

# Direct Crediting using the Payline Bureau

## You need to have a BACS User Number

### 1. Contact us for an application form

This is the official BACS form that you complete and send to your bankers. Your bank allocates a BACS USER NUMBER, and advises both you and us. 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 the bank account details of your creditors / employees

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.

## Advising your creditors

You have the option of using additional columns on the spreadsheet to record...

- Your creditors' names and addresses,
- An item reference (invoice numbers etc.) to appear on the advice
- An indicator that you would like a pressure-sealed remittance advice for that creditor, ready to post. Your Company logo is included.  
(Pressure sealed advice notes are 50p each, and billed at the end of the month with your transmission fees)

## Our fee...

Is billed monthly: £5 per transmission plus 10p per entry and 50p per sealed advice. Minimum fee per transmission £15.