

For advisers

Our new
platform

nucleus^o platform

How to process
an ISA single
payment and
transfer payment
top up application

 3 minute read



How to process an ISA 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 an ISA single payment and transfer payment top up application

To start the ISA 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 submit the top up application.

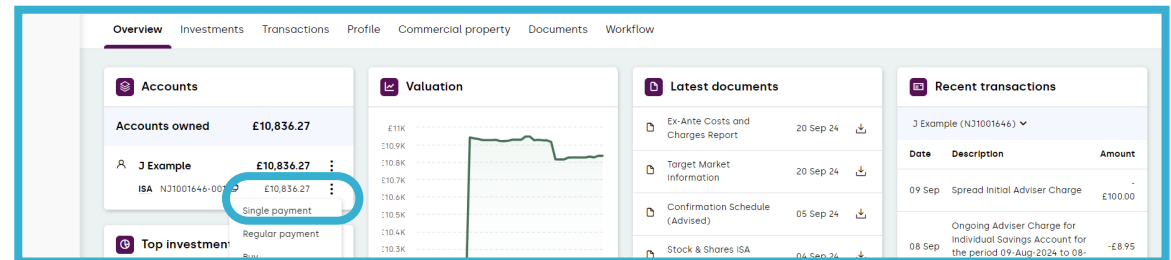
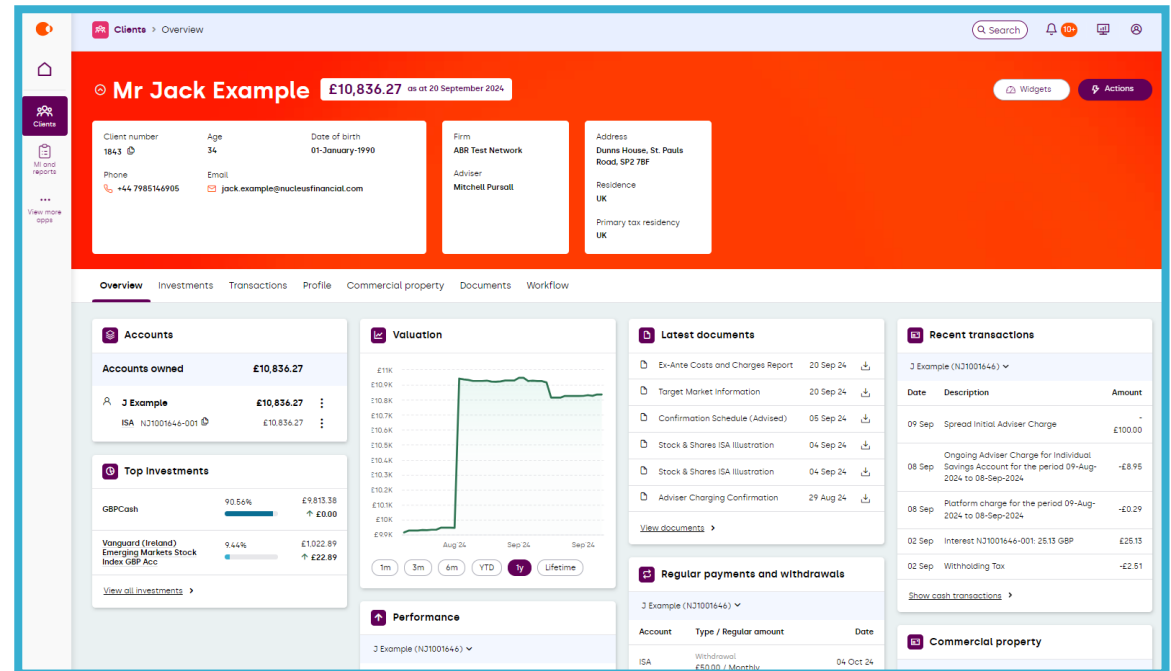
From the client's home page, within accounts, select the vertical ellipsis (three dots) on the ISA.

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 journey.

Single payments

Select 'Yes' or, if no single payment is required, leave set to No.

Enter single payment details.

The payment method will automatically default to bank transfer.

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Single payment / transfer
Payments in

Jack Example
Client ID: 1843
Product reference: NJ1001646-001
Product: ISA

Financial advice

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

Yes No

Single payment

No Yes

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

- Bank 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: £ 5000
Payment method: Bank transfer

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



Single payments must be made by bank transfer to the bank details displayed on the page. The details can also be found on our website. Your client's account number, which will be shown at the end of the application, should be used as the payment reference. Failure to provide a payment reference may delay allocating and returning payments.

Transfer payments

Select either 'No' or 'Yes'.

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

Key message

If you're unable to locate the transferring scheme using the search bar, you can add the details manually by selecting '**Add provider manually**'. Please be aware that adding a transferring scheme manually when it is available from the search bar may lead to delays in processing the transfer.

Select '**Cash**' or '**Re-register assets**'.

Transfers

Transfer in

No Yes

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.

Transfer 1

Transferring scheme

Example transfer [+ Add provider manually](#)

Transfer type

Cash Re-register assets

2. Adviser charges

3. Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

Continue

Cash transfer payments

Enter all the transfer details.



Transfers from a matured Child Trust Fund account must be instructed by paper application form, available on our website.

Select the subscriptions included in the transfer.

If you've selected 'Current tax year' or 'Both', confirm the subscriptions made into the ISA in the current tax year.

If there are multiple cash 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.

Select source of wealth from the drop-down list.

The screenshot shows a digital form for processing an ISA transfer. The form is divided into several sections:

- Transfer type:** Radio buttons for 'Cash' (selected) and 'Re-register assets'.
- Estimated current value:** A text input field containing '£ 5000'.
- Transferring account number:** A text input field containing '02954863'. Below it, a note states: 'Providing the account number will help to process the transfer.'
- Full or partial transfer:** Radio buttons for 'Full' (selected) and 'Partial'.
- Transfer from Flexible ISA:** Radio buttons for 'Yes' (selected) and 'No'.
- Is this a transfer from a matured CTF account?:** Radio buttons for 'Yes' and 'No' (selected).
- Subscriptions included in the transfer:** Radio buttons for 'Previous tax year', 'Current tax year', and 'Both' (selected). The 'Both' option is highlighted with a blue circle.
- Subscriptions made into ISA in the current year:** A text input field containing '£ 3000'.
- Buttons:** A blue button with a plus sign and the text 'Add another transfer' is located below the subscription section.
- ISA allowance:** A section with a note: 'Including the value of any replaceable withdrawals, you have £-167.94 allowance remaining for 2024/2025'.
- Source of wealth:** A dropdown menu with 'Savings/Investments' selected.
- Navigation:** On the right side, there is a vertical list of steps: '1. Payments in', '2. Adviser charges', '3. Investment selection', '4. Review', '5. Documents and declarations', and '6. Confirmation'. Below this list are three buttons: 'Save and exit', 'Cancel', and a prominent purple 'Continue' button.

Re-registered assets

The total estimated transfer value will populate based on information provided lower down the page.

Enter the transfer details.



Transfers from a matured Child Trust Fund account must be instructed by paper application form, available on our website.

Select the subscriptions included in the transfer.

If you've selected '**Current tax year**' or '**Both**', confirm the subscriptions made into the ISA in the current tax year.

Transfer type
 Cash Re-register assets

Total estimated transfer value
£0.00

Transferring account number
02954863

Providing the account number will help to process the transfer.

Full or partial transfer
 Full Partial

Transfer from Flexible ISA
 Yes No

Is this a transfer from a matured CTF account?
 Yes No

Subscriptions included in the transfer
 Previous tax year Current tax year Both

Subscriptions made into ISA in the current year ⓘ
£ 3000

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

Save and exit
Cancel
Continue

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

Key message

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

Enter each asset's units.

Enter the cash portion of the transfer, if applicable.

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.

Select 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.

Assets to be re-registered

Funds Exchange Traded Other investments

☆ Favourites

Q

Advanced search

Code	Investment	Quantity (units)
BFB9.GB	ZIM AAP Adventurous C Acc	55
BFB5.GB	ZIM AAP Balanced C Acc	55

! If more units are held than specified, we will transfer all units held for this account number.

Cash portion of the transfer

£ 24.25

+ Add another transfer

ISA allowance

Including the value of any replaceable withdrawals, you have **£658.95** allowance remaining for 2024/2025

Source of wealth

Source of wealth

Savings/investments

Single payment / transfer

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

Save & exit

Cancel

Continue

Adviser charges

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

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



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.

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Single payment / transfer
Adviser charges

Jack Example
Client ID: 1843
Product reference: NJ310184-001
Product: ISA

Adviser charges

Initial adviser charge ⓘ
Charge amount should be gross of VAT
(for cash transfers and single payments)

0.5 % £ %

Estimated £25.00

Initial adviser charge ⓘ
Charge amount should be gross of VAT
(for re-registration transfers)

0.75 % £ %

Estimated £127.95

Single payments/transfers

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

Save and exit

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%.

Single payment / transfer
Jack Example
Client ID: 1843
Product: NJ1001646-001

Investment selection

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 (%) £10,000.00
<input checked="" type="radio"/> ZIM AAP Adventurous C Acc	49 % <input type="text" value=""/>
<input checked="" type="radio"/> Vanguard (Ireland) Emerging Markets Stock Index GBP Acc	49 % <input type="text" value=""/>
Cash	2 % <input type="text" value=""/>
Total	100%

Single payment / transfer

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

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

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

Single payment / transfer
Investment selection

Jack Example
Client ID: 1843
Product reference: N3100164-001
Product: 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

Search bar: [Favourites](#) [Advanced search](#)

Investment choices

Investment name	Single (%) £5,000.00
<input checked="" type="radio"/> 7IM AAP Balanced C Acc	30 % ⓘ
<input checked="" type="radio"/> Boillie Gifford American B Inc	30 % ⓘ
<input checked="" type="radio"/> Liontrust Balanced C Inc	30 % ⓘ
Cash	10 % ⓘ
Total	100%

Single payments/transfers

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

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Single payment / transfer
Review

Jack Example
Client ID: 1843
Product: NJ1001646-001

Review

Financial advice

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

ISA

Single payments in

Client single payment **£5,000.00**

Transfer 1

Ceding provider	Santander UK plc
Electronic re-registration supported	No
Transfer type	Cash
Estimated current value	£5,000.00
Transferring account number	02954863
Full or partial transfer	Full
Transfer of flexible ISA	Yes
Subscriptions included in the transfer	Both
Subscriptions made into ISA in the current year	£3,000.00

Single payment / transfer

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

Save & exit

Cancel

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.

The screenshot shows a web application interface for 'Single payment / transfer' under the heading 'Documents and declarations'. The client's name is 'Jack Example' with ID '1843' and product reference 'NJ1001646-001'. The form is divided into several sections:

- How do you wish for your client to sign?**: Radio buttons for 'Digital signature' (selected) and 'Wet signature'.
- Client contact details**: A note that email and phone number must be correct. Fields for Name (Mr Jack Example), Email address (jack.example@nucleusfinancial.com), and Phone (+44 7985146905).
- Documents to be sent to the client requiring signature**: Includes 'Adviser Charges Confirmation (388523)'.
- Documents to be completed and sent to us by secure message**: Includes 'Transfer Form (388522)'.
- Supporting documents to be sent to the client**: Includes 'ISA Illustration', 'Ex-Ante C&C Disclosure (388521)', and 'Target Market Information'.

On the right side, there is a 'Single payments/transfers' progress bar with steps: 1. Payments in, 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, and 6. Confirmation. Below the progress bar are buttons for 'Save and exit', 'Cancel', and 'Submit'. A yellow warning box at the bottom states: '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.'



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 application.

The screenshot displays a digital application form with the following sections and content:

- 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 transfer or invalidate the Product.
 - 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 (KIID)/Key Investor Information documents (NURS KII), and costs 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 regulations and the terms of the relevant investment provider(s) or issuer(s), to invest in the chosen investment(s).
 - I've told my client(s) about their cancellation rights in relation to buying collective investments.
 - I've told my client(s) that funds transferred in (re-registered) to the Nucleus platform, will automatically be converted to the cheapest share class available on the platform, where a cheaper class is available.
 - Payments**
 - I acknowledge that any single payments into my product should not be made until my product is set up by Nucleus. I understand that Nucleus will notify me and my adviser once my account is created and single payments can be made by bank transfer into my product using the bank details and payment reference advised by Nucleus.
 - Investments**
 - I confirm that I've considered the target market for the investment selection(s) made and that my client(s) fall within this.
- Confirm all

On the right side of the form, a progress checklist shows the following steps, all of which are completed (indicated by checkmarks):

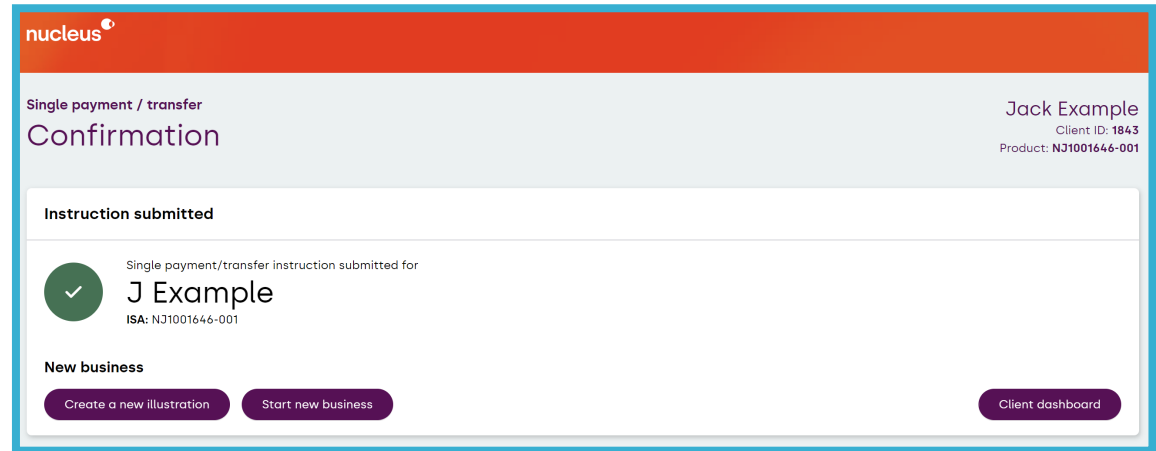
1. Payments in ✓
2. Adviser charges ✓
3. Investment selection ✓
4. Review ✓
5. Documents and declarations
6. Confirmation


Below the checklist are three buttons: "Save and exit", a blank button, and a "Submit" button. The "Submit" button is highlighted with a blue circle.

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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