



ADDACS

**Automated Direct Debit Amendment and
Cancellation Service**



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ADDACS – more efficient for you

A better service for your customers

For over 40 years, Direct Debit has transformed the way people do business. It saves money. It creates time. It reduces errors. Above all, it improves cash flow.

What's more, it is recognised by countless thousands of businesses as being the only cost-effective way to collect regular payments.

ADDACS – the Automated Direct Debit Amendment and Cancellation Service – has streamlined the service even further. It is an important enhancement which ensures that amendment and cancellation information is provided to you in a consolidated and consistent way – electronically eliminating errors caused by manual input. Consequently, ADDACS dramatically reduces the number of Direct Debits returned unpaid as service user's Direct Debit Instruction (DDI) databases, on which Direct Debit collections are based, are more up to date.

This, in turn, can lead to reduced indemnity claims from the paying bank.

Simplifying the system

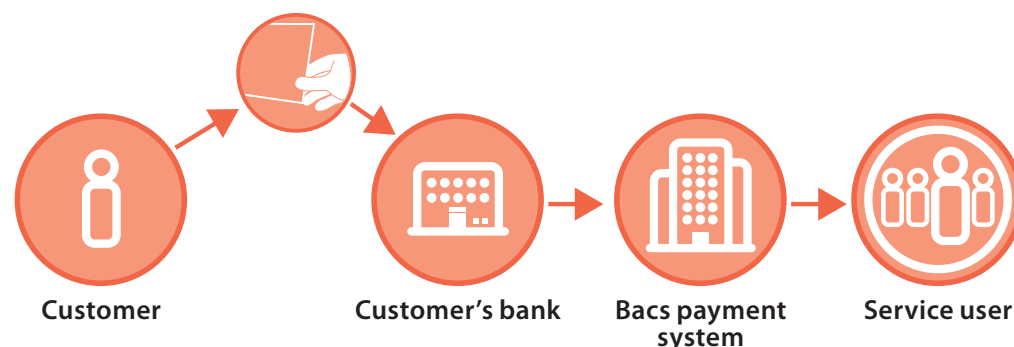
ADDACS is a streamlined service which removes many of the overheads associated with applying amendments and cancellations to existing DDIs.

How it works

- Customers notify their bank of any changes or cancellations to their Direct Debit Instructions. Paying banks generate changes to sort codes and/or account numbers due to bank branch changes
- The paying bank consolidates all the amendments and cancellations and passes the details electronically to you
- ADDACS validates every advice, stores the amendments and cancellations and advises you, the service user, of the details electronically.

Electronic collection is the most efficient and secure delivery mechanism.

Changes and alterations



Major benefits for you the service user

ADDACS offers you a wide range of benefits. Since the notification of amendments and cancellations to you is electronic, it creates major improvements in the speed of processing – from the customer, to the paying bank, through the payment system, and then to you, the service user.

Two days (or even less) is all it takes

With telecommunications, details of your amendments and cancellations are accessible at the start of Day 2, i.e. the working day after advices have been input by the paying banks and building societies. There are no postal or handling delays.

Since ADDACS provides direct electronic retrieval of your amendments and cancellations, it enables you to feed them automatically into your DDI database. So there are no additional administrative costs associated with keying them in, or resolving errors due to mis-typing. Also, delays caused by printing and posting the advices are eliminated.

Fast, simple and secure – and it saves money.

Speeding up cash flow

Faster receipt and application of advices can result in improved cash flow by significantly reducing the number of unpaids and indemnity claims, with their associated administration costs.

Simplifying reconciliation

Your system can make sure that no messages are lost, as automatic reconciliation is an important feature of the electronic service. This creates valuable savings in staff time and cost. Furthermore, as all advices are consolidated on a daily basis, there is only one total to be reconciled.

Fully AUDDIS compatible

In addition, ADDACS enables you to retrieve all of your AUDDIS return transactions using the same facilities – even more reason for you to use electronic ADDACS.

Passing the benefits on to your customers

By automating many of the steps involved in processing amendments and cancellations to DDIs, ADDACS enables you to concentrate on providing a quality service to your customers.

In addition ADDACS can actually save you money which you can use to either improve your bottom line, or pass straight back to your customers.

Bacstel-IP – delivering the benefits of ADDACS

ADDACS is one of the most important developments for the Direct Debit service. Using Bacstel-IP to receive your amendments and cancellations will give you a straightforward process – even if you are a small/medium-volume service user of Direct Debits.

Security built-in – not bolted on

ADDACS is extremely secure. Using the latest PKI technologies available via Bacstel-IP. This password is known only to you and changed each time you access the system.

Getting online to the benefits of ADDACS

The ADDACS service is easily accessed either using a conventional modem or ISDN link. All it takes are five easy steps:

1. Register for telecomms into ADDACS with your sponsoring bank or building society.
2. Select your telecomms supplier and software solution (see below).
3. Acknowledgement via PKI.
4. Supplier installs, tests and provides training on your chosen software. Parallel running facilities are available if required.
5. Go live with ADDACS.

There is a wide range of ready made software and hardware solutions specifically developed to give you fast, simple access to ADDACS. These are available for most PC, mini and mainframe systems, and all the suppliers' packages have been fully tested by us. In addition your supplier will provide you with all the installation, training, testing and on-going support you need. Your sponsor has a complete list of these suppliers.

Switching to ADDACS couldn't be easier

To get on-line to ADDACS, simply contact your sponsoring bank or building society. The sooner you contact your sponsor, the quicker you'll be online to all the benefits of ADDACS.

More information

To find out more about ADDACS and other services to streamline your Direct Debit scheme, simply contact your bank or visit www.bacs.co.uk/businesses

www.bacs.co.uk/businesses

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