



**Secure Collections Limited  
Direct Debit Services**

**Commercial BACS Bureau**

## About Us:

Secure Collections was founded in 2003 bringing together years of working in the banking industry by our Managing Director Alan Richardson and the technology expertise of Bernie Brown, our Technical Director. We have grown into a successful BACS Bureau working with a variety of customers from our early days of working with Liverpool Football Club to our current position of working with many commercial businesses throughout the UK, as well as charities and hospices.

We are a BACS approved Commercial Bureau and have systems and procedures in place which exceed the minimum requirements for direct debit processing in the UK. BACS is the governing body for direct debits which is owed by the Clearing Banks and they provide a list of approved Bureaux in which Secure Collections are included.

We collect direct debits for clients who have been sponsored by their bank and have their own Service User Number (SUN). We also process salaries through BACS for Payroll Bureaux and Large Corporate Organisations. We pride ourselves on the high level of customer service which we provide and many of our customers come from personal recommendations from our customers or their banks.

Our Directors' experience in Banking and IT Development means we can answer all questions on Direct Debits, BACS Processing and supporting systems. You will receive customer service tailored to the needs of your organisation and furthermore, we will provide information to you in a form which will assist your business procedures. The world of direct debits is changing quickly and we can help with 'Paperless Direct Debit Sign Ups' using the internet, mobile phone technology or telephone validation.

## All about Direct Debits:

### What is a Direct Debit?

- A fast way of handling transactions and payment electronically, without the need for paper.
- The system of collecting payments from customers puts you in charge (no more waiting for cheques that are in the post).
- The painless way to collect payments from customers, on a chosen date of the month.

### Why do so many large and small companies use Direct Debits?

- Guarantee your income dates and improve your cash flow.
- Save money. Collection by direct debit can reduce your collection costs by a third.
- Save time.
- Reduce administration costs.
- Be better informed (you know immediately who has not paid.)
- Increase customer loyalty. Results show that by introducing direct debits customers are less likely to switch suppliers. Over 32 million payments are collected by direct debit a year with minimum disruption to customers.

### Customer benefits of paying by Direct Debit:

- Spreads the cost – bills can be budgeted across payment plans.
- Peace of mind – knowing that bills are being paid automatically.
- Often cheaper – incentives for customers may be introduced.
- Convenient – no more manual payments required.
- It's guaranteed – the only money back guaranteed scheme available.

### Setting up for direct debits:

- First you will ask your bank if they can sponsor you (provide an SUN number) and then send a simple application to us and we will start the process which will get you to live status with very little effort.
- After receiving the simple application form from you we complete all the bank forms and send them to you for a signature.
- The signed forms are lodged with your bank and you will receive an email allocating your Service User Number (SUN). This email needs to be sent on to our office (bacs@securecollections.com)
- Your nominated Account Manager will help design your Direct Debit Instruction and your customer letters. These items will be sent by us to your bank for approval.
- Our staff will complete all the BACS testing and you will be allocated a live status date. Training will be given to your staff as required and an induction pack will be sent out to you.
- Secure Collections operates the automatic (AUDDIS) paperless lodgement of your customer's Direct Debit Instructions to their banks which saves time and ensures the quickest timescale is achieved to collect the first payment.
- Secure Collections will send you comprehensive reports at every stage of the lodgement and collection process to fulfil your management information requirements.
- Secure Collections will pay your collected monies straight into your bank account. i.e. your customers are debited on the collection day and simultaneously you are credited into your nominated bank accounts.
- Let Secure Collections do all the hard work and allow your business to recap the benefits.



### **Our service offers:**

At Secure Collections we provide accurate and efficient processing of your Direct Debit Scheme complying with current data protection and legislation laws and ensuring confidentiality of all your data. We provide a full management service, helping with all your direct debit enquiries, maintaining a database of your customers and their payments and ensuring all your collections are made on time.

### **Benefits of working with Secure Collections:**

Choosing Secure Collections to look after your Direct Debit requirements will enable your organisation to take advantage of an improvement in credit control and cash flow, with minimal disruption to current business process and whilst having the peace of mind that all requirements are being met. In short your employees can concentrate on facilitating the business as opposed to managing the operation of business.

Our aim is to take the worry out of running your Direct Debit scheme; each client is allocated an Account Manager at Secure Collections to maintain contact and ensure all your requirements are met. We pride ourselves on our high level of customer service and our direct debit knowledge and will provide you with full telephone support relating to all areas of your direct debit service.

## **Frequently asked questions:**

### **Q1. What is included in our Commercial Bureau Service?**

A variety of services are included in our Bureau offering, mainly that we can provide a means of collecting via direct debit for companies who have their own SUN. We pay the cleared funds directly into your account, provide reports, deal with credit control of unpaids if requested, as well as maintain the payers' database. We use the latest technology to interface with BACS and your banks.

### **Q2. Who will I be dealing with?**

An Account Manager will be assigned to your organisation.

### **Q3. How can I contact them?**

You will be provided with the telephone number and email address of your Account Manager at Secure Collections. However, be rest assured that all staff at Secure Collections would be available to take your call or answer your email to cover holidays and sickness.

### **Q4. Are payment reports included?**

Standard payment reports are free of charge.

### **Q5. How do I send you my payment collection information?**

We will provide you with a spreadsheet template that you will complete for your collection and email this to us for us to import ready. Should you need any help to complete this spreadsheet your Account Manager will be able to answer any questions.

### **Q6. What assurances can you provide for confidentiality?**

All information is dealt with in accordance with the Data Protection Act. We are prepared to sign any confidentiality agreements you may have.

**Q7. How many collections can I have?**

We can handle multiple payments on a variety of schemes for you as required.

**Q8. How many schemes can I have?**

Our service can handle as many schemes as you require.

**Q9. If I need to make changes to the information I have sent, how much time do I have?**

You will need to email changes direct to our BACS email address (bacs@securecollections.com). We normally suggest a minimum of 5 working days before the collection date.

**Q10. How do I get my confirmation and reports?**

All reports and paperwork are sent to you via email. Please contact us if you would like to arrange alternative methods.

**Q11. How do I pay Secure Collections?**

You will be invoiced on 1<sup>st</sup> of the following month and debited by Direct Debit 20 days later. We will require you to complete a direct debit mandate for this payment.



**What happens next?**

If you are interested please contact our sales team on 0191 2966405 or email [bacs@securecollections.com](mailto:bacs@securecollections.com)

Alternatively if you are happy to go ahead please complete the order form and return it to us at:  
[bacs@securecollections.com](mailto:bacs@securecollections.com)



## Order Form

Company Name and Address	
Trading Name	
Company Registration Number	
Primary Contact Details Name Position Email Telephone Mobile	
Secondary Contact Details Name Position Email Telephone Mobile	
Name and Address of Main Bankers	
Bank Account Name/Number/Sort Code	

Please return the completed form to [bacs@securecollections.com](mailto:bacs@securecollections.com)