



Bottomline
Technologies



FACTSHEETS

i-Collect

Collections

i-Collect Automatic Direct Debit Set Up

i-Collect Account Validation

i-Collect Secure BACS Communication

i-Collect BACS Message Store

i-Collect Bank Data Centre

i-Collect Bank Giro Credit

i-Collect Output Management

Automated Direct Debit Set Up

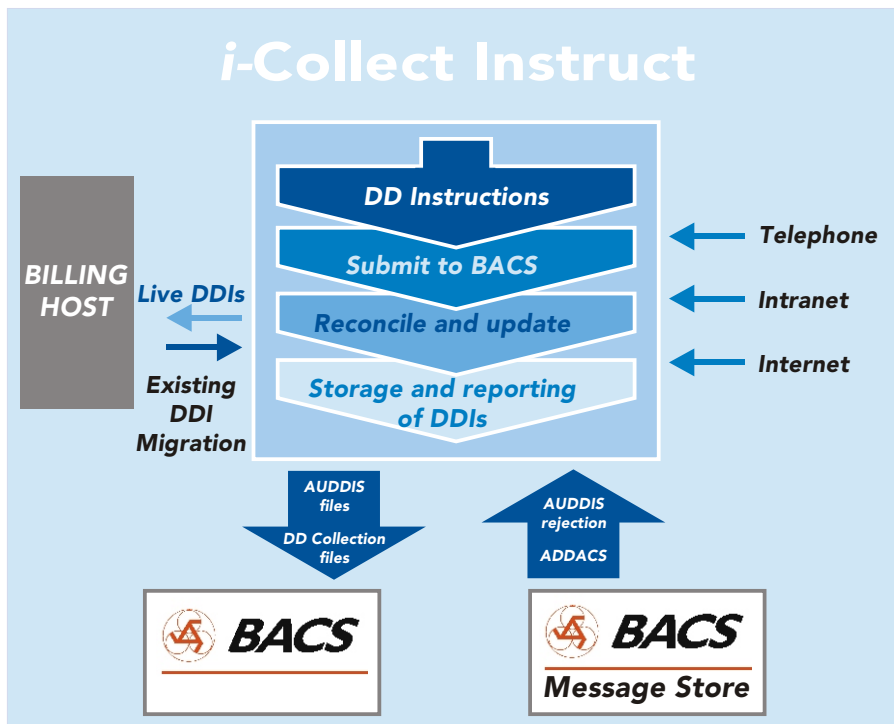
Direct Debits have long been accepted as the most effective payment method for business applications. Direct Debits are cheaper, quicker, more automated, more controlled and present less hassle than any other payment method.

Last year 2 billion Direct Debits were issued and the volume is set to increase rapidly. This massive growth is due to the ease and low cost of using Direct Debit as the principal method of collecting funds.

Changes in the BACS rules governing the sign up of Direct Debits have meant they can now be set up without the need for a signature or the exchange of any paper.

Bottomline's *i-Collect Instruct* solution allows an Originator to set up and manage paperless Direct Debit Instructions (DDIs). Instructions may be set up by the Originator on behalf of the customer, in a call centre or services type environment or by customers themselves via the internet or automatically over the telephone.

i-Collect Instruct captures and provides maintenance facilities for DDIs, generating transactions which are passed to the Automated Direct Debit Instruction Service (AUDDIS) and received from the Automated Direct Debit Amendment and Cancellation Service (ADDACS). Bank account details are automatically validated prior to transmission to BACS using our built in CheckAccount account validation software.



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Automated Direct Debit Set Up

Continued

The Complete Solution

Many systems are able to generate a Direct Debit collection run, but the lack of AUDDIS functionality means they are unable to take advantage of the many benefits of AUDDIS for either improved Direct Debit set up processes, or even paperless sign up.

i-Collect Instruct allows you to maintain a separate database of DDIs which complies with BACS rules. The database is linked into the *i-Collect* core product to ensure DDIs are set up, reconciled automatically and amendments and cancellations (ADDACS messages) are processed and maintained. The flexible file transfer between *i-Collect Instruct* and the host allows data to be exchanged freely.

Bottomline have developed the *i-Collect Instruct* solution using a Microsoft interface and database technology in an n-tier architecture. This has resulted in a robust yet flexible solution that can grow in sophistication as market needs dictate.

Features and Benefits

Flexible Direct Debits set up from either internal intranet or external internet access allows you to maximise the sign up of customers to Direct Debit collection through a proven off the shelf solution.

Automated Direct Debit set up allows staff and customers to establish and manage Direct Debit Instructions via your web site eliminating significant paperwork and postage, reducing costs and maximising customer sign up.

Existing DDIs can be extracted from the host billing system and converted to AUDDIS through the *i-Collect BACS Solution*. The resulting data file can be enhanced by the addition of billing references. The file will be used to pre-populate *i-Collect Instruct* with the converted DDIs.

DDIs are passed to BACS via *i-Point* using an ASCII text file interface. The new DDI will also be passed to the billing system through an ASCII text file interface. The Originator uses this data to update the ERP billing system.

DDI Cancellations (ADDACS messages) can be imported from BACS via *i-Point* into *i-Collect Instruct*. They may also be cancelled manually from within the system through the secure interface. Cancellations will be passed to the billing system through the ASCII text file interface. Again, the Originator uses this data to update the ERP billing system.

Amended account details (ADDACS messages) may also be imported from BACS via *i-Point* into *i-Collect Instruct*. These will be passed to the billing system through the ASCII file interface allowing the Originator to update the ERP billing system.

Bottomline Professional Services

Bottomline recognises the importance of Professional Services to ensure your chosen solutions meet your business objectives and results in improved, streamlined processes that deliver the expected benefits.

Through working at the forefront of the financial institutions market with players such as BACS, APACS, ERP providers, management consultants and accounting and payroll providers we have a wide scope of expertise and are at the leading edge of market innovations and fully aware of all regulatory and policy changes. You can be confident your chosen solution is an investment for the future and will grow with your organisation.

Key to the success of your Bottomline solution is understanding your business requirements prior to implementation. Our consultants thoroughly establish the IT environment, business processes, technical and functional requirements alongside implementation and training considerations.

Our in-house team of *i-Collect* developers ensures that your finished solution matches the requirements laid out in your SOR document. They will be responsible for pre-installation testing, report writing, data conversion, formatting and conditional logic programming.

We will provide the resource and expertise to ensure successful project completion within your time frames through our Project Management team. You will be allocated a dedicated Project Co-ordinator, based at our head office in Reading, who remains your primary point of contact throughout the project, enabling efficient communication.

The Future

The successful delivery of your solution is just the beginning of a service tailored to your needs. Our Client Management team will continue to take care of your requirements. Managing customer experience and expectations is paramount to us and we consider client service and satisfaction to be an integral part of our solution provision.