

Unity e-Payments Bacs payment service

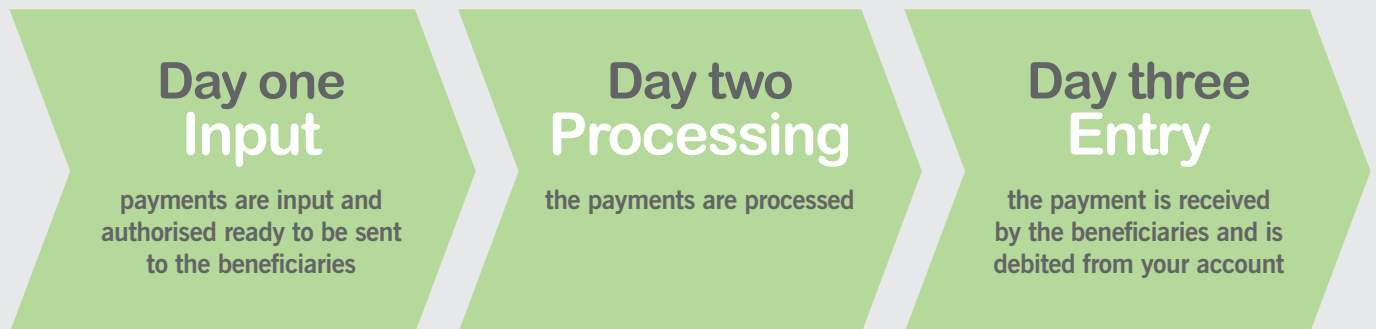


Making life easier

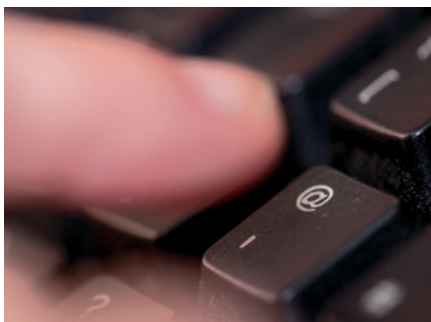
What is Bacs?

Bacs is a form of automated payment. It works by transferring a 'file' of payments online from your bank account to that of a recipient. The e-files contain instructions to credit a particular bank account with a specified amount. You can also register to collect direct debits.*

The process works on a three day clearing cycle.



Easy to set up, simple to use



Direct to your desktop, our cost effective e-Payment service means making any payment is quick and easy.

Having all your current and future payments in one place makes it easier to manage and control your payments.

Bacs gives you complete and flexible financial control and makes administering payments straightforward - so you can always keep track of your finances. You can make one-off or regular payments – you just need the recipient's bank details. This makes it ideal for paying salaries, rent and other repeat payments.

*The facility to collect payments (Direct Debits) is normally available to organisations with an annual income of greater than £1 million. Please contact us to discuss your needs. Please note that all Bacs services are subject to credit assessment.

Extra safe, ideal for organisations

Choose your authority level

For your peace of mind, we have developed a 'single authority' and 'dual authority' so you can choose the level of authority for each user.

- ✔ **Single authority**
Allows one person to make and authorise payments
- ✔ **Dual authority**
Allows two people to make and authorise payments

Choose your access level

Our e-Payments service also benefits from our specially developed tiered access so you can choose who controls what on your account.

This means you can tailor your access levels for Bacs payments, giving you extra flexibility in looking after your account.

- ✔ **Upload**
Load payments to the system
- ✔ **Authorise**
Authorise payments that are loaded in to the system
- ✔ **Upload and Authorise**
Create and allow payments from the account

Because Bacs is automated, it reduces admin time and cost, and helps reduce the risk of lost and late payments, so it's ideal for paying salaries.



Open up a completely new world

Bacs allows you to:

- ✔ Pay salaries, suppliers and other outgoings whenever you need to
- ✔ Collect subscription or membership fees all in one place
- ✔ Set up direct debits so you can make all your payments effortlessly
- ✔ Make secure transactions with a familiar payment system
- ✔ Retrieve useful electronic reports
- ✔ Validate sort codes and account numbers, to be sure of who you're paying
- ✔ Upload data files of your payments from other software packages so it fits in easily with a system you are already using

Unity e-Payments is a chargeable service

There are three options available to you depending on your organisation's needs and activity levels:

Manual Data Entry (MDE)

Make/collect less than 10 payments per month

Pay As You Go (PAYG)

Make/collect between 10 and 45 payments per month

Monthly Subscription

Make/collect 45+ payments per month

There is a minimum setup charge of £50 depending on the option you choose. Please see our Standard and Electronic Service Tariffs leaflet for further details on charges for e-Payments, or visit www.unity.co.uk/charges.

Alternatively, you can use a bureau who will process your Bacs files on your behalf. For details of your nearest Bacs approved bureau, or Bacs approved software supplier, please visit www.bacs.co.uk.

Hear how e-Payments has benefited some of our customers



The Bacs facility helps us stay on track, whilst promoting a more valuable operation both for us and for our members.

Charlie Barker,
Director, Social Care Ideas Factory (SCIF)



Working closely with the e-Payments team within Unity, we have adapted the system for paying salaries and have successfully paid three batches of grant payments. The team have helped us to understand the AUDDIS requirements and we can also process direct debits.

Simon Sheldon,
Head of Finance, Homeless Link

To register for Unity e-Payments or to discuss your requirements, please call our dedicated customer services team on 0345 155 3388 or speak to your Relationship Manager.

For more information visit www.unity.co.uk/epayments
e: us@unity.co.uk www.unity.co.uk [@unitytrustbank](https://twitter.com/unitytrustbank)



First Living Wage
Accredited Bank in 2013