



Getting started guide

Bacstel-IP for direct submitters

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Service desk information

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t 0870 165 0018
e servicedesk@BacsServices.co.uk

Telephone calls to the Bacs service desk may be recorded for security or monitoring purposes.

Our reference PN 4637

Version 1.40

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Welcome to Bacstel-IP

This guide is for people submitting payment information directly to the Bacs® service using the Bacstel-IP® service.

You access Bacstel-IP in two ways:

- Using your Bacs approved software for Bacstel-IP to make submissions (you can also use it to access your processing reports)
- Using a web browser such as Internet Explorer to access the payment services website (paymentservices.bacs.co.uk) to get your reports and submission information and manage your service user details online.

This guide covers key and everyday tasks to get you started with Bacstel-IP. For more detail, please see your *Service user guide – Bacstel-IP* and any documentation that came with your software package. You can get this guide on the internet from www.bacstel-ip.com

If you have problems with any procedures in this guide, look at the *Questions and answers* on page 13 for possible solutions. If you cannot find an answer here, check your *Service user guide* – it has more detail.

Before you start using your Bacstel-IP software, you will work with your software supplier to go through a series of tests. Once your bank (who sponsors you to use the Bacs service) is happy the tests are complete, they set your software to live – it's ready to use with Bacstel-IP.

If you are still planning your migration to Bacstel-IP, please see the *Implementation guide – Bacstel-IP for direct submitters*. This explains the basics of Bacstel-IP and helps you plan your migration to the service. Get the guide from www.bacstel-ip.com

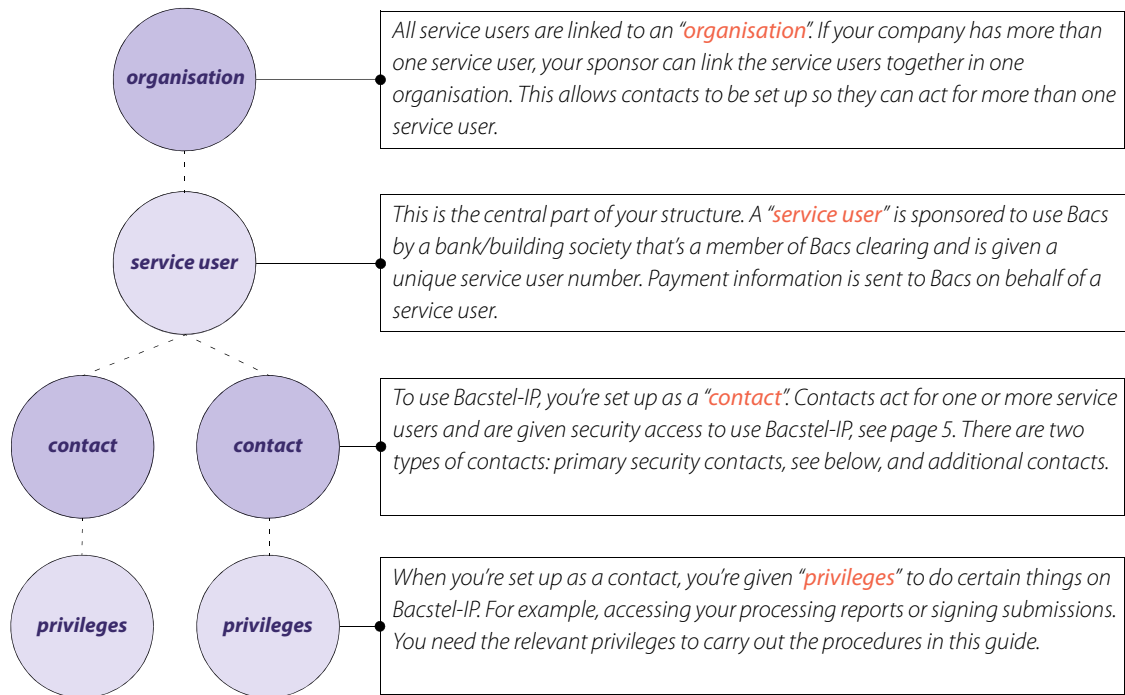
To access the payment services website, we recommend you use the latest version of Internet Explorer, available free from www.microsoft.com, or Netscape Navigator, available free from www.netscape.co.uk/netscape

Keeping your details up to date. Remember to keep your telephone numbers and email address up to date using payment services.

If there are problems during processing of your payments, it's essential your bank can contact you. To view and change your details, see the steps on page 10.

Your structure

To use Bacstel-IP, you are set up by your bank or building society. They are your “*sponsor*” for Bacs services. Here is an example of the structure given to a company so they can access Bacs services.



Most companies will only have one service user. For some companies, your sponsor may advise that more than one service user is set up. This could mean, for example, your payroll and finance sections are separate service users. When these service users are registered on Bacstel-IP, your sponsor could link them both to the same organisation. This means contacts could be set up so they can act on behalf of both service users using the same security.

What do primary security contacts do?

Primary security contacts (PSCs) are the main point of contact for your sponsor. Each service user must have at least two PSCs.

PSCs can be given more privileges than additional contacts. In particular, they can be given the privilege to add and maintain additional contacts, as well as aspects of your service user’s details. (Only your sponsor can add and maintain PSCs.)

PSCs receive emails from the Bacs service when certain actions occur. For example, if an additional contact gets their access to payment services suspended.

Security for using Bacstel-IP

As a contact you need one or both of the security methods below to use Bacstel-IP:

- **Public key infrastructure (PKI)** – normally your PKI credentials are on a smartcard. You use PKI to sign and make submissions using your Bacstel-IP software and to access payment services. (If you need to make unattended submissions or collect your reports unattended, you can get PKI credentials on a hardware security module, HSM, see the *Service user guide* for more information or speak to your software supplier)
- **Contact ID and password** – used to access certain functions on payment services.

If you have both security methods, you can log on to payment services with either method. If you log on with your contact ID and password, you may be restricted in what you can do.

What are smartcards?

Smartcards use PKI technology for security. You use a smartcard by inserting it in a smartcard reader attached to a computer and typing a Pin when asked. By doing this, you are digitally signing information.

When you get a new or replacement smartcard for Bacstel-IP, you may need to register it on payment services. Your sponsor lets you know if you do. You also receive an email from payment services with the subject “Registering your smartcard”. The process for registering is on the next page.

*If you lose your smartcard, or if you think someone knows your Pin, **contact your sponsor immediately.***

What is contact ID and password security?

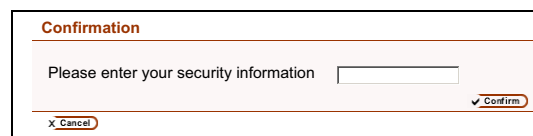
A contact ID and password allows you to log on to payment services and perform functions such as accessing your processing reports (if you have the appropriate privilege).

How do I get my contact ID and password?

When you are set up as a contact, you get an email from payment services containing a unique web address – use this to get your contact ID and password (see page 8).

The process involves you entering security information. Whoever sets you up as a contact will ask you to supply this information and a hint; they enter it against your contact profile. As part of the process to get your contact ID and password, you can have the hint emailed to you.

For example, the hint could be “Mother’s maiden name” with the security information being “Smith”.



A screenshot of a 'Confirmation' dialog box. The title bar says 'Confirmation'. The main text reads 'Please enter your security information' followed by a text input field. At the bottom left is a button with an 'x' icon and the text 'Cancel'. At the bottom right is a button with a checkmark icon and the text 'Confirm'.

When you go through the steps to get your contact ID and password, you have to enter security information

*If you think someone knows your password or may have used your logon details, **contact your sponsor immediately.***

Registering your smartcard

When you get a new or replacement smartcard to use on Bacstel-IP, you may need to register it by following these steps – it only takes a few minutes. If you need to register it, you receive an email with the subject, "Registering your smartcard".

You need...

- Your "Registering your smartcard" email
- Your smartcard and Pin – these are sent to you separately by your sponsor
- A smartcard reader and related software installed on a computer with a web browser and access to the internet (or the extranet, either the dial-up extranet, or an "always on" connection). If you can't access your email from this computer, see tip 4, page 12.



Procedure...

You must be connected to the internet (or extranet).

1 Click the web address in your registration email

Open your "Registering your smartcard" email and click the web address – this is a string of text that begins <https://>

A browser opens and takes you to the *Digital certificate registration* screen. If this doesn't work, copy the address and paste it into a browser address bar, see tip 5, page 20.

2 Check your name

Your name should be displayed on the screen. If it's right, click *confirm*.

If the name is wrong, check you are using the right email – your name should be in the 'To' field. If you are and the name is wrong, contact your sponsor.

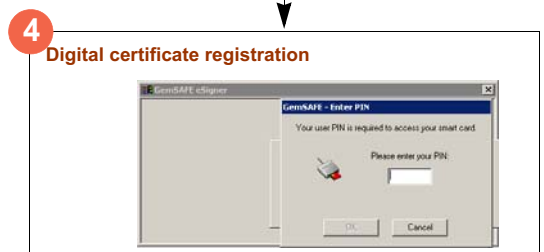
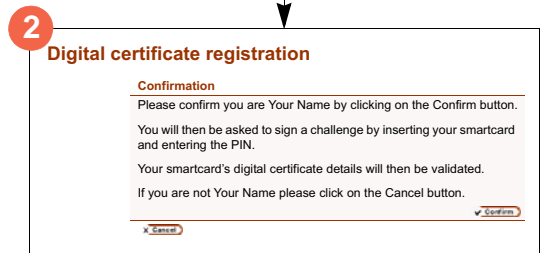
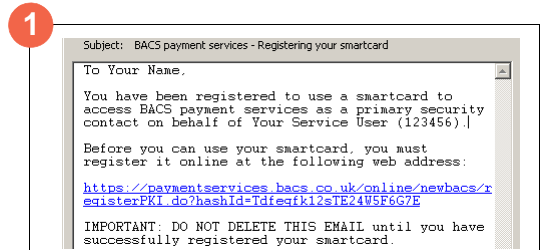
3 Insert your smartcard

After clicking confirm, your signing software should open automatically. It displays a random string of text (you may have to click *View* to see this text). Make sure your smartcard is in the reader.

4 Sign the random string of text

To authenticate yourself, you must sign the random string of text. Depending on your signing software you either:

- Enter your Pin and click *sign*; or
- Click *sign & submit*, enter your Pin and click *OK*.



Note: In steps 2 and 3, the signing software shown is an example only. Your display may look different.

If your smartcard is successfully registered, a screen is displayed confirming this. After some additional checks, you receive a welcome email. When you get this, you can log on to payment services; see the next page.

Logging on with your smartcard

Note: You must have received your welcome email before logging on.

These steps show you how to log on to payment services with a smartcard; your software supplier will show you how to log on using your Bacstel-IP software.



You must be connected to the internet (or extranet).

1 Go to payment services

Open a web browser. Type the web address:

paymentservices.bacs.co.uk

Or if you have set up a shortcut, select it from the *Favorites* menu (in Internet Explorer) or the *Bookmarks* menu (in Netscape). To set up a shortcut, see tip 5, page 12.

2 The Log on screen loads

The *Log on* screen loads and your signing software opens displaying a random string of text (you may need to click *View* to see this text). You have to digitally sign this.

3 Insert your smartcard and click sign

With your smartcard in the reader, you must authenticate yourself by signing the random string of text.

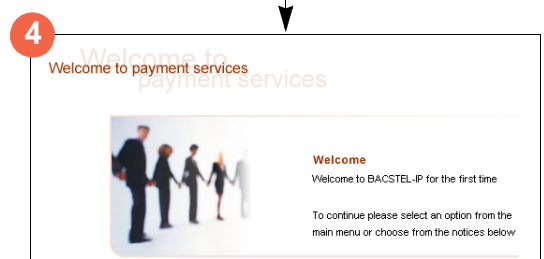
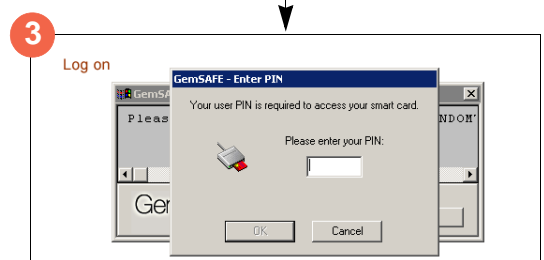
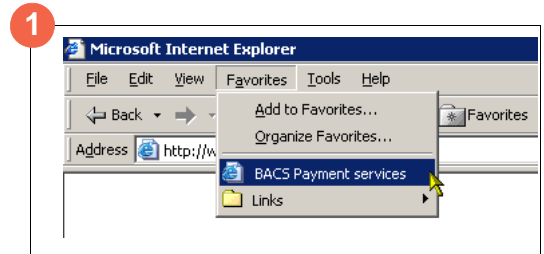
To do this, depending on your signing software, either:

- Enter your Pin and click *sign*; or
- Click *sign & submit*, enter your Pin and click *OK*.

4 The homepage loads

If successful, the homepage loads.

To get started, choose a menu option. For an overview of the main menu, see page 9.



Note: In steps 2 and 3, the signing software shown is an example only. Your display may look different.

Timing out. For security, if you are logged on to payment services and have not done anything for 10 minutes or more, you are timed out. If you then try to do something, eg click a menu option, you are returned to the *Log on* screen.

You have to use your smartcard and Pin or contact ID and password to log back on (the same method you used to originally log on). Once you have done this, you are returned to the screen you were on before you timed out. You may have to re-enter some information depending on what you were doing before you were timed out.

Getting your contact ID and password

These steps show you how to get your contact ID and password – it only takes a few minutes.

You need...

- The email from payment services with the subject “Your contact ID and password”
- A computer with a web browser and access to the internet (or the extranet). If you can’t access your email from this computer, see tip 4, page 12 for help.



Procedure...

You must be connected to the internet (or extranet).

1 Click the web address in your email

Open the email “Your contact ID and password” and click the web address – this is a string of text that begins <https://>

A browser should open and take you to the *Contact ID and password registration* screen. If this does not work, copy the web address and paste it into a browser address bar, see tip 3, page 12.

2 Check your name

Your name should be displayed on the screen. If it’s right, click *confirm*.

If the name is wrong, check you are using the right email – your name should be in the ‘To’ field. If you are and the name is wrong, contact your sponsor.

3 Enter your security information

Enter your security information and click *confirm*.

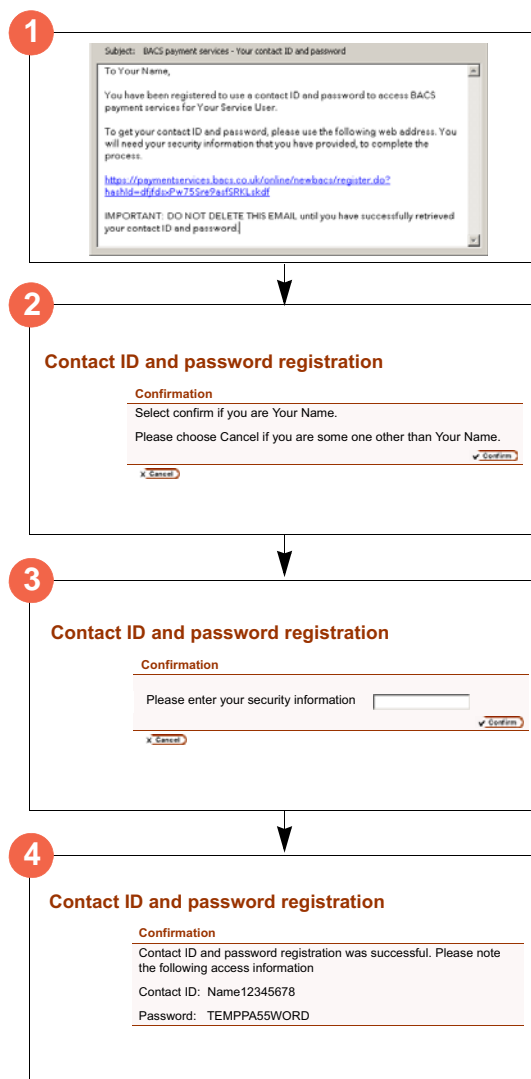
If you have forgotten the information, click *send hint* to have the hint emailed to you. When you have received the hint, restart these steps. For information on the security information and hint, see page 5.

4 The contact ID and password are displayed

If you enter your security information correctly, the screen reloads and displays the contact ID and password.

Write these down very carefully. The temporary password will be made up of capital letters and numerals. Your contact ID and password are both case sensitive.

Shortly, you will receive a welcome email from payment services. This confirms that you are ready to log on.



Logging on with your contact ID and password



You must be connected to the internet (or extranet).

1 Go to payment services

Open a web browser. Type the web address: paymentservices.bacs.co.uk

Or if you have set up a shortcut, select it from the *Favorites* menu (in Internet Explorer) or the *Bookmarks* menu (in Netscape). To set up a shortcut, see tip 5, page 12. The *Log on* screen loads.

Note: If you have signing software installed it opens automatically. Click cancel to close it.

2 Enter your contact ID and password

Enter your contact ID and password (both are case sensitive). Click *log on*. The first time you use a password generated by the system, you have to change it; see below.

3 The homepage loads

If successful, the payment services homepage loads. To get started, select a menu option.

Note: If you don't do anything on payment services for 10 minutes, you time out. See the boxed text on page 7 for more information.



The first time you log on

The first time you use a password generated by payment services, you have to change it for security reasons. After entering your password (in step 2 above), the *Password change* screen loads. Enter your existing password; enter your new password and re-enter your new password. See the boxed text on page 10 for the format. Click *done* and the homepage loads.

The main menu

The main menu is displayed to the left of the screen on payment services. The options available depend on your privileges.

- **Home** – Takes you to the payment services homepage
- **My details** – change your telephone numbers, email address and your password (if you have one). You can also see your privileges. To change your details and your password see page 10
- **Contact maintenance** – allows PSCs to add, maintain and delete contacts
- **Service users** – see details of your service user. PSCs can also maintain some details
- **Submissions** – view information about your submissions. See page 11
- **Processing reports** – accessing reports related to your payment submissions
- **Log off** – exit payment services. Do not just close your browser, use this to log off.

Navigating. To navigate on payment services, use the action buttons on the screen such as  **Back** and  **Cancel**.

As this is a secure website, the browser's back, forward and refresh buttons will not work properly; these must not be used.

Changing your details

These steps show you how to change your email address and telephone numbers.



You must be logged on to payment services.

1 Select *My details*

Select the *My details* menu.

2 Change the required details

On the *My details* screen, enter any changes to your email address, phone and fax numbers. Remember to include your area code as well. You can also add additional information with your telephone numbers such as an extension.

Note: You cannot change your security information and hint. You need your PSC or your sponsor to change this for you.

3 Submit and confirm the changes

Click *submit* when you are done. A summary screen is displayed. If it's correct, click *confirm*. You have to confirm the changes by using either your smartcard or your password (use the same method you used to log on). A success screen is displayed.

Changing your password



You must be logged on to payment services and have contact ID and password security.

1 Select *My details and change password*

Select the *My details* menu. On the *My details* screen, click *change password*.

2 Enter your new password

On the *Password change* screen, enter your existing password, then enter your new password and re-enter your new password, see *Choosing a password* below for the format.

Click *OK*. If successful, the *My details* screen loads with a message saying the password has been changed. Select another menu option to keep working.

Choosing a password. When you choose a new password, it must...

- Be at least seven characters. Two of these must be numerals – both must not be at the start and/or end of the password (*december31* is not allowed; **dec3mber1** is OK)
- Not contain two consecutive identical letters (*logg1ng7* is not allowed; **log1ing7** is OK)
- Not be the same as any of the past 12 passwords used
- Not be the same as the contact ID.

Accessing processing reports

You can access your processing reports using payment services or your Bacstel-IP software – if you are using your software, please see documentation provided with it.

The steps below show you how to view reports if you are linked to only one service user. See the *Service user guide* for information on downloading multiple reports, using XML and accessing reports if you are linked to more than one service user.

Accessing a report does not remove it from payment services. To let you know when new reports are available, email notifications can be set up – see the *Service user guide*.




You must be logged on to payment services.

1 Select *Processing reports*

Select the *Processing reports* menu. The *Reports* screen loads. This shows a list of reports available with basic details about them.

(You can filter this list by clicking *search*, see the *Service user guide* for help. If you are linked to more than one service user, the search screen loads after you select the *Processing reports* menu.)

2 View the required reports

To view a report, click on the  icon. This opens the report in a new browser window. You can save it, print it or just view it on screen. When you are done, close the browser window that it opened in.

For tips on printing and saving reports, see tips 1 and 2 on page 12.

Accessing submission information

These steps show you how to view information about your submissions. You can see if your submission was accepted for Bacs processing. You can also view messages sent while the submission was made. If you are connected to more than one service user, selecting the *Submissions* menu, takes you to the *Submission search* screen. For help performing a submission search, see the *Service user guide*.





You must be logged on to payment services.

1 Select the *Submissions* menu. The *Submission* screen loads. This shows basic information about your submission, including if it was accepted or rejected.

2 To see more information about a submission, click on its serial number. The *Submission summary* screen loads.

3 Here you can see a summary of the submission and information about the payment file(s) sent in the submission.

- If the submission was rejected, clicking the  icon beside *View reason for rejection*, shows details in a new browser window
- If a payment file generated warnings or errors, clicking on the  icon in the *View* column shows you the details in a new browser window.

Tips

1. Printing a report

To print your reports, you need to change the page orientation to *landscape*.

In the browser window that has the report displayed, select the *File* menu and click *Page setup*:

- In the *Orientation* section, click *Landscape*
- You may also need to reduce the margins to prevent the sides of the report being cut off.

You can now print your report using *File > Print*.

2. Saving a report

You can save reports on your own computer or to disk, CD etc.

- In the browser window with the report displayed, on the *File* menu, click *Save as*
- Find the directory or drive where you want to save the report
- Type in a file name, for example, **input report dd-mm-yy** and click *Save*.

Note: If you save a report in HTML, as well as the HTML file, you get a folder with the same file name. This contains images that are used by your browser to display the report properly. When you delete the file, the folder is also deleted.

3. Copy and paste the web address from an email

If clicking on a web address in an email does not take you to the page in your browser, copy and paste the address:

- Open the email to get your contact ID and password
- Find the web address. It begins <https://>
- Click at the end of the address. Hold down *Shift* and press *Home* on your keyboard to highlight the address. If it's on more than one line, while still holding down *Shift*, press the *up arrow* to make sure the whole thing is selected – it's selected when it's highlighted
- Press *Ctrl+C* to copy the address

To paste the address into your browser:

- Open your browser and ensure you are connected to the internet (or extranet)
- Click in the address/location bar and delete whatever is there. Press *Ctrl+V*. This pastes in the address bar the web address you copied. Press *Enter/Return* on your keyboard.

This loads the page you need to start the procedure.

4. Copying a web address from one PC to another

If you cannot access the email with your web address on the computer that you intend to use to register your smartcard or get your password, you have to transfer the web address. Here's one way:

- Open your email and highlight the web address. Press *Ctrl+C* to copy it (see tip 3 for more help)
- Open a Notepad or a blank document in a word processor and press *Ctrl+V* to paste the web address
- Save the document to a disk or a network drive that you can access on the computer you will use
- Open the document on the other computer and copy the web address by highlighting it and pressing *Ctrl+C*
- Open a web browser. Delete the contents of the address bar
- Still in the address bar, press *Ctrl+V*. Press *Enter*. This loads the screen to confirm your name.

5. Creating a shortcut from your welcome email

To log on to payment services, you can create a shortcut to the payment services website.

- Make sure you are connected to the internet, or the extranet and open a web browser
- In the address bar, type paymentservices.bacs.co.uk and press *Enter* on your keyboard
- If signing software opens, leave it open. You need to make sure that the browser is selected; do this by clicking on the title bar of the browser
- To save this screen as a shortcut, press *Ctrl+D*.

Now if you click on the *Favorites* or *Bookmarks* menu, you will see an entry for "Bacs payment services". Clicking on this will load the log on screen.

