

Transactions

Nucleus platform user guide

Edition 04

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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.

[Example portfolio](#) > Account details

Account detail ▾	Tools & reports ▾	Download PDF	Download CSV
<div style="border: 1px solid orange; padding: 2px;"> XX <ul style="list-style-type: none"> Natural Income & Withdrawals Take Income <li style="border: 2px solid orange; padding: 2px;">Transactions </div>			

N26XXXX	Owner(s)	Exam
A - Adviser 12345	Valuation @ 24/05/2019	£69,6
65	Pension input period	
No	Beneficiaries	
	MPAA commencement date	

Model portfolio details

Current model portfolio

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.

Account summary		Regular payments				
Client name:	John Example	Type	Amount	Frequency	Next payment date	Bank details
Client reference:	100XXXXXX	Individual	£600.00	Monthly	10.08.16	XX-XX-XX / XXXXXXXX
Account number:	N26XXXX					
Account type:	Pension					
Advice fee (annual):	1%					

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.

Transaction history

Date range: 01/01/2006 - 12/08/2016 Searched on: Effective date

Filter transactions Show all Print

Effective date	Processed date	Description	Units	Price	Fees	Amount	Cash balance
05.08.16	01.08.16	Tax relief payment			£1.50	£50.00	£520.18
03.08.16	03.08.16	AMC cash rebate - Fidelity Asia A Acc for the period 01 Jan 2016 to 31 Mar 2016				£0.01	£519.21
03.08.16	03.08.16	AMC cash rebate - M&G Recovery A Acc for the period 01 Jan 2016 to 31 Mar 2016				£0.01	£519.20
03.08.16	03.08.16	AMC cash rebate - BlackRock US Opportunities A Acc for the period 01 Jan 2016 to 31 Mar 2016				£7.79	£519.19
03.08.16	03.08.16	AMC unit rebate - Aberdeen Asia Pacific Equity A Acc for the period 01 Jan 2016 to 31 Mar 2016				£5.18	£511.40
03.08.16	03.08.16	AMC cash rebate - BlackRock Gold & General A Acc for the period 01 Jan 2016 to 31 Mar 2016				£2.53	£511.40
03.08.16	03.08.16	AMC cash rebate - BlackRock European Dynamic A Acc for the period 01 Jan 2016 to 31 Mar 2016				£6.58	£508.87
03.08.16	03.08.16	AMC cash rebate - Fidelity Global Property Acc for the period 01 Jan 2016 to 31 Mar 2016				£2.69	£502.29
03.08.16	03.08.16	AMC cash rebate - Henderson China Opportunities Ret Acc for the period 01 Jan 2016 to 31 Mar 2016				£5.34	£499.60
03.08.16	03.08.16	AMC cash rebate - Henderson US Growth Ret Acc for the period 01 Jan 2016 to 31 Mar 2016				£8.31	£494.26
01.08.16	28.07.16	Regular individual payment			£6.00	£200.00	£485.95

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.

01/01/2006 - 12/08/2016 Searched on: Effective date

Current tax year: 01/01/2006 12/08/2016

Last tax year

Last 3 months

Last 6 months

Last 12 months

Last 3 years

Last 5 years

All dates

Custom

Apply Cancel

< January 2006 >

Mo	Tu	We	Th	Fr	Sa	Su
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

< August 2016 >

Mo	Tu	We	Th	Fr	Sa	Su
25	26	27	28	29	30	31
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

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.

Filter transactions		Show all	
All transactions			
All transactions	<input checked="" type="checkbox"/>		
Fees and charges		Payments	Distributions and rebates
Advice fees (annual)	<input checked="" type="checkbox"/>	Regular individual payments	<input checked="" type="checkbox"/>
Nucleus fees	<input checked="" type="checkbox"/>	Pension tax relief	<input checked="" type="checkbox"/>
			AMC cash rebates
			AMC unit rebates
Select all	<input checked="" type="checkbox"/>	Select all	<input checked="" type="checkbox"/>
			<input checked="" type="checkbox"/>
			<input checked="" type="checkbox"/>
Trades			
Asset conversions	<input checked="" type="checkbox"/>		
Buys	<input checked="" type="checkbox"/>		
Switches	<input checked="" type="checkbox"/>		
Select all	<input checked="" type="checkbox"/>		

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.

Transaction history

Date range: 22/06/2016 - 22/09/2016 Searched on: Effective date

Filter transactions

Effective date	Processed date	Description	Units	Price	Fees	Amount	Cash balance
13.09.16	13.09.16	Rebalance					
14.09.16		Rebalance out - Baillie Gifford Japanese B Inc	-2.916	£10.85			
13.09.16		Rebalance out - Allianz Gilt Yield I	-13.12	£1.92			
13.09.16		Rebalance out - R&M UK Equity Income B Inc	-5.3232	£4.94			
14.09.16		Rebalance out - F&C UK Equity Linked Gilt 2 Inc	-45.43	£1.96			
13.09.16		Rebalance out - Fidelity Moneybuilder Income Y Dis GBP	-36.36	£1.28			
13.09.16		Rebalance out - Liontrust Special Situations Inst	-5.105	£3.39			
13.09.16		Rebalance out - Henderson UK Absolute Return I Acc	-1.88	£1.60		-£3.01	
13.09.16		Rebalance out - BlackRock CIF Corporate Bond Tracker D Inc	-4.065	£1.34		-£5.46	
13.09.16		Rebalance out - Newton Gbl Dyn Bd W Inc GBP	-6.907	£1.01		-£7.01	
13.09.16		Rebalance out - Vanguard UK Government Bond Index Inc	-0.09	£137.42		-£12.50	
13.09.16		Rebalance out - PIMCO Select UK Income Bond R Inc GBP	-2.686	£10.11		-£27.15	
13.09.16		Rebalance out - Man GLG Undervalued Assets Professional D Inc	-8.136	£1.15		-£9.38	
13.09.16		Rebalance out - Majedie UK Equity X Inc	-10.432	£1.38		-£14.43	
13.09.16		Rebalance out - Cash Account Pension	-357	£1.00		-£357.00	

Assets

- Allianz Gilt Yield I
- Aviva Inv Multi Strategy Target Income 2
- Artemis Income I Inc
- Aberdeen UK Property Feeder Unit Trust I Inc

Transaction Types

- Advice fee (annual)
- AMC cash rebate

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.

Effective date	Processed date	Description	Units	Price	Fees	Amount	Cash balance
31.08.16	01.09.16	Advice fee (annual)				-£29.68	£1,736.07
31.07.16	01.08.16	Advice fee (annual)				-£29.08	£1,725.42
30.06.16	01.07.16	Advice fee (annual)				-£26.92	£909.62
Total						-£85.68	

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.

Effective date	Processed date	Description	Units	Price	Fees	Amount	Cash balance
05.08.16	01.08.16	Tax relief payment			£1.50	£50.00	£520.18
01.08.16	28.07.16	Regular individual payment			£6.00	£200.00	£485.95
07.07.16	01.07.16	Tax relief payment			£1.50	£50.00	£429.74
01.07.16	29.06.16	Regular individual payment			£6.00	£200.00	£428.77
07.06.16	01.06.16	Tax relief payment			£1.50	£50.00	£471.13
01.06.16	27.05.16	Regular individual payment			£6.00	£200.00	£470.16

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.

Transaction history

Date range: 01/01/2006 - 12/08/2016 Searched on: Effective date

Filter transactions Hide all Print

Effective date	Processed date	Description	Units	Price	Fees	Amount	Cash balance
05.08.16	01.08.16	Tax relief payment 			£1.50	£50.00	£520.18
05.08.16		Tax relief payment - Aberdeen Asia Pacific Equity A Acc	1.43	£2.20		£3.15	
05.08.16		Tax relief payment - Fidelity Global Property W Acc	1.44	£1.68		£2.43	
05.08.16		Tax relief payment - Liontrust Special Situations Inst	1.436	£3.38		£4.85	
05.08.16		Tax relief payment - Invesco Perpetual High Income Z Acc	1.52	£3.16		£4.82	
05.08.16		Tax relief payment - Jupiter European I Inc	0.27	£17.00		£4.61	
05.08.16		Tax relief payment - Invesco Perpetual Latin America Z Acc	1.42	£1.71		£2.43	
05.08.16		Tax relief payment - JPM Natural Resources C Acc	0.472	£5.15		£2.43	
05.08.16		Tax relief payment - Stewart Investors Asia Pacific Leaders B Acc	0.543	£6.26		£3.40	
05.08.16		Tax relief payment - BlackRock European Dynamic FD Acc	3.517	£1.31		£4.61	

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

Transaction history

Date range: 23/06/2016 - 23/09/2016 | Searched on: Effective date

[Download CSV](#) [Print](#)

search transactions..

Effective date	Processed date	Description	Units	Price	Fees	Amount	Cash balance
31.08.16	02.09.16	Nucleus fee - Period End 31 Aug 2016			-£9.14		£552.53
31.08.16	01.09.16	Advice fee (annual)			-£17.37		£561.67
15.08.16	15.08.16	AMC unit rebate - F&C Responsible UK Income 1 Acc for the period 01 Jun 2016 to 30 Jun 2016				£13.40	£579.04
31.07.16	02.08.16	Nucleus fee - Period End 31 Jul 2016			-£8.73		£579.04
31.07.16	01.08.16	Advice fee (annual)			-£16.59		£587.77
18.07.16	18.07.16	Sell				-£202.59	£604.36
30.06.16	02.07.16	Nucleus fee - Period End 30 Jun 2016			-£8.34		£401.77
30.06.16	01.07.16	Advice fee (annual)			-£15.83		£410.11
29.06.16	03.07.16	Interest distribution - Cash Account Pension of 0.59% for period end 15 Jun 2016				£0.69	£425.94

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.



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www.nucleusfinancial.com