

## Key Features

---

# Bacs Payment services

Important information



# Bacs Payments

This document explains the key features of our Bacs Payment services.

## Eligibility

To use Bacs with Unity you need to;

- Be a UK resident
- Be a UK-based company, sole trader, business partner or director
- Hold or open and maintain a business current account with Unity Trust Bank

All applications are subject to Credit Approval.

We reserve the right to decline any Bacs application and all facilities once issued are repayable on demand.

## What is Bacs?

Bacs is an automated electronic bank-to-bank payment service used to make payments between accounts. It's a secure cost-effective solution that can help businesses save time by processing large volumes of payments simultaneously. Bacs payments typically fall into two categories: Direct Debit (collecting funds) and Direct Credit (issuing funds).

You can submit instructions to Bacs in two ways, either as a **Direct Submitter**, or as an **Indirect Submitter**.

The payment process works on a three-day cycle.

- **Day 1:** Input Payments and Direct Debit Instructions sent to the Bacs System
- **Day 2:** Processing – Payment Service Providers process payment and Direct Debit Instructions
- **Day 3:** Entry & Settlement – Payment Service Providers apply payments and Direct Debit Instructions to customer accounts and settlement occurs

Input, processing, entry, and settlement can only occur on processing days. For Bacs, non-processing days are Saturdays, Sundays and English bank/public holidays.

# Set up costs

Service	Bacstel IP	Unity e-Payments	
Setup		Tariff 1	Tariff 2
SUN	£200.00	Setup Charge <sup>1</sup> : £300.00	
AUDDIS	£200.00		
Paperless Direct Debit	£200.00		
New Smart Card <sup>1</sup>	£85.00 per card		
Smart Card reader and software	£35.00		
HSM certificate <sup>1</sup>	£1,100.00		
Template		£125.00	

<sup>1</sup> These charges are set by NatWest or other third-party providers

Full costs and fees are available in our Service Tariff: [unity.co.uk/terms-and-conditions/](https://unity.co.uk/terms-and-conditions/)

# Using Bacs and e-Payments

You can use our Bacs through different ways:

	Bacs		e-Payments
	Direct	Indirect	
Setup	Use Bacs approved software you buy and set up yourself	Use a bureau's own software	Via Bottomline, our chosen provider
Sending Files	Create payment files and submit directly	Submit files to the bureau	Submit files using the PTX portal

# Being an Indirect Submitter

An indirect submitter uses a payment service provider or commercial bureau to submit payment files to Bacs.

## Unity e-Payments

This is our bureau solution, for **small and medium-sized organisations**.

---

## Benefits

Use our third-party Bacs bureau service to submit payments and they'll complete processing on your behalf.

- ✓ **Easy access:** Flexible, 24/7, multi-user access
- ✓ **Save time and money:** No form-filling with all payment files submitted online
- ✓ **Enhanced security:** Keep your account and reports secure with sort code and account number validation

## Find out more

Learn more about Indirect Submitters here: [www.bacs.co.uk/bacs-schemes/getting-started/indirect-submitters/](https://www.bacs.co.uk/bacs-schemes/getting-started/indirect-submitters/)

# Being a Direct Submitter

A direct submitter can originate payment instructions, create payment files and submit directly to Bacs using self-sourced Bacs Approved Software. Larger organisations could benefit from being a direct submitter.

## Bacs Approved Software

If you want to submit directly, then you need to ensure you have Bacs approved software that meets minimum quality standards set by Pay.UK.

If you want to submit Direct Debits, an AUDDIS application is required for all new service users that submit direct to Bacs. Once compliant you can apply for the Paperless Direct Debit service which required to send Direct Debit instructions electronically.

## Useful Link

A list of approved software can be found here:

[wearepay.uk/what-we-do/third-party-assurance/bacs-approved-software-service/bacs-approved-software/](https://wearepay.uk/what-we-do/third-party-assurance/bacs-approved-software-service/bacs-approved-software/)

## Find out more

Learn more about Direct Submitter here: [www.bacs.co.uk/bacs-schemes/getting-started/direct-submitters/](https://www.bacs.co.uk/bacs-schemes/getting-started/direct-submitters/)

## Payment Types:

### Direct Debit

An automated system used by businesses for collecting payments, such as subscription fees or regular payments from a customer's bank account by becoming an authorised Direct Debit originator (DDO).

#### Benefits

- ✓ More efficient administration by reducing time chasing payments
- ✓ Convenient for your customers
- ✓ Backed by Direct Debit guarantee

#### Eligibility\*

Pay.UK have regulations to ensure compliance when collecting Direct Debits, as an organisation you need to ensure:

	Bacs	Unity e-Payments
<b>Meet Unity credit and financial stability criteria (including minimum turnover of £1m) – Must be a Tier 2 or 3 customer</b>	Yes	Yes
<b>You have processes in place to manage batch reports and Bacs software/setup</b>	Yes	No
<b>Must also have a Smartcard, smartcard reader, and appropriate software</b>	Yes	No
<b>Be able to perform customer due diligence checks under KYC and AML rules:</b> <ul style="list-style-type: none"><li>• Verify customers' identities when establishing direct debit mandates</li><li>• Maintain accurate records of customer identity verification</li><li>• Comply with the relevant UK GDPR rules</li></ul>	Yes	Yes

\*Subject to credit approval.

## Payment Types:

### Direct Credit

Bacs Direct Credit is a simple, secure and reliable way to make payments, by electronic transfer, directly into a beneficiary's account. Often used by businesses to pay salaries (maintaining confidentiality) and supplier invoices.

#### Benefits

- ✓ Funds arrive instantly as 'cleared' funds
- ✓ Reduced administration time
- ✓ Control the date you make payments

#### Eligibility

All applications are subject to credit approval.

We'll need to see at least 12 months banking history or accounts/approved financial statements to determine whether you're eligible for the service.

#### Contact us to find out more:

- ☎ Call us: 0345 140 1000\*
- ✉ Email us: [payments@unity.co.uk](mailto:payments@unity.co.uk)
- 🌐 Visit us: [www.unity.co.uk](http://www.unity.co.uk)

\*Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England and Wales. Calls are charged at local rate.



# What might suit you?

Bacs is aimed at organisations that do high volume payments.

	Direct Debit (Payments In)	Direct Credit (Payments Out)
<b>Direct Submitter</b> (Create and submit your own files)	<ul style="list-style-type: none"><li>• You want full control over the submission process</li><li>• Reduced costs for high-volume transactions</li><li>• Setup costs can be higher and requires resources for initial setup and maintenance</li></ul>	<ul style="list-style-type: none"><li>• You want full control over the submission process</li><li>• Reduced costs for high-volume transactions</li><li>• Have resources for initial setup and maintenance</li></ul>
<b>Indirect Submitter</b> (Use a bureau to create and submit)	<ul style="list-style-type: none"><li>• You want lower upfront costs and simple setup</li><li>• Reduced administration time and bureau handles processing</li></ul>	<ul style="list-style-type: none"><li>• You want lower upfront costs and simple setup</li><li>• Reduced administration time and bureau handles processing</li></ul>

Some of our other payment services may be more suited to you, such as **Bulk Faster Payments** ([unity.co.uk/business-banking/payment-services/bulk-faster-payments](https://unity.co.uk/business-banking/payment-services/bulk-faster-payments)) or **CHAPS Payments** ([unity.co.uk/business-banking/payment-services/chaps](https://unity.co.uk/business-banking/payment-services/chaps))

# Definitions

Terminology	Summary Definition
<b>AUDDIS</b>	Electronic system for automated transfer of Direct Debit instructions
<b>Bacs</b>	Is a secure electronic payment system managed by Pay.UK
<b>Direct Credit</b>	Bacs Direct Credit is a simple, secure and reliable way to make and receive payments by electronic transfer directly into a payment service provider account
<b>Direct Debit</b>	A Direct Debit is an instruction from a customer to their payment service provider authorising an organisation to collect varying amounts from their account
<b>Direct Submitter</b>	A direct submitter can originate payment instructions, create payment files and submit directly to Bacs
<b>File Format</b>	CSV File
<b>Indirect Submitter</b>	An indirect submitter uses a payment service provider or commercial bureau to submit payment files to Bacs
<b>Service User Number (SUN)</b>	Unique six-digit reference number required to submit payment instructions
<b>Smartcard (Required for Direct Submission)</b>	Security device required to access Bacs payment services website and send payment files

# General Information

## How to Apply

We have a variety of payment products to suit your requirements. To register for e-Payments or to learn more about our Bacs services:

Complete our online e-Payments form:

[unity.co.uk/business-banking/payment-services/bacs/bacs-enquiry-form](https://unity.co.uk/business-banking/payment-services/bacs/bacs-enquiry-form)

Contact our UK-based Call Centre via email at: [payments@unity.co.uk](mailto:payments@unity.co.uk), or call 0345 140 1000\*

## Financial difficulties

If you would like more information about managing your finances, please speak to your Relationship Manager or call us on 0345 140 1000\*.

You can also find more information about financial difficulties in the Services section of our website, [unity.co.uk/debt-counselling](https://unity.co.uk/debt-counselling), or by calling Business Debit Line on 0800 197 6026.

## How and where to complain

If you are not satisfied with any aspect of our service or products, you can tell us about your concerns. To find out how, please read our dedicated complaints page: [unity.co.uk/complaints](https://unity.co.uk/complaints).


## Go Paperless!

You can choose to receive online statements and we'll notify you by email or SMS when they're available. Contact us to switch to paperless statements.

Unity Accounts are subject to status and Terms and Conditions apply. We do not provide financial advice, and you are not entitled to rely on us for advice or recommendations.

Please see [unity.co.uk/terms-and-conditions](https://unity.co.uk/terms-and-conditions) for more information.

### Contact us:

 Call us: 0345 140 1000\*

 Email us: [payments@unity.co.uk](mailto:payments@unity.co.uk)

 Visit us: [www.unity.co.uk](https://www.unity.co.uk)

\*Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England and Wales. Calls are charged at local rate.

# What we ask of you:

That, prior to making an application you double check what information we will need to process an application. If you are unsure or have any questions, please contact us.	Yes <input type="checkbox"/>
That all information you provide to us during our relationship is accurate and timely.	Yes <input type="checkbox"/>
We ask you to think carefully about whether the business can afford the product applied for and to be open in your dealings with us.	Yes <input type="checkbox"/>
To make sure that you understand the terms and conditions associated with your product.	Yes <input type="checkbox"/>
That you seek professional advice, where this is appropriate for the needs of your business and the type of product you are applying for.	Yes <input type="checkbox"/>
That the business maintains any commitments it has to us, for example providing information which we may reasonably request to monitor performance.	Yes <input type="checkbox"/>
Take care of any security information to help prevent fraud and protect your account(s).	Yes <input type="checkbox"/>
Tell us as soon as possible if someone is misusing confidential information.	Yes <input type="checkbox"/>
Carefully check your business' account statements/records to make sure they are accurate. If anything isn't right, please get in touch with us.	Yes <input type="checkbox"/>
<b>Please let us know if</b>	
Your contact details change or there is a change in how your business is run for example, ownership/directorships etc, so we can keep our records up to date;	Yes <input type="checkbox"/>
Your business may be about to experience, or is experiencing difficulties. The sooner you do this, the more likely it is we'll be able to find a way to help you	Yes <input type="checkbox"/>



You can download our Key Features at: [www.unity.co.uk](http://www.unity.co.uk)

Unity Trust Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. Calls are recorded and may be monitored for security, training and quality purposes.

U1265\_1125

---

For Businesses. For Communities. For Good.

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