

User Guide – Set up and instruct a regular contribution (Personal)

Regular contributions can be made into Pensions monthly. Payments can be made via bank transfer or direct debit, with Platform expectations set on the 7th, 14th, 21st, or 28th of each month.

Regular investments can be invested automatically into a model or funds. They can also be left in cash.

To successfully set up a regular personal contribution, you will need to ensure that an expectation is set up on the platform and then (where needed) the client can set up a regular payment.

Step by step

- On the client's 'Portfolio' screen access the required account.
- Once in the account, click on the ellipsis button (below 'Action'), then choose 'Pay In' from the drop-down options.
- Under 'Payment type', select the 'Regular payment' option and you will be shown the 'Regular payments' section, any existing payments will be shown here.
- Click the 'Add' button in the bottom right-hand corner. Select 'Personal' in the 'Contributor relationship' field and then input the amount and chosen monthly payment date.
 - If the client will be paying by bank transfer, you will need to select 'Bank transfer' in the 'Payment method' field. If the client would like to pay on a different date than any of the 4 options available, select the date as the closest date before that. For example, if the client wanted a payment on the 1st, select the 28th. For a payment on the 20th, select the 14th).
 - If the client will be paying by direct debit, where the client has no mandate in place, it will take around 5 days to set up the mandate before this can be instructed to the bank. It is important that the 5-day setup period is considered when selecting to use direct debit as the first month's payment may be missed if enough time is not left.



- Where the account is invested in a model, under 'Assignment' choose to either leave the funds in cash or to invest in a model.
- Where the account holds funds outside of a model, under 'Assignment' choose to either 'Keep as cash' or 'Invest'
- Where investing, add investments under 'New Investments'
- Once happy, click 'Review payment' and check the details you have entered. Click 'Continue' to confirm.
- If paying by bank transfer, payment details will need to be provided to the client.