

Autopay Online Plus

Your digital gateway to Bacs

Autopay Online Plus is a cloud-based payment solution that enables you to collect Direct Debit payments and make Direct Credit payments (volume-based sterling transactions between UK bank accounts).

Your needs

A powerful, secure, cost-effective, and convenient way to collect Direct Debits and make bulk Direct Credit payments.

Our solution

Autopay Online Plus allows you to:

- Send Bacs Direct Debit & Direct Credit files
- Upload files produced by your systems, reducing duplication of work
- Create and update payment templates, saving you time
- Assign an unlimited number of users and set administration access levels, including up to three approvers
- Get secure access to the system anytime and anywhere through a weblink. No software installation required
- Approve files with a portable Multi-Factor Authentication security token. This removes the need for Bacs smartcard and card readers. Supports working from home and hot desking
- Receive tailored Email notifications, alerting the next person in the process that action is required
- Access Bacs reports, highlighting rejected payment/collections
- Create payment rules and blacklists, helping to protect your business against human error and fraud
- Audit “read only” function, providing important visibility when needed
- Additional services – Drive & Encryption*, allowing secure upload and download of your payments and payment reports

Benefits

- Direct Debit allows your customers to pay with ease, further enhancing your working capital cycle
- Direct Credit maintains great relationships with your beneficiaries by paying them directly into their bank account
- 24/7 cloud-based Software as a Service (SaaS), no software to manage

Considerations

- You must hold a Business current account with us
- You will need to have Bank sponsorship and credit facility approval before your application can be processed
- There is a fee to use Autopay Online Plus
- If you make Direct Credit payments Autopay Online Plus is only available to organisations whose legal entity is ‘incorporated’
- If you only collect Direct Debit payments, then Autopay Online Plus is available to organisations whose legal entity is ‘incorporated’ or ‘unincorporated’
- Autopay Online Plus is an indirect Bacs service

Is Autopay Online Plus right for you?

You might consider Autopay Online Plus if you:

-  Require a way to manage your payables & receivables
-  Collect money via Direct Debit
-  Make more than 250 Direct Credit payments per month

How it works

Enquiry

Our Working Capital Sales team can be contacted on 0345 9000 652. They will discuss your payment requirements to understand if Autopay Online Plus is suitable for your needs.



Application

Our Working Capital Sales team are able to guide you through your application.



Confirmation

Once you sign and return the form to us, we will start working on your application. You'll also need to provide us with the file formats you'd like to upload to Autopay Online Plus.



Start using the Service

The primary administrator will be sent a welcome email to activate Autopay Online Plus and receive a Multi-Factor Authentication security token in the post.

You'll be able to log on right away to perform a test submission. Once this has passed, and you're happy, you'll be able to use Autopay Online Plus to submit payments.

Working with you

Our Working Capital Sales team will discuss the different payment solutions we offer, to ensure you select the right solution for your business needs.

Product Specifications

- **Bacs:** 3-day processing cycle
- **Currency:** GBP only
- **Payment type:** Bulk

Your Challenges

- You want to keep your business safe
- You need a better way to manage your receivables into the business
- You need an efficient route to pay a large volume of beneficiaries

Our Solution

- With Autopay Online Plus you can segregate roles and responsibilities. Dual authorisation further increases security
- Direct Debit allows for automated collection of monies directly into your account, improving your working capital cycle
- Autopay Online Plus can import payments directly from your in-house system in a single file, saving you time

Service Fees and Additional Features

Autopay Online Plus

- One-time setup fee is £500
- Monthly service fee is £50 per month
- Unlimited additional users at no additional cost
- Additional Service User Number are an additional £6 per month
- Same as your existing Money Transmission pricing

Transaction fees

Additional modules:

Drive

- Enables you to upload data files and download your Bacs reports via this secure location, removing manual processes, allowing for automation and seamless data transfer to & from Autopay Online Plus
- One-time setup fee is £200 + VAT
- Drive: £10 + VAT per month service fee

Encryption

- Keeping your highly sensitive payment information safe and secure
- Encryption: £10 + VAT per month service fee

All fees are exclusive of VAT where applicable. Fees are exempt from VAT other than indicated.

Autopay Online Plus monthly charges are valid for Bacs transactions up to 500,000 per annum. Royal Bank of Scotland support higher transaction volumes, please speak to your Relationship Manager/or Bank contact for further information.

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