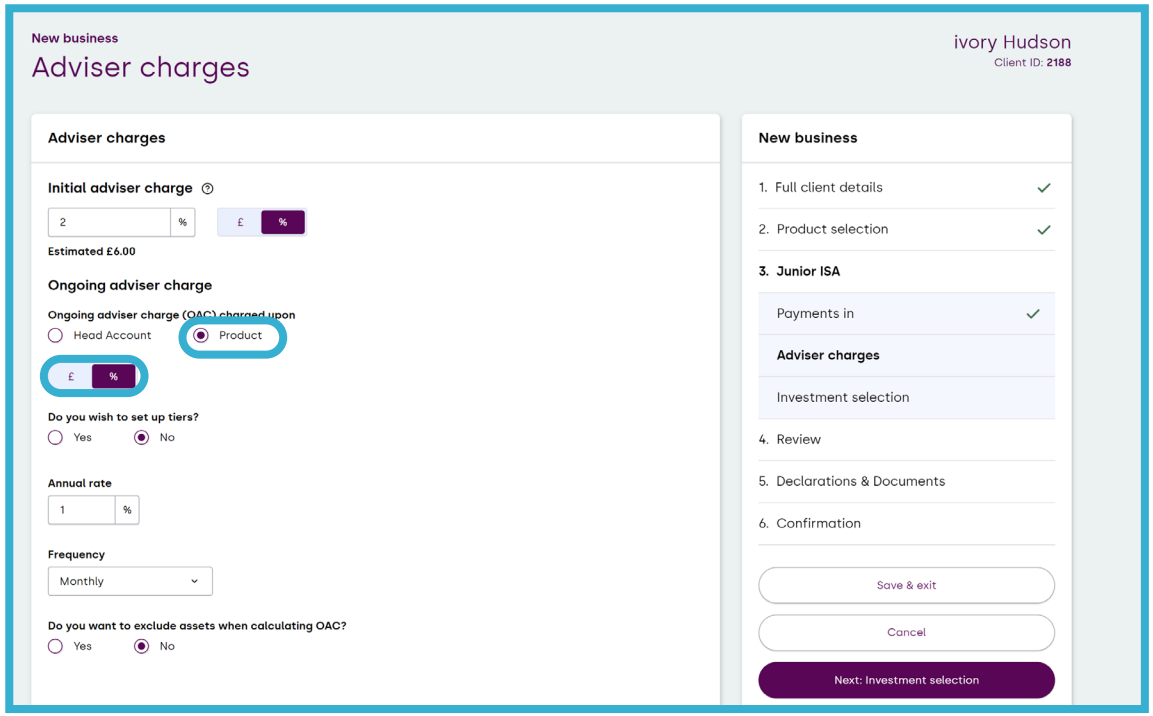
Confirm if the product ongoing adviser charge is tiered.

If the ongoing adviser charge is not tiered, please 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 ongoing adviser charge.



Regular adviser charge

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 across the headings shown.

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 and select the investment from the results.

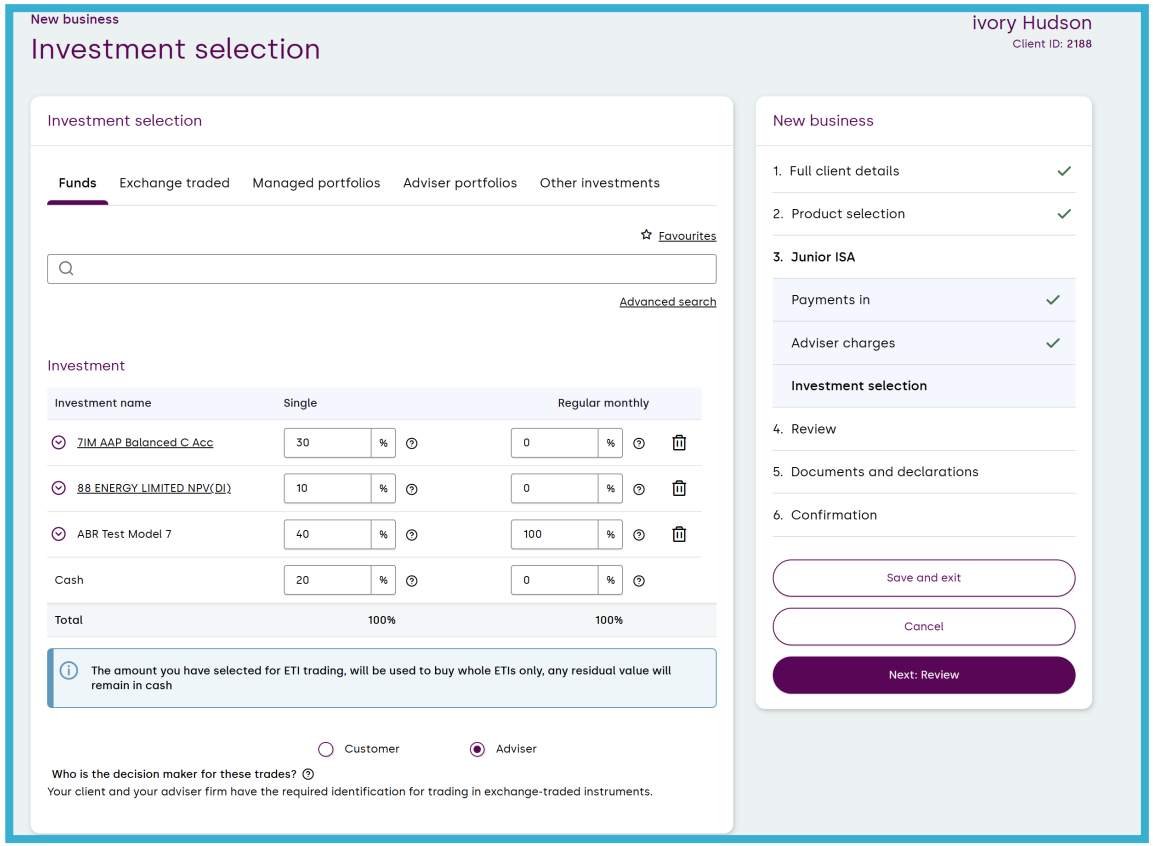
Enter a percentage for each investment choice and ensure the totals equal 100%.

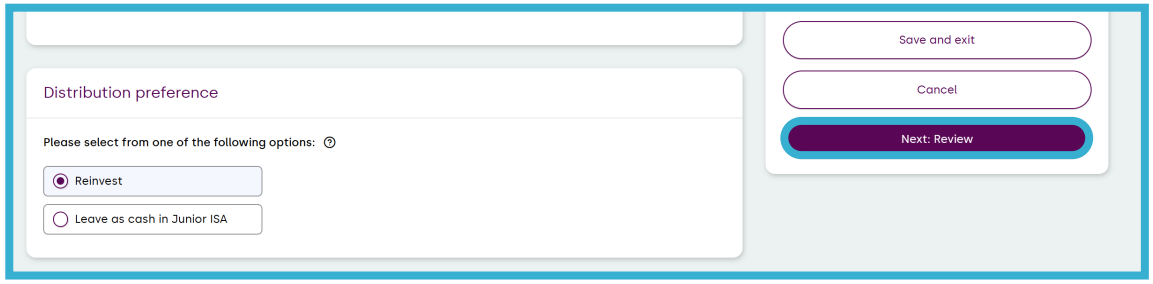
Key message

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**'.

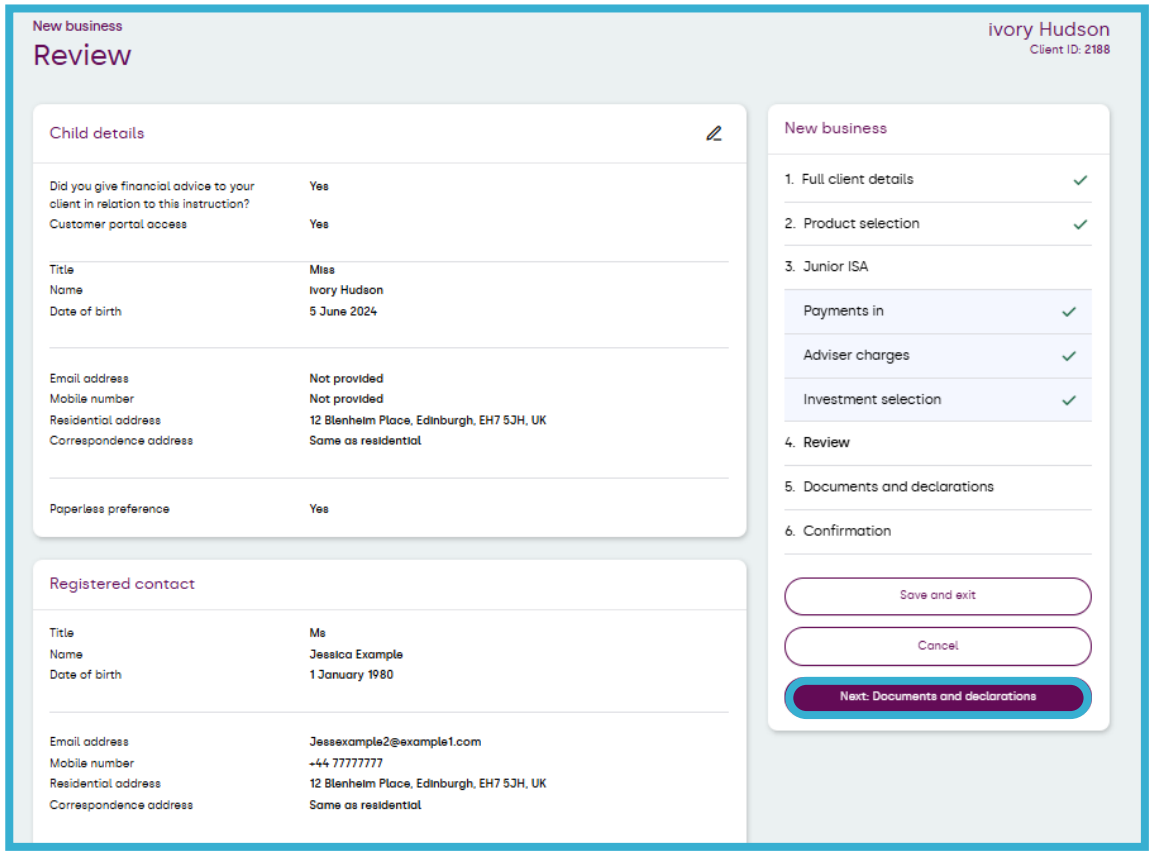




Review

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

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



Documents and declarations

Choose a signature option for your client.

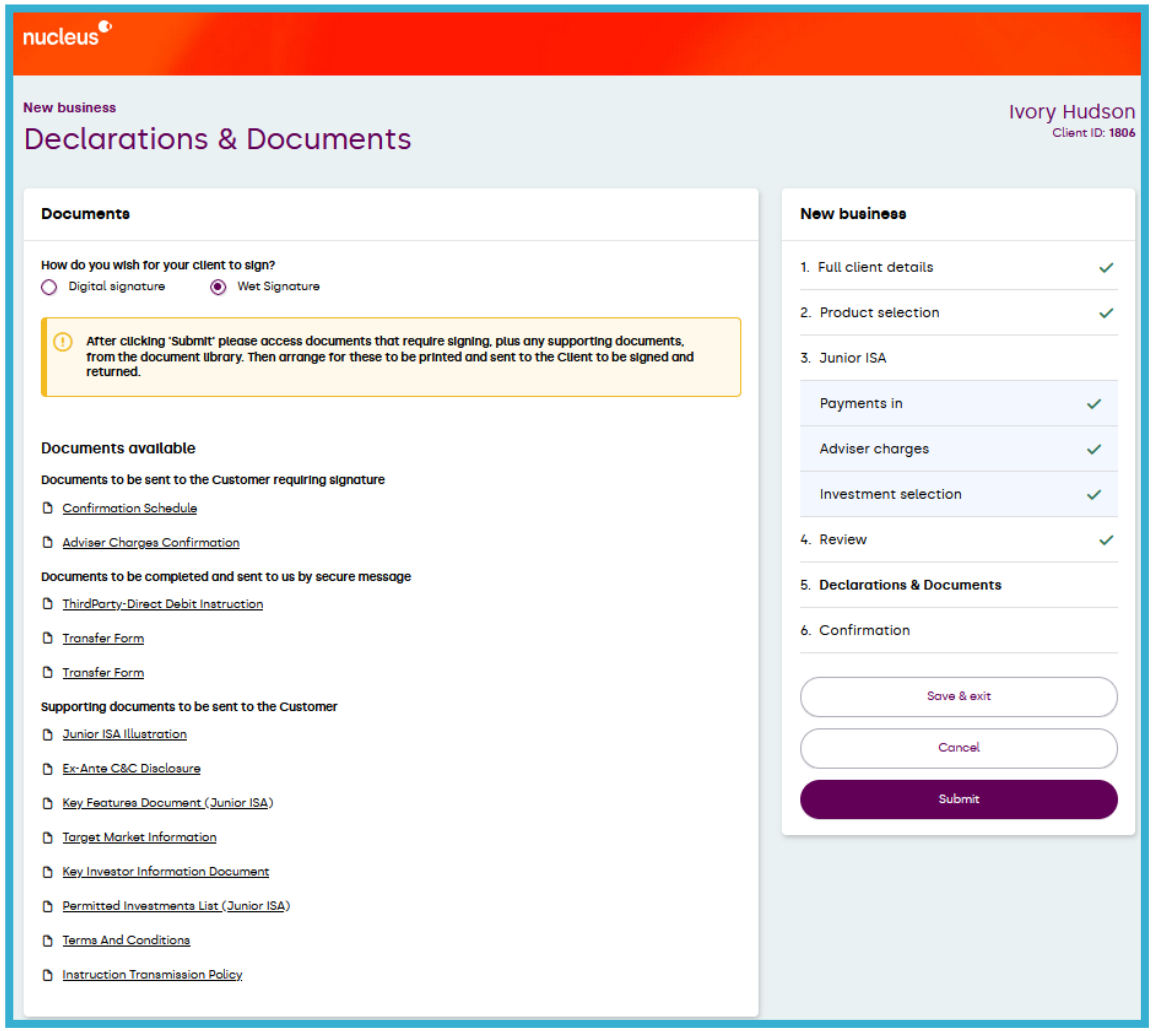
The Digital signature option will only appear if client online access has been selected. Otherwise, only the Wet signature option will be available.

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.

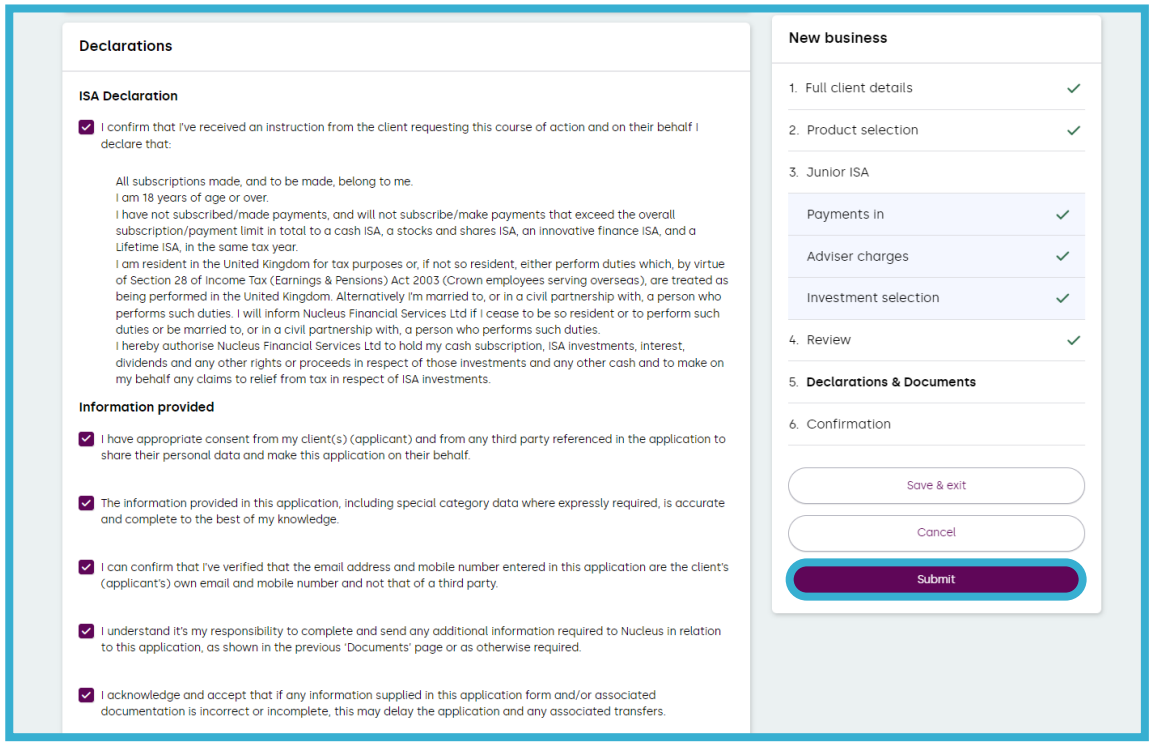
Digital documents are available for e-signature for 60 days.

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 confirm completion.

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

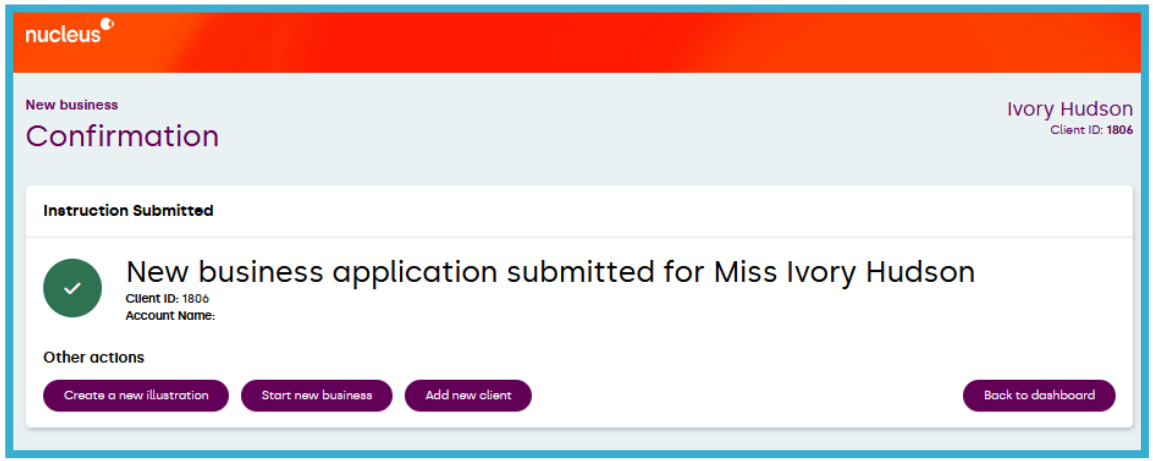


The application has been successfully submitted.

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 here, you can '**Create a new illustration**', '**Start new business**', '**Add a new client'** or go '**Back to the 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.

"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, number 05629686). NFPL, NFS, NGSL, JHAC, JHPT, JHWM, JHWNC have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. 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. NFPL,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. (12/25)

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