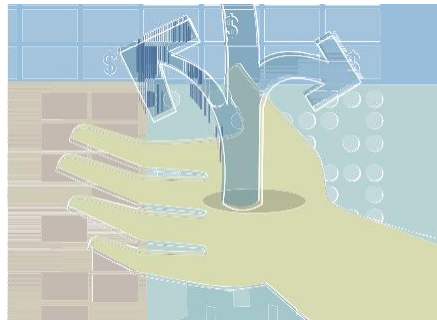


The automated direct debit instruction service

AUDDIS

The Automated Direct Debit Instruction Service (AUDDIS) is designed to improve the efficiency and accuracy involved in processing Direct Debit instructions. AUDDIS enables you to send Direct Debit instruction information electronically direct to BACS.



Greater efficiency

The use of computer systems and a reduction in the handling of paperwork means that AUDDIS enhances the administrative efficiency for the parties involved. It also cuts costs and saves time.

Fewer unpaid debits

The AUDDIS process is fast, accurate and efficient. It speeds the identification of invalid information and so reduces the number of unpaid debits, thereby saving time and costs.

Accurate information

By reducing the need for manual intervention and minimising delays in processing, AUDDIS substantially improves the quality of the Direct Debit service. In addition, the use of mandatory core reference numbers enables specific Direct Debits to be identified quickly and with greater accuracy.

Reduced collection time

AUDDIS enables you to collect Direct Debits more quickly than the conventional service.

Increased reliability

AUDDIS also enhances the efficiency of the overall process because all banks participating in the service work to the same set of rules, so improving reliability and accuracy.

Paperless Direct Debits

The use of AUDDIS also opens the way for you to offer your customers a Paperless Direct Debit service. This further speeds the process of establishing Direct Debit instructions by reducing the need to complete and exchange paperwork. Used as part of your telesales process, Paperless Direct Debits are likely to increase your sales conversions.



How the service works

Your organisation will continue to receive signed Direct Debit instructions from your customers, as with the existing scheme. However, the payers' instructions will be retained at your premises instead of being sent to the banks and building societies.

Once customer instructions have been recorded on your organisation's computer records, the data can be sent to paying banks electronically to enable them to record the authority in their own customer Direct Debit records.

You send Direct Debit payment requests electronically to BACS who in turn will send the payments onto the paying banks. The banks will return any unmatched payments to you.

Should one of your customers query a payment with their bankers, their bank may request a copy of the paper instruction held by you. You will have to provide a copy of the instruction to the bank within seven working days. If you store Direct Debits electronically, the bank will accept a copy of the original instruction bearing the customers' signature.

How to become an AUDDIS originator
To use the AUDDIS service, you will need to submit an application. Certain criteria have to be met before the bank can sign off the application. These include technical and financial checks.

Next steps

If you would like to use AUDDIS or require further information, please contact your relationship manager.

Visit www.rbos.com/payments