



Direct Debit over the Web

The most efficient way to migrate customers to Direct Debit

It is widely acknowledged that Direct Debit is the lowest cost method of collecting Council Tax and Non Domestic Rates payments. Not only is it cost-effective for local authorities, it is also the most convenient payment method for many customers. Direct Debit over the Web makes it simpler for customers to apply for Direct Debit payments and it's also easier and quicker for local authorities to process applications.

Direct Debit over the Web provides an online Direct Debit application form for customers to complete. Completed forms are transferred directly into the Academy Revenues system. There's no posting and no manual re-keying of data required. Completed application forms are sent to a holding area within Academy where they are viewable by the back office staff and can be processed at the click of a button.

Benefits:

- Increased Direct Debit uptake – applying for a Direct Debit is now easier and more accessible
- Quicker to process – online applications can be processed at the click of a button, with no time spent re-keying information. There is no delay waiting for paperwork to be returned, allowing collections to begin earlier
- Improved accuracy – Eiger BANK WIZARD can check bank account details are correct and, if using BANK WIZARD 3, whether a Direct Debit is permitted against the Bank Account. This is done before the form is submitted, allowing customers to correct any errors straight away
- Account number validation – Council Tax and NDR account numbers are checked against the Academy system before the form is submitted to ensure that they are valid
- Telephone number and email address captured – easy to contact customers if there are any queries

The use of paperless Direct Debit is allowed by BACS. Direct Debit over the Web conforms to all requirements of the AUDDIS scheme.

“We calculated it costs us about 8p to process a payment via Direct Debit compared with £2.60 for one taken over the front counter.”

Nick Taylor, Portfolio Holder for Resources, Colchester Borough Council