allpay

allpay
Direct Debit

Senior DD Guide

Contents   Page

1   Introduction

The purpose of this Senior DD guide is to illustrate the Senior DD permissions of the allpay Direct Debit portal and give you an understanding of the processes involved with the Bacs Direct Debit collection.

2   Support and Training

2.1 Support

Telephone and email support are available from allpay during office opening hours: 8.00 am to 6:00 pm Monday to Friday.

2.2 Training

To maximise the benefits of the allpay Direct Debit portal for your organisation and minimise time and administration in the future, we recommend that all users receive training before using the system. Training materials including videos can be found in the *'Help'* section of the allpay Direct Debit portal.

3   What are Direct Debits?

Direct Debits are a simple, flexible and automated method of payment collection. A new Direct Debit may be initiated in one of two ways:

- The primary method involves completion of a Paperless mandate via telephone, online or in person with the organisation

- The secondary method is by customer completion of a paper mandate

3.1 Key Information about Direct Debits

- Only set up a Paperless Direct Debit when you are dealing directly with the bank account holder

- If at any point you are unable to proceed with a Paperless Direct Debit, a paper Direct Debit mandate may be completed to allow the process to continue

- If the bank account requires joint signatories, both payers MUST complete and sign a paper mandate before you can set up the Direct Debit on the portal, and the original MUST be sent to allpay

- Advance notification is required when processing all-new Direct Debit Instructions. This period must include two days to allow for the postal system to deliver the Direct Debit creation confirmation letter

- Advance notification is required to process all changes to existing Direct Debits (except closures). This period must include two days to allow for the delivery of the amendment confirmation letter or email

- A Direct Debit may be closed at any time. If the Direct Debit collection has entered the Bacs cycle (three working days before collection date), the collection cannot be cancelled but the customer can contact their bank to stop the payment

- If closing and reopening a Direct Debit on a Bureau scheme, the minimum period required between the two actions is 1 working day

- If the Direct Debit value exceeds a preset limit which has been set by the allpay DD portal administrator within your organisation, the Direct Debit request will need to be approved by a user with *'Approver'* permission. Anyone with the *'Manage DD Settings'* permission can amend the preset limit at any time

4   Direct Debit Reference Guide

4.1   Direct Debit Guarantee

Direct Debit is the only payment scheme that protects the interests of the Payer with a guarantee. The Direct Debit Guarantee assures the Payer that any monies debited in error will be immediately refunded by the Payer's bank.

allpay, as a Direct Debit Service User, is fully authorised by its sponsoring bank.

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 accept instructions to pay Direct Debits.

* If there are any changes to the amount, date or frequency of your Direct Debit the organisation will notify you in advance of your account being debited or as otherwise agreed. If you request the organisation to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

* If an error is made in the payment of your Direct Debit, by the organisation or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when the organisation asks you to.

* You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify the organisation.

4.2   Direct Debit Instruction (DDI)

The Direct Debit Instruction (DDI) is the method by which Service Users obtain the Payer's authority to debit their account. allpay's Paperless service enables you to sign up your customers for Direct Debit collections by telephone, online or face to face, removing the need for them to sign a paper mandate.

This information should be made available to all personnel setting up, amending or closing Direct Debits through the allpay Direct Debit portal.

Rejected Direct Debit Instructions

If the Direct Debit Instruction is rejected by your customer's bank on BACS reason code 5, F, G, L or N, you will be informed in your daily download file from Webconnect, for you to contact the payer to arrange an alternative payment method. A cancellation letter will also be sent to your payer.

REASON CODE	REASON	CIRCUMSTANCES
5	No account	The account number is not recognised at the paying bank
F	Invalid account type	Paying bank does not allow Direct Debits on this type of account
G	Bank will not accept Direct Debits on account	Paying bank does not allow Direct Debits on this account
L	Incorrect payer's Account Details	Either: • the sort code/account number has failed the modulus check • the sort code does not exist • the account number is not all numeric or is all zeros • the account type is invalid.
N	Transaction disallowed at payer's branch	This code will be returned where paying banks have expressly disallowed the set-up of DDIs at the branch in field 1 of the transaction

This information should be made available to all personnel setting up, amending or closing Direct Debits through the allpay Direct Debit portal.

4.3 Dormancy

Once the last payment in a fixed payment schedule has been collected, the Direct Debit will go into a dormant state until closed by the customer, client, allpay or the bank. However, the client can re-instate the Direct Debit so long as this is within the 24 month dormancy period, by simply modifying the Direct Debit and adding a payment schedule. If the Direct Debit has been dormant for more than 24 months, the Direct Debit must be closed and a new Direct Debit Instruction set up.

4.4 Set-up Rules & Requirements

As an allpay client, you must ensure that your staff follow the script provided by us on the allpay Direct Debit portal for set-ups over the phone and face to face. This script has been approved by our sponsoring bank. The use of this script shall ensure that the Payer has clear information and is left in no doubt that they have agreed to pay by Direct Debit and have set up a Direct Debit Instruction (DDI).

Please see the *'Manage DD guide'* for further information on this function.

Collection & Validation of Payer's Details:

- It is important for you, the client, to verify the identity of the Payer and their address, before the creation of any Direct Debits

- It is also essential that you, the client, obtain from the Payer, details of their bank account including the sort code, account number and account name

- You MUST confirm that the Payer is the only person to authorise debits from this bank account. This information will assist allpay in its compliance with the rules of our sponsoring bank before we can submit the Direct Debit Instruction (DDI) to the paying bank

Note: If the customer is not the account holder and therefore not the payer, or more than one person is required to authorise debits from the account, a paper mandate must be sent to the payer(s) for completion. The Direct Debit must not be set up until this paper mandate is completed and duly authorised by the payer(s).

- As you enter the Payer's bank account details into the allpay Direct Debit portal, either on the telephone or face-to-face, our portal will automatically perform a 'modulus check' on these details. This will enable you to correct any invalid information

- Please see the **'Manage DD guide'** for further information on this function

- During the sign-up process, you need to confirm to the Payer:

  1) The first collection date

  2) The frequency of the Direct Debit

  3) The amount that will be taken

Note: If at any stage the payer does not wish to proceed with the Direct Debit sign-up process, a paper mandate can be sent, unless a payer withdraws from requesting a Direct Debit payment completely. As always, the Direct Debit Instruction must not be set up until a completed paper mandate, duly authorised by the payer, has been received by you, our client.

4.5   Confirmation of Payer Sign-up

allpay will issue the Payer with a written Direct Debit confirmation letter within three working days of sign-up. The letter will include the Payer's sort code, account number (the first four digits will be obfuscated), account name, Direct Debit Guarantee and reference number.

This confirmation letter incorporates the Advance Notice and will be received by the Payer within the required advance notice period.

As the confirmation letter and the Advance Notice are incorporated as one, it also includes the amount to be debited, first collection date, frequency and advance notice period.

Payer's Records: For the protection of Payers, allpay will maintain archive records of all communications with the Payer, i.e. Direct Debit Confirmation Letter and Advance Notice.

Note: Proof of dispatch of a confirmation letter incorporating advance notice is not proof of receipt by the payer.

We will maintain information for all your Payers' current records. This will cover information in respect of:

- Creation of new Direct Debit Instructions

- Amendments and cancellations

- Records of amounts and dates of payments collected including identification of initial and final Direct Debits

5   Manage Your Direct Debit Scheme Settings

Settings for Direct Debits are configurable by the client/scheme code. This is particularly useful where an organisation may have several client/scheme codes:

1) From the Direct Debits tab choose 'Manage DD settings'. If you cannot see this feature you do not have the correct permission. Contact someone within your organisation that has Manager User access to upgrade your permissions
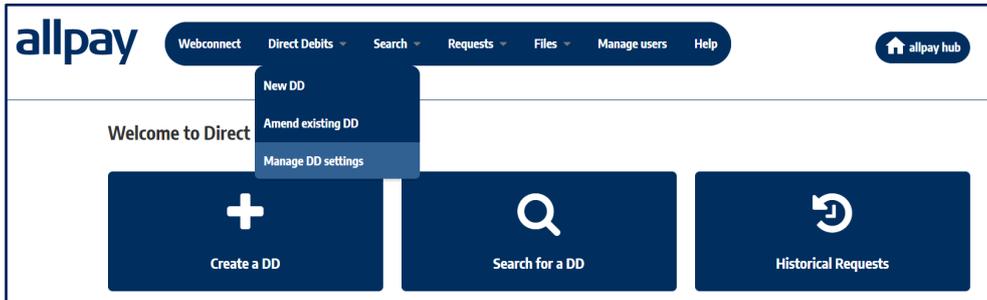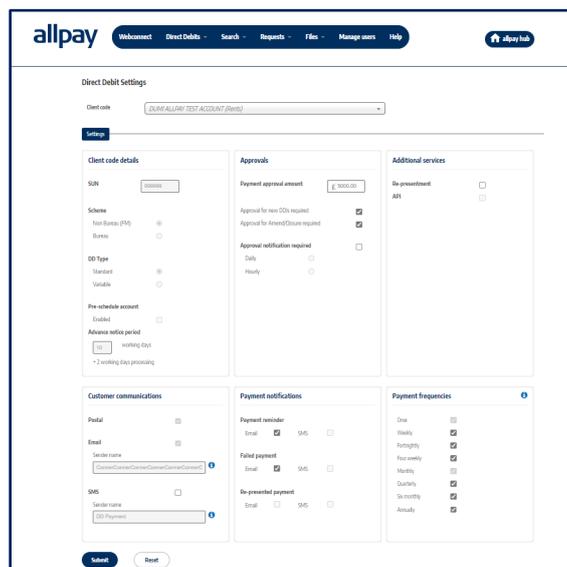

2) From the Client code drop-down menu choose your required client/scheme code from the list
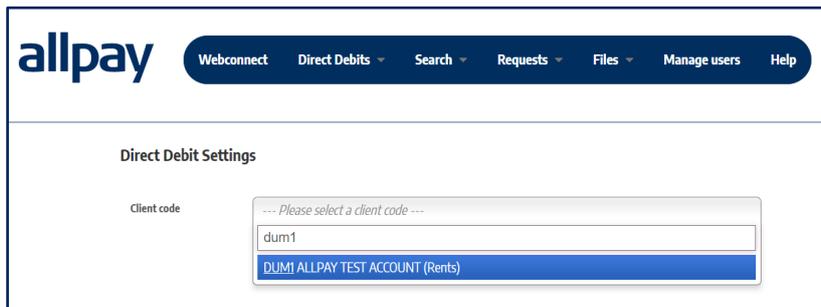
Note: Changes are applied on an individual client code basis, so it is possible to have different settings applied to different client codes.

3) Choose the options to be amended:

Client code details

These details are set at the client code level and cannot be altered via the Settings option. Please contact allpay for further information:

- *SUN*
  This is the service user number for your scheme that is registered with Bacs and it cannot be amended

- *Scheme*
  This is the type of DD scheme you are on, either Non-Bureau (FM – allpay are the service user) or Bureau (you are the service user)

- *DD Type*
  Client codes can either be Variable (each collection requires advance notice) or Standard (advance notice is given at setting up and when the date, amount, or frequency of the DD changes). They cannot be both

- *Advance notice period*
  The standard notice period is 10 + 2 working days (10 working days notice and 2 working days to send out communication) but can be as little as 3+2. Please contact your allpay Sales Account Manager if you would like to change the advance notice period for your scheme(s)

Approvals

- *Payment Approval amount*
  This is the maximum amount for any scheduled collection. When a Direct Debit is created or amended and exceeds this maximum limit, it will need to be approved before being submitted to allpay. In this example, it is set at £5000.00, which is the default amount. Enter a new value to change the approval amount.

- *Approval for new DDIs required*
  As a default, all new DDIs will need to be approved. Uncheck the box to remove the approval requirement

Note: if the user creating the DD has approval rights this will be overridden.

- *Approval for Amend/Close*
  As a default, any amendment or closure request will need to be approved. Uncheck the box to remove the approval requirement

Note: if the user amending the DD has approval rights this will be overridden.

- *Approval notification required*
  Should an approval notification e-mail be required to notify users that requests need approval, this box should be checked, and a choice selected for either Daily or Hourly email notification

Additional Services

These details can be altered via the Settings option.

- *Re-presentment*
  Each client code will need to be enabled for re-presentment. See Section 6 Direct Debit Re-presentment for more information

- *API*
  This enables the communication between your portal and the allpay DD portal. Please contact your allpay Sales Account Manager for further information

Customer communications

Postal & Email details are set at the client code level and cannot be altered via the Settings option. Please contact your allpay Sales Account Manager for further information.

Note: The SMS option is available to edit, check the box to select.

- ***Postal, Email, SMS***
  Communications can be sent out to customers via letter or email. New DDIs will still receive written notification but amendments can be communicated by email. Contact allpay to change the Sender name if required

Note: Disabling SMS will permanently delete all mobile numbers stored against Direct Debits for this client code.

Payment notifications

The system will send out payment reminders, failed payment notification, and re-presented payment details to customers via email and/or SMS.

Tick the boxes that apply to utilise these features if they are enabled at the client/scheme code level.

Payment frequencies

As a default, all collection frequencies are displayed. Uncheck a box to disable the frequency.

Note: The payment frequencies will only be visible on standard client codes, not on a variable.

4) Choose ***Submit*** to apply the changes

6   Direct Debit Re-presentment

A re-presented Direct Debit is when a scheduled collection which has been returned unpaid by the paying bank is presented once more for collection.

Bacs rules state that unpaid Direct Debits must be re-presented within one month of the initial attempt at the collection:

- The re-presentment amount must be the same as the initial amount

- allpay will only re-present payments that were marked as returned with the Bacs code '0 Refer to payer'

- Re-presented payments are identified in the Bacs collection file as transaction code '18'

6.1   Re-presentment – Turning it on

1) Log into the allpay portal and navigate to the Direct Debit Settings page and select a ***'Client code'***

2) If the client code is not currently enabled for re-presentment then the ***'Re-presentment payments'*** box will be unchecked

3) Enable ***'Re-presentment payments'*** by checking the box

4) Once the ***'Re-presentment payments'*** option has been enabled in your settings, allpay can configure the number of pre-presentment delay days. This is the time between notification of a failed payment and re-presentment. The default setting will be 5 days

6.2   Re-presentment – Turning it off

You can turn off the re-presentment feature for your client code at any time:

1)   Log into the allpay portal and navigate to the Direct Debit Settings page and select a *'Client code'*

2)   Uncheck the *'Re-presentment payments'* feature

3)   A confirmation box will appear

Note: Disabling the re-presentment feature will cancel any re-presented collections that have not already been processed by Bacs. They will not be restored if re-presentment is enabled again at a later date.
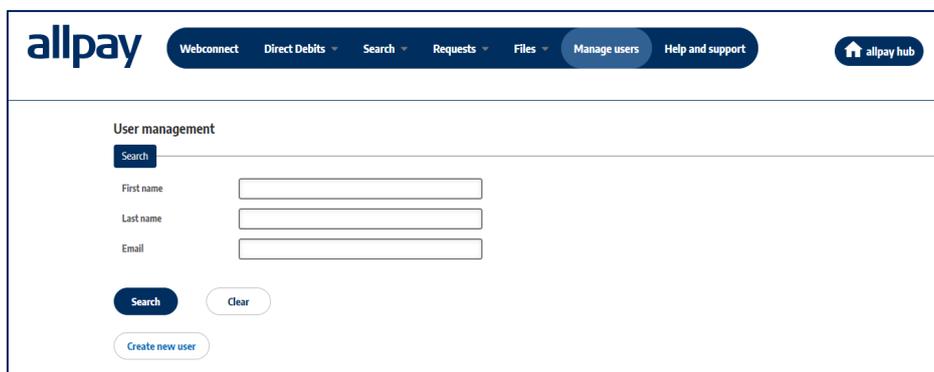
4)   Choose *'Submit'* to apply the changes

7   Managing Users

Any users with the *'User Manager'* permission enabled can set up new users and amend or delete existing users using the *'Manage users'* tab.

7.1   Creating a New User

1)   From the top menu, select *'Manage users'*

2)   Select *'Create a new user'*

3)   Enter the *'First name'*, *'Last name'* and *'Email'* for the user

User management

Create

* First name	Joe
* Last name	Blogs
* Email	joe.blogs@email.co.uk

For existing Payments Hub users, please enter email address used for the Payments Hub registration

Create user   **Cancel**

4) Once entered, select *'Create User'*. The user will automatically receive an email containing instructions to register their account for use on the system. Select *'Cancel'* to return to the previous screen

7.2   User Permissions

Each user will need to be assigned permissions..

There are two distinct user groups available:

- **Manage DD**

Permissions available for this group are:

> **File import/extract**
>
> **Amender**
>
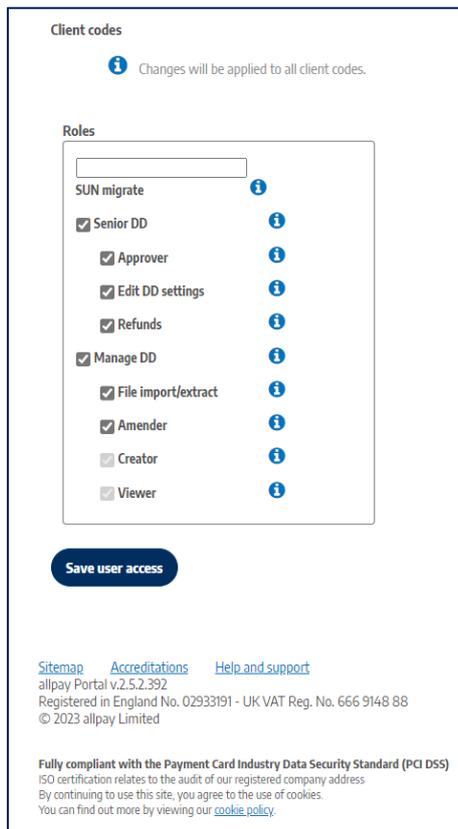> **Creator**
>
> **Viewer**

- **Senior DD**

This group offers extra permissions of:

> **Approver**
>
> **Edit DD settings**
>
> **Refunds**

Also, a user who is a member of the Senior DD group will automatically have the User managers permission granted. This User manager's permission can be removed through the User management tab.

- **Roles** – This will determine which options the user has access to and which areas of the system they can access:

  Approver – These users can approve Direct Debit requests

  Edit DD settings – These users can amend and manage Direct Debit settings

  Refunds - These users can action refunds on a Bureau code via the portal

  File import/extract – These users can import and export Direct Debit files and submit creation and amendment instructions to be sent to allpay

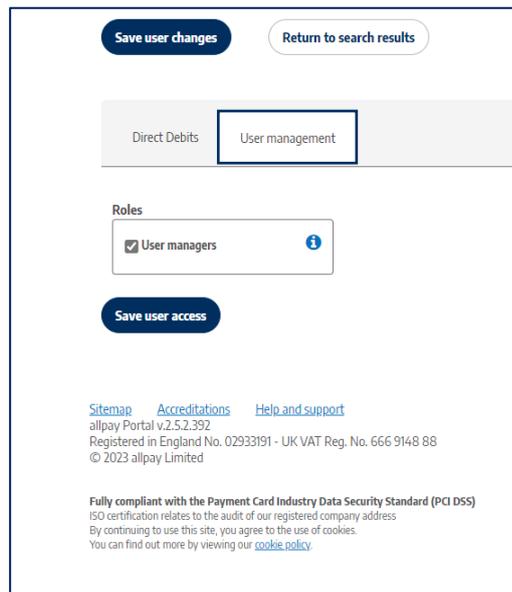 **Amender** – These users can amend and close Direct Debits

  Creator – These users can create new Direct Debits

  Viewer – These users are restricted to searching and viewing Direct Debits

Select *'Save user access'* to update the permissions.

User management tab.

  User managers – These users can create and amend user accounts on the system

Select *'Save changes'* to update the permissions.

7.3   Managing Existing Users

From the top menu, select *'Manage users'*.

You can search for an existing user by entering, *'First name'*, *'Last name'* or *'Email'*:

1) Select *'Search'*

2) To delete an account, select the black cross in the *'Delete'* column

3) To edit an account including permissions, select *'Edit'*

Note: Only permissions can be edited here

4) Select *'Save changes'* to update

8   Failed Payments

Failed payments that have been returned unpaid under Bacs code 0 – Refer to Payer only are available to view on the portal. All other Bacs codes for unpaid DDs will be available to view on your daily payment file downloads.

8.1   Searching for Failed Payments

1) From the *'Search'* tab select *'Failed payments'*

2) Select a **_'Client code'_** from the drop-down box, enter the date range and any further search criteria, and select **_'Search'_**

Note: If a client code is enabled for re-presentment, the re-presentment date search criteria will also be displayed.

Search

| Account | Direct Debit reference | Bank account | Bank account holder | allpay account number | Failed payments | Email address status |

Client code: *DUM1 ALLPAY TEST ACCOUNT (Rents)*

Original collection date between: dd/mm/yyyy and dd/mm/yyyy

Live Direct Debits only ☐

Return code '0' only ☐

Search **Clear**

3) Review the list of failed payments. The **'Re-presentment date'** field indicates the date allpay will re-present the payment for collection

4) You can export the failed payments to an Excel spreadsheet by selecting **'Export failed payments'**

Export failed payments
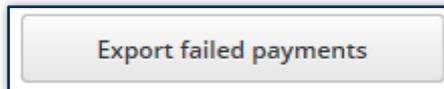
5) Select **'View details'** to view an individual account

8.2 Cancelling Individual Re-presentments

You can cancel a re-presentment before it is sent to Bacs for processing. Re-presentments will appear in the 'Payment summary' of each Direct Debit account:

1) Select **'Cancel'** in the **'Correction'** column and a confirmation box will appear

Date processed	Date paid	Amount	Channel	Form of payment	User	Reason	Correction
05/07/2016	07/07/2016	£633.74	Direct Debit	Direct Debit		BACS Re-present	Cancel
22/06/2016	20/06/2016	£633.74	Direct Debit	BACSDirectDebit	System	Imported	Non-correction
22/06/2016	21/06/2016	£633.74	Direct Debit	BACSDirectDebit	System	Imported	Non-correction

2) Select **'Yes'** to cancel the re-presentment collection

9   Email Status Reporting Process

If email communication is enabled on your client code, you will be able to report on the status of customers' email addresses. This includes emails pending verification and/or where no email address has been supplied.

9.1 Searching for Email Address Status

1)   From the **'Search'** tab select **'Email address status'**

2)   Select the **'Client code'** and the **'Verification status'**

3)   Select **'Search'** to view results

9.2 Export Email Address Status Report

From the search results page, you will be able to **'View details'** of individual customers, or **'Export email address status report'** to an Excel spreadsheet.

In this example, I have selected **'All'** for the status which shows results for both **'Pending verification'** and **'No email address supplied'**.
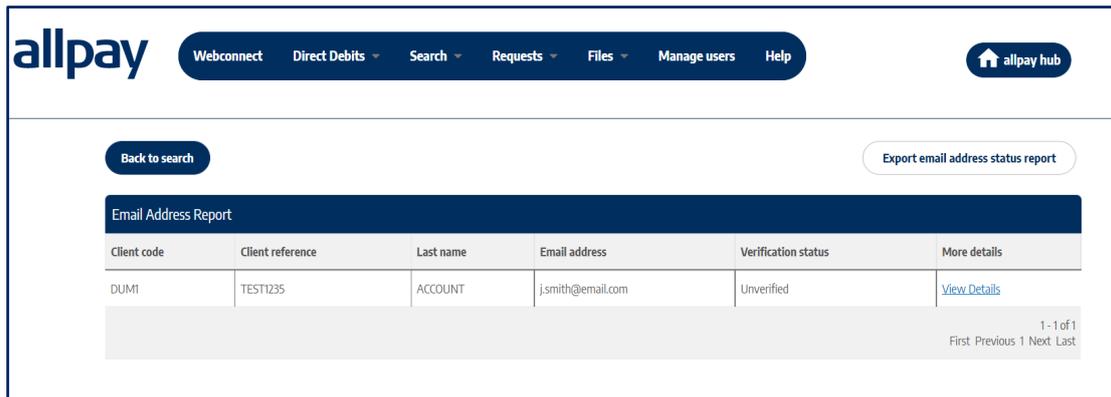
10 Requests – How to Approve

The allpay portal can be configured so that all Direct Debit requests have to be approved by an authorised user with the Approver permission (See *'Manage users'* section) before they are processed and submitted to allpay. This will enable greater control over Direct Debit administration and introduce an additional check on all set up, amendment and closure requests.

Any queued closure requests (closures that will take effect on a future date) that have been processed are also held under their menu so you can view the entire list of Direct Debits that have a queued closure request against them.

Historic requests can also be viewed from this menu. This will contain all records that have been processed or cancelled on the system.

A user with the Approver permission has access to a summary area that contains their batch summary of approvals and closures that have been processed. Their permission overrides the Approval process and all requests made by them will be self-approved processed immediately.

Note: Other users' batch summaries cannot be viewed; you can only view your batch summary.

10.1 Valid Requests

This approval queue will only contain requests that are valid and can be successfully processed.

10.2 Reviewing Valid Requests

1) From the top menu, select 'Requests' and then select 'Valid'
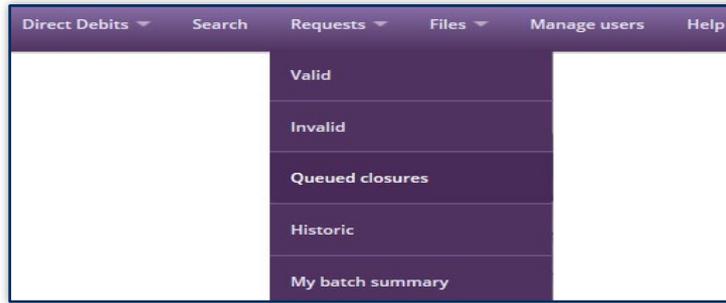
2) From this screen, you will see the list of requests waiting to be approved or cancelled
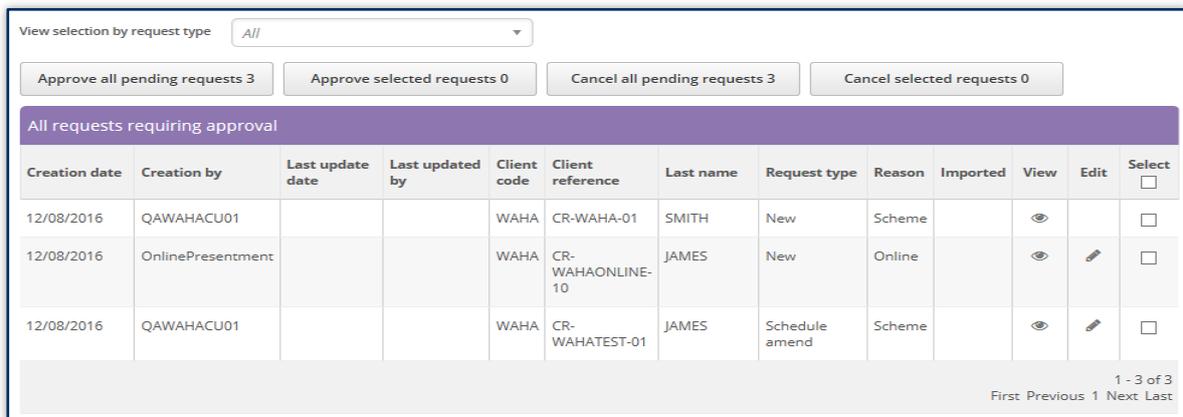
3) You can filter the type of requests by selecting the drop-down box at the top of the screen

4) The origin of the request will appear in the 'Reason' field

5) To view individual requests, select **'View'** and the Customer Details, Bank Details and Payment Details will be displayed below

6) Amendments, Online presentment, and API requests can be edited directly by selecting the **'Edit'** option

Note: You cannot edit new DDI requests for Paperless client codes. If any details are incorrect the request would need to be cancelled and a new DDI created with the permission of the payer.

10.3 Requests – How to Approve or Cancel

1) You can select the **'Approve all pending requests'** option to approve all requests that are waiting in the queue
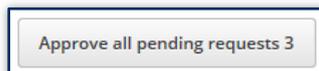
2) Alternatively, you can select **'Cancel all pending requests'** if you wish to cancel all requests that are waiting in the queue
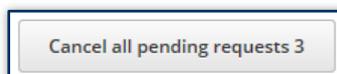
3) You can also process a selection of the requests to approve or cancel, rather than approving or cancelling ALL requests pending. You can select the individual requests using the checkboxes on the right-hand side of the requests to be processed

Note: To cancel or approve all requests over multiple pages the *'Approve all'* or *'Cancel all'* buttons for each page must be used.

4) You can select the *'Approve selected requests'* option to approve all selected requests that are waiting in the queue

> Approve selected requests 1
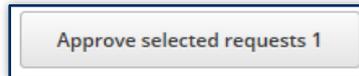
5) Alternatively, you can select *'Cancel selected requests'* if you wish to cancel all selected requests that are waiting in the queue

> Cancel selected requests 1
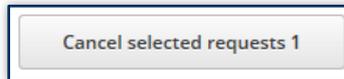
6) A popup box will appear to confirm your wish to approve or cancel the requests. Select *'Ok'* to confirm or *'Cancel'* to return to the previous screen

> **Approve**
> You have selected 1 request
> Please confirm you wish to approve it?
>
> Ok   Cancel
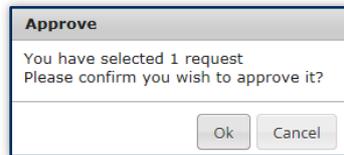
7) A progress bar will appear to confirm the progress of the approval

8) Approvals Only - A summary screen will appear that will confirm the date and time the approval was *'Created on'* and *'Completed on'*, the *'Status'* of the request, the *'Type'* of request and the *'Total submitted'*

| Batch request summary					
Created on	**Completed on**	**Status**	**Type**	**Total submitted**	**Outcome**
03/08/2016 14:20:22	03/08/2016 14:20:32	Completed	Approval	1	1 requests approved 0 invalid requests 0 queued closures 0 superseded closures

9) The links at the right-hand side of the summary screen will take you to the individual requests that were processed. The different types are as follows:

Requests approved – A summary of the number of requests that have been successfully approved.

- **Invalid requests** – A summary of the number of requests that are invalid and haven't been successfully processed. The reason why the request is invalid is given when you view it

- **Queued closures** – A summary of the number of queued closures processed i.e. closures that have been scheduled and successfully approved (if required) to process on a future date

- **Superseded Closures** – A summary of the number of closure requests that have overwritten existing closure requests in the system. These are called superseded requests. For example, there is an approved existing closure request in the system to close a Direct Debit in six months and a closure request has been processed that will close the Direct Debit in two months. The new request for closure for two months will overwrite the existing closure request of six months

10) Selecting one of the hyperlinks will take you through to a further summary screen that will detail the individual requests processed

Completed requests										
Creation date	Creation by	Client code	Client reference	Last name	Request type	Reason	Imported	View	Completed date	Completed by	More details
03/08/2016 14:18:39	OnlinePresentment	WAHA	CR-WAHATEST-02	JAMES	New	Online		👁	03/08/2016 14:20:32	QAWAHAAU01	Search
										1 - 1 of 1 First Previous 1 Next Last

10.4 Approvals Process - Online Presentment

Where the Direct Debit was created online it will show *'Online'* in the reason column. Only users with the Approver role can approve these records. A non-approver with edit rights may edit them but not approve them.

1) Select *'Edit'* to view the direct debit details

View selection by request type	All ▼

| Approve all pending requests 1 | Approve selected requests 0 | Cancel all pending requests 1 | Cancel selected requests 0 |

All requests requiring approval										
Creation date	Creation by	Last update date	Last updated by	Client code	Client reference	Last name	Request type	Reason	Imported	View	Edit	Select ☐
27/07/2016	OnlinePresentment			CSDD	CR-CSDDONLINE-02	JAMES	New	Online		👁	✏	☐
												1 - 1 of 1 First Previous 1 Next Last

2) You will be able to check and amend the details at each step of the setup process by using the *'Back'* and *'Next'* buttons

Create Direct Debit			
Step 1: Customer details	Step 2: Bank details	Step 3: Payment details	Step 4: Confirmation

* Initial date   14/10/2016
* Initial amount   £ 20.00
* Option   Ongoing ▼ ⓘ
* Frequency   Monthly ▼
* Subsequent date   10/11/2016
* Subsequent amount   £ 20.00

[Next] [Back]

3) Select *'Approve the request'* on the confirmation screen when you are ready to submit
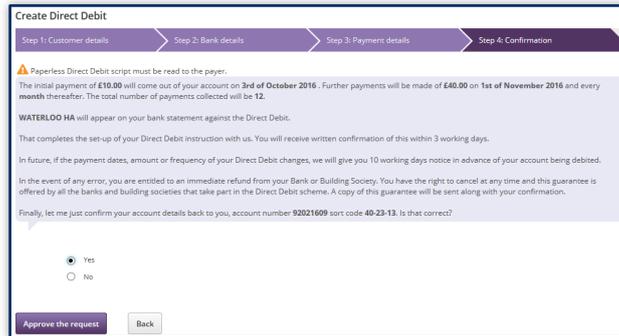
10.5 Invalid Requests

This approval queue will only contain requests that are invalid and have not been processed.

If a user originally set up a Direct Debit with the minimum advance notice period and the approver does not approve the request on the same day, the request will now become invalid. The required advance notice will not be adhered to because the request would not have been processed until the request is approved.

Invalid requests may be present in a file that has been imported. All invalid requests in a file will fall through to the *'Invalid'* queue for awareness:

1)   From the top menu, select *'Requests'* and then select *'Invalid'*
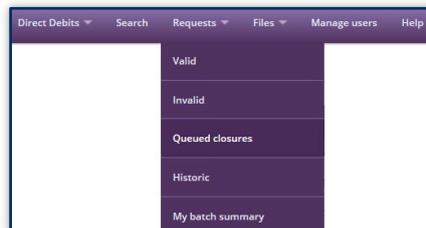
2)   From this screen, you will see the list of Invalid requests

3)   You can filter the type of requests by selecting the drop-down box at the top of the screen

4)   Select *'View'* to display the request in full. The reason for failure will be detailed at the top of the request

| All Invalid requests												
Creation date	Creation by	Last update date	Last updated by	Client code	Client reference	Last name	Request type	Reason	Imported	View	Edit	Select ☐
12/08/2016	QAUSER13	12/08/2016	QAWAHAAU01	WAHA	CR-WAHADD-02	JONES	New	Scheme		👁		☐

Direct Debits must allow 12 working days before collecting a payment.

Direct Debits must allow 12 working days before collecting a payment.

Customer details

Client code :   WAHA   Name :   JONES

Client reference : CR-WAHADD-02   Address :   1 JONES STREET
                                                            HEREFORD

                                             Post code : HH7 7JJ

5) For some Invalid requests, you will be able to select **'Edit'** to address the errors within the request. The user will need relevant permissions to perform this task

6) To cancel all pending requests, select the **'Cancel all pending requests'** option

Note: If the requests cover multiple pages then the 'Cancel all' option should be used for each page.

Cancel all pending requests 1
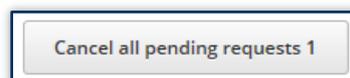
7) Alternatively, you can cancel specific records by using the checkboxes to select individual records

8) Select **'Cancel selected requests'**

Cancel selected requests 1
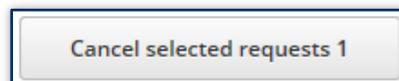
9) A confirmation screen will appear. Select **'Ok'** to process or **'Cancel'** to return to the previous screen

Cancel

You have selected 1 request
Please confirm you wish to cancel it?

Ok   Cancel
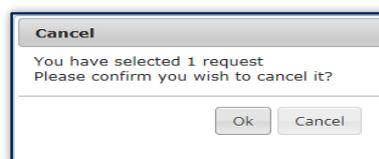
10.6 Queued Closures

This will contain all of the queued closure requests, i.e. Direct Debit requests scheduled to close at a future date. All closure requests on the system will be displayed by default, but there are filter options to narrow down the list further.

1) Select **'Requests'**, then **'Queued closures'**

2) All queued closure requests are displayed here

3) To filter the requests further, select **'Filter requests'**

4) Select a **'Client code'** from the drop-down box

5) Next, you can enter the **'Client reference'** and/or the **'Last name'** to search for a specific account

6) You can also search using a date range when the request was created, along with the username of the user who created the request

7) You are also able to search for cancelled requests, along with the username of the user who cancelled the request

8) Once you have selected your criteria, select **'Search'** or you can select **'Reset'** to remove all of the criteria you have selected

10.7 Historic Requests

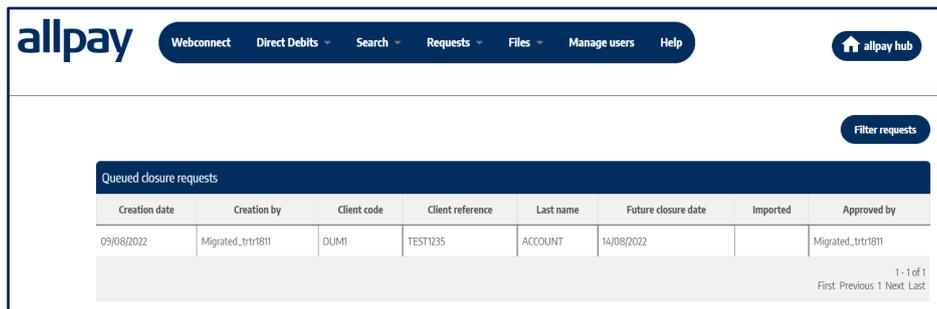This will contain all of the historic requests (both completed and cancelled) that have previously been processed.

1) Select **'Requests'**, then **'Historic'**

2) Next, select either **'Completed'** or **'Cancelled'** from the top tabs
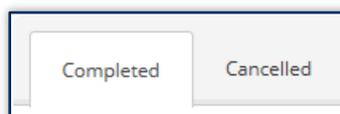
3) First, select the **'Request type'** from the drop-down box or you can select **'All'** to search for all request types

4) Select **'Client code'** using the drop-down box or you can select **'All'** to search for all client codes

5) Next, you can enter a combination of *'Client reference'* and *'Last name'* to search for a specific account

6) You can search using a date range when the request was created, along with the username of the user who created the request

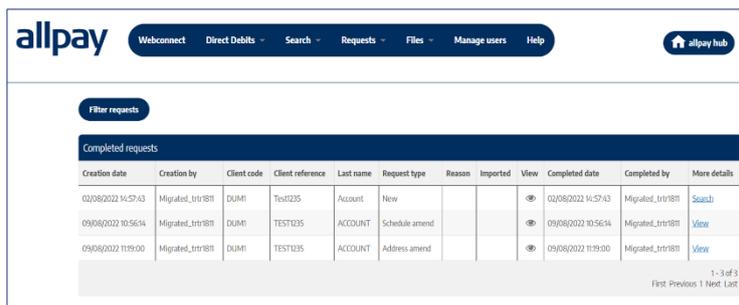7) You can also search using a date range where the request was originally *'Completed/approved'*, along with the user name of the user who completed or approved the request. For a *'Cancelled'* request search, this would be the date the request was cancelled

Once you have selected your criteria, select *'Search'* or you can select *'Reset'* to remove all of the criteria you have selected

10.8 My Batch Summary

This section will only apply to users with Approver permission.

This will contain a summary of all requests that have been approved, processed, or cancelled by you on the portal. You will only need to access your batch summary if you utilise the Approval option on your Direct Debit settings.

Note: You will only be able to view your batch summary history. You cannot view other users' batch summaries.

1) Select *'Requests'* followed by *'My batch summary'*

2) All of your processed batches will appear on this screen

3) To view the details for individual batches, select *'View summary'*

4) You are also able to view the individual requests by selecting one of the four options in the *'Outcome'* field:

- **Requests approved** – A summary of the number of requests that have been successfully approved

- **Invalid requests** – A summary of the number of requests that are invalid and haven't been successfully processed

- **Queued closures** – A summary of the number of queued closures processed i.e. closures that have been scheduled to process on a future date

- **Superseded closures** – A summary of the number of closure requests that have overwritten existing closure requests in the system. For example, there is an existing closure request in the system to close a Direct Debit in six months and a closure request has been processed that will close the Direct Debit in two months. The new request for closure in two months will overwrite the existing request for closure in six months

5) The list of individual requests will be displayed here. To view each request, select *'Search'*

11   Online Presentment

The allpay Online Presentment (AOPP) is one of the ways our clients may set up Direct Debit collections for their customers.

It is a simple and intuitive process, initiated by the client's website and allows clients to start collecting quicker and with reduced set up administration costs.

Once initiated, the customer is redirected to allpay's secure server to complete the transaction. The AOPP may be customised using 'templates', which are hosted on the allpay server.

Please speak to your allpay Sales Account Manager for further information.

Important Information about Online Presentment

- allpay will host the webpage

- AOPP can be configured to display a client's logo and colours

- Data will need to be shared between the client's customer portal and AOPP

- All Direct Debits set up via online will go through the approval process

- The payment details can either be passed to allpay in the AOPP post or added into the allpay Portal at the approval stage

- allpay only supports Internet Explorer 9 and later versions, however, testing has shown the application to work on other browsers

11.1 Creating a New Direct Debit Mandate

The customer will be presented with the following screens to complete their Direct Debit setup.

NOTE; The screenshots in this document are for illustration purposes only.

11.2 Bank Account Ownership

The customer will only be able to proceed with setting up a Paperless Direct Debit mandate if they have the authority to do so.

Otherwise, they will be given the option to print a DDI mandate to complete manually and return to the client.
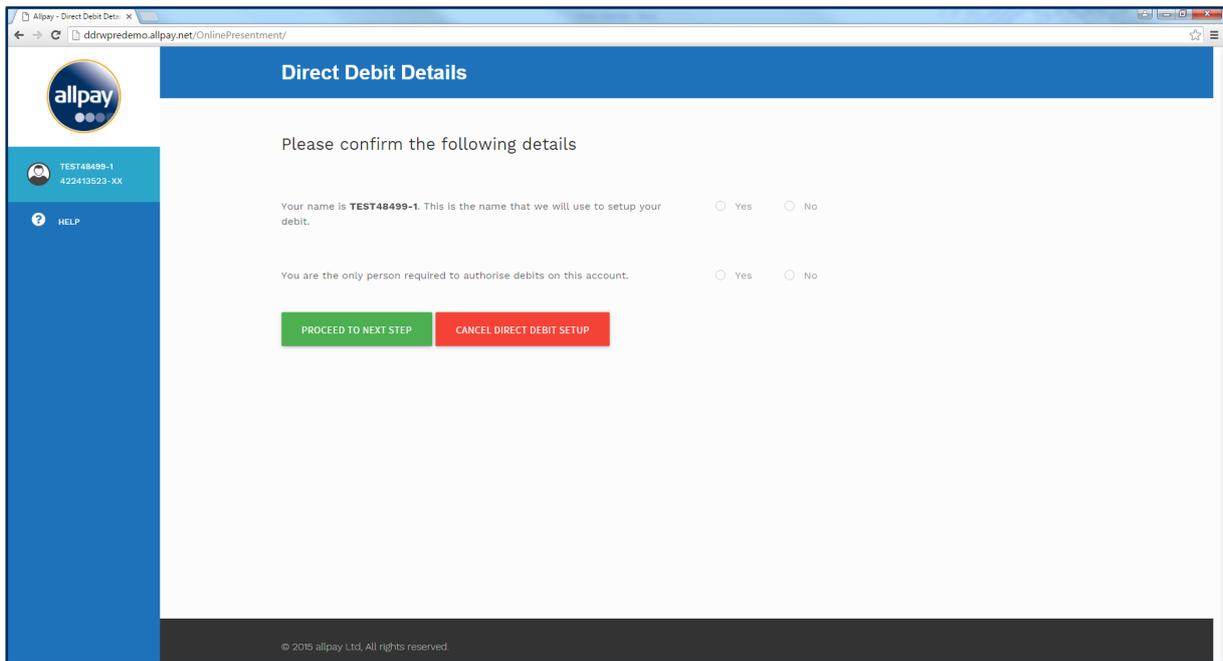
11.3 Billing Address

If the customer signifies that their billing address is not the same as the posted one, they will be prompted to complete the billing address details.
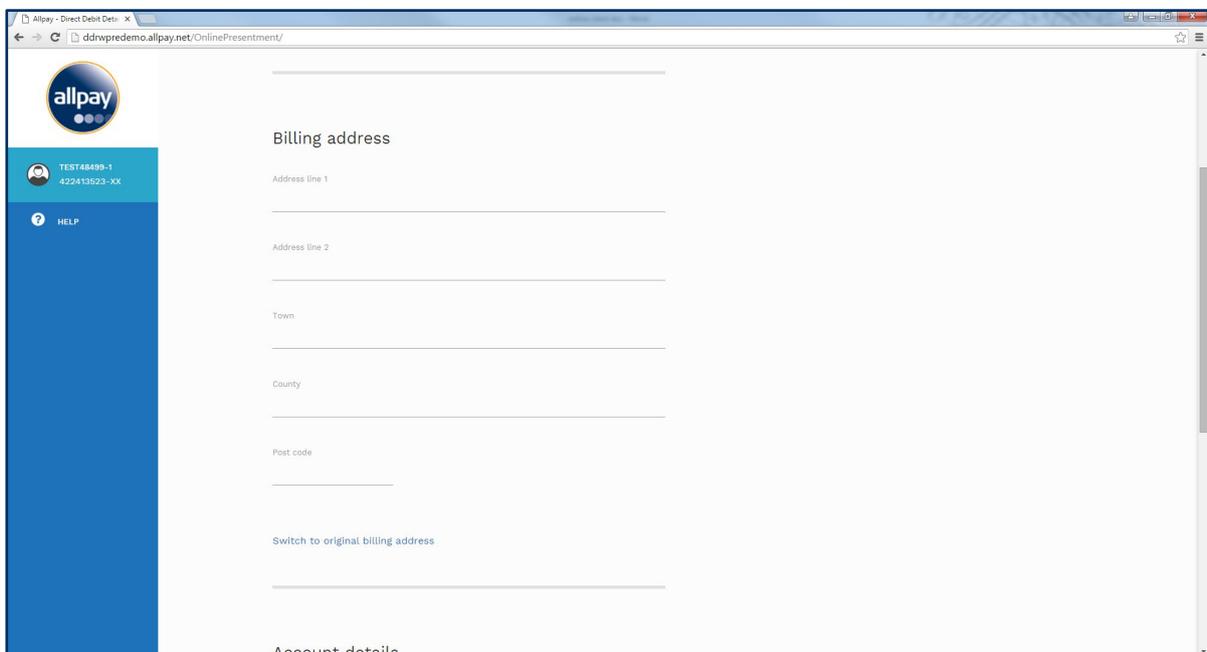
11.4 Frequency and Preferred Payment Date

If this information was not provided in the post, the customer may select the frequency and the preferred collection date.

The following rules apply to this screen:

- It is assumed that the customer is setting up a Direct Debit to collect regular payments

- It will only be shown if the information was not sent in the original post

  - The frequency will be selected from the drop-down, only frequencies allowed on the scheme will be displayed

  - For weekly, fortnightly and four weekly frequencies, only Monday to Friday dates may be selected

  - For monthly and above frequencies, the selected date will indicate the actual date the initial payment should be collected. For example:

- Selecting 15/08/2022 as the selected date on a monthly frequency will collect the initial payment on that date and the 13th of each month thereafter. If those subsequent dates fall on non-working days, the collection will take place on the next available working day

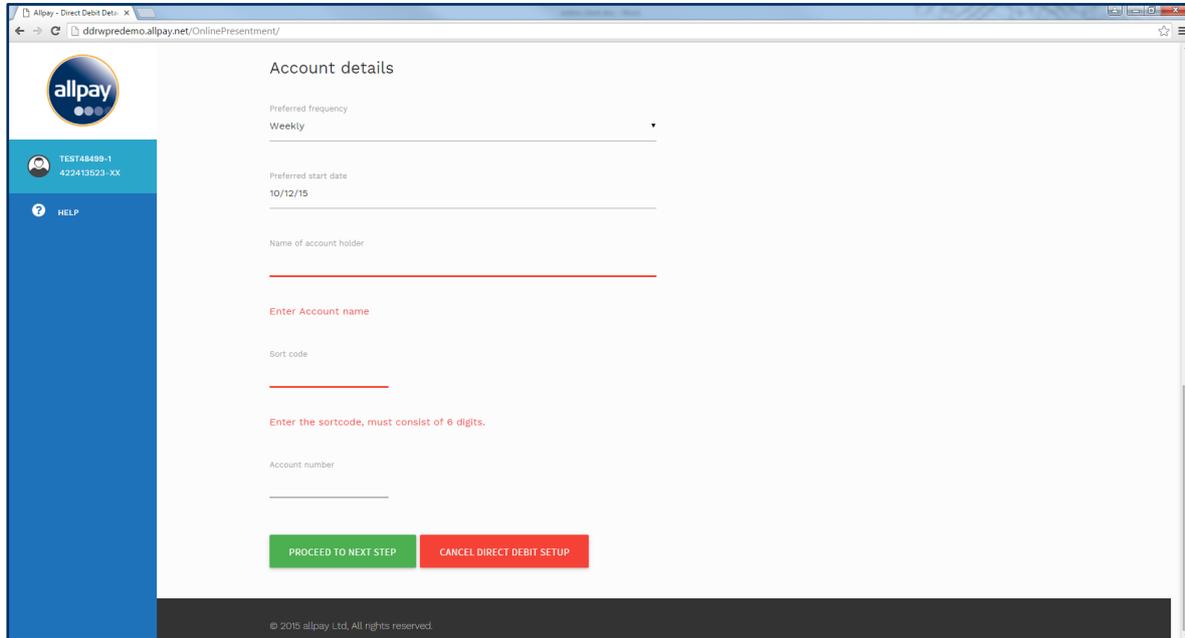- Selecting 14/08/2022 (A Sunday) will collect the initial payment on 15/08/2022 and all subsequent ones on the 14th of each month thereafter. Working day rules apply, as above

- For frequencies up to and including 4 weekly, and also single and dual payments only, the date will indicate when the initial payment should be taken, and the actual day of the week will be used for subsequent payments. If a non-working day, the allpay Portal will amend it to a working day before approval stage and subsequent dates will be dealt with by the system as per standard processing

- For example:

  - A weekly frequency selected date is requested for 17/08/2022 (a Wednesday). The initial collection will be on that day. All subsequent collections will take place on every Wednesday, assuming ongoing payments, and these will be finalised at the approval stage. Details of the actual payments themselves will be added by the client at the approval stage via the allpay Portal

11.5 Bank Account Details

Finally, the customer will be prompted to complete their bank account details.

Note: Full bank modulus validation will be carried out at this stage. An error message will be displayed if the input details fail validation.

11.6 Online Help Information

The Online presentation process provides a help facility. By clicking on the "help" wording, a sidebar will display several selectable items. (Contact details, online content-driven help instructions).

11.7 Confirmation

The final step, before the details are sent to the allpay Portal, is for the customer to confirm the details are correct. The confirmation page also displays the Direct Debit Guarantee.

This page will also be available for the customer to print before they confirm.

The screen wording will be dependent upon the options chosen whilst setting up the Direct Debit and will reflect this. The example below illustrates the wording for a monthly Ongoing Direct Debit.
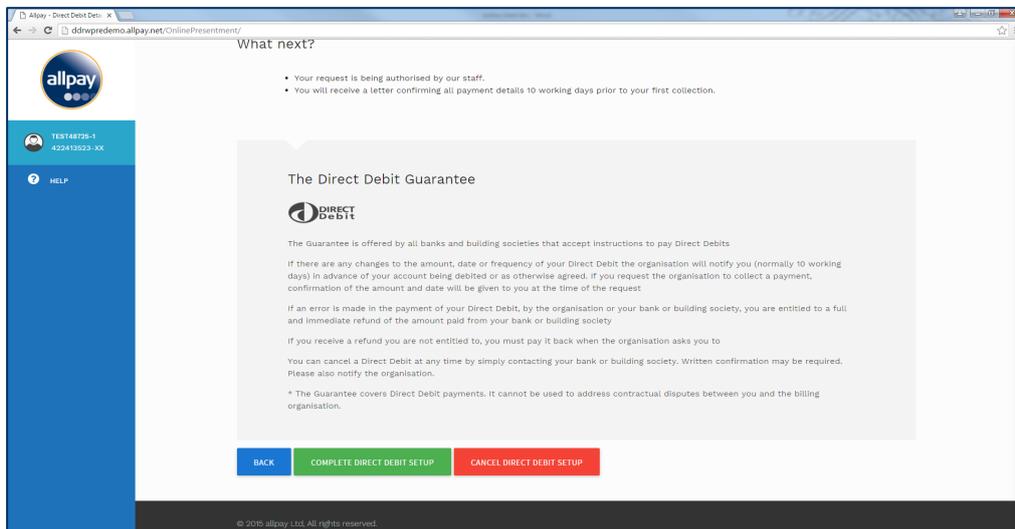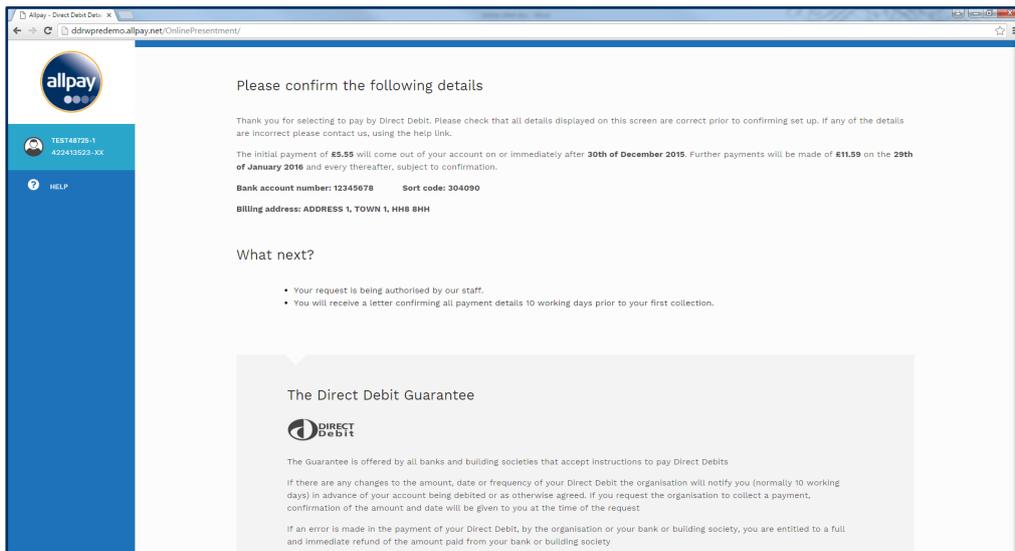
11.8 Approving Online Requests

Once the customer has confirmed that all details are correct, the Direct Debit will be created on the allpay Portal, awaiting approval by an authorised client.

If the optional fields were not populated online, they will default to the following values:

- Initial payment amount: Zero

- Subsequent payment date: Calculated from the frequency and initial payment date

- Subsequent payment amount: Zero

- Fixed or ongoing: Ongoing

A full edit will be available for Direct Debits which were set up via the online route.

Note: Only users with the approval role for the scheme may edit and/or approve these records.

For details of how to approve and edit these requests, please see Section 10 'Approving Requests'.

12 Annual Amendments - File Exports

To facilitate bulk amendments such as annual increases and decreases, a file export option is available to enable you to export your files which could contain multiple records. This is particularly beneficial for bulk amendments such as annual increases/decreases.

Note: This file format does not support rent free weeks (payment holidays).

12.1 Exporting your Files

1) Select *'Files'*, followed by *'File export DD'*
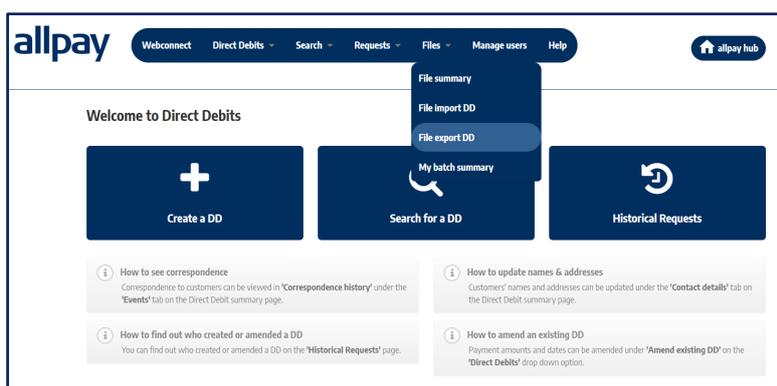
2) Select a *'Client code'* from the drop-down list, followed by *'Amendment type' 'Bulk amendment'*

Note: You will only be able to export one client code at a time
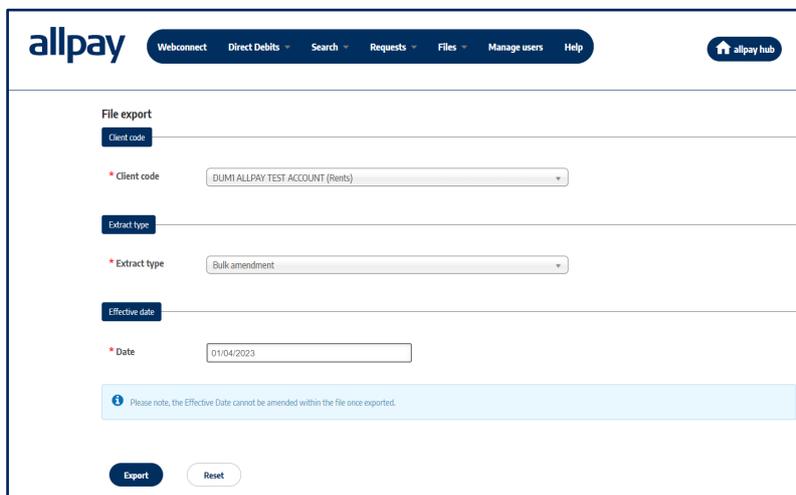
3) Select the *'Effective Date'* from the calendar. This is the date you want the amendments to take effect from e.g. 1st April. You are not able to change the effective date in the file after export

4) Select *'Export'* to export the file to an Excel spreadsheet

Note: The exported file will display all live direct debits from the effective date. If any rows are highlighted, this indicates there is data that we cannot display, such as future changes to an individual Direct Debits. We advise you to review these Direct Debits separately via the portal before amending the file. Remove any records not required from the file by deleting the rows on the spreadsheet.

Note: Anyone with the *'File import/extract'* role will be able to export files.

5) Once you have prepared your file you will be ready to import it

13 File Imports

To facilitate bulk updates and closures of Direct Debits, a file import option is available to enable you to import a file which could contain multiple records. Providing the file supplied conforms to the appropriate formatting rules (see 'Appendix – Direct Debit File Import Format'), the allpay Direct Debit portal will accept the imported file and produce a report on screen.

The allpay Direct Debit portal file import function can accept Microsoft® Excel (.xls and .xlsx), CSV and .txt fixed-length ASCII format files. For specific file import formats, see the 'Appendix – Direct Debit File Import Format', alternatively contact the Direct Debit Team to obtain further information.

Note: You must allow the required advance notice before the effective date.

13.1 Importing a File

1) Select *'Files'*, followed by *'File import DD'*
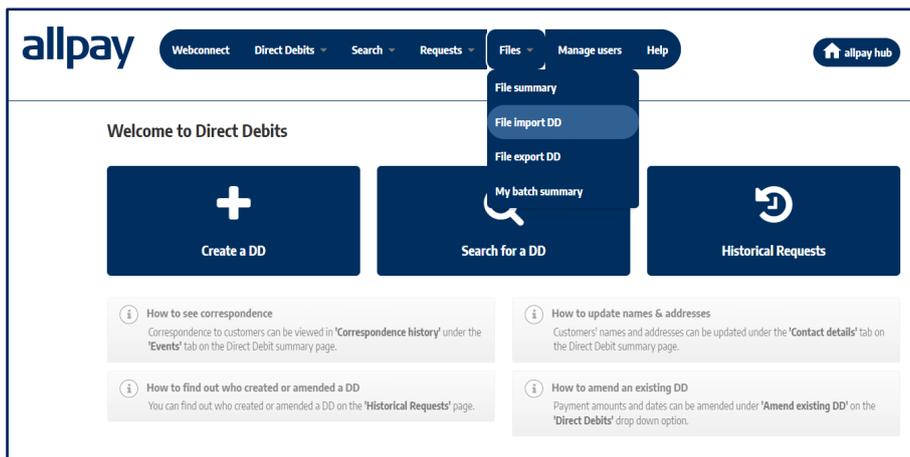
2) Select *'Browse'* to choose your file

Note: To access our Help and Frequently Asked Questions page, you can select the *'Help FAQ'* option.
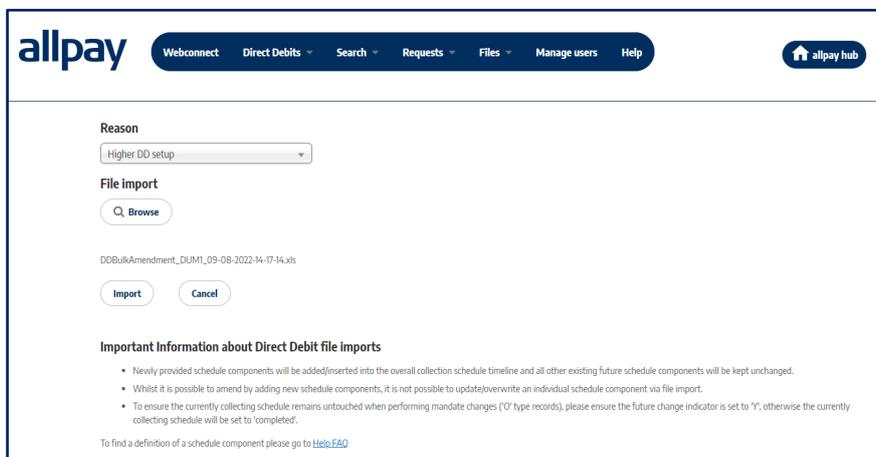
3) Next, select **'Import'** to import the selected file. Alternatively, select **'Cancel'** to browse for a different file

4) Any errors with the file format will be displayed on the screen before the file is imported and ready to process. At this point, no requests have been submitted or processed

5) Once completed, a summary screen will be displayed

Note: You can action the valid and invalid requests at a later date. The details are stored in the 'File summary' area of the portal, which is covered in the next section of this guide.

13.2 Viewing and Processing Records

1) Select one of the **'records'** from the **'Outcome'** column options. All of the options are detailed below

13.2.1 Records ready to submit

This will contain the records that have been initially validated and are waiting to be processed.

1) Records can be filtered by selecting the **'Record Type'** drop-down box at the top of the screen

2) To view the original details, select **'Open'**

3) To submit all records, select **'Submit all records'**. Alternatively, you can select **'Cancel all records'** to cancel all requests waiting to be submitted
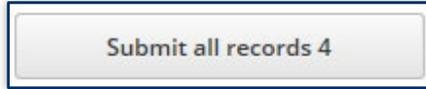
4) You can also select individual records to process using the checkboxes on the right-hand side of the page. You can then select **'Submit selected records'** to process, or select **'Cancel selected records'** to cancel
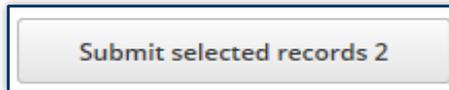
13.2.2 Records unable to submit

This will contain the invalid records, and you will not be able to submit and process.

Important: Paperless Direct Debit clients are unable to edit invalid & valid new records.

1) Records can be filtered by selecting the **'Record Type'** drop down box at the top of the screen

2) To view the original details, select **'Open'**

3) To cancel all records that have failed validation, select **'Cancel all records'**
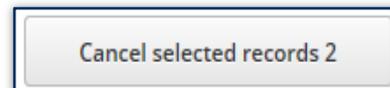
4) You can also select individual records to process using the checkboxes on the right-hand side of the record. You can then select **'Cancel selected records'** to cancel the selected requests

13.2.3 Rectifying Invalid Records

A record can become invalid for a variety of reasons, for example:

- Incorrect client code

- Incorrect payment dates

- Incorrect data formats

The allpay Direct Debit portal provides an error reporting function that highlights the fault that deems the record to be invalid, thus making rectification easier and quicker.

1) Click on the **'2 records unable to submit'** in the **'Outcome'** column

2) The summary of the invalid records will be displayed, at this screen click on the *'Export unsubmittable records'* box. The details of the record can be displayed by choosing *'Open'* [although this may not be suitable when there are many failed records]

3) Click *'Ok'* to proceed

Export Invalid Records

Export all the invalid instructions in this file?

Warning: if opened in Excel, leading zeros will be removed.
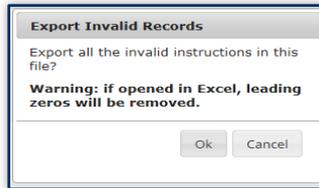
Ok   Cancel

4) Click *'Yes'* to remove the records, this will change the status to cancelled. If *'No'* is selected the unprocessed records will remain on the system marked as *'invalid'*

Export Invalid Records

Remove these records from the system?

Yes   No

5) A screen similar to this one will appear, choose the *'Open'* button, and note the option to *'Save'* the spreadsheet
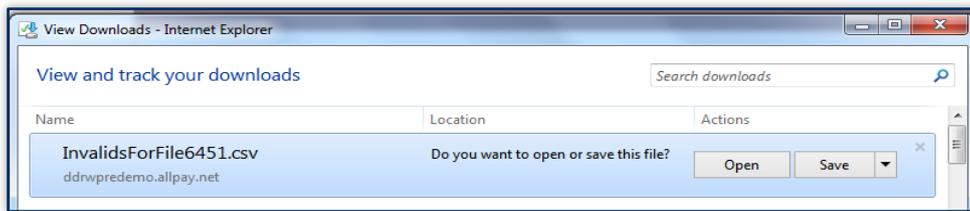
6) When the spreadsheet has opened, browse to the end of the row [normally cell AC]. This will detail the error(s) that the file upload process has discovered
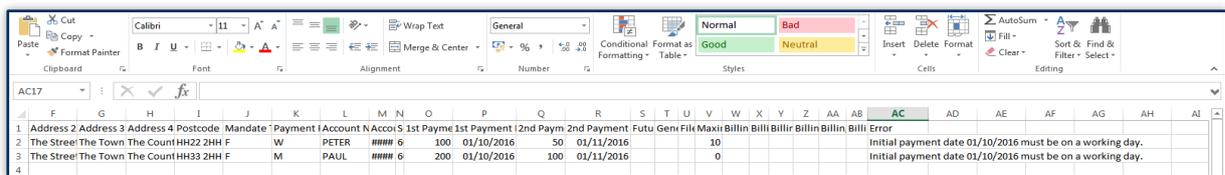
7) Using the information found for each record, the spreadsheet should be altered accordingly and re-submitted. In this example, an error has occurred with the payment date

8) At the Imported records screen the outcome will display the status for records. In this example, the invalid records have been cancelled, which would amend the *'Records unable to submit'* and *'Cancelled records'* display

File name	Created on	Imported on	File status	Total records	Outcome
WAHA_2_NEW.xlsx	12/08/2016 12:12:19	12/08/2016 12:12:28	Completed	4	**0 records ready to submit** **0 records unable to submit** **2 submitted records** **2 cancelled records**

13.2.4 Submitted records

This will contain the records that have been submitted to process in the previous step.

Creation date	Created by	Last update date	Last updated by	Client code	Client reference	Last name	Record type	
12/08/2016	QAWAHAAU01	12/08/2016	QAWAHAAU01	WAHA	CR-NEWDD-12	Jacob	New	Open
12/08/2016	QAWAHAAU01	12/08/2016	QAWAHAAU01	WAHA	CR-NEWDD-13	Bailey	New	Open

1 - 2 of 2
First Previous 1 Next Last

1) Records can be filtered by selecting the *'Record Type'* drop down box at the top of the screen

2) To view the original details, select *'Open'*

13.2.5 Cancelled records

This contains the records that have been cancelled:

1) Records can be filtered by selecting the *'Record Type'* drop down box at the top of the screen

2) To view the original details, select *'Open'*
   In this example, the detail of the record shows the Initial payment date was not a working day

13.2.6 File summary

The file summary section will hold details of all previous file imports that have been loaded into the system:

1) Select *'Files'*, followed by *'File summary'*
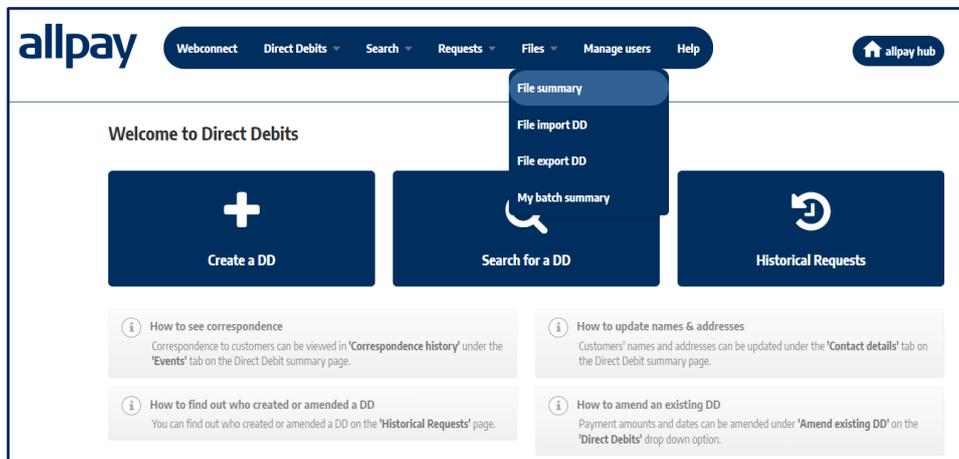
2) You will now be presented with options to search for imported files

3) Select *'File status'* from the drop-down box
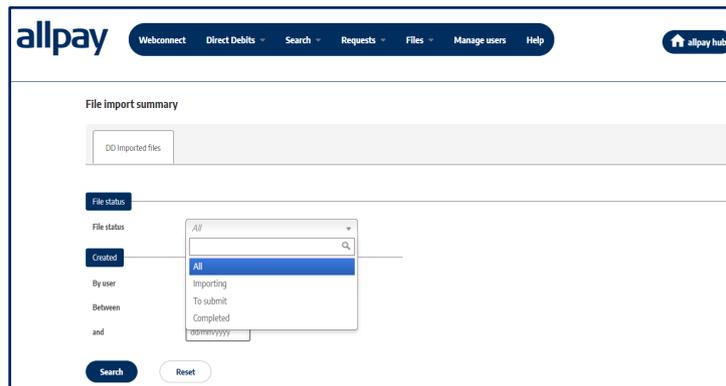
4) Select the username from the drop-down box. By default, *'All'* users will be selected

5) Once you have entered your search criteria, select *'Search'*, or *'Reset'* to remove all search criteria

6) A list of applicable files will now be displayed

7) Select *'View'* to see the full summary for the imported file

13.2.7 My batch summary

This section will detail the cancellations and submissions that have been processed in the previous steps. As a result, one file can contain MULTIPLE batches. For example, if a file has been loaded and 50 records were valid and submitted, and 50 records were invalid and cancelled, each of these steps would be logged as two separate batches; one batch for the submission and one batch for the cancellation.

Note: A user is only able to view their batch summary.

13.2.8 Viewing Batch summaries

1) Select *'Files'*, followed by *'My batch summary'*
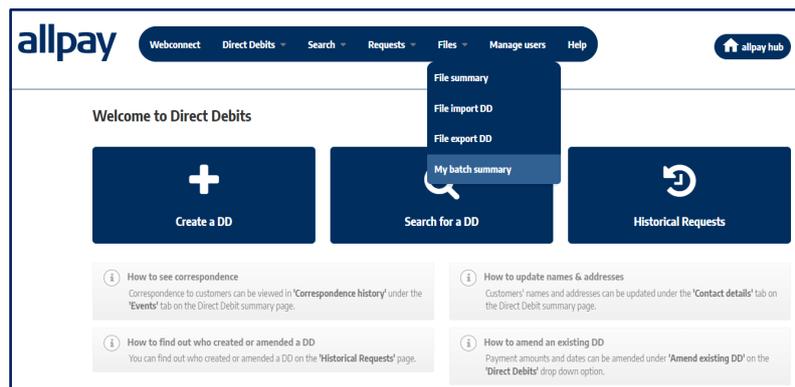
2) A summary page containing all of the batch processes is now displayed on the screen
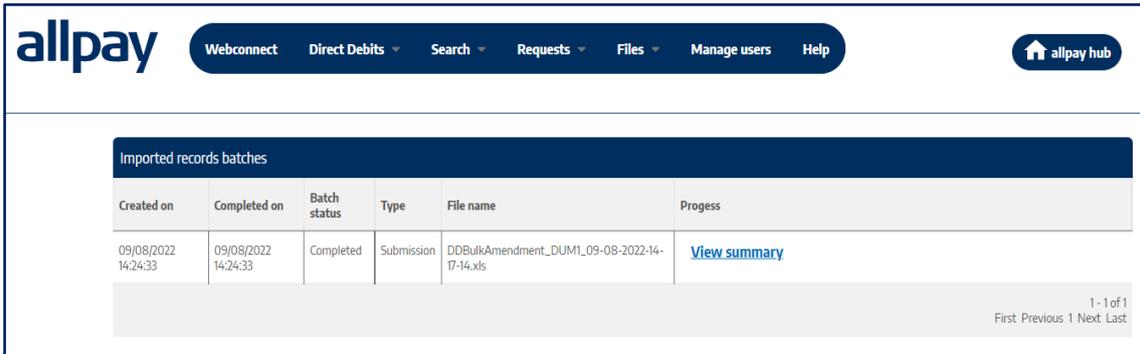
3) A breakdown of the summary page is as follows:

Created on – The date and time the batch was created i.e. when the *'Submit'* or *'Cancel'* option is selected

Completed on – The date and time the batch completed processing

Batch Status – The current status of the batch, which can be one of the following:

- o *'In Progress'* This is when a batch is still running

- o *'Completed'* This indicates when a batch has finished processing

- o *'To submit'* when the file has finished processing but not all of the records have been submitted

Type – There are two types of submission: *'Cancellation'* or *'Submission'*

Filename – The original name of the file that was imported into the system

Progress – Here you can select *'View summary'* to view the complete submission summary

4) You can scroll through multiple pages using the navigation buttons at the bottom of the summary screen

5) To view the complete summary, select *'View summary'* from one of the available batches

6) The following screen will be displayed. The number of records processed are broken down into categories and summarised below

7) To view the file summary, select *'File summary'*. This will give you a complete overview of the file that was originally imported
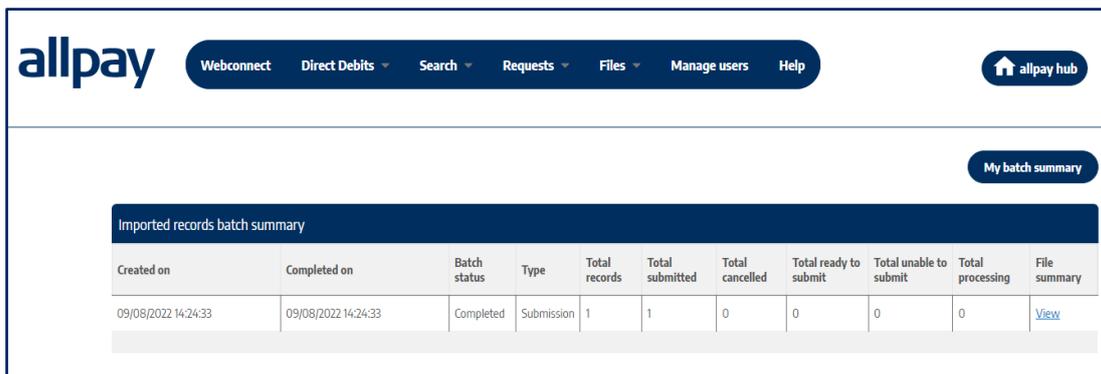
14   The Direct Debit Collection Process

allpay's collection of Direct Debits from your Payers is administered in an accurate and timely manner. The collection process includes the preparing and handling of Bacs submissions, the reconciliation of amendments, cancellations and advice on error recovery. This process starts when the Direct Debit Instruction (DDI) has been successfully lodged with the Payer's bank.

We will collect payments on the date requested by you or within three working days of the given date.

15.1 The BACS Cycle

Bacs is a scheme for the electronic processing of financial transactions. Direct Debits are collected using the Bacs system. Bacs payments take three working days to clear; they are entered into the system on the first day, processed on the second and cleared on the third.

allpay receives Bacs generated reports daily, providing information on processed, rejected, returned, amended and cancelled Direct Debits / DDIs.

DAY 1 INPUT	DAY 2 INPUT	DAY 3 INPUT
allpay transmits automated data following the timetable laid down in the Bacs User Manual	All data accepted is processed (the working day before the entry)	Direct Debits and associated contra entries are debited/ credited to destination bank accounts on this day

Direct Debit Instruction Amend Bank Details & Cancellation

At any time, the Payer can choose to amend their bank details or cancel/close their Direct Debit by giving their bank branch authority. This will be effective immediately. allpay will also receive this information.

Paying Bank Generated

Having received notification from the Payer of a change to the DDI, the paying bank will inform allpay. This notification will either be issued manually or, more often, electronically using the Automated Direct Debit Amendment and Cancellation Service (ADDACS).

Amendments to the DDI may arise as a result of:

- The cancellation of the DDI

- The transfer of the Payer's account to another branch of the same bank

- Cancellation of the DDI due to the Payer transferring their account to a different bank

- Written authorisation from the Payer to their branch of a change of details to their DDI, e.g. change of account name or number, within the same bank

- While not a permanent amendment to a DDI, the Payer may dispute the Advance Notice given which may result in a payment being suspended until the dispute has been resolved

- Any one of the other ADDACS reason codes shown in the table below:

Code	DAY 3 entry
0	Instruction cancelled - Refer to Payer
1	Instruction cancelled by Payer
2	Payer deceased
3	Account transferred to a new bank or building society
B	Account closed
C	Account/Instruction transferred to a different branch of bank or building society
D	Advance Notice disputed
E	Instruction amended
R	Instruction re-instated (maximum two months from original DDI cancellation date)

Following advice from the Payer or paying bank that the Payer has closed the account or transferred to another bank, new account details must be obtained from the Payer. However, where the Service User has received advice from the bank with reason code 3, quoting both old and new paying bank details, a new authority is not required.

allpay will automatically generate a standard letter following receipt of amendment advice from the paying bank. In such circumstances, we may continue with this process providing the signed DDI is set up correctly.

Payer Generated

The Payer themselves may, alternatively, wish to advise allpay or you, our client, directly via written or oral cancellation of their DDI.

allpay will apply the changes and advise the Payer to notify their paying bank.

As always, if you have any further questions about a Direct Debit amendment or cancellation, contact a member of our Direct Debit team.

returned

15.1.1 Return of Unpaid Direct Debits

Unpaid Direct Debits are normally returned electronically by the paying banks, debited to allpay's account on day five or, in exceptional circumstances, day six of the cycle. Each returned record will, like an amendment or cancellation, include a 'reason code'. A negative cash file via Webconnect will inform you of this. It is then up to you to liaise with the Payer to arrange an alternative payment method.

15.1.2 Reasons for Return of Existing Direct Debit Instructions

A Direct Debit may be returned unpaid for a variety of reasons, detailed below with the appropriate code:

REASON	MEANING OF RETURN CODE	RETURN CODE
The Payer's Bank is not in a position to pay the Direct Debit for a reason other than the exception below, OR the service of a Garnishee Order or Arrestment on the Payer's account, their bankruptcy, or the appointment of a receiver to manage their affairs	REFER TO PAYER	0
The Instruction of the Payer has been cancelled by the Payer or the Payer's bank	INSTRUCTION CANCELLED	1
Payer deceased - instruction cancelled	PAYER DECEASED	2
The account of the Payer has been transferred to another bank	ACCOUNT TRANSFERRED	3
The Payer has disputed the Advance Notice given (disputed timing, amount or frequency) and has requested a single payment to be stopped	ADVANCE NOTICE DISPUTED	4
Account number is not recognised at the paying bank	NO ACCOUNT	5
No instruction held with paying bank	NO INSTRUCTION	6
The amount of the Direct Debit differs from the amount specified in any existing fixed instruction or Advance Notice to the Payer	AMOUNT DIFFERS	7
The date of debiting is in advance of the due date specified in any existing fixed instruction or Advance Notice to the Payer	AMOUNT NOT YET DUE	8
The date of the presentation is more than three working days after the due date specified in any existing fixed instruction or Advance Notice to the Payer	PRESENTATION OVERDUE	9
The identity of the Originator differs from that specified in the instruction	ORIGINATOR DIFFERS	A
Account closed. The Payer has closed their account for an unknown reason. (If direct debiting is to continue in such a case the Originator must obtain a new instruction.)	ACCOUNT CLOSED	B

15.2 Return of Unpaid Direct Debits

The advice of Incorrect Details

Where the Payer's sort code and/or account number has not been correctly detailed on the Direct Debit payment, the paying bank may apply for the payment and provide advice of the correct details to allpay.

Reinstatement Advice

A Payer may request that their paying bank reinstates a DDI up to two months following cancellation.

Payer Cancellation of Contract direct with allpay

Where a Payer has given advice directly to allpay to cancel their contract, this will be taken as cancellation advice for the Direct Debit Instruction (DDI). If a customer owes existing funds to you in respect of their contract, you must liaise directly with your customer to establish alternative methods of payment for outstanding funds.

Indemnities

Under the terms of the Direct Debit Guarantee, a Payer is entitled to an immediate refund if an error has been made either by allpay or the paying banks. This includes any errors relating to:

- The payment due date and frequency

- The amounts to be paid

- Payments made after an instruction given to cancel a DDI

If the Payer approaches allpay or you, our client, directly regarding an error, we will, and we advise that you should, refer the Payer to the paying bank, or contact the paying bank, asking them to raise an Indemnity Claim.

Note: allpay advises its clients not to settle a payment error directly with the payer, as they may still utilise the indemnity claim via their banks.

15.3 Applying Rent Free Weeks (with or without Annual Increases/Decreases)

If you are making bulk amendments that include applying rent free weeks (payment holidays), please contact the DD team to request a file extract. They will send you a guide on how to complete this process. This booklet will guide you through the process for requesting an Extract Report which will detail all of your current Direct Debit Instructions. You can then make your amendments and submit these amendments to allpay.

See Section **13.0 File Export** for further details on standard bulk amendments such as annual increases.

Client Responsibilities

Note: It is the responsibility of you, our client, to verify your customer and validate their details, i.e. identity, account details and customer address.

Also, you, as our client, must consider the wider reputation issues for the scheme, particularly concerning the risk of fraud. This form of Direct Debit may not be suitable for some transactions, e.g. High-value payments.

16   Appendix

16.1 Direct Debit File Import Format

Validation Rules

When files are imported into the allpay Direct Debit system, validation checks will be completed. These checks ensure the imported file complies with the following validation rules:

- No field should start with spaces. (This does not apply to an optional field that has been padded out with spaces)

- All mandatory data fields must contain data

- No field should exceed its fixed field length. Excel and CSV imported files will truncate field details if maximum field lengths are exceeded

- All fields are left justified except for the payment amount in the Direct Debit file formats

  Unaccepted characters include: ? [ ] { } ( ) + = % * < >

Field Name	Field Length	Data Type	Mandatory (M) or Optional (O)	Excel Column Identifier
Client code	4	Char	M	A
Client Reference	16	Char	M	B
Title/Initials	20	Char	O	C
Surname	19	Char	M	D
Address1	40	Char	M	E
Address2	40	Char	O	F
Address3	40	Char	M	G
Address4	40	Char	O	H
Postcode	8	Char	M	I
Mandate type	1	Char	M	J
Payment frequency	1	Char	M	K
Account name	18	Char	M	L
Account number	8	Char	M	M
Sort code	8	Char	M	N
1st payment amount	9	Num	M	O
1st payment date	10	Char	M	P
2nd payment amount	9	Num	M	Q
2nd payment date	10	Char	M	R
Future change indicator	1	Char	M	S
Generation type	1	Char	I=Attached/imported A=Manual Generated by allpay.net	T
File type	2	Char	"DD" Generated by allpay.net	U
Maximum Payment count	3	Num	0=No Maximum Pad with leading space Required Field	V
Billing name	40	Char	O	W
Billing Address1	40	Char	O	X
Billing Address2	40	Char	O	Y
Billing Address3	40	Char	O	Z
Billing Address4	40	Char	O	AA
Billing Postcode	8	Char	O	AB

Mandate Type

Indicator	Mandate Type
A	Address change
C	Close mandate
F	New mandate
O	Change mandate

Payment frequency

Indicator	Frequency Type
W	Weekly
F	Fortnightly
4	Four weekly
M	Monthly
Q	Quarterly
6	Six Monthly
A	Annually
V	Variable

16.2 Online Presentment - The posts

16.2.1 Initial post

To utilise the AOPP, clients must insert certain hidden fields into a form that redirects to the AOPP over a secure link. The following fields make up the post message.

Field Title	Format	Length	Mandatory /Optional	Field Description
CLIENT_CODE	a-z, 0-9	4	Mandatory	The client code from the allpay system
CLIENT_REF	ASCII characters in the range of 32-126, must not start with a comma.	16	Mandatory	Unique client reference

SURNAME	ASCII characters in the range of 32-126, must not start with a comma.	19	Mandatory	Account holder surname
TITLE_INITIALS	ASCII characters in the range of 32-126, must not start with a comma.	20	Optional	Account holder title and initials
ADDRESS_LINE_1	ASCII characters in the range of 32-126, must not start with a comma.	40	Mandatory	Account holder address line 1
ADDRESS_LINE_2	ASCII characters in the range of 32-126, must not start with a comma.	40	Optional	Account holder address line 2
ADDRESS_LINE_3	ASCII characters in the range of 32-126, must not start with a comma.	40	Mandatory	Account holder address line 3
ADDRESS_LINE_4	ASCII characters in the range of 32-126, must not start with a comma.	40	Optional	Account holder address line 4
POST_CODE	a-z, 0-9 and spaces	8	Mandatory	Account holder post code
INITIAL_PAYMENT_DATE	dd/mm/yyyy	10	Optional / Conditional	The date the initial payment is to be taken
INITIAL_PAYMENT_AMOUNT	999999.99 in pounds and pence	9	Optional / Conditional	The initial payment amount

SUBSEQUENT _PAYMENT_DATE	dd/mm/yyyy	10	Optional / Conditional	The date the subsequent payment should be taken on
SUBSEQUENT _PAYMENT_AMOUNT	999999.99 in pounds and pence	9	Optional / Conditional	The number of ongoing payments
NUMBER_OF_PAYMENTS	0-9	2	Optional / Conditional	The number of payments to take 0 = ongoing
PAYMENT_FREQUENCY	W, F, 4, M, Q, 6, A	1	Optional / Conditional	The frequency that any ongoing payments will be taken: W = weekly F = fortnightly 4 = 4 weekly M = Monthly Q = Quarterly 6 = 6 Monthly A = annually
VERSION	0-9	4	Mandatory	The version of the CSS templates to use
RETURNURL	a-z A-Z 0-9 ' , + . _ - & \ / ? % : $ & # =	0-255	Mandatory	Used to set the URL that the AOPP will response to
TIMESTAMP	0-9	14	Mandatory	Date and time of the transaction. Entered in the following format: yyyymmddhhmmss
APPLICATION_TOKEN	a globally unique identifier (GUID)	32	Mandatory	A pre-generated GUID (known as the application token) for each application

Optional / Conditional: The conditions listed below define the ONLY valid criteria for the optional/conditional data. "0" or spaces are treated as values, therefore should only be sent where valid (Number of payments for example). Where a field is not required, it must not be posted.

If any fields contain invalid data, either format or conditional, an error will be returned and the Direct Debit Setup page will not be shown.

Conditional criteria (When posted):

- All payment data (dates, amounts and frequency) need not be posted. In this case, only the basic mandate information will be set up

- Frequency must be valid according to the scheme rules

- Initial Payment date must be > the required advance notice period, exclusive of the current date

- Subsequent Payment Date must be => than Initial Payment Date + 1 Day (Need not be a working day for monthly or above frequencies)

- If Number of Payments = 1

    o Initial Payment Date and Initial Payment Amount MUST be posted

    o All other optional fields MUST NOT be posted

- If Number of Payments = 2

    o Initial Payment Date and Initial Payment amount Must be posted

    o Subsequent Payment Date and Subsequent Payment Amount MUST be posted

    o Frequency MUST NOT be posted

- If Number of Payments = 0 (Ongoing)

    o All optional fields MUST be populated

16.2.2 Initial Post Format

The client webpage must insert certain hidden fields into a form that redirects to the allpay Online Presentation Page over a secure link. The originating page, which contains the form, performs the post request and is known as the "referring URL". This URL needs to be emailed to implementation@allpay.net so that it can be added to the whitelist of permitted referring URLs.

A typical implementation of the post request, providing the full data requirement, is shown below:

```
<form name="[YOUR-FORM-NAME]" id="[YOUR-FORM-ID]" action="https://directdebitsetup.allpay.net" method="post">

    <input type="hidden" name="CLIENT_CODE" id="CLIENT_CODE" value="" />

    <input type="hidden" name="CLIENT_REF" id="CLIENT_REF" value="" />

    <input type="hidden" name="SURNAME" id="SURNAME" value="" />

    <input type="hidden" name="TITLE_INITIALS" id="TITLE_INITIALS" value="" />

    <input type="hidden" name="ADDRESS_LINE_1" id="ADDRESS_LINE_1" value="" />

    <input type="hidden" name="ADDRESS_LINE_2" id="ADDRESS_LINE_2" value="" />

    <input type="hidden" name="ADDRESS_LINE_3" id="ADDRESS_LINE_3" value="" />

    <input type="hidden" name="ADDRESS_LINE_4" id="ADDRESS_LINE_4" value="" />

    <input type="hidden" name="POST_CODE" id="POST_CODE" value="" />
```

```
<input type="hidden" name="INITIAL_PAYMENT_DATE" id="INITIAL_PAYMENT_DATE" value="" />
<input type="hidden" name="INITIAL_PAYMENT_AMOUNT" id="INITIAL_PAYMENT_AMOUNT" value="" />
<input type="hidden" name="ONGOING_PAYMENT_DATE" id="ONGOING_PAYMENT_DATE" value="" />
<input type="hidden" name="ONGOING_PAYMENT_AMOUNT" id="ONGOING_PAYMENT_AMOUNT" value="" />
<input type="hidden" name="NUMBER_OF_PAYMENTS" id="NUMBER_OF_PAYMENTS" value="" />
<input type="hidden" name="PAYMENT_FREQUENCY" id="PAYMENT_FREQUENCY" value="" />
<input type="hidden" name="VERSION" id="VERSION" value="" />
<input type="hidden" name="RETURNURL" id="RETURNURL" value="" />
<input type="hidden" name="TIMESTAMP" id="TIMESTAMP" value="" />
<input type="hidden" name="APPLICATION_TOKEN" id="APPLICATION_TOKEN" value="" />
<input type="submit" value="Create a Direct Debit" name="submit" id="submit" />
</form>
```

A typical implementation of the post request, with the minimum data requirement, is shown below:

```
<form method="POST" action="https://directdebitsetp.allpay.net">
<input type="hidden" name="CLIENT_CODE" value="DUM1">
<input type="hidden" name="CLIENT_REF" value="123456">
<input type="hidden" name="SURNAME" value="Jones">
<input type="hidden" name="ADDRESS_LINE_1" value="1 Allpay Road">
<input type="hidden" name="ADDRESS_LINE_3" value="Hereford">
<input type="hidden" name="POST_CODE" value="32 character string">
<input type="hidden" name="VERSION" value="1">
<input type="hidden" name="RETURN_URL" value="Encode return url">
<input type="hidden" name="TIMESTAMP" value="yyyymmddhhmmss">
<input type="hidden" name="APPLICATION_TOKEN" value="32 character string">
<input type="submit" value="Create Direct Debit">
</form>
```

Notes:

- The allpay URL is https://directdebitsetup.allpay.net
- The application token will be provided at a later date

16.2.3 Response Post

Response data is sent back to the supplied response URL from the request post for each transaction. allpay clients can then use this response to update their database and send emails to their customers based on the result of the transaction.

The response fields are as follows:

Field Title	Field Description
RESULT	This field will indicate the outcome of the transaction. "Success" – A request to create a Direct Debit will be set up on the allpay system ready go through the approval process "Failed" – No details will have been stored on the allpay system.
ERRORS	This field will contain an array of text messages that describes any errors associated with a Failed result.
REQUEST	A copy of the anything sent in the request will be returned in this field

16.2.4 Return Post Errors

Error reason	Fields affect	Description
Invalid_post:	All	The post provided is not in a recognized format
Request_from_invalid_website	All	The source website is not recognized within allpay as secure. Please contact allpay support.
Posted_data_blank	Client ref, Surname, Address line 1, Address line 3, Postcode	{field name} A mandatory field is not populated
Posted_data_invalid	Client ref, Surname, Initial, Address line 1, Address line 2, Address line 3, Address line 4, Postcode, Initial payment date, Initial payment amount, subsequent payment date, subsequent payment date, number of payments, Frequency	{field name} A field is populated, but with invalid data.
Not_a_match:	Return URL	The return URL provided is not recognized within allpay. Please contact allpay support.
Not_recognized:	Version, Client code	The {field name} provided is not recognized within allpay. Please contact allpay support.
Unsupported_browser:	N/A	The client is attempting to access via an unsupported browser*

Note: Supported browsers are: IE9 and later versions. The application should work in other browsers; however, these are not supported by allpay.

16.3 Setup Requirements

16.3.1 Setup Data Requirements

The following CSS data defines the technical information required by allpay to set up the client-specific customisation on the allpay system. The example below shows the detail colours.

```
* Main navigation */

nav {

    background: #1e72ba;

}


/* Side navigation section */

ul.side-nav.fixed {

    background: #1e72ba;

}

ul.side-nav.fixed li {

    background: #1e72ba;

}

ul.side-nav.fixed li:hover {

    background: #1e72ba;

}

.side-nav.fixed a {

    color: #fff;

}


/* Client logo */

ul.side-nav.fixed li.logo:hover {

    background: white;

}

#logo-container {

    background: url("logo.png");

}

/* Client details */

ul.side-nav.fixed li.client-details {
```

background: #2ba6cb;

   color: #fff;

}

ul.side-nav.fixed li.client-details p {

   color: #fff;

}

/* Page footer */

footer.page-footer {

   background: #1e72ba;

}

It is possible to change the colours of:

Top, bottom and side scroll banners as well as the colour of any text displayed in these.

A return URL address must be provided.

Contact information to be displayed on the screen is also mandatory and must not exceed the following lengths:

ContactEmailAddress – 254 characters

Contact number: 15 characters

Client name: 75 characters

Opening times: 150 characters

16.3.2 Client Logo

A client may opt to have their logo in the top left-hand side of the screen. This must be provided before the site is live. Parameters for the logo are:

type: png transparent

size: 210w x 127h

16.3.3 Paper DDI Form PDF

When a customer is unable to set up a Direct Debit online because they are either not the sole owner or signatory, they will be able to print a blank Direct Debit Instruction, which they will need to complete and return to the client.

For allpay to set this PDF up, the following information must be provided by the client:

Bureau Client:

      Logo

      Name to appear on the form

      Address

      SUN

Non-Bureau Client:

      Name to appear on the form (I.E, acting on behalf of……)

16.3.4 Testing Requirements

Testing requirements, which are a prerequisite to going live will be agreed between allpay and the client.

16.3.5 Signoff Requirements

To be agreed between allpay and the client.

16.3.6 Live Status

Before any client Online Presentment process can be granted a live status, it must go through the testing stage and both parties must have signed this off as completed satisfactorily. allpay will set a flag on the URL during this phase, which will automatically negate any data from being written to the allpay databases, therefore, no test data will be stored on the allpay Portal.

When all testing has been completed and the system has been signed off as ready for life, it will be switched to a live status, which will allow DDs to be authorized and sent to BACS for processing.

16.3.7 Post Live Amendments

Any issues, or additional features which may be requested, must be sent to allpay by sending them to the Support team. Details below.

Once live, it will be possible to create and test modifications to the client website. allpay will provide this facility. Please contact us using the details below for details as and when required.

allpay
Direct Debit