

For advisers

Our new  
platform

# nucleus<sup>o</sup> platform

How to process  
a SIPP regular  
payment top up  
application

 4 minute read



# How to process a SIPP regular payment top up application

Payment in	5	Review	15
Adviser charges	12	Declarations and documents	16
Investment selection	13	Confirmation	18

## 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 SIPP/Flexi SIPP regular payment top up application

To start the SIPP or Flexi SIPP 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.

If you're adding an employer payment, the client's employment details must be on their account before you 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 on our website.

The screenshot displays a client overview page for 'Miss Jessica Example' with a total value of £1,014.96 as of 20 September 2024. The client details include:

- Client number: 907
- Age: 50
- Date of birth: 01-January-1974
- Firm: ABR Test Network
- Address: 15 Stout Grove, Bishopdown, SP1 3GF
- Phone: +44 0000000045
- Email: JExample13@gmail.com
- Adviser: Zi Mavindize
- Residence: UK
- Primary tax residency: UK

The page also features a 'Valuation' chart showing a steady increase from £1K to £1.2K. Below the chart is a table of 'Accounts owned':

Accounts owned	£1,014.96
J Example	£0.00
GIA NJ1001127-001	£0.00
Pension	£1,014.96
SIPP NJ1001126-001	£1,014.96

On the right, there is a 'Latest documents' section with a list of documents dated 16 Sep 24:

- Adviser Charging Confirmation
- Confirmation Schedule (Advised)
- General Investment Account Illustration
- Ex-Ante Costs and Charges Report
- Direct Debit Instruction (signature)

The 'Recent transactions' section shows 'There are currently no transactions.' and a link to 'Show cash transactions'.

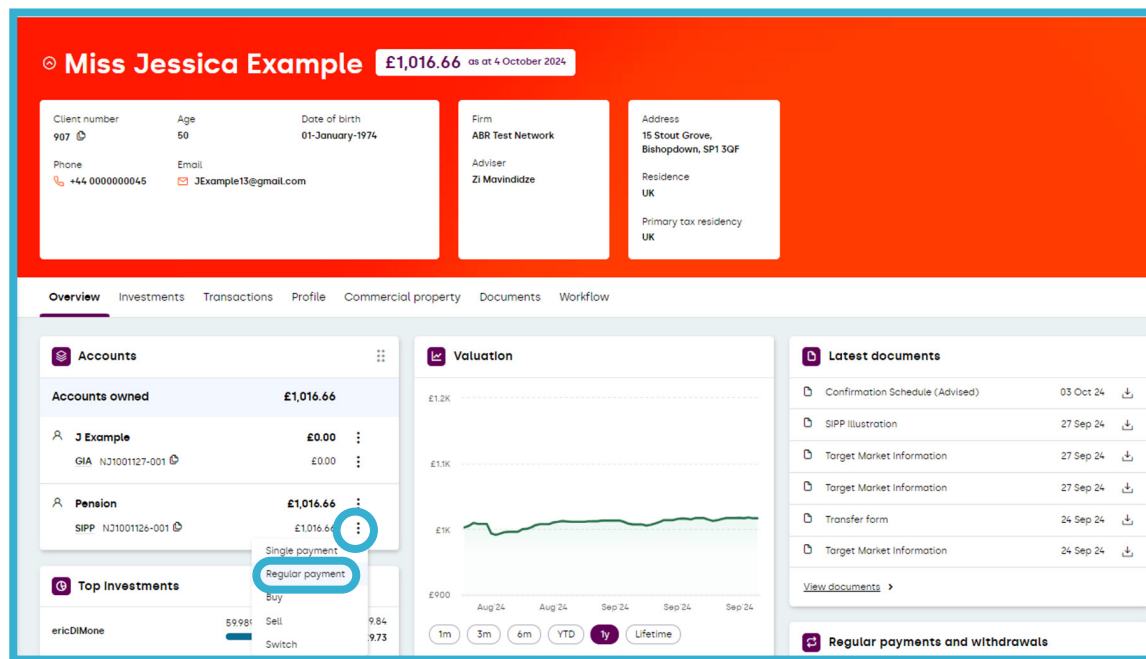
From the client's home page, locate the relevant account and select the vertical ellipses (three dots).

A list of actions will appear. To create the top up application, select 'Regular payment'.

### Key message

You can save and exit the application if required. The information from each fully completed section will be saved.

To resume the top up application, navigate to the workflow tab within the client's account.



## Payments 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**'.

### Client payments in

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 and cannot be altered.

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' with a sub-heading 'Payments in'. The client's name 'Jessica Example' and ID '907' are in the top right. 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 with three radio buttons: 'None', 'Client' (selected and highlighted with a blue circle), 'Employer', and 'Third party'.
- Client details:** Fields for 'Regular payment' (£ 250), 'Payment frequency' (Monthly), 'First collection date' (01/06/2025), and 'Until date' (Until further notice).
- Payment method:** A dropdown menu showing 'Direct Debit'.
- Tax relief:** A question 'Is your client eligible for tax relief on pension contributions?' with radio buttons for 'Yes' (selected) and 'No'.
- Summary:** A line showing '£312.50 including tax relief (gross)'.
- Bank account:** A dropdown menu showing '07-01-16 | 00003036 | HSBC'.
- Buttons:** 'Save and exit', 'Cancel', and 'Continue' (highlighted in purple).
- Progress indicator:** A list on the right side of the form showing steps: 1. Payments in (current step), 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, 6. Confirmation.

Complete your client's bank details.

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

**Bank account details**

1 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 00

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)

**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

Direct Debit instruction

Nominated account for withdrawals

1 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

## Employer payments in

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 first collection date can be any date from 1 to 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.

The employer's name and address will be pre-filled. If the employer's details have changed, follow the process shown in our change of employment details guide on our website.

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.

**Bank account details**

**1** 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  
Employer

Bank name  
High Street

Sort code  
00 00 00

Account number  
87654321

Building society roll number (optional)

Account name  
Example Employer

Address line 1 (optional)

Address line 2 (optional)

Address line 3 (optional)

Postcode (optional)

**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

Direct Debit instruction

**1** 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

## Third party payments in

Select '**Third party**' regular payment.

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

The first collection date can be any date from 1 to 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**'.

Add regular payment

Jessica Example  
Client ID: 907  
Product reference: N31001126-001  
Product: SIPP

### Payments in

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

Third party

Regular payment  
£ 250

Payment frequency  
Monthly

First collection date  
06/06/2025

Until date  
Until further notice

Is your client eligible for tax relief on pension contributions?  
 Yes  No

Payment method  
Direct Debit

Bank account  
Please select

+ Add new bank account

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

Complete your client's bank details.

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

The image shows two screenshots of a web interface for adding bank account details. The top screenshot shows the 'Bank account details' form with the following fields: Owner (Third party), Bank name (High Street), Sort code (00 11 22), Account number (12378945), Building society roll number (optional), Account name (Example Third Party), Address line 1 (optional), Address line 2 (optional), Address line 3 (optional), and Postcode (optional). A right-hand sidebar shows a progress list: 1. Payments in, 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, 6. Confirmation. Buttons for 'Save and exit', 'Cancel', and 'Continue' are visible. The bottom screenshot shows the 'Direct Debit instruction' checkbox selected and highlighted with a blue circle. A 'Save' button is also highlighted with a blue circle. A message box states: '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.' A 'Continue' button is visible in the top right corner.

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**'.

Third party details

Third party type Individual

Title  
Mr

First name  
James

Surname  
Example

Date of birth  
01 05 1976

12 Blenheim Place  
Edinburgh  
EH7 5JH  
UK

Source of wealth

Source of wealth ⓘ  
Savings/investments

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

## 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**'.

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Add regular payment  
Adviser charges

Jessica Example  
Client ID: 967  
Product reference: N3100128-001  
Product: SIPP

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  
£ 50

Frequency  
Monthly

Number of fee payments  
3

Total fee amount: £150.00  
Projected end date: 15 Oct 2025

Add regular payments


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

Save and exit

Continue

## Investment selection

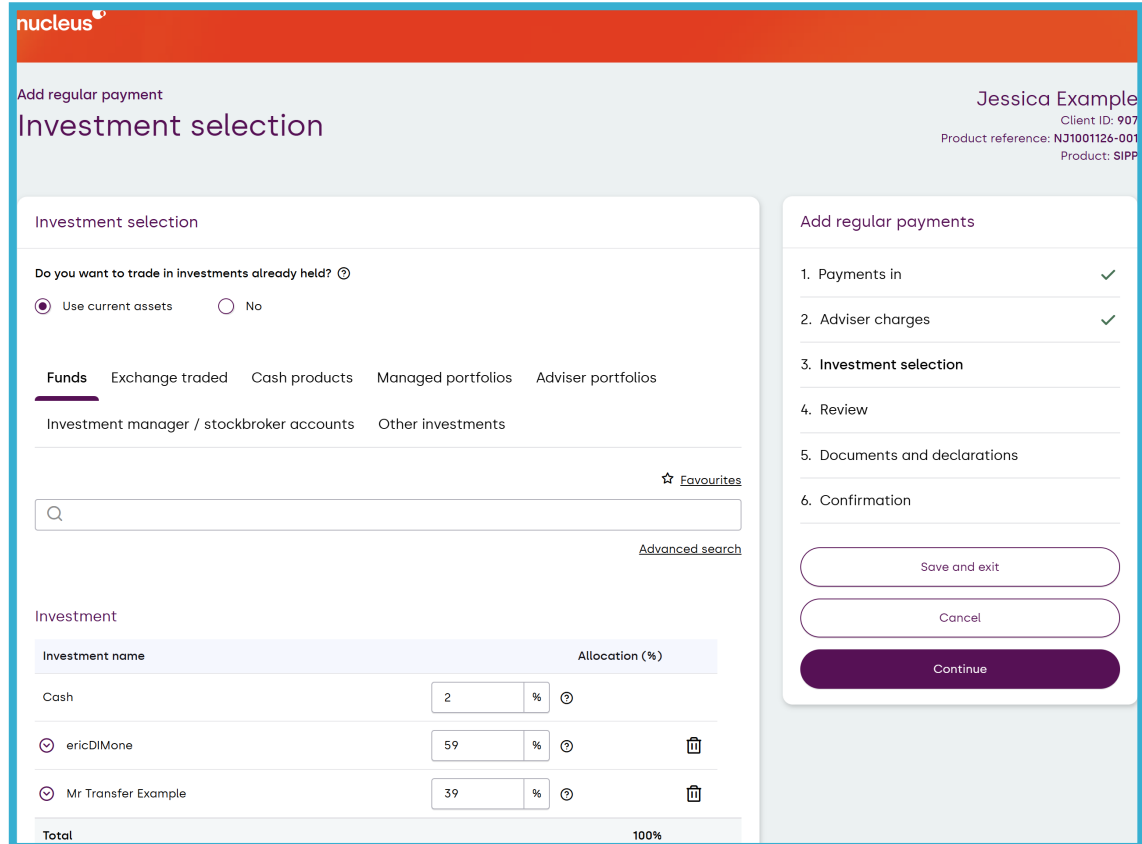
Confirm if the top up application will be invested into current or new assets.

 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

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 in the Nucleus system. The page title is 'Add regular payment Investment selection'. The client name is 'Jessica Example' with Client ID: 907 and Product reference: NJ1001126-001. The product is 'SIPP'.

The main section is titled 'Investment selection' and contains the question: 'Do you want to trade in investments already held?' with two radio button options: 'Use current assets' (selected) and 'No'.

Below this are tabs for 'Funds', 'Exchange traded', 'Cash products', 'Managed portfolios', and 'Adviser portfolios'. Under 'Funds', there are sub-tabs for 'Investment manager / stockbroker accounts' and 'Other investments'.

A search bar is present with a magnifying glass icon and a 'Favourites' link. An 'Advanced search' link is also visible.

The 'Investment' table shows the following allocations:

Investment name	Allocation (%)
Cash	2
ericDIMone	59
Mr Transfer Example	39
<b>Total</b>	<b>100%</b>

On the right side, there is a 'Add regular payments' section with a checklist:

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

At the bottom of this section 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.



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, then select the investment from the results.

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

Once you're happy with your investment preferences, select '**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'.

Add regular payment

### Review

**Jessica Example**  
Client ID: 907  
 Product reference: NJ1001126-001  
 Product: SIPP

**Review**

---

**Financial advice**

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

**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

**SIPP**

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**Regular payments in** ✎

Third party regular payment	£250.00
Including tax relief	£312.50
Frequency	Monthly
Collection starts	1 Jun 2025
Continue until	Until further notice
Payment method	Direct Debit

	Bank name	Santander
Bank account	Account name	J Example
	Account number	24681357
	Sort code	03-03-03

---

**Investment selection** ✎

Do you want to trade in investments already held? Yes

Investment	Allocation (%)
Cash	2%
ericDIMone	59%
Mr Transfer Example	39%
<b>Total</b> <span style="font-size: 0.8em;">Ⓢ</span>	<b>100%</b>

## Documents and declarations

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 be 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, you'll need to resubmit the application to generate new documents.

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Add regular payment

Documents and declarations

Jessica Example  
Client ID: 907  
Product reference: NJ1001126-001  
Product: SIPP

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  
Miss Jessica Example  
Email address  
JExample13@gmail.com  
Phone  
+44 0000000045

Documents to be sent to the client requiring signature  
D Direct Debit Instruction (signature) - Wet Signature (390003)

Supporting documents to be sent to the client  
D SIPP Illustration (390004)  
D 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

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

The screenshot shows a web form titled "Declarations" with the following sections and content:

- 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 (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).
- Investments**
  - I confirm that I've considered the target market for the investment selection(s) made and that my client(s) fall within this.

At the bottom of the form, there is a checkbox labeled "Confirm all" which is also checked. On the right side of the form, there are three buttons: "Save and exit", "Submit" (highlighted with a red circle), and another "Submit" button below it.

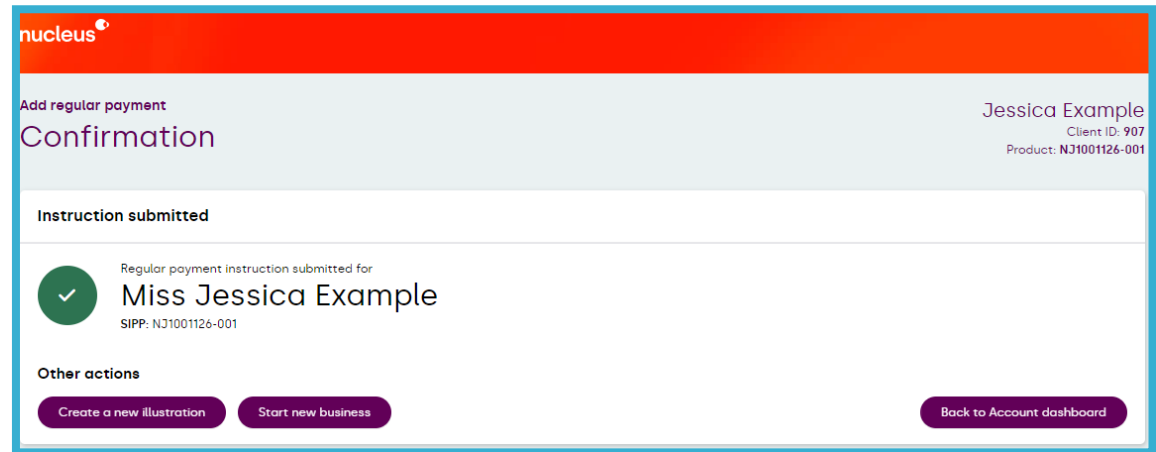
Read through the declarations and tick to confirm completion.


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

## Confirmation

The top up application has been successfully submitted.

From here, you can **Create a new illustration**, **Start new business**, or go **Back to dashboard**.



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