

A close-up photograph of a hand planting a small green seedling into the soil. The scene is bathed in warm, golden light, suggesting a sunrise or sunset. In the background, a row of similar young plants stretches across the field. The overall mood is one of growth and care.

THE LITTLE BACS GUIDE TO **SUPPORTING MATERIALS**

The essential guide to tools and information
sources for using the Bacs Payment System

BACS SUPPORTING MATERIALS

There are a number of tools and information sources to help your organisation get the most out of using the Bacs Payment System and to support you operating Direct Debit and Bacs Direct Credit effectively and efficiently.

Use this supporting material to help ensure you conform to the appropriate rules governing operation and use, and follow best practices to maximise efficiencies, minimise errors and stay compliant.

Here are some of the materials on offer...



THE LITTLE BACS GUIDE TO SUPPORTING MATERIALS

BACS.CO.UK

From www.bacs.co.uk you can find out more about Direct Debit and Bacs Direct Credit.






The resources channel of the site contains an FAQ section covering multiple topics and the services channel has a whole area dedicated to providing operational information.

In addition, the website contains a packed document library, its contents ranging from best practice tips for using Direct Debit and Bacs Direct Credit to details about their operational use.

Several of the documents are password protected and only available to eligible registered users.

To access them you need to register for a password via www.bacs.co.uk/subscribe and remember to log in each time you visit the site to make the most of its content.

Seeing no key before you log in means the document is publicly available

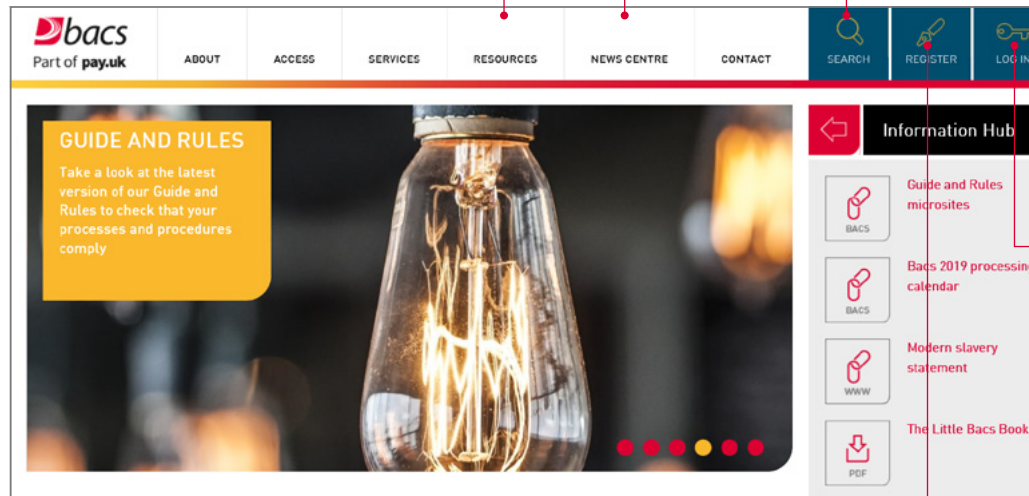
	DDI Welsh DDI without official use box AI	A4 size sample Direct Debit Instruction in Welsh without an official use box - Adobe Illustrator version
	DDI Welsh without official use box	A4 size sample Direct Debit Instruction in Welsh without an official use box
	DDIC - Direct Debit Scheme indemnity claim form	DDIC - Direct Debit Scheme indemnity claim form
	DDIC challenge process contact list - PDF version	Contact list for service users when raising a DDIC and / or when raising a DDIC direct with the paying payment service provider (reason code 7)
	DDIC sample advice report	DDIC sample advice report

Seeing a key before you log in means the document is password protected. After you log in, providing you have the appropriate rights to view the document the key will disappear

THE LITTLE BACS GUIDE TO SUPPORTING MATERIALS

www.bacs.co.uk has a helpful search facility offering a number of different ways to find what you're looking for if it's not immediately discoverable. More details on how the search options work can be found by clicking the "Help?" button found towards the top right of the screen when you are in the search area of the site.

NB: Don't confuse **bacs.co.uk** with the Payments Services Website – where you access reports and payment transaction information. The URL, functionality, content and log in credentials are different for both sites.



The services channel contains an area dedicated to operational information

The resources channel is a useful source of a number of pieces of information

The search functionality offers a variety of ways of searching the site for information including using the extensive document library resource

Remember to log in first every time you visit the site to get access to all the information you need

Register for your password to ensure you have access to all the information you are eligible to view

ACCESS BACS.CO.UK
<https://www.bacs.co.uk>



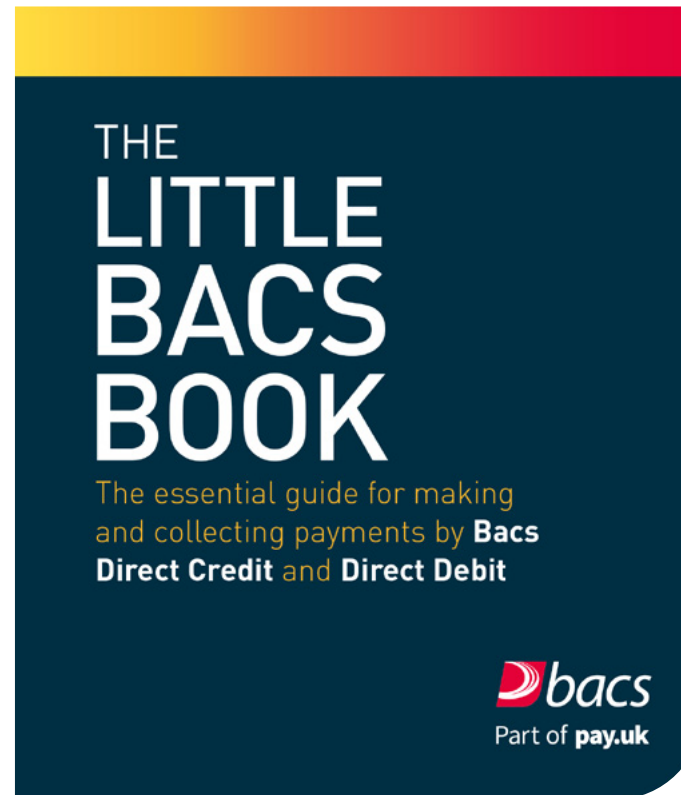
THE LITTLE BACS BOOK

This downloadable PDF covers the 8 essential rules of operating Direct Debit and Bacs Direct Credit:

- Follow our guides
- We'll update you
- Take our advice
- You update us
- Using your smartcard
- Update your sort codes
- Check your submissions
- Update your sort codes
- Get your approvals

DOWNLOAD
THE LITTLE BACS BOOK

<https://www.bacs.co.uk>



CHECK YOUR SUBMISSIONS



UPDATE YOUR SORT CODES



GET YOUR APPROVALS

LITTLE BACS GUIDES

The Little Bacs Guides – a collection of simple and straightforward materials providing bite sized information about elements of the Bacs Payment System. Remember to check back regularly as we'll be adding more titles to the list over time.

The screenshot shows the Bacs website's search interface. At the top, there is a navigation menu with links for ABOUT, ACCESS, SERVICES, RESOURCES, NEWS CENTRE, CONTACT, SEARCH, REGISTER, and LOG IN. Below the navigation is a search bar with a 'Search...' label and a magnifying glass icon. A 'BACK TO PREVIOUS PAGE' link is on the left, and a 'HELP ?' link is on the right. The search results are displayed in a grid with two tabs: 'SITE SEARCH' and 'DOCUMENT SEARCH'. A 'CATEGORY FILTER APPLIED' section is visible, listing various categories with checkboxes. The 'LITTLE BACS GUIDES' category is selected. At the bottom, there is a 'SORT BY' dropdown set to 'A-Z', a 'SEARCH' button, and a 'CLEAR FILTERS' button. Annotations in red callout boxes provide instructions: (A1) Use the document search to locate the PDF Little Bacs Guides; Use the search facility to locate the Little Bacs Guide series; If you need extra help using the search facility; (A2) Click the down arrow to view the available categories; (A3) Select the category required; (B1) Use the site search to look for the Little Bacs Guide video. And enter managing indemnity claims in the Search... field box.

VIEW THE LITTLE BACS GUIDES RANGE

<https://www.bacs.co.uk/Search>



GUIDES AND RULES MICROSITES

The Direct Debit and Bacs Direct Credit Guide and Rules govern how organisations should operate Direct Debit and Bacs Direct Credit. They are divided into sections taking you on a journey through the different stages you might encounter when operating them.

Each section is designed to help you easily identify what is a rule (something that must be done) and what is guidance (a best practice suggestion).

The Guide and Rules are available both as microsites and PDFs.

PAYMENT SERVICE PROVIDER CENTRAL CONTACTS

A central contacts area can be found on www.bacs.co.uk about who to get in touch with at a PSP when challenging a Direct Debit indemnity claim as well as a list of PSPs that process new non AUDDIS Direct Debit Instructions. All aimed to help you run your Direct Debit processes as smoothly as possible.

COLLECTING BACS MESSAGING REPORTS

Collecting and taking action on messaging reports is a key requirements of Direct Debit and Bacs Direct Credit rules.

To help users understand how to do this we have produced a PDF and a video, both are available from www.bacs.co.uk

ACCESS THE GUIDE AND RULES MICROSITES

<https://www.bacs.co.uk/guideandrules>



VIEW PSP CENTRAL CONTACTS

[https://www.bacs.co.uk/
bankscentralcontacts](https://www.bacs.co.uk/bankscentralcontacts)



MORE INFORMATION ABOUT COLLECTING BACS MESSAGING REPORTS

<https://www.bacs.co.uk/Search>



DIRECTDEBIT.CO.UK

www.directdebit.co.uk, our website dedicated to Direct Debit contains information relevant to end users, both businesses and consumers, of Direct Debit and has a number of handy tools to make their experience as smooth as possible. As a business user of Direct Debit you may find the site content helpful if your organisation pays its bills using this method. In addition it may contain information that is useful to your customers when they are using Direct Debit to make payments to you and it is a valuable tool to help you understand how to answer your customer queries.

MORE INFORMATION ABOUT
DIRECT DEBIT

<https://www.directdebit.co.uk>

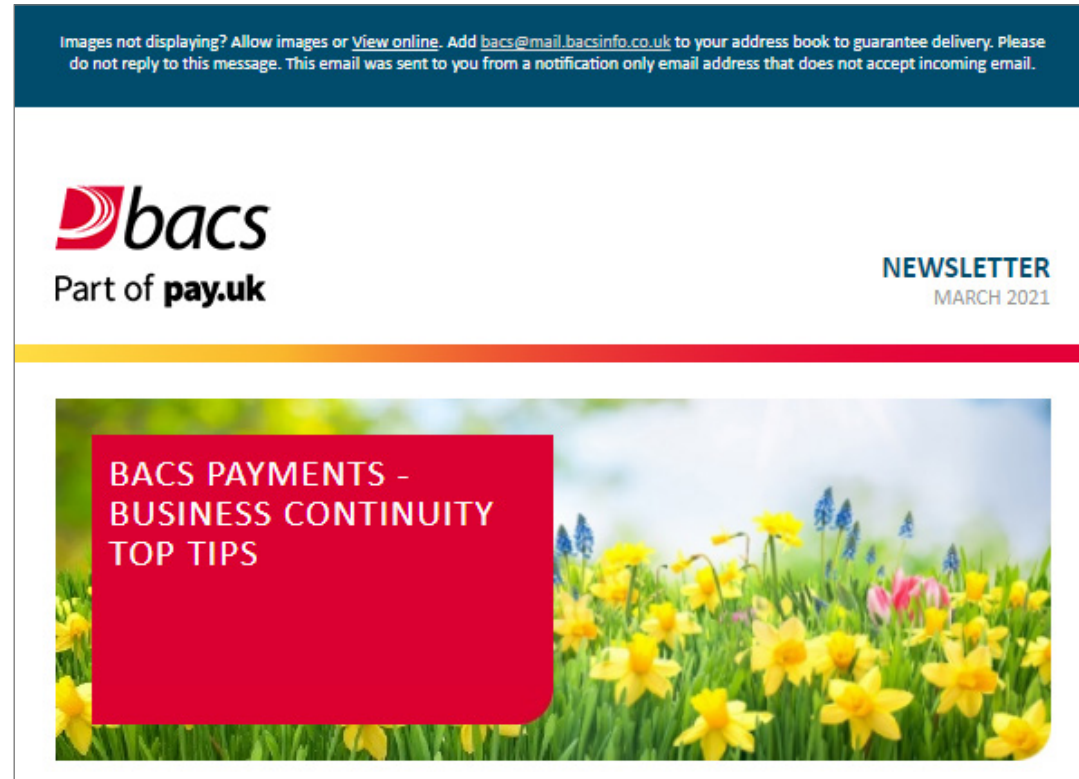


ECOMMS PROGRAMME

We run a comprehensive eComms programme, regularly sending out operational news and updates to a variety of audiences including businesses, bureaux and payment service providers.

People at organisations using the Bacs Payment System who are listed as primary security contacts (PSCs) will automatically receive a copy of the eComms. Anyone else who is eligible for access to the password protected area of [bacs.co.uk](https://www.bacs.co.uk) can also sign up to receive this eComms when they register for password protected area to the site.

In addition we have other publicly available communications that you may sign-up to receive. You can choose to be notified when press releases become available or receive notification when new articles are posted to Bacs Briefing in the News Channel of [bacs.co.uk](https://www.bacs.co.uk), an area where we share news and views about Bacs services and the wider payments industry.



TO SIGN UP TO THE
OPERATIONAL ECOMMS
PROGRAMME

<https://www.bacs.co.uk/register>



TO SIGN UP TO THE PUBLICLY
AVAILABLE ECOMMS
PROGRAMME

<https://www.bacs.co.uk/newssubscribe>



PROCESSING CALENDAR

Available as a PDF, the Bacs processing calendar is a valuable tool to enable you to check that you don't miss those important processing dates over holiday periods, and it supplies those all important Julian dates you need to process your payment files.



MORE INFORMATION ABOUT
THE BACS PROCESSING
CALENDAR

[https://www.bacs.co.uk/
processingcalendar](https://www.bacs.co.uk/processingcalendar)



PROMOTING DIRECT DEBIT TO YOUR CUSTOMERS

Our best practice guide, the Little Bacs Guide to promoting Direct Debit, provides some powerful techniques to help you get the most out of your campaigns.



MORE INFORMATION ABOUT
PROMOTING DIRECT DEBIT
TO YOUR CUSTOMERS

[https://www.bacs.co.uk/Services/
bacsschemes/MarketingTheSchemes/
MarketingTheSchemes](https://www.bacs.co.uk/Services/bacsschemes/MarketingTheSchemes/MarketingTheSchemes)



DIRECT DEBIT LOGOS AND DIRECT DEBIT INSTRUCTION TEMPLATES

www.bacs.co.uk contains downloadable Direct Debit logos and a range of standard Direct Debit Instruction templates in a number of formats to support your marketing campaigns and your production of collateral to operate Direct Debit. Brand guidelines for their use are also available to help you ensure you use the assets correctly.



ACCESS THE DIRECT DEBIT
LOGOS AND INSTRUCTION
TEMPLATES

<https://www.bacs.co.uk/ddisandlogos>



BACS ELEARNING

We have two eLearning courses designed to encourage Direct Debit best practice.

The essentials of using Bacs is based on the Little Bacs Book and is aimed specifically at PSCs in organisations new to using Direct Debit and Bacs Direct Credit, and for whom it is mandatory, but it may equally be useful as a refresher for existing staff.

Organisations moving from paper to paperless Direct Debit are required to take the *Introduction to paperless Direct Debit* course.

BACS ACCREDITED TRAINING

A number of training providers have successfully had their Bacs related training courses accredited under the Bacs Training Accreditation Scheme (BTAS).

This means you can be reassured their course content is up to date and relevant to the latest version of the Direct Debit and Bacs Direct Credit rules.

MORE INFORMATION ABOUT
BACS ELEARNING

<https://www.bacs.co.uk/elearning>



MORE INFORMATION ABOUT
BACS ACCREDITED TRAINING

<https://www.bacs.co.uk/accreditedtraining>





Bacs is owned and operated by leading retail payments authority Pay.UK, the company responsible for Faster Payments and cheques, as well as related services such as mobile app Paym, the Current Account Switch Service, and many others.

For further information visit www.wearepay.uk

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