



# Paperless Direct Debit

An introduction to the service



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## An introduction to Paperless Direct Debit

Direct Debit has long been recognised as the simplest and most cost-effective way to collect payments. Now it's even easier to sign up customers to the service.

AUDDIS service users can now sign up customers to Direct Debit using the telephone, the Internet, telephone keypad, face-to-face or interactive TV, without the payer having to sign a paper DDI, subject to the conditions in section 16 of 'The Service User's Guide and Rules to the Direct Debit Scheme'.

### Purpose

The purpose of this guide is to introduce Paperless Direct Debit and outline the requirements for its operation. The Rules are mandatory and no departure from them is allowed. If a service user fails to adhere to these Rules, the sponsor has the right to remove that service user from the Direct Debit Scheme.

### Rules

A full copy of the Rules for Paperless Direct Debit is included in section 16 of 'The Service User's Guide and Rules to the Direct Debit Scheme' and must be read in conjunction with this document. If you are in any doubt, please contact your sponsor.

The advantages of Paperless Direct Debit to businesses and organisations are clear:

- By offering Paperless Direct Debit sign-up at 'point of sale', you can eliminate much of the paperwork, delay and postage costs associated with setting up Direct Debits
- By applying modulus checking at 'point of sale' (mandatory for PDD service users), you can ensure that customer bank and building society details are taken much more accurately, therefore eliminating later costly administration problems
- You can begin the collections process earlier, as you don't need to wait for the payer to complete and return the Direct Debit Instruction
- Telesales techniques can help increase sales conversions
- You will be offering an improved quality of service to your customers, offering them 'online sign-up', in line with many large organisations who already offer this service.

### Paperless Direct Debit is also better for your customers:

Customers have the same benefits which apply to normal Direct Debit sign-up. There are no changes to the three main safeguards – an immediate refund in the event of an error, normally 10 working days advance notice of the account being debited and the right to cancel at any time.

- Consumer protection is maintained through the Direct Debit Guarantee
- Increased simplicity and convenience for the payer, with no forms and no delays.

## Making the most of Paperless Direct Debit

Planning and developing a successful telemarketing programme needs care and attention if it is to succeed, whether it's by telephone, internet, telephone keypad, face-to-face or interactive TV. The purpose of this guide is to help your organisation achieve that.

The suggestions in this booklet have been designed to ensure the highest quality standards and best practice in relation to Paperless Direct Debit service quality.

It includes sample telephone or on-line marketing scripts and screens which you can use or modify to suit your business or organisational needs around key elements such as the Direct Debit Guarantee offered through the Direct Debit Scheme. The approval of your sponsor must always be gained before use.

If Paperless Direct Debit sign-up is being outsourced, there must be an automated link between the service user and the outsourcing agent. This will protect against incorrect re-keying of information and therefore eliminate discrepancies in key fields, i.e. payer's sort code, account number, name and will ensure compliance with the AUDDIS Rules.

Other Direct Debit marketing material referred to in the guide is available on request from your Sponsor.

## How to become a Paperless Direct Debit service user

Becoming a Paperless Direct Debit service user can be achieved by completing the following steps:

1. Service users must have live AUDDIS status before they can begin using the Paperless Direct Debit service, but, they can apply at the same time their AUDDIS application is made.
2. Complete the application form issued by your sponsor.
  - a) A service user wishing to join the Paperless Direct Debit Service must apply to its sponsor who will assess the application. The service user must complete a separate application for each SUN. Authority to begin Paperless Direct Debit sign-up will only be given when, and if, the sponsor is satisfied that the service user meets the requirements of these Rules. A service user can only use the Paperless Direct Debit sign-up method authorised by its sponsor. If additional methods are required the service user must make a subsequent application to its sponsor.
  - b) If applying for Paperless Direct Debit at the same time as AUDDIS, the AUDDIS timescales will be applicable. Service users will be allowed to join the Paperless Direct Debit service on their AUDDIS joining date, providing they have met all the criteria.
3. Your sponsor will require certain criteria to be met for AUDDIS and Paperless Direct Debit. These must be met before your application is signed off for live running e.g. vetting criteria which will include technical, financial checks and the execution of a new Indemnity, if the original Indemnity was signed prior to 1.1.2004.
4. Ensure that system amendments for AUDDIS incorporate Paperless Direct Debit requirements.

5. Prepare an AUDDIS migration plan if applicable, detailing the various Bacs testing requirements.
6. Your sponsor must approve all Paperless Direct Debit material, including scripts, confirmation letters, internet screens, and all other material prior to use, and must authorise any subsequent changes.
7. Prepare staff training and briefings incorporating Paperless Direct Debit. This is essential to avoid wrong messages being given out by staff and to maintain the quality of the Direct Debit Scheme (refer to training on page 13).
8. Consider a phased roll out if there are several different applications involved. One type of application per SUN is recommended in order to better control and manage Paperless Direct Debit operations.
9. Set up the appropriate monitors and apply measures to establish the level of service, i.e. number of sign-ups, number of cancellations following confirmation letters, number of unpaids and number of queries.

This will not only help ensure your service is acceptable, but also highlight areas for improvement.

10. Service users should have a method of confirming the Paperless Direct Debit sign-up, such as voice recording. This will assist service users when dealing with customer queries.

## The marketing of Paperless Direct Debit

The following sign-up scripts have been developed to keep the marketing of Paperless Direct Debit as simple and effective as possible.

If you are selling goods or services by telephone, this script can be added at the end of the sale. If you are using the internet, you can use this script as the basis for a series of screen prompts and dialogue boxes.

If you are trying to convert existing customers to Direct Debit, you will need to prepare an opening script or screen which introduces the subject of Direct Debit as an easier way to pay regular or irregular payments.

### Include the core benefits of paying by Direct Debit for your customers:

- It is less expensive than paying by cheque – for example, there are almost no stationery or postage costs
- It saves time – no cheques to write and post, or envelopes to find
- It reduces the possibility of forgetting to pay
- It is the only payment method with a money-back guarantee
- The payer retains control – with advance notice, a choice of payment dates in most cases and they can cancel at any time
- It makes paying large bills more affordable by spreading the payments

## Suggested outline of Paperless Direct Debit script

In addition, if you are offering any incentives or discounts for Paperless Direct Debit, you should include these in this section of your script or on-screen information.

This script is a guide for Paperless Direct Debit transactions. It can be adapted to suit a business or an organisation's needs, but it must be approved by the service user's sponsor prior to use. It is to be used for telephone, telephone key pad and face-to-face applications. The following are mandatory inclusions:

- Verification that the customer is the account holder and therefore the payer. If the customer is not the account holder a paper DDI must be sent to the payer for completion\*. A list of verification measures to assist in verifying the payers details is available from <http://www.bacs.co.uk/Bacs/Businesses/Resources/SubscriberLibrary/Pages/default.aspx>
- Taking the payer's bank or building society account number, sort code and account name
- Confirm that the person entering into the transaction is the only person required to authorise debits from the account. If more than one person has to authorise debits from the account a paper DDI must be sent to the payer for completion\*
- Advice of the advance notice period
- Confirmation of bank details back to the payer
- An explanation of the Direct Debit Guarantee – this must be provided in full if the payer confirms they require this
- Advice of the company name that will appear against the Direct Debit on the payer's bank statement
- A service user who is unable to lodge the DDI within 10 working days of the Direct Debit set-up must advise the payer that the Direct Debit will not be set up on their bank account until XXXX (depending on when the service user will lodge the DDI). However in all circumstances the service user must transmit the DDI no later than 6 months from the date of set-up. The payer must still be sent confirmation of the Direct Debit details within 3 working days. Failure to lodge the DDI within these timescales may result in increased instances of rejected DDIs.

\*See The Service User's Guide and Rules to the Direct Debit Scheme – section 16.3, for further information.

### Best practice standards

It is recommended that branch address details are confirmed back to the payer.

NB. Branch address details in service user software may differ to those provided by the payer e.g. Service centre details i.e. a centralised or part centralised processing location.

## Example script

Assuming the payer has agreed to buy and asks, for example, to pay by monthly Direct Debit and the monthly amount to be debited has been agreed.

*OK thank you. To avoid delay and to save you having to fill in any paperwork I can set up your Direct Debit Instruction right now over the phone. Would that be helpful?*

Payer agrees.

*Please can you confirm that you hold a UK bank / building society account and you are the account holder?*

If no, seek another method of payment.

If yes, proceed.

*Can I confirm that you are the only person required to authorise debits from this account?*

If more than one person is required to authorise debits on the account, issue a paper DDI\* and close call.

If OK, capture bank details.

*Can you confirm the name of the account you wish to be debited?*

Take details.

*Can you confirm the branch sort code of the account you wish to be debited?*

Take details (if unsure direct caller to cheque book).

*Can you confirm the account number of the account you wish to be debited?*

Take details (if unsure direct caller to cheque book or bank statement).

*Ask if they have used this account to make Direct Debit payments before as some banks or building societies may not accept Direct Debits for certain types of account.*

Apply modulus checking.

*Let me just confirm your account details back to you.*

*The account name is XXXXXX, is this correct?*

Payer confirms.

*The account sort code is XX-XX-XX, is this correct?*

Payer confirms.

*The account number is XXXXXXXX, is this correct?*

Payer confirms.

*We've agreed that the monthly amount will be £\_\_\_\_\_, but is there a particular day of the month you would like the money to come out of your account, for instance just after you're paid?*

If no preference is given, agree on the most suitable day for the service user.

*The first collection will come out of your account on DD/MM and on the same day each month (depending on the frequency agreed) thereafter.*

*The company name that will appear on your bank statement against the Direct Debit will be XXXXXX. That's it you have set up your Direct Debit Instruction with us. You will be sent confirmation of this in the post within 3 working days of this phone call.*

Or (if incorporating the advance notice with the confirmation letter)

*The company name that will appear on your bank statement against the Direct Debit will be XXXXXX. That's it you have set up your Direct Debit Instruction with us. You will be sent confirmation of this no later than 10 working days before the first collection. (Service user must ensure that the Direct Debit collection date is within the following 4 weeks, otherwise they must issue the confirmation letter within 3 working days as above.)*

*All Direct Debits are protected by a guarantee. I can read it to you now or you can read it in our confirmation letter, which would you prefer?*

If answer is 'YES' read it now, continue.

If the caller does not wish to hear the guarantee go to the end.

*In the future if there is a change to the date, amount or frequency of your Direct Debit, we will always give you X working days notice in advance of your account being debited. In the event of an error, you are entitled to an immediate refund from your bank or building society. You have the right to cancel at any time and this guarantee is offered by all the banks and building societies that accept instructions to pay Direct Debits. A copy of the safeguards under the Direct Debit Guarantee will be sent to you with our confirmation letter.*

*That completes the setting up of your Direct Debit Instruction. Thank you very much for your time today. Goodbye.*

If the payer already has a Direct Debit with the service user or is buying multi products i.e. gas and electricity, then the script does not have to be repeated. However, it must be made clear to the payer, how many Direct Debits are being set up, the references and the fact that the Direct Debits will be taken from the same account.

\*See The Service User's Guide and Rules to the Direct Debit Scheme – section 16.3, for further information.

### Response to possible questions (to be used with example script)

If the payer asks how is it possible to set up a DDI over the phone.

*We have recently started using an enhanced service provided by the banking industry so we are able to set them up over the telephone. All the normal safeguards of the Direct Debit Guarantee still apply and we will always confirm the content of these calls to you in writing.*

If the payer would prefer to use the post and receive a paper instruction for completion and return\*.

*I can do that for you. Is there a particular concern that you have with setting up the Direct Debit over the phone now?*

If the payer would still prefer to use the post\*.

*I can send you the forms in the post or, if you prefer, you can call back later. All the information you need to set up a Direct Debit Instruction is on your cheques.*

If the payer is not the account holder\*.

*As you are not the account holder, we will need to send the account holder a Direct Debit Instruction to complete and return. Can I confirm the address to send this to?*

If the payer says he is concerned over the security of information.

*I can understand that, but I can assure you that all information is retained in the strictest confidence. In the event that you have any queries or dispute an entry on your bank account you can of course rely on the Direct Debit Guarantee. Does that ease your concerns enough to want to go ahead now?*

Yes – continue with script.

No – payer wants information in the post, check details and close politely.

If the payer says he is concerned over mistakes being made.

*I understand your concern and to reduce customers' concerns a number of measures are in place to safeguard against genuine mistakes. There is the Direct Debit Guarantee. Firstly, if at any time money is debited from your account incorrectly the banks and building societies guarantee to refund it. Secondly, no changes to the date, frequency or amount debited can be made without notifying you normally at least XX working days in advance of your account being debited. And finally, you have the right to cancel any Direct Debit at any time simply by writing to your bank or building society, with a copy to us. A copy of these safeguards will be included in our confirmation letter.*

*Does that answer your concerns sufficiently for you to want to go ahead with the Direct Debit set-up now?*

Yes – continue with script.

No – payer wants information in the post, check details and close politely.

\*See The Service User's Guide and Rules to the Direct Debit Scheme – section 16.3, for further information.

## Suggested outline of internet Direct Debit script

The following are suggested screen prompts for customers accessing an internet site for Direct Debit sign-up. Service users may be working with internet agencies or other experienced web professionals, but if not, they should use these scripts verbatim. All service users must include the following mandatory items within their screens.

- SSL server security must now be present and be a minimum of 128 bit
- A postal and email address must be provided to the payer
- A general enquiries / customer service contact number must be given to assist the payer if he has any urgent issues or a complaint to raise
- The information required to complete the on-screen DDI does not need to be captured directly onto the on-screen DDI, but once completed a copy of the DDI complying with the mandatory format in section 16.11 must be displayed and available for printing by the payer
- Verification that the customer is the account holder and therefore the payer. If the customer is not the account holder a paper DDI must be sent to the payer for completion or a copy must be available for printing\*, see section 16.12. A list of verification measures to assist in verifying the payers details is available from <http://www.bacs.co.uk/Bacs/Businesses/Resources/SubscriberLibrary/Pages/default.aspx>
- Taking the payer's bank or building society account number, sort code and account name
- Confirm that the person entering into the transaction is the only person required to authorise debits from the account. If more than one person has to authorise debits from the account a paper DDI must be sent to the payer for completion or a copy complying with the mandatory format in 16.12 must be available for printing by the payer\*
- Confirmation of bank details back to the payer.

NB. Branch address details in service user software may differ to those provided by the payer e.g. Service centre details i.e. a centralised or part centralised processing location.

- Advice of the advance notice period\*\*
- Advice of the company name that will appear against the Direct Debit on the payer's bank statement\*\*
- An explanation of the Direct Debit Guarantee or a copy of the Guarantee, as shown in section 16.11
- A service user who is unable to lodge the DDI within 10 working days of the Direct Debit set-up must advise the payer that the Direct Debit will not be set up on their bank account until XXXX (depending on when the service user will lodge the DDI). However in all circumstances the service user must transmit the DDI no later than 6 months from the date of set-up. The payer must still be sent confirmation of the Direct Debit details in the post within 3 working days. Failure to lodge the DDI within these timescales may result in the DDI being rejected.

\*See The Service User's Guide and Rules to the Direct Debit Scheme – section 16.3, for further information.

\*\*Strongly recommended but not mandatory if a copy of the Guarantee is being provided, see above.

## Example script

Assuming the payer has agreed to buy and asks, for example, to pay by monthly Direct Debit and the monthly amount to be debited has been agreed.

### Stage one: Opening

Direct Debits can now be set up on-line or over the telephone in addition to the original postal method.

All the normal Direct Debit safeguards and guarantees apply. No changes in the amount, date or frequency to be debited can be made without notifying you at least XX working days in advance of your account being debited. In the event of any error, you are entitled to an immediate refund from your bank or building society. You have the right to cancel a Direct Debit Instruction at any time simply by writing to your bank or building society, with a copy to us.

### Stage two: Sign up of bank details

In order to set up your Direct Debit Instruction on-line you will need to provide the following information through the setting up procedure (your cheque book contains all the bank details that you require):

- Bank or building society name and account number, sort code and branch address.
- If you are not the account holder, a paper Direct Debit Instruction will be sent for completion\*. Please click to end
- If this is a personal account continue with the set-up procedure
- If it is a business account and more than one person is required to authorise debits on this account, a paper Direct Debit Instruction will be sent to the payers for completion\*. Please click to end.

Alternatively you can print off your on-screen Direct Debit Instruction and post it to us. If you are unable to print please contact us on XXXXXX (tel no) and we will post you a paper Direct Debit Instruction\*.

If you do not wish to proceed any further please click to END.

The details of your Direct Debit Instruction will be sent to you within 3 working days or no later than 10 working days before the first collection.

Click the mouse on YES or NO to confirm details:

YES (onto next stage)

NO (redo form)

CANCEL to stop the set-up procedure (go back to start page).

\*See The Service User's Guide and Rules to the Direct Debit Scheme – section 16.3, for further information.

### Stage three: Reconfirming the details to the customer

These are the details that you have entered to set up the

Direct Debit Instruction:

Name of account holder

Branch sort code / \_\_\_/\_\_\_/\_\_\_/

Bank account number /\_\_\_/\_\_\_/\_\_\_/\_\_\_/\_\_\_/\_\_\_/

Amount to be debited from bank account (if known) £\_\_\_/\_\_\_/\_\_\_/\_\_\_/\_\_\_/\_\_\_/\_\_\_/\_\_\_/\_\_\_/

Date each month for collection (or other collection frequency) /\_\_\_/\_\_\_/

The company name which will appear on your bank statement against the Direct Debit will be XXXXXXXX.

Click mouse on YES or NO to confirm details:

YES (onto next stage)

NO (redo form)

CANCEL to stop the set-up procedure (go back to start page).

### Stage four: Address for the letter of confirmation

Your Direct Debit Instruction will be confirmed to you by e-mail within 3 working days.

Alternatively the confirmation letter incorporating your advance notice will be received by you no later than 10 working days prior to the first collection date. If you prefer to receive this by post please indicate the address you would like this to be sent to.

Click for next stage (stage five)

### Stage five: Completing the sign up

That completes the setting up of your Direct Debit Instruction and the confirmation of the instruction will be sent to you within 3 working days or be received by you no later than 10 working days before the first collection.

Thank you very much for your Direct Debit Instruction details. Here is the Direct Debit Guarantee for your information. (Direct Debit Guarantee appears on-screen).

Example of screen for internet Direct Debit



**Company Name**

**Company Address**

Name(s) of Account Holder(s)

Bank/Building Society Account Number

Branch Sort Code

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

**Instruction to your Bank or Building Society to pay by Direct Debit**

Service User Number

Reference Number

**Instruction to your Bank or Building Society**  
 Please pay (insert Company Name) Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with (insert Company Name) and, if so, details will be passed electronically to my Bank/Building Society.

Date

/  /   
 Day / Month / Year

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

SUBMIT

CLEAR

To be printed off by customer, completed and returned to the service user. The Direct Debit Guarantee to be retained by the payer.

Example of the Direct Debit Guarantee



**The Direct Debit Guarantee**

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit (insert your organisation name) will notify you (insert number of) working days in advance of your account being debited or as otherwise agreed. If you request (insert your organisation name) to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by (insert your organisation name) or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when (insert your organisation name) asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Example screen for internet Direct Debit for printing as a paper Direct Debit Instruction



Please fill in the whole form using a ball point pen and send it to:

**Company Name**

**Company Address**

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society

Address

Postcode

Service User Number

Reference

**Instruction to your Bank or Building Society to pay by Direct Debit**

**Instruction to your Bank or Building Society**  
Please pay (insert Company Name) Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with (insert Company Name) and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

Suggested outline communications plan for service users

To ensure that customers receive the right advice, it is vital that all your staff are fully informed of the correct procedures for Paperless Direct Debit as set out in section 16 of 'The Service User's Guide and Rules to the Direct Debit Scheme'.

**Internal communications**

Around three months or more ahead of the launch of your new service, it's helpful to draw up a list of key activities.

Why not create a special identity for all communications and activities regarding Paperless Direct Debit?

This will have the benefit of making what you say instantly recognisable and will improve the quality of what you say. For instance, all communications could be on special paper, should feature the Direct Debit logo and maybe a character or symbol of your choice.

- Staff briefing, to cover WHAT the product is offering, WHY it has been introduced and HOW it will benefit customers and staff alike. The latter is particularly important as staff have to be enthusiastic about Paperless Direct Debit in order to sell the product to customers and to provide them with reassurance. It is important that a correct allowance is made to telephone sales people to encourage them to sign-up Paperless Direct Debit
- Make sure management cascade the briefing to all staff via team meetings or other company communication channels

- Prepare and issue a sales guide or aide memoire, making it easier for your staff to understand the changes in collections procedures.

Select a company 'Champion' for the new service, possibly a senior manager, to lend extra internal credibility to this new collections process.

- Place information about Paperless Direct Debit in your staff magazine or newspaper
- Post news bulletins on notice boards
- Create a question and answer sheet to prepare staff for any enquiries from customers
- Update your marketing literature to include the offer of the facility.

#### External communications:

- Include details of the Paperless Direct Debit facility as a standard part of your direct mailings to customers
- Promote the fact that there is now a more convenient way of signing up for a Direct Debit in all advertising and marketing literature.

Use the Direct Debit Champion mentioned earlier in external communications to add further credibility to Paperless Direct Debit.

The key messages that should be put over when discussing Paperless Direct Debit are:

- There are no changes to the three main safeguards of the Direct Debit Scheme – immediate refund in the event of an error, XX working days advance notice of any change and right to cancel at any time. Taking out a Direct Debit Instruction over the telephone, or over the Internet or via other methods is often the quickest and most convenient way of signing up
- In press relations, Paperless Direct Debit should be presented in the context of the telephone or Internet or other methods as being the modern medium for collections
- Customers can, in some cases, have the choice of other payment methods and of waiting for a paper Direct Debit Instruction to be sent if they prefer\*, although this may delay their application payment or – in the case of insurance – their cover.

\*See The Service User's Guide and Rules to the Direct Debit Scheme – section 16.3, for further information.

#### Direct Debit training programme

The more your staff understand the benefits of Paperless Direct Debit – and the Direct Debit Scheme in general – the greater your chances of success with your campaign.

The effectiveness of your Direct Debit programme demands a high level of interest and participation from your staff. To achieve this there are a number of training options available.

Details of the training courses and their providers can be found at

<http://www.bacs.co.uk/training>

## Customers' frequently asked questions about Direct Debit and Paperless Direct Debit

### What is a Direct Debit?

Direct Debit is a payment of an agreed amount made from a customer's bank or building society account to a named organisation (the service user) authorised by a Direct Debit Instruction. The amounts and dates may vary, although they are always advised to the payer in advance.

### Can I cancel a Direct Debit Instruction?

Yes. Instructions can be cancelled by writing to your bank or building society. A copy to the service user is also very helpful.

### What happens if a mistake is made?

If an error is made by the service user or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.

### What happens when the amount or date changes?

You will be notified in writing in advance (normally 10 working days) of the collection allowing you time to query the amount or date if necessary. A Direct Debit Instruction stands until cancelled so there is no new Direct Debit Instruction to sign when the amount or date of collection changes.

### If I set up a Direct Debit over the telephone or via the internet, what record will I have of the agreement?

You will be sent written confirmation of your Direct Debit Instruction within 3 working days of the telephone call or other on-line sign-up, or alternatively no fewer than 10 working days before the first collection. Simply check the details and contact the organisation you're paying if you have a query. Regardless of what method of sign up you agree to, you are still covered by the Direct Debit Guarantee.

### Does agreeing a Direct Debit Instruction mean that money can be taken out of my account whenever the service user likes?

No. A service user can only collect the amount notified to you, and you will be advised of any change to the date, frequency or amount in writing.

### What if I have insufficient money in my account to pay a Direct Debit?

If it is returned unpaid, the Direct Debit will normally be re-presented within a few days.

### What sort of account do I need to use Direct Debits?

Most current accounts at banks and building societies can be used to make Direct Debit payments. Some types of account however, do not accept Direct Debits. If you have any doubts, please speak to your bank or building society branch.

### **Can any organisation collect money by Direct Debit?**

No. Banks and building societies only permit organisations with known integrity and sound financial and administrative capabilities to collect money by Direct Debit. These checks are even more stringent in the case of Paperless Direct Debit.

### **Will I still receive bills or statements?**

Yes, but they will only be for information and to check against your bank or building society statement.

[www.bacs.co.uk](http://www.bacs.co.uk)

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