

Working away from your usual place of work can provide some challenges when it comes to ensuring you are able to make your Bacs file submissions. The following is not an exhaustive list, but does provide some tips on how to make sure you get your files into Bacs safely and securely.



Submissions

You can submit files up to 30 calendar days in advance of the processing date. If you cannot submit in advance, we recommend early submission on the input day (from 07:00 onwards). The submission window remains open until 22:30. The Bacs processing calendar is available on [bacs.co.uk](https://www.bacs.co.uk) and details the full list of non-processing days. The processing date should be checked carefully to ensure payments are made and collected on the correct date – particular care should be given to payment dates on or after bank holidays.

Please note that the live input report is available 24 hours before the processing day if submitting in advance, or if the processing day is the next working day after submission it can take up to two hours.

If you have any questions in relation to submissions, you should contact your software solution provider (SSP) directly or the Bacs Service Desk (0370 165 0018 / service.desk@bacsservices.co.uk).



Security

There are a few ways you can gain access to Bacs services. One of those is through the use of Public Key Infrastructure (PKI) security using a smart card.

A smart card is used to gain access to the Payment Services Website (PSW) and for signing payment files prior to submission and is obtained from your sponsoring payment service provider (PSP).

There are strict guidelines that must be adhered to when using smart cards. It is important to follow these guidelines and best practice in order to ensure that security in your organisation is not compromised.

The following is a helpful reminder to consider when using smart cards: -

Do:

- Keep your smart card locked away when not in use
- Ensure that approved personnel in your organisation have their own smart card to enable them to log onto PSW
- Keep your contact details up to date
- Follow measures in the 'Security against Cyber Threats' section of the Guide and Rules

Don't:

- Allow other colleagues to use your smart card (they are for your sole use when accessing Bacs services)
- Give your smart card PIN to anyone else
- Leave your smart card in the reader after use.



Documentation

Useful documentation such as the Guide and Rules can be found on a password protected area of the [bacs.co.uk](https://www.bacs.co.uk) website. Appropriate versions will be available depending on the type of customer you are i.e. service user, paying bank etc.

To access the documentation, you will need to log onto a password protected area of the site, if you haven't registered for your password then do so [now](#).



Reports

You must access, and act on your advices promptly, as they contain time-critical information.

You can collect your reports using:

- PSW
- Bacstel-IP software.

Available reports are listed below:

- Input reports (live and test)
- Arrival reports
- Withdrawal reports
- ARUCS (Automated Return of Unapplied Credits Service) reports
- ARUDD (Automated Return of Unpaid Direct Debits) reports
- AUDDIS (Automated Direct Debit Instruction Service) reports
- ADDACS (Automated Direct Debit Amendment and Cancellation Service)
- AWACS (Advice of Wrong Account for Credits Service) reports
- DDIC (Direct Debit Indemnity Claim) advice reports.

Information on how to collect your reports via PSW is available on the [bacs.co.uk](https://www.bacs.co.uk) website. Alternatively, you should speak to your SSP for advice.