

Transactions

Nucleus platform user quide

Edition 04

Date of publication 24/05/2019

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Introduction

We've recently improved functionality on our transaction history section of the platform.

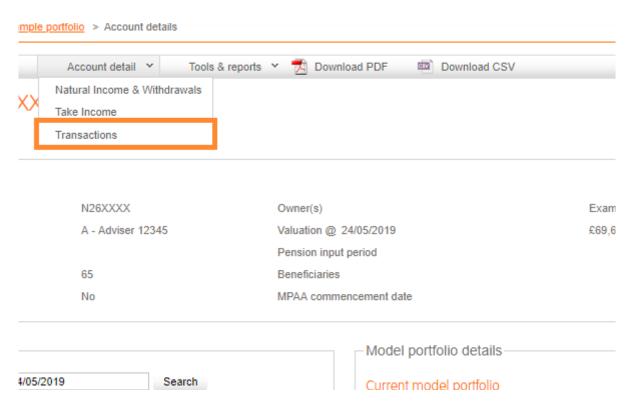
Our revamped 'transactions' page includes a number of new features such as enhanced filtering, which lets you view your clients' transactions from a selection of filtering options and a running cash balance.

Take a look at the improvements we've made on the following pages.

Guide

1.0 Where do I view my client's transactions?

From your client's wrap summary page, choose the account you would like to view, then hover over 'Account detail'. Select 'Transactions' from the dropdown menu.



2.0 Account summary

After selecting 'Transactions' your client's 'Account summary' will show, similar to the one below.

This summary includes details of any active regular individual or employer payments, as well as any withdrawals on your client's account.



This screen will not show suspended payments, only active.



3.0 Effective date, processed date and running cash balance

On the transaction page we use terminology such as effective date, processed date and cash balance. Please see below for a detailed description of each:

3.1 Effective v processed date

- The effective date is the date the transaction takes effect on the account, for example, when a withdrawal is paid out of the platform to a client.
- The processed date is the date that the transaction was created on the platform.

3.2 Why is there a gap between the processed date and the effective date?

Example 1 (adviser fee, Nucleus fee, withdrawal)

Any one of the above transactions will always be processed 9 calendar days + 2 business days before the transaction is due to take effect. This is due to our auto-disinvestment process which checks whether there is sufficient cash to pay the withdrawal or fee well in advance of the withdrawal or fee being due. If there is a cash shortfall (i.e. available cash is less than the cash to be paid out), auto disinvestment transactions will be created and settle in time for the payment to be made on the effective date.

Example 2 (Interest distribution)

The effective date represents the date that the monies were received in our bank account for a given distribution. These transactions are processed in arrears, usually within 5 days.

3.3 Running cash balance

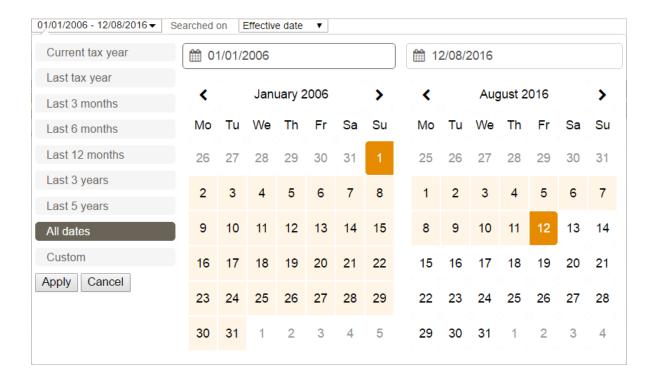
You can now view your client's cash balance on completion of each transaction, which is calculated on the effective date.



4.0 Choosing a date range

We've enhanced our date range functionality, giving you the option of filtering your search on effective or processed date.

The date range dropdown allows you to choose from a list of pre-selected date options as well as setting your own custom date.



5.0 Filter transactions

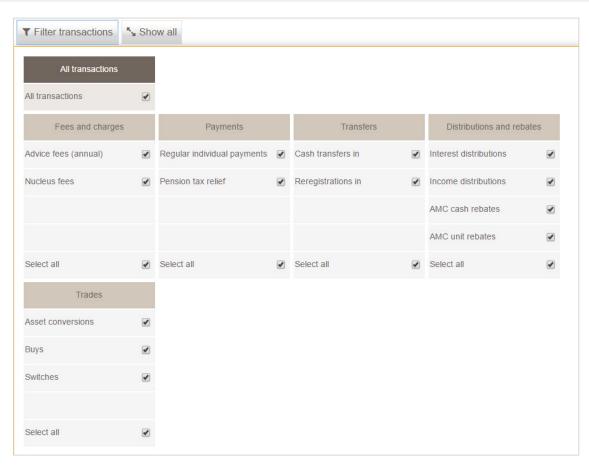
You can now filter by selecting one, multiple, or all transaction types.

To filter, select 'Filter transactions' which will show one or more of the following filter groups below:

- Fees and charges
- Payments
- Withdrawals
- Transfers
- Distributions and rebates
- Trades
- Corporate actions
- Adjustments



When you first click on the filter 'All transactions' will show as the default.



You can then filter by one or more transaction types. Please note that 'Select all' is set as the default for each of your transaction groups.

As an example, if you want to filter on 'Distributions and rebates' only, simply deselect 'All transactions' and then click 'Select all' in the 'Distributions and rebates' menu.



Please note that the available filters will always correspond to transactions within the date period you selected at outset.

6.0 Filtered transactions with totals

This page will display a total for you, this will show if you have selected from one or a number of filters.

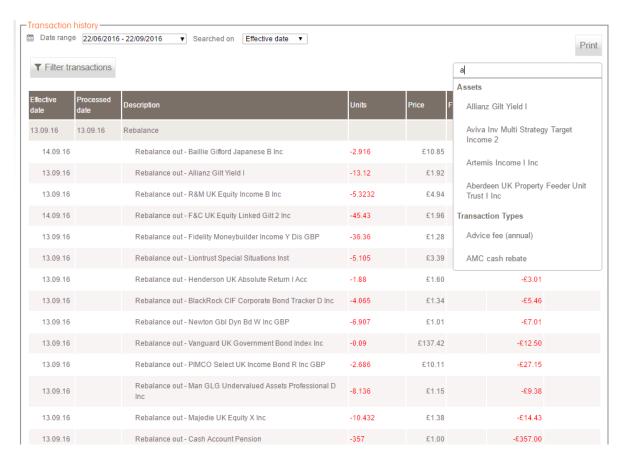
Effective date	Processed date	Description	Units	Price	Fees	Amount	Cash balance
28.03.13	07.04.13	Interest distribution - Cash Account General of 0.70% for period end 15 Mar 2013				£76.81	£52,176.58
31.12.12	06.01.13	Interest distribution - Cash Account General of 1.00% for period end 15 Dec 2012				£68.85	£34,161.69
27.09.12	07.10.12	Interest distribution - Cash Account General of 0.96% for period end 15 Sep 2012				£75.47	£28,924.30
28.06.12	30.06.12	Interest distribution - Cash Account General of 0.96% for period end 15 Jun 2012				£95.80	£34,617.90
30.03.12	08.04.12	Interest distribution - Cash Account General of 0.98% for period end 15 Mar 2012				£108.48	£35,512.02
30.12.11	16.01.12	Interest distribution - Cash Account General of 0.99% for period end 15 Dec 2011				£158.98	£47,986.85
30.09.11	13.10.11	Interest distribution - Cash Account General of 0.97% for period end 15 Sep 2011				£136.64	£110,769.18
					Total	£721.03	



If all transactions are displayed the total will not show.

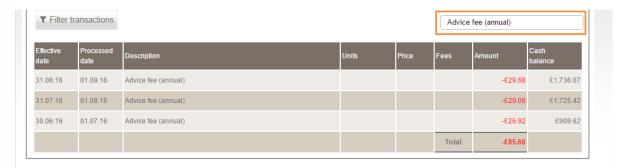
7.0 Transactions search

The search box allows you to search all text held within the 'Description' column and lets you filter down your search to a transaction type, or by a specific asset.



Based on the given date range, you can quickly identify the transaction type or asset you're searching for by typing text into the search box.

If known, you can search on fund ISIN, where the applicable asset will display in the auto search suggestion box and be available for selection.



If transactions are filtered by the search box for a given time period and the date range is then changed, it will continue to filter based on the search i.e. it won't reset.



The total row will be activated if a transaction type is selected from the dropdown. This feature is handy if you're looking for a quick total for one transaction type. However, if you're looking for a grouped transaction total, the filter transactions panel is best.

8.0 Collapsed and expanded views

8.1 Collapsed transactions

As a default, the transaction screen has been set to collapsed, as shown below. This lets you view your client's transactions at a glance.

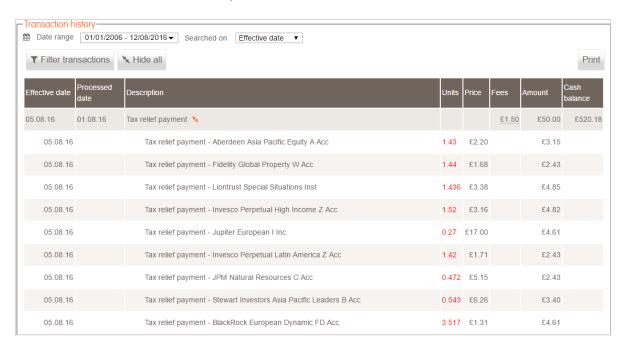


8.2 Expanded transactions

If you'd like to view all transactions, you can use the expand option by selecting, 'Show all'.

Press the button to expand the individual transaction type.

Selecting the 'Hide all' button will revert back to the collapsed transaction screen.



9.0 Expected cash settlement

Transactions that are italicised are still in progress. By expanding transactions you can identify the trades that are ongoing.

- Awaiting order this is when a trade has been placed but an order hasn't yet been sent to the fund manager.
- Awaiting confirmation an order has been sent and we're waiting for confirmation from the fund manager.
- Awaiting settlement the price has been confirmed and we're waiting to receive cash from the fund manager. Both the units and price fields will be will be blank until the trade moves to 'Awaiting settlement'.

Effective date	Processed date	Description	Units	Price	Fees Amount	Cash balance
01.09.16	01.09.16	Rebalance 5				£2,527.10
01.09.16		Rebalance out - Invesco Perpetual Global Emerging Markets Z Acc (Awaiting settlement - exp. 06.09.16)	-135.47	£2.81	-£381.05	
01.09.16		Rebalance out - M&G Global High Yield Bond I Acc (Awaiting settlement - exp. 06.09.16)	-143.459	£12.76	-£1,830.76	
01.09.16		Rebalance out - Fidelity Emerging Markets W Acc (Awaiting settlement - exp. 06.09.16)	-174.34	£1.22	-£213.39	
01.09.16		Rebalance out - Mariborough UK Multi-Cap Growth P Inc (Awaiting settlement - exp. 07.09.16)	-1.773	£2.67	-£4.73	
01.09.16		Rebalance out - Threadneedle European Select Z Net Acc (Awaiting settlement - exp. 07.09.16)	-5.7795	£1.62	-£9.39	
01.09.16		Rebalance out - L&G Fixed Interest I Acc (Awaiting settlement - exp. 07.09.16)	-32.21	£1.47	-£47.22	
01.09.16		Rebalance out - Newton UK Income W Inc (Awaiting settlement - exp. 06.09.16)	-41.108	£1.32	-£54.18	
01.09.16		Rebalance out - Schroder Asian Income Z Acc (Awaiting settlement - exp. 07.09.16)	-587.06	£0.80	-£469.24	
01.09.16		Rebalance out - L&G Asian Income I Acc (Awaiting settlement - exp. 07.09.16)	-82.011	£7.01	-£574.73	
01.09.16		Rebalance out - Vanguard US Equity Index Acc (Awaiting settlement - exp. 06.09.16)	-0.4336	£338.61	-£146.81	
02.09.16		Rebalance out - Baillie Gifford Emerging Markets Growth B Acc (Awaiting settlement - exp. 07.09.16)	-364.859	£5.57	-£2,033.36	
01.09.16		Rebalance out - Old Mutual North American Equity R Acc (Awaiting settlement - exp. 07.09.16)	-66.854	£2.15	-£143.93	



The expected cash settlement date will display after the trades move to 'Awaiting confirmation' and 'Awaiting settlement'.

10.0 Fees

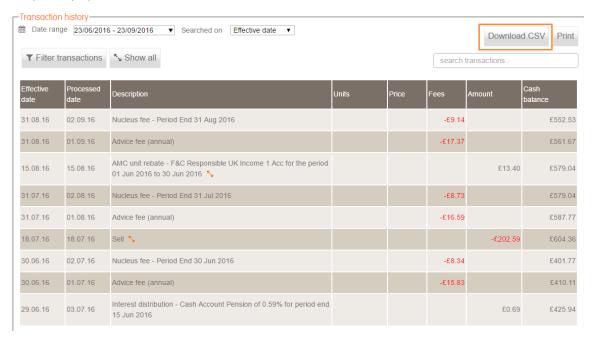
All fees will now be displayed in the 'Fees' column. Previously, you were not able to filter on initial fees, which meant that you couldn't see a total of all adviser fees paid out.

Effective date	Processed date	Description	Units	Price	Fees	Amount	Cash balance
31.08.16	02.09.16	Nucleus fee - Period End 31 Aug 2016			-£10.39		£1,725.68
31.07.16	02.08.16	Nucleus fee - Period End 31 Jul 2016			-£10.18		£1,715.24
30.06.16	02.07.16	Nucleus fee - Period End 30 Jun 2016			-£9.43		£900.19
31.05.16	02.06.16	Nucleus fee - Period End 31 May 2016			-£9.63		£522.66
30.04.16	01.05.16	Nucleus fee - Period End 30 Apr 2016			-£9.42		£548.18
02.04.16	02.04.16	Nucleus fee - Period End 31 Mar 2016			-£9.61		£581.10
				Total	-£58.66		

This new feature also separates any initial Offshore Bond fees on the client's account so that you only see advice fees paid. This is done by filtering separately via the 'product fees' filter where required.

11.0 Download to CSV file

You can download your displayed data from the transaction table into a CSV file.



If this has been filtered in any way, the CSV will show only the filtered data.

Likewise, if in collapsed view, only that data will be downloaded to CSV.

To view the complete picture, select 'Show all' before downloading.

12.0 Further support

Should you have any questions on transactions, or any aspect of client servicing please contact your client relations manager.



