

# Factsheet

## Direct Credit & Direct Debit using the Payline Bureau

Celerity® Payroll Services Ltd T/as Payline, Bureau Number B20733

### 1. Initial Set Up

#### If you already have a BACS service user number or Direct Debit OIN...

Simply advise your sponsor that you want your Service User Number to be associated with our Bureau.

#### If you have yet to register with BACS...

To pay employees and creditors or debit customers and subscribers through Payline you first need to register with BACS to become a **BACS Service User**. BACS service users can choose to be *Direct Submitters* or *Indirect Submitters*. Direct Submitters will have to buy special equipment and software to enable them to prepare & send payment submissions to BACS. The easier option is to become an **Indirect Submitter** and use Payline's BACS Approved Commercial Bureau to submit files for you.

You begin by making application to your bank to *sponsor* you. Each UK Clearing Bank has its own application form, usually available from your bank's website, or from us. The application form needs the Bureau's name and number (as shown at the top of this page). The form asks you to nominate at least 2 people in your organisation to be **primary contacts**, who the bank can contact if submission queries arise. When the application has been approved the contacts are each given a user name and password so they will be able to log in to the BACS website and recover reports of the submissions that Payline has sent on your behalf.

There are additional formalities for those organisations wishing to be Direct Debit Originators. Your bank will need to be satisfied that DD is a suitable mechanism for you, and that you have a sound financial base and dependable administrative procedures. You will also need to give guarantees.

In due course BACS will issue you with a Service User Number and once you have advised us of it, direct crediting and/ or debiting can begin.

### 2. Download and complete our Direct Credit or Direct Debit spreadsheet template

These are simple documents with columns headed up with 'sort code', 'account number' etc., which you populate with the payees' / payers bank details (it is unlikely you will change the content of these columns from week to week).

#### Direct Credit Template:

There are optional columns to record payees' names and addresses. If you fill these in and enter 'Y' in the 'Advice?' column, Payline will produce pressure-sealed remittance advices for your payees, ready to mail.

#### Direct Debit Template:

There are columns to record the Item Reference and the Transaction Type. This Transaction Type distinguishes first, routine and final DDs in a payment plan, AUDDIS Automated Set-up, recalls etc.

### 3. Routine Processing

There is a column on the sheet where you enter the amount to be credited or debited. **Our system ignores rows where this amount is zero.** Once you have entered the amounts, email us the sheet as an attachment. In the text of your email, tell us what date the payees' accounts are to be credited or debited.

From this information we fax or email you a BACS AUTHORITY report, which lists the items and values in the submission. It summarises the number of items and total value. You check the report, sign the bottom, and fax it back to us any time before noon on the submission day (2 working days before the credit date).

**On receipt of your signed authority, we send the file to BACS. All the accounts are credited and debited on the due date.**

### 4. The cost

Annual Service Charge currently £60 paid in advance

Then for debits or credits our fee is 20p per entry on the submission with a minimum submission fee of £10. Pressure-sealed Laser-printed remittance advices are 50p each, plus postage if you would like them sent direct. All fees are subject to VAT

#### Direct Submitters - Use us as part of your Contingency Plan

If you would like to make use of our Bureau as a contingency service, just pay the annual Service Charge, advise your sponsor of our arrangement, and use us whenever the need arises.