

For advisers

Our new
platform

nucleus^o platform

How to process
a JSIPP regular
payment top up
application

 4 minute read



How to process a JSIPP regular payment top up application

| | | | |
|-------------------------|----|----------------------------|----|
| Payments in | 5 | Review | 16 |
| Third-party payments in | 10 | Declarations and documents | 17 |
| Adviser charges | 13 | Confirmation | 19 |
| Investment selection | 14 | | |

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 JSIPP regular payment top up application

To start the JSIPP 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 JSIPP single payment top up.



If you're adding an employer payment, the client's employment details must be on the clients account to proceed with setting up the regular payment.

If your client doesn't have existing employer details, please complete the add employer details offline process detailed in the '**Change of employment details**' guide.

Mr Sam Example £5,077.31 as at 9 January 2025

Client number: 120 | Age: 14 | Date of birth: 14-October-2010 | Firm: ABR Test Network | Address: 47 Duddon Close, West End, SO18 3GB
 Phone: N/A | Email: N/A | Adviser: JM Test Adviser | Residence: UK | Primary tax residency: N/A

Accounts owned £5,077.31

| Account | Balance |
|---------------------------|-----------|
| S Example | £5,077.31 |
| Junior SIPP NJ1000110-001 | £5,077.31 |
| Junior ISA NJ1000110-002 | £0.00 |

Top investments

| Investment | Percentage | Value |
|------------|------------|----------------------|
| JSTEST | 99.93% | £5,073.82 (↑ £37.85) |
| GBPCash | 0.07% | £3.49 (↑ £0.00) |

Valuation chart showing value from May 24 to Jan 25. Values range from £0 to £6K.

Latest documents

| Document | Date |
|------------------------------------|-----------|
| Document Notification Email Listed | 31 Oct 24 |
| Document Notification Email Listed | 30 Oct 24 |
| Document Notification Email Listed | 29 Oct 24 |
| Document Notification Email Listed | 28 Oct 24 |
| Document Notification Email Listed | 27 Oct 24 |
| Document Notification Email Listed | 26 Oct 24 |

Recent transactions

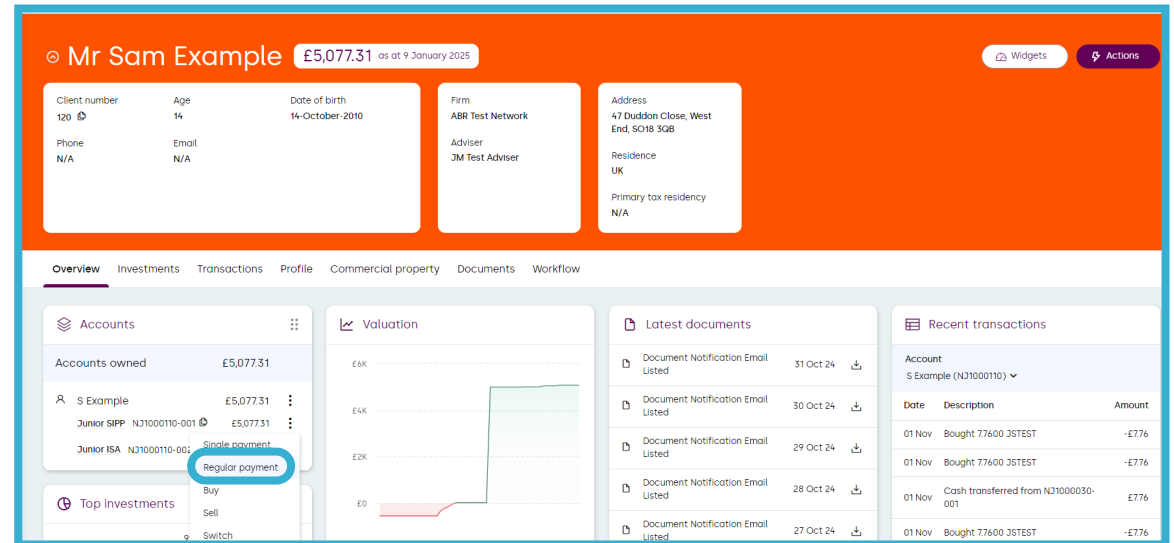
| Date | Description | Amount |
|--------|-------------------------------------|--------|
| 01 Nov | Bought 77600 JSTEST | -£776 |
| 01 Nov | Bought 77600 JSTEST | -£776 |
| 01 Nov | Cash transferred from NJ1000030-001 | £776 |
| 01 Nov | Bought 77600 JSTEST | -£776 |
| 01 Nov | Cash transferred from NJ1000030-001 | £776 |

From the client home page, find the relevant account and select on 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.



You can select multiple regular payment in types when completing the application.

Select either 'Client', 'Employer' or 'Third-party'.

nucleus

Add regular payment

Payment in

Sam Example
Client ID: 120
Product: NJ1000110-001

Financial advice

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

Yes No

Regular payments in

Regular payment

None Client Employer Third-party

Add regular payment

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

Save & exit

Cancel

Continue

Client payments in

Enter the regular payment amount, payment frequency, first collection date and 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 automatically selected to Direct Debit.

Confirm if the pension contribution is eligible for tax relief.

Select the bank account from the drop-down list.

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

The screenshot shows a web form titled 'Add regular payment' for 'Sam Example' (Client ID: 120, Product reference: NJ1000110-001, Product: Junior Nucleus SIPP). The form is divided into several 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:** A section for 'Regular payment' with radio buttons for 'None', 'Client' (selected), 'Employer', and 'Third party'. Below this, 'Client' details are shown: 'Regular payment (net)' is £ 250 and 'Payment frequency' is 'Monthly'. A question 'Is your client eligible for tax relief on pension contributions?' has 'Yes' selected, resulting in a gross amount of £312.50. The 'First collection date' is 19/01/2026.
- Informational box:** A blue box with a warning icon stating: 'The date selected is the earliest date the first payment could be collected. We'll need to receive a signed Direct Debit instruction confirming the payer's bank details before we're able to start collecting payments. If it's not possible to collect the payment on this date, the first collection date will roll forward based on the frequency selected. The first payment date will continue to roll forward at the frequency selected until all outstanding requirements are met.'
- Form fields:** 'Continue' is set to 'Until further notice', 'Payment method' is 'Direct Debit', and 'Bank account' is '20-20-20 | 43843131 | natwest'. A red button 'Add new bank account' is highlighted.
- Navigation:** A sidebar on the right lists 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'.

Complete your client's bank details.

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

Bank account details

Owner
Individual

Bank name
Santander

Sort code
01 01 01

Account number
12345678

Building society roll number (optional)

Account name
Mr S Example

Address line 1 (optional)

Address line 2 (optional)

Address line 3 (optional)

Postcode (optional)

Direct Debit instruction

Nominated account for withdrawals

Cancel Save

Add regular payment

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

Save & exit

Cancel

Continue

Employer regular payment

Select either '**Employer (gross)**' or '**Employer (net)**'.



The 'Employer paying client (net) contributions' option should only be selected where the employer is making a payment on the customer's behalf from their net salary, which is subject to additional tax relief being claimed from HMRC.

Enter the regular payment amount, payment frequency, first collection date and 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 automatically set to Direct Debit

The employer's name and address will be prefilled. If the employer's details have changed follow the process shown in the 'Change of employment details' guide.

Select the bank account from the drop-down list.

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

Enter the employer's bank details.

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

The screenshot shows a web form with two main sections: 'Bank account details' and 'Add regular payments'.

Bank account details

- Owner:** A dropdown menu with 'Employer' selected.
- Bank name:** A text input field containing 'Santander'.
- Sort code:** Three separate input fields, each containing '02'.
- Account number:** A text input field containing '87654321'.
- Building society roll number (optional):** An empty text input field.
- Account name:** An empty text input field.
- Address line 1 (optional):** An empty text input field.
- Address line 2 (optional):** An empty text input field.
- Address line 3 (optional):** An empty text input field.
- Postcode (optional):** An empty text input field.
- Direct Debit instruction:** A checkbox that is checked.
- Nominated account for withdrawals:** An unchecked checkbox.
- Buttons:** 'Cancel' and 'Save' buttons at the bottom. The 'Save' button is highlighted with a red circle.

Add regular payments

- A 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' buttons.

Third-party payments in

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

Confirm if the pension contribution is eligible for tax relief.

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, please select 'Add new bank account'.

The screenshot shows the 'Add regular payment' form in the Nucleus system. The form is titled 'Payment in' and is for client 'Sam Example' (Client ID: 120, Product: NJ1000110-001). The form is divided into several 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:** A section for 'Regular payment' with radio buttons for 'None', 'Client', 'Employer', and 'Third-party' (selected). Below this, there are fields for 'Regular payment (net)' (£ 250), 'Payment frequency' (Monthly), 'First collection date' (01/11/2024), and 'Continue' (Until further notice).
- Third-party:** A question 'Is your client eligible for tax relief on pension contributions?' with radio buttons for 'Yes' (selected) and 'No'. Below this, the gross amount is shown as '£312.50 including tax relief (gross)'.
- Payment method:** A dropdown menu showing 'Direct debit'.
- Bank account:** A dropdown menu showing 'Please select'.

On the right side of the form, there is a sidebar titled 'Add regular payment' with a progress indicator showing six steps: 1. Payment in (current step), 2. Adviser charges, 3. Investment selection, 4. Review, 5. Document and Declaration, and 6. Confirmation. At the bottom of the sidebar are three buttons: 'Save & exit', 'Cancel', and 'Continue'.

Complete your client's bank details.

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

Bank account details

Owner
Third-party

Bank name
Santander

Sort code
01 02 03

Account number
12345678

Building society roll number (optional)

Account name
Mr J Bloggs

Address line 1 (optional)

Address line 2 (optional)

Address line 3 (optional)

Postcode (optional)

Direct Debit instruction

Nominated account for withdrawals

Cancel Save

Add regular payment

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

Save & exit

Cancel

Continue

Enter the third-party's personal details.

Confirm the source of wealth from the drop-down list. This will only appear if there's a third-party payment.

Once you're happy with your payment preferences, select '**Continue**' to move on to the adviser charges page.

Third-party details

Third Party Type Individual

Title
Mr

First name
Joe

Surname
Bloggs

Date of birth
01 01 1991

📍 Dunns House
St. Pauls Road
Salisbury
UK
SP2 7BF

Source of wealth

Source of wealth
Savings/Investments

Add regular payment

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

Save & exit

Continue

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 '0' into the fields.



For more information about adviser charges, please 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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Add regular payment
Adviser charges

Sam Example
Client ID: 120
Product reference: NJ1000110-001
Product: Junior Nucleus SIPP

Adviser charges

Regular adviser charges

1 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: 2027-12-23

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

Investment selection

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



Selecting **No** will cause delays if your client's already invested in an IM and you want to top up into the same IM.

Current assets

Key message

Your investment choices will only be actioned on the cash portion received from an in-specie transfer.

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%.

nucleus

Add regular payment
Investment selection

Sam Example
Client ID: 120
Product: N31000110-001

Investment selection

Do you want to trade in Investments already held? ⓘ
 Use current assets No

Funds Exchange Traded **Managed portfolios** Adviser portfolios Other investments

Show all portfolios

Q

Advanced search

Investment

| Investment name | Allocation (%) |
|---|----------------|
| Cash | 10 % |
| <input checked="" type="radio"/> JSTEST | 90 % |
| Total | 100% |

Add regular payment

1. Payment in ✓
2. Adviser charges ✓
3. **Investment selection**
4. Review
5. Document and Declaration
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.



Your client can now hold loose assets, multiple model portfolios, ETIs, and other investments, all within the same account. Investments will be purchased when they're available for purchase.

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

Enter a percentage amount for each investment chosen.



Ensure the totals entered equal 100%, if they don't, the system won't allow you to continue.

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

nucleus

Add regular payment

Sam Example
Client ID: 120
Product: NJ1000110-001

Investment selection

Do you want to trade in investments not currently held?

Use current assets No

Funds Exchange Traded **Managed portfolios** Adviser portfolios Other investments

Show all portfolios

Q

[Advanced search](#)

Investment

| Investment name | Allocation (%) |
|---|----------------|
| <input checked="" type="checkbox"/> 7IM AAP Adventurous C Acc | 30 % |
| <input checked="" type="checkbox"/> DIM jenSmoke 1007 | 30 % |
| <input checked="" type="checkbox"/> JSTEST | 30 % |
| Cash | 10 % |
| Total | 100% |

Save & exit

Continue

Review

Review the application 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.

nucleus

Add regular payment
Review


Sam Example
Client ID: 120
Product: NJ1000110-001

Review

Financial advice

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

Junior SIPP

Regular payments in 

ThirdParty regular payment

Frequency Monthly


Collection starts 1 Nov 2024


Continue until Until further notice

Payment method Direct debit

| | |
|----------------|-------------|
| Bank name | Santander |
| Account name | Mr J Bloggs |
| Account number | 12345678 |
| Sort code | 01-02-03 |

Bank account

Investment selection 

| Investment | Allocation (%) |
|--|----------------|
| Cash | 10% |
| JSTEST | 90% |
| Total  | 100% |

Spread initial adviser charge

Spread fee payment £10.00

Spread frequency Monthly

Spread number of payments 3

Add regular payment

- Payment in ✓
- Adviser charges ✓
- Investment selection ✓
- Review**
- Document and Declaration
- Confirmation

Save & exit

Continue

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.

Add regular payment

Sam Example
Client ID: 120
Product reference: NJ1000110-001
Product: Junior Nucleus SIPP

Documents and declarations

Documents

How do you wish for your client to sign?

Wet signature

! After clicking 'Submit' please access documents that require signing, plus any supporting documents, from the document library. Please arrange for these to be printed and sent to the client to be signed and returned.

! Sorry, we aren't able to offer a digital signature option for this application type. We require a wet signature.

i Please download and share these document(s) with the client(s) to be signed. Once signed, please send us a secure message with these documents attached to proceed. If you have any concerns or wish to amend the application, please contact us.

Documents to be sent to the client requiring signature

- [Adviser Charges Confirmation \(526837\)](#)
- [Direct Debit Instruction \(signature\) \(526838\)](#)

Supporting documents to be sent to the client

- [Junior SIPP Illustration \(526836\)](#)
- [Target Market Information](#)

Add regular payments

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

Save and exit

Cancel

Submit

Read through the declarations and tick to confirm completion.

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

Documents

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

! After clicking 'Submit' please access documents that require signing, plus any supporting documents, from the document library. Then arrange for these to be printed and sent to the Client to be signed and returned.

Documents to be sent to the Customer requiring signature

- [Adviser Charges Confirmation \(238056\)](#)
- [Direct Debit Instruction \(238055\)](#)

Supporting documents to be sent to the Customer

- [Junior SIPP Illustration \(238054\)](#)

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) 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).

Confirm all.

Add regular payment

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

Save & exit

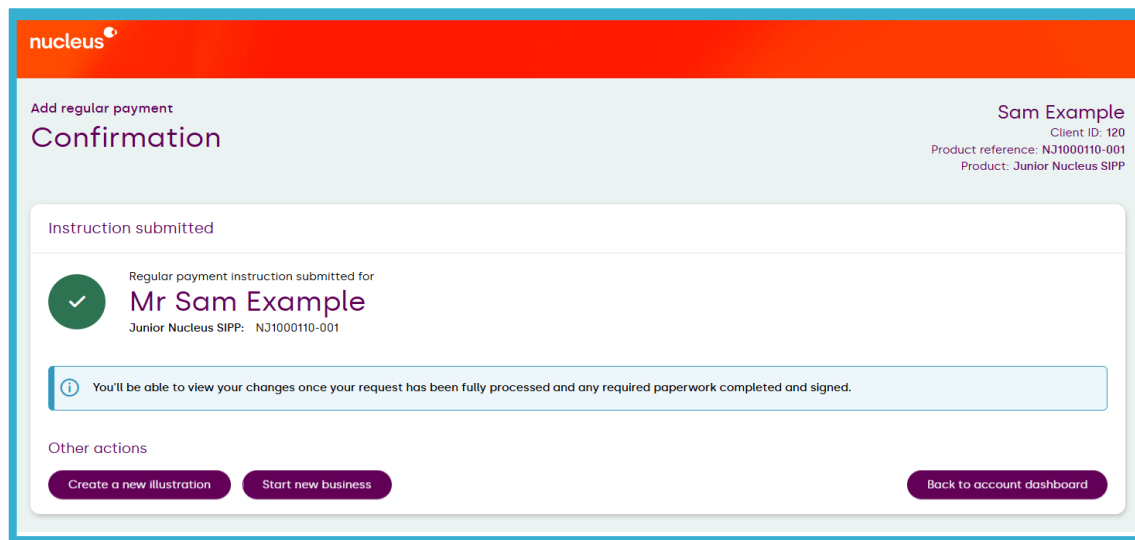
Cancel


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

 nucleusfinancial.com

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