



ST. JAMES'S PLACE
WEALTH MANAGEMENT



ONLINE CARD PAYMENTS: CLIENT GUIDE

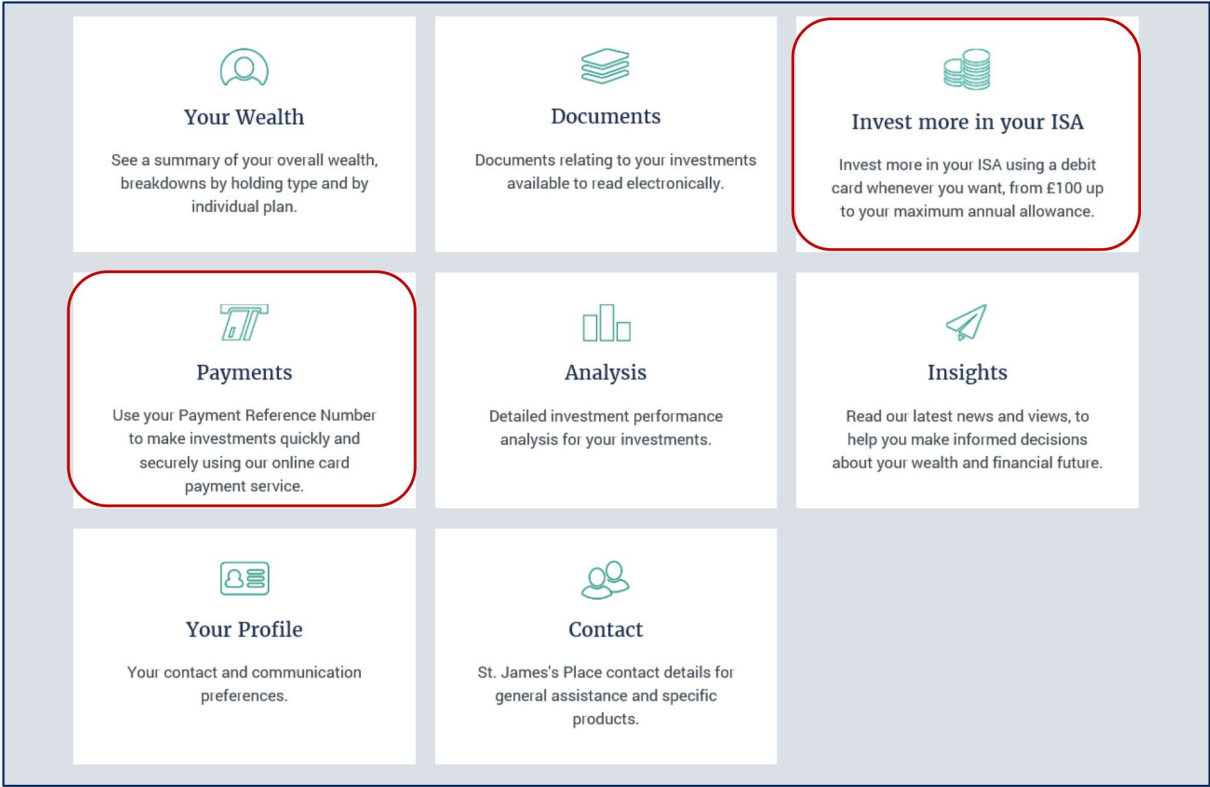
PARTNERS IN MANAGING YOUR WEALTH

This document highlights the Online Card Payment functionality available via the Online Wealth Account.

NEW OPTION WITHIN ONLINE WEALTH ACCOUNT

If your St. James's Place Partner has enabled Online Card Payments, a new tile(s) will display on the homepage.

The image below shows both tiles enabled including 'Invest more in your ISA', giving you the ability to top-up your ISA with a debit card at a time that suits you, and 'Payments' allowing you to use your debit card to make payments to St. James's Place.



MAKING A PAYMENT TO AN EXISTING ISA, WITHIN YOUR ONLINE WEALTH ACCOUNT

Step 1. Select the 'Invest more in your ISA' tile.



Once the tile has been selected, the ISA investments page will display a list of all the ISAs that you have access to. This may include any JISAs and/or Spouse's ISAs.

Please note, the 'Remaining ISA allowance' will not incorporate any contributions that have been made within the last 48 hours, it also considers any direct debits that have been setup against the ISA.

The investment amount will default to the maximum available in the current tax year. You can specify a lower amount (minimum £100) if you wish.

Please note, dependant of the figure entered the 'Initial charge' and 'ISA allowance to be used' values will automatically recalculate.

Step 2. Enter the amount in which you wish to top-up your ISA.

Step 3. Then click 'Continue'.

[Home](#) > ISA investments

Invest more in your ISA

Make additional investments into your ISA(s) using the online payments service. You can choose how much you wish to pay from £100 up to your remaining ISA allowance.

Arranged an ISA payment with your Partner?
If you've received an email from us regarding an ISA payment you've arranged with your Partner, and have a Payment Reference Number then [make a payment here](#).

Account details	Investment type	Remaining ISA allowance	ISA allowance to be used	Initial charges	Amount to be paid	
Mr Test Client ISA****001	ISA	£1,758.71	£1,758.71	+ £92.56	= £ 1,851.27	<input type="button" value="Continue"/>

Step 4. You will be presented with a payment summary screen. Confirm acceptance of the ISA declaration via the checkbox as presented below, then need click 'Continue'.

Please check the account details shown and payment amount below.

Account number ISA****001

Payment amount £1,851.27
This payment amount includes an initial charge of £92.56

ISA declaration

I wish to invest in my St. James's Place Stocks & Shares ISA and understand that this amount will be invested into my existing choice of funds in proportion to the current value. I confirm that I have read the latest [Key Investor Information Documents](#).

I have understood and confirm my agreement to and acceptance of the above declaration.

Please note: Payments must be made using a debit card held in your name

Step 5. Enter your bank details, then click 'Pay Now'.

Home > ISA investments

Invest more in your ISA

Enter Card Details

Amount £100.00

Cardholder Name

Card Number

Expiry Date

Month Year

Card Security Code

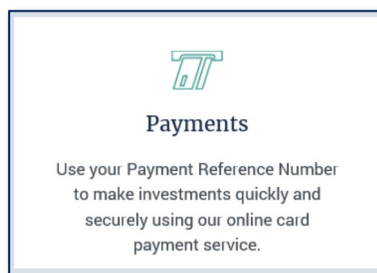
POWERED BY

If the card payment has been successful, you will be presented with a confirmation screen.

MAKING A PAYMENT FOR A UNIT TRUST, BOND, RETIREMENT ACCOUNT OR NEW ISA

You can make an online debit card payment for Unit Trusts, Bonds, Retirement Accounts and new ISAs.

Step 1. Select the 'Payments' tile



Step 2. Enter your payment reference number, this would have been emailed to you. The reference number will begin with D and will consist of nine numeric characters.

Online debit card payments

Make a payment you've arranged with your Partner by entering the Payment Reference Number below.
If you have any questions, please contact your Partner.

Payment Reference Number

Format: D123456789

How do I find my Payment Reference Number?

You'll find your Payment Reference Number in the body of the letter or email we sent to you. In the example shown here the Payment Reference Number has been circled in red.

Step 3. Once the D reference number has been entered, you will be presented with the below screen. Once you are happy that it is the correct account select 'Continue'.

Please note, no adjustments can be made to this page, if you would like to make any changes please contact your St. James's Place Partner.

Home > Payments


Online debit card payments

Make a payment you've arranged with your Partner by entering the Payment Reference Number below.
If you have any questions, please contact your Partner.

Payment Reference Number
Format: D123456789

[Get payment details](#)

How do I find my Payment Reference Number?
You'll find your Payment Reference Number in the body of the letter or email we sent to you. In the example shown here the Payment Reference Number has been circled in red.



Payment Details
We've identified the following details from the payment reference you entered. Please speak to your Partner if you wish to change the payment amount.

Account number	Investment type	Date arranged	Payment amount
ISA****410	ISA	12 September 2017	£344.28

[Continue](#)

Step 4. You will be presented with a payment summary screen, select 'Continue'.

Home > Payments

Online debit card payments

Please check the account details shown and payment amount below.

Account number ISA****410
Payment amount £344.28

Please note: Payments must be made using a debit card held in your name

[Back](#) [Continue](#)

Step 5. Enter your Debit Card details, then select 'Pay Now.'

The screenshot shows a web interface for investing in an ISA. At the top, there is a breadcrumb trail: 'Home > ISA investments'. Below this is the heading 'Invest more in your ISA'. The main content area is titled 'Enter Card Details' and contains the following fields:

- Amount:** £100.00
- Cardholder Name:** A text input field with the placeholder 'Enter your Name'.
- Card Number:** A text input field with the placeholder 'Enter your Card Number'.
- Expiry Date:** Two dropdown menus, one for 'Month' and one for 'Year'.
- Card Security Code:** A text input field.

At the bottom of the form, there are two buttons: a light green 'Cancel' button and a dark green 'Pay Now' button. The 'Pay Now' button is highlighted with a red rectangular border. Below the buttons is the 'POWERED BY barclaycard' logo.

If the card payment has been successful, you will be presented with a confirmation screen.

If you need further help with any of these features, please contact our Administration Centre on 0800 151 3383. Alternatively please [click here](#) for the full User Guide.



ST. JAMES'S PLACE
WEALTH MANAGEMENT