

BACS APPROVED BUREAU SCHEME SUPPORT GUIDELINES

BAB Tariff

VERSION 2.03 | 10 NOVEMBER 2017

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1 DOCUMENT INFORMATION

1.1 VERSION HISTORY

VERSION	DATE	DESCRIPTION
1.01	31 JULY 2014	ISSUED TO SUMMARISE 2014 TARIFF AND INVOICING RULES
2.00	30 NOVEMBER 2014	UPDATE TO REFLECT 2015 CHANGES TO TARIFF AND INVOICING RULES
2.01	16 MARCH 2017	UPDATE TO INCLUDE OVERSEAS TARIFF
2.03	10 NOVEMBER 2017	UPDATED TO INCLUDE LATE PAYMENT FEE and NON-STERLING PAYMENTS

1.2 COPYRIGHT STATEMENT

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All the information contained in this document is correct at time of publication.

2 INTRODUCTION

This document details the charges relating to membership of the Bacs Approved Bureau (BAB) Scheme.

2.1 BACS PAYMENT SCHEMES LIMITED

Bacs Payment Schemes Limited (Bacs) is the “not for profit” industry body whose role is to develop, enhance and promote the use and integrity of automated payment and payment related services. It governs the rules and legal structures under which payments are made and promotes best practice amongst organisations offering payment services. Its principal products are Direct Debit and Bacs Direct Credit together with the Bacs Approved Bureau Scheme. It also manages the approved bureau services for Direct Corporate Access to the Faster Payments processing infrastructure.

2.2 BACS APPROVED BUREAU (BAB) SCHEME

Bacs must approve any organisation that submits Direct Debits, Bacs Direct Credits or Faster Payments transactions on behalf of third parties (separate legal entities). It refers to such organisations as bureaux and provides approval under the BAB Scheme. The BAB Scheme is self-financing and this document details the charges relating to membership of the BAB Scheme.

Details of the BAB Scheme, including various guidelines, can be found on the Bacs website.

3 BAB TARIFF

Bacs levies all fees, **which are subject to VAT**, at bureau number level. Additional fees may be payable as detailed below.

All fees are payable in UK sterling only and any costs incurred by bank transfer (e.g. handling charges or conversion costs) by either the paying or receiving bank must be borne by the bureau.

3.1 SUMMARY OF FEES

Registration Fee	£4500
Annual Fee	
Up to 30,000 transactions per annum	£340
30,001 - 60,000 transactions per annum	£715
60,001 - 100,000 transactions per annum	£1050
Over 100,000 transactions per annum	£1500
Cancellation Fee	£530
Overseas Visit Fee (applicable for countries outside the European Union)	£3000
Additional Site Fee	£500

3.2 REGISTRATION FEE

Bacs recovers the initial set-up costs of bureaux applying to join the BAB Scheme by charging a Registration Fee. Set-up costs include the cost of the initial inspection and, if required, an initial re-inspection.

Bureaux will not receive BAB accreditation until they settle the invoice for the Registration Fee, complete a Bacs Bureau Accreditation Agreement that provides Bacs with the right to undertake regular inspections and successfully complete the inspection process.

3.3 ANNUAL FEE

Bacs Inspectors inspect bureaux holding BAB accreditation approximately every three years and recovers the costs of these inspections by charging an Annual Fee.

Annual Fees relate to the calendar year (1 January to 31 December), or any part thereof. Bacs calculates annual fees, based on the number of transactions submitted by a bureau during the previous calendar year.

Bacs despatches invoices for annual fees each April and does not normally charge an Annual and a Registration Fee in the same calendar year.

Bacs does not accept part payments and does not refund fees when a bureau organisation ceases to be a BAB part way through the year.

3.4 CANCELLATION FEE

If a bureau cancels a scheduled visit at short notice, normally within two weeks of the agreed date, Bacs will, at its discretion, recover its costs by charging a Cancellation Fee.

3.5 ADDITIONAL FEES

These fees are required to be paid before accreditation can be granted. For overseas visits, the fee must be paid prior to the inspection.

3.5.1 ADDITIONAL SITES

If a bureau operates one bureau number (for the full end-to-end Bacs process) from more than one location Bacs, at its discretion, may be required to visit the additional site(s). Sites located within the European Union will incur the set charge per visit. For sites outside of the European Union, see “Non UK Based Bureaux”.

3.5.2 NON UK BASED BUREAUX (OVERSEAS VISITS)

Visiting bureaux operating outside the European Union can involve Bacs in substantial additional costs.

If a bureau location is situated outside of the European Union, a set fee will be charged in the year the visit takes place. The invoice will be required to be paid prior to the inspection.

4 INVOICE RULES

4.1 ACCOUNT CODE

The account code 2BABS00 quoted on invoices is for Bacs' reference and has no relationship to any specific BAB - **please see Bureau Number.**

4.2 ACCOUNTS PAYABLE

Please note that Bacs will not become involved in the management of the internal accounts payable operations of any BAB; this is a BAB responsibility.

4.3 BUREAU NUMBER

The bureau number of the BAB (B followed by five numeric digits) should be quoted on **all communications** with Bacs, including remittance advices and the notification of purchase order numbers.

4.4 EMAILING OF ANNUAL FEE INVOICES

Bacs does not currently email the annual fee invoices.

4.5 INVOICE ADDRESSES

Bacs despatches invoices by post and BABs are responsible for supplying Bacs with any changes to invoice addresses in a timely manner. Bacs prepares annual invoices for membership of the Bacs Approved Bureau (BAB) Scheme at the beginning of March each year for despatch in April. BABs should supply any invoice address changes by the last day of February each year.

Please note that Bacs will not send invoices to third-parties; we will only send invoices to the BAB to which the invoice relates and with which we have a contractual relationship; it is the BAB's responsibility to manage its third-party suppliers.

4.6 INVOICE INFORMATION

Invoices issued in respect of the BAB Scheme satisfy all current UK and EU requirements. Bacs does not tailor the information contained in its invoices.

4.7 PART PAYMENTS

Bacs does not accept part payments; Bacs will return any unsolicited funds received less a handling fee of 5% (minimum £10).

4.8 DIRECT DEBITS

All annual fees will be collected by Direct Debit. Direct Debit Instruction forms can be obtained directly from the Bacs Approved Bureau team or by emailing invoice@bacs.co.uk.

An annual invoice will be sent to you, giving you details of the amount you are due to pay and the date on which that payment needs to be made. As the amount will be collected automatically from your bank account it means that you will no longer have to do anything further.

4.9 PURCHASE ORDER NUMBERS

While there is no legal requirement to do so, Bacs is happy to quote purchase order numbers on its invoices. Bacs prepares annual invoices for membership of the Bacs Approved Bureau (BAB) Scheme at the beginning of March each year for despatch in April. **BABs should supply any purchase order number(s) for inclusion on annual invoices by the last day of February each year** together with any changes to the invoice address. Bacs will not seek purchase order numbers and will not re-issue invoices if these are supplied too late for inclusion in its annual invoice run. In the absence of a new purchase order number, Bacs will produce invoices that quote the last purchase order number provided, if any.

4.10 QUOTATIONS

Bacs does not quote for membership of the BAB Scheme as it publishes details of the standard fees applicable on the Bacs website. All BABs pay the same fees and Bacs does not supply personalised quotations.

4.11 SETTLEMENT

Bacs payment terms require settlement within 30 days and failure to pay in a timely manner will result in the removal of BAB accreditation, which is a condition for access to the Bacs clearing for the submission of third-party transactions.

4.12 LATE PAYMENT CHARGE

Late payment of fees will incur a late payment charge. Failure to pay the fee or the charge in a timely manner will result in the removal of BAB accreditation, which is a condition for access to the Bacs clearing for the submission of third-party transactions.

5 CONTACTS

For further information or comments relating to these guidelines, please contact Bacs as follows:

5.1 CONTACT FORM

Selecting the “Contact” tab on the Bacs website provides access to a contact form (“Contact us”) that may be used to contact the Bac Inspectors. The “nature of enquiry” dropdown box allows the direction of enquiries to:

- The Bacs service desk – General enquiry
- Bacs Inspection Team – Bacs Approved Bureau query
- BAB Invoice Team -Bac Approved Bureau invoice query

Please note operational enquiries should be addressed to the Bacs Service Desk

5.2 EMAIL ADDRESS

Invoice related queries can be emailed to invoice@bacs.co.uk

5.3 POSTAL ADDRESS

The Bacs Approved Bureau Scheme, Bacs Payment Schemes Limited, 2 Thomas More Square, London E1W 1YN

5.4 WEBSITE

www.bacs.co.uk