

Direct Debit Identity and DDI Guidelines



**DIRECT
Debit**

Introduction

The purpose of this guide is to provide assistance with the use of the Direct Debit logo on marketing literature and the design of a Direct Debit Instruction (DDI).

What is Direct Debit?

Direct Debit is the name of the service, provided by the UK clearing banks, which enables organisations to collect regular payments from customers.

Direct Debit logo

A recognisable presentation is very important in encouraging the use of Direct Debit. The logo fulfils this need giving Direct Debit a visual identity, which helps increase familiarity and positive attitudes towards Direct Debit.

The Direct Debit logo is a bold portrayal of the clearest and most obvious visual elements contained in the phrase 'Direct Debit'. Picking up the leading letter of each word, it clearly shows a capital D and a lower case 'd'.

Using the Direct Debit logo

The logo can be used across a wide range of media. It must be included on all Direct Debit Instructions (DDIs) and should also be featured in all literature promoting Direct Debit.

Research has shown its inclusion in marketing material will increase the likely take-up by customers, as it demonstrates your commitment to the safeguards inherent in the Scheme.

Only master versions of the logo should be used for reproduction purposes. These can be downloaded from www.bacs.co.uk. Please note that the logo may not be used without the permission of your sponsoring bank.

The elements of the logo are unique and have been specially created for Direct Debit. Never try to reconstruct or alter any part of the logo. Do not amend any of its elements, or the way they work together.

Using the logo as a design element

The logo may be used as a design element provided written approval is sought from your sponsoring bank at an early stage of development. If permission is granted the full logo must appear in its correct form somewhere prominent on your design, in the colours recommended in these guidelines. It is acceptable to:

- Show it bleeding off the page
- Produce it in a truncated form

This only applies to promotional materials and is not permitted on a DDI.

Using the name Direct Debit

The word Direct Debit, when used in body text, should always be written with an uppercase D for both Direct and Debit, with the following letters in lower case.

Logo format

The logo is made up of the symbol and the wording and neither element should appear on their own.

There are two acceptable versions of the logo:

Landscape format



Portrait format



For guidance on using the logo as part of your design refer to 'Using the logo as a design element'.

The Direct Debit logo colours

Preferred colours

The Direct Debit logo should be printed in 100% black wherever possible. This will improve the overall recognition of the logo. It may appear on a background colour or tint provided it remains prominent.

Special exceptions

Where it is not possible to print the Direct Debit logo in black, it may be reproduced in one of the following ways:

- In white or pale colour (if on a dark background). Do not attempt to reverse out the logo yourself – this has been specially redrawn and can be downloaded from the attached folders. When reversing out of an image, the background must be suitably dark and simple, to ensure legibility of the logo. This is not permitted on a DDI.
- In the most predominant colour being printed – as long as the logo remains prominent.

The Direct Debit logo colours

Colour reproduction of the logo on a Direct Debit Instruction

To avoid any conflict of style and for the sake of clarity, the logo should always appear in 100% black on a DDI. If black is not being printed a predominant colour must be used.

The logo may appear on a background colour or tint providing it remains prominent.

Under no circumstances should the logo appear in white on a DDI. If a dark background is being used the logo should be placed in a 'white out' box, ensuring the guidelines regarding the 'exclusion zone' are followed. See example below.



Format and Typestyle

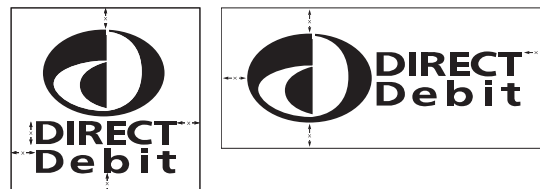
The logo typeface

The letters in the logo were developed especially for Direct Debit and are unique. As a result no existing typeface exactly matches the lettering and so attempts to match the wording through typesetting are neither feasible nor acceptable.

Exclusion zone

To be efficient the logo must have a degree of prominence and visibility that will maximise its impact. To achieve this there is an 'exclusion zone' equal to the height of the D (of the word Direct) in which no text, graphic or other matter may appear.

- a) Portrait format b) Landscape format



Scaling

When scaling the logo to a larger or smaller size, you must ensure that the proportions stay the same. If you do not the logo will become distorted.

Minimum size



There is a minimum acceptable size for the logo. The capital letter height of the 'D' of direct should never be less than 2mm.



Remember

Incorrect use of logo

<p>a) Do not alter the proportions of the logo type.</p> 
<p>b) Do not use the logo on it's own.</p> 
<p>c) Do not use the type style for Direct Debit in any other instance than with the logo</p> <p>WHY YOU SHOULD USE DIRECT Debit</p>
<p>d) Do not alter the position of the logo and type.</p> 
<p>e) Do not change upper and lower case lettering</p> 
<p>f) Do not duplicate elements of the logo for design purposes</p> 
<p>g) Avoid using the logo in any other colour but black. Use of another predominant colour is possible, subject to your Sponsoring Bank or Building Societies' approval.</p> 

<p>h) Do not reverse the logo and type out of a colour. Do not add other shapes around the logo.</p> 
<p>i) Do not use in close proximity to other logos.</p> 
<p>j) Do not attempt to print the logo on complicated patterns.</p> 
<p>k) Do not attempt to print the logo on any coloured background which may obscure its appearance.</p> 
<p>l) Do not attempt to print the logo on any photographic image where it may obscure its appearance.</p> 
<p>m) Do not squash the logo out of proportion.</p> 
<p>n) Do not stretch the logo out of proportion.</p> 

- Do not alter the Direct Debit logos in any way. They should only be used following the guidelines in this document and using the master versions of the logo in the attached folders
- Do not distort the logos or alter the relationship between elements in any way.

Direct Debit logo format

The following versions of the Direct Debit logo are available in EPS and BMP format. Select the format and version that best suits your design and software, and import it in the normal way. When using the logo in your promotional materials, please follow the Direct Debit identity guidelines.

The logo is available on the Bacs website.

Direct Debit 1



Direct Debit 2



Direct Debit 3



Direct Debit 4



The white-out logos are only permitted in promotional materials & should not be used on DDIs

Direct Debit Instruction

This section is to provide assistance with the design of your Direct Debit Instruction (DDI).

People receive a large number of offers to pay by Direct Debit. However, as they vary so widely in their presentation and style, customers do not always appreciate how simple it is to use Direct Debit as a payment method. A consistent recognisable presentation is very important in encouraging the use of Direct Debit and will make the process easier and more efficient for all concerned.

The purpose of this guide is to provide assistance with the design of your Direct Debit Instruction (DDI).

There is a standard format for the DDI which has been designed to make it easy for the payer to complete and ensure that all the details necessary to set up the Direct Debit are obtained. All DDIs must follow the wording and the same order as shown in this guide.

The design of all DDIs must be approved in writing by your sponsoring bank before they can be issued.

Design guidelines

The Direct Debit Instruction

- The order of information boxes must be the same as shown in the examples found in the attached folders
- The maximum size is A4
- The minimum size is 110mm x 70mm. This should only be used in published material, ie newspapers, journals, magazines, etc.
- The DDI must be separate from any other text, with no additional material other than the official use box, appearing within the boundary of the Instruction
- For non AUDDIS Service Users, the DDI must be rectangular to facilitate ease of handling and storage
- The Direct Debit logo must appear on the form and should be positioned in the top right hand corner of the DDI above the Service User's Number (SUN)
- Bilingual Instructions are acceptable, however the Direct Debit logo can only be used in the approved English format
- The standard heading 'Instruction to your Bank or Building Society to pay by Direct Debit' is mandatory
- Clear instructions to the payer for the return of the form must be shown on the face of the DDI
- The text giving authority to debit the payer's account must always be printed above the payer's signature box
- Where it is a Standing Order conversation, the instruction to cancel the Standing Order must be printed as a section at the bottom of the DDI
- The Service User's name and address must be pre-printed
- You may include an 'official use box' to record information not applicable to the payer's authority for the DDI application

- The SUN must be pre-printed or stamped on the DDI
- Include an optional field to capture the signatory's name.

The Direct Debit Guarantee

It is recommended that the Guarantee is printed as a tear off strip at the bottom of the DDI so that it can be retained by the payer. If you are not able to include the Guarantee due to constraints of available print space, it must be issued to the payer with the advance notice or other correspondence issued in respect of the application. The number of days for advance notice must be included in the Guarantee.

Direct Debit Instruction format

The DDIs listed below can be downloaded from www.bacs.co.uk and can be opened in Microsoft Word. They have been designed for you to customise with your own company details. Simply open the DDI folder, select the required DDI file/format and then follow the instructions below:

- DDI 1: A4 with official use box
- DDI 2: A4 without official use box
- DDI 3: A4 with standing order cancellation request
- DDI 4: A4 with 'tear off official use strip'
- DDI 5: Minimum landscape size (example only)
- DDI 6: Minimum portrait size (example only)
- DDI 7: A5 with official use box
- DDI 8: A5 without official use box
- DDI 9: A4 Welsh language

- Where red type appears delete the copy and insert your company details. Don't forget to change the font colour to black before printing
- Eight lines have been allowed for your company address in the address field box. Do not use the return key as this will increase the depth of the box and affect the page layout

DDI 1 – A4 with official use box (not to scale)



Company logo
or name here

Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form including official use box using a ball point pen and send it to:

Address here

Eight lines only

Service User Number

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FOR (A N COMPANY) OFFICIAL USE ONLY
This is not part of the instruction to your Bank or Building Society.

Name(s) of Account Holder(s)

Bank/Building Society account number

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Branch Sort Code

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Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society

Address

Postcode

Instruction to your Bank or Building Society

Please pay (A N Company) Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with (A N Company) and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Reference

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Banks and Building Societies may not accept Direct Debit Instructions for some types of account

DDI1

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change (A N Company) will notify you (insert number of) working days in advance of your account being debited or as otherwise agreed.
- If an error is made by (A N Company) or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

DDI 3 – A4 with standing order cancellation request (not to scale)



Company logo
or name here

Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form including official use box using a ball point pen and send it to:

Address here

Eight lines only

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society

Address

Postcode

Service User Number

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Reference

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FOR (A N COMPANY) OFFICIAL USE ONLY
This is not part of the instruction to your Bank or Building Society.

Instruction to your Bank or Building Society

Please pay (A N Company) Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with (A N Company) and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

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Date

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Banks and Building Societies may not accept Direct Debit Instructions for some types of account

DDI3

Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society

Address

Postcode

With immediate effect, please cancel my/our Standing Order authority payable to (A N Company) under:

Account reference No.

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Name(s) of Account Holder(s)

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Standing Order Cancellation

Branch Sort Code

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Bank/Building Society account number

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Signature(s)

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Date

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This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee






- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank and Building Society.
- If the amounts to be paid or the payment dates change (A N Company) will notify you (insert number of) working days in advance of your account being debited or as otherwise agreed.
- If an error is made by (A N Company) or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

DDI 7 – A5 with official use box (not to scale)

<p>A N Company logo or name</p> <p>Please fill in the whole form using a ball point pen and send to: AN Company, Any Street, Any Town, Anywhere.</p> <p>Name and full postal address of your Bank or Building Society</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">To: The Manager</td> <td style="width: 40%; text-align: right;">Bank/Building Society</td> </tr> <tr> <td colspan="2">Address</td> </tr> <tr> <td colspan="2" style="text-align: right;">Postcode</td> </tr> </table> <p>Name(s) of Account Holder(s)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 20px;"></td> </tr> </table> <p>Bank/Building Society account number</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table> <p>Branch Sort Code</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 16.6%; height: 20px;"></td> <td style="width: 16.6%;"></td> <td style="width: 16.6%;"></td> <td style="width: 16.6%;"></td> <td style="width: 16.6%;"></td> <td style="width: 16.6%;"></td> </tr> </table>	To: The Manager	Bank/Building Society	Address		Postcode																			<div style="text-align: right;">  </div> <h3 style="text-align: center;">Instruction to your Bank or Building Society to pay by Direct Debit</h3> <p>Service User Number</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table> <p>Reference</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table> <div style="border: 1px solid black; padding: 5px; text-align: center; margin: 5px 0;"> <p>FOR (A N COMPANY) OFFICIAL USE ONLY This is not part of the instruction to your Bank or Building Society.</p> </div> <p>Instruction to your Bank or Building Society Please pay (AN Company) Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with (AN Company) and, if so, details will be passed electronically to my Bank/Building Society.</p> <p>Signature(s)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 20px;"></td> </tr> </table> <p>Date</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 20px;"></td> </tr> </table>																														
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<p>This Guarantee should be detached and retained by the Payer.</p> <h2>The Direct Debit Guarantee</h2>  <ul style="list-style-type: none"> This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society. If the amounts to be paid or the payment dates change (A N Company) will notify you (insert number of) working days in advance of your account being debited or as otherwise agreed. If an error is made by (A N Company) or your Bank or Building Society you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us. 																																																						


DDI 8 – A5 without official use box (not to scale)

<p>A N Company logo or name</p> <p>Please fill in the whole form using a ball point pen and send to: AN Company, Any Street, Any Town, Anywhere.</p> <p>Name and full postal address of your Bank or Building Society</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">To: The Manager</td> <td style="width: 30%; text-align: right;">Bank/Building Society</td> </tr> <tr> <td colspan="2">Address</td> </tr> <tr> <td colspan="2" style="text-align: right;">Postcode</td> </tr> </table> <p>Name(s) of Account Holder(s)</p> <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table> <p>Bank/Building Society account number</p> <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table> <p>Branch Sort Code</p> <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>	To: The Manager	Bank/Building Society	Address		Postcode		<h3>Instruction to your Bank or Building Society to pay by Direct Debit</h3>	
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Address								
Postcode								
	<p>Service User Number</p> <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>							
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	<p>Banks and Building Societies may not accept Direct Debit Instructions for some types of account.</p>	DDI7						
<p>This Guarantee should be detached and retained by the Payer.</p> <h2>The Direct Debit Guarantee</h2>  <ul style="list-style-type: none"> This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society. If the amounts to be paid or the payment dates change (AN Company) will notify you (insert number of) working days in advance of your account being debited or as otherwise agreed. If an error is made by (AN Company) or your Bank or Building Society you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us. 								

DDI 9 – Bilingual (Welsh) A4 without official use box (not to scale)

Company logo or name here

arwydd neu enw Unrhyw Gwmni



Please fill in the whole form using a ball point pen and send it to:
Cwblhewch y ffurflen gyfan gan ddefnyddio pen inc, ac anfonwch hi at:

A N Company	Unrhyw Gwmni
Any Street	Unrhyw Stryd
Any Town	Unrhyw Dref
Anywhere	Sir
AB1 2CD	AB1 2CD

Instruction to your Bank or Building Society to pay by Direct Debit
Cyfarwyddyd i'ch Banc neu Gymdeithas Adeiladu i dalu drwy Ddebyd Uniongyrchol

Name(s) of Account Holder(s) / Enw(au) Deiliad/deillaid y cyfrif

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Bank/Building Society account number / Rhif y cyfrif Banc/Cymdeithas Adeiladu

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Branch Sort Code / Cod Didoli Cangen

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Name and full postal address of your Bank or Building Society / Enw a chyfeiriad llawn eich Banc/Cymdeithas Adeiladu

To: The Manager At: Y Rheolwr	Bank/Building Society Banc/Cymdeithas Adeiladu
Address / Cyfeiriad	
Postcode / Cod post	

Service User Number / Rhif Defnyddiwr Gwasanaeth

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Reference / Cyfeirnod

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Instruction to your Bank or Building Society
Please pay (A N Company) Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with (A N Company) and, if so, details will be passed electronically to my Bank/Building Society.

A fydddechystal â thalu (Unrhyw Gwmni) o'r cyfrif a nodir ar y cyfarwyddyd hwn yn amodal ar y mesurau a sicreir gan y diogelwch Gwarant Bebyd Uniongyrchol. Deallaf y gall y cyfarwyddyd hwn aros gyda (Unrhyw Gwmni) ac, os felly, anfonir manylion yn electronig i'm Banc/Cymdeithas Adeiladu.

Signature(s) / Llofnod(ion)

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Date / Dyddiad

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Banks and Building Societies may not accept Direct Debit Instructions for some types of account
Gall Banciau/Cymdeithasau Adeiladu wrthod derbyn cyfarwyddiadau i ladu Debydau Uniongyrchol o rai mathau o gyfrifon

DDI9

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee

Sicrwydd debyd uniongyrchol



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society. Mae'r Cynllun Debyd Uniongyrchol yn cael ei warantu gan bob Banca Cymdeithas Adeiladu sy'n cymryd rhan. Mae effeithlonrwydd a diogelwch y Cynllun yn cael ei fonitro a'i warchod gan eich Banc neu eich Cymdeithas adeiladu.
- If the amounts to be paid or the payment dates change (A N Company) will notify you (insert number of) working days in advance of your account being debited or as otherwise agreed. Os yw'r symiau sydd i'w talu neu ddyddiadau'r taliadau yn newid, bydd (Unrhyw Gwmni) yn eich hysbysu (nifer i'w ychwanegu) diwrnod gwaith cyn i'ch cyfrif gael ei ddebydu, neu fel y cytunwyd fel arall.
- If an error is made by (A N Company) or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. Os bydd (Unrhyw Gwmni) neu'ch Banc neu Gymdeithas Adeiladu yn gwneud camgymeriad, cewch sicrwydd ad-daliad llawn o'r swm a dalwyd eich cangen a hynny ar unwaith.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us. Gallwch ganslo Debyd Uniongyrchol unrhyw bryd trwy ysgrifennu at eich Bancneu Gymdeithas Adeiladu. Anfonwch gopi o'r llythyr hwnnw i ni hefyd, os gwelwch yn dda.

For further information, please visit: www.bacs.co.uk