

The Mechanics of operating your Payline BACS service

Having found a customer who would like to use your BACS Direct Crediting service...

Set them up

1. Contact us for an application form

This is the official BACS form that your customer (the BACS user) completes and sends to his or her bankers. The bank allocates the BACS user with a BACS USER NUMBER. Once the BACS User number has been issued, Direct Crediting can begin. Depending upon the efficiency of the bank, this process can take between 1 and 5 weeks, so while you're waiting...

2. Capture Employees' (Payees') bank account details

You need each payee's bank sort code (6 digits), account number (8 digits), and account name (<=18 characters). In the case of building society savings accounts the sort code and account number will be that of the society itself, in which case there will be an additional reference number, up to 18 characters, to identify the payee to the building society.

3. Download our spreadsheet template

This is a simple document with columns headed up with 'sort code', 'account number' etc., which you populate with the employees', or payees' bank details (these columns are unlikely to change from week to week).

Routine Processing

After each payroll run, email us the spreadsheet

There is a column on the sheet where you enter the amount to be credited. 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.

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

On receipt of your authority, we send the file via BACSTEL. All the payees' accounts are credited and the employer's account is debited on the due date.

Paying other creditors

You might want to use Direct Crediting for paying other creditors. In this case, you have the option of using the other columns on the spreadsheet to record their names and addresses. Payline can produce pressure-sealed remittance advices for them, ready to post.