



NatWest

AutoPay Direct

Your digital API solution for BACS payments

AutoPay Direct 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

AutoPay Direct is our digital channel for Bankline Direct customers who wish to make BACS payments. It allows you to automate regular BACS payments without any human intervention. Once your file is loaded, AutoPay Direct will complete the remainder, including submitting your file to BACS on your behalf and downloading your BACS reports.

Our solution

AutoPay Direct allows you to:

- Send BACS Direct Debit & Direct Credit files
- Process and authorise your BACS payments with ease
- Ideal payables solution for when making regular payments to suppliers and payroll
- Upload files produced by your systems, reducing duplication of work
- Unattended submission of payment files to BACS including report retrieval (lights-out option)
- 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 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

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 and already have or have been approved to have Bankline Direct
- You will need to have Bank sponsorship and credit facility approval before your application can be processed
- If you make Direct Credit payments AutoPay Direct is only available to organisations whose legal entity is ‘incorporated’
- If you only collect Direct Debit payments, then AutoPay Direct is available to organisations whose legal entity is ‘incorporated’ or ‘unincorporated’
- AutoPay Direct is an indirect Bacs service
- The unattended submission of payment files to BACS suits the needs of Bankline Direct customers

Is AutoPay Direct right for you?

You might consider Direct Plus if you:

-  Currently use Bankline Direct and need to make BACS payments
-  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

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 Direct



Start using the Service

The primary administrator will be sent a welcome email to activate AutoPay Direct 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 Direct 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.

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 Direct 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 Direct can import payments directly from your in-house system in a single file, saving you time

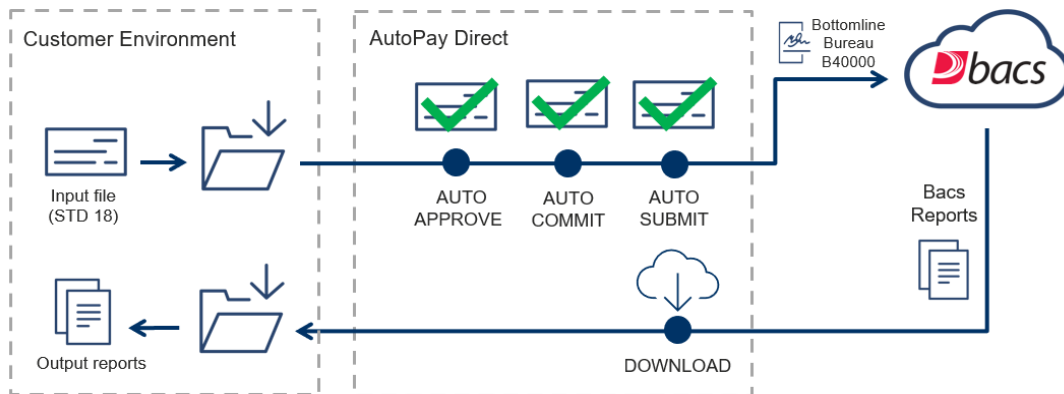
How do I connect?

There are two options available - you can either install Drive onto your local server or set-up an API. The benefits of each option are listed below:

Drive

Drive is a deployed piece of software which continually polls from your specified folders for new files, and then authenticates and uploads the files to AutoPay Direct.

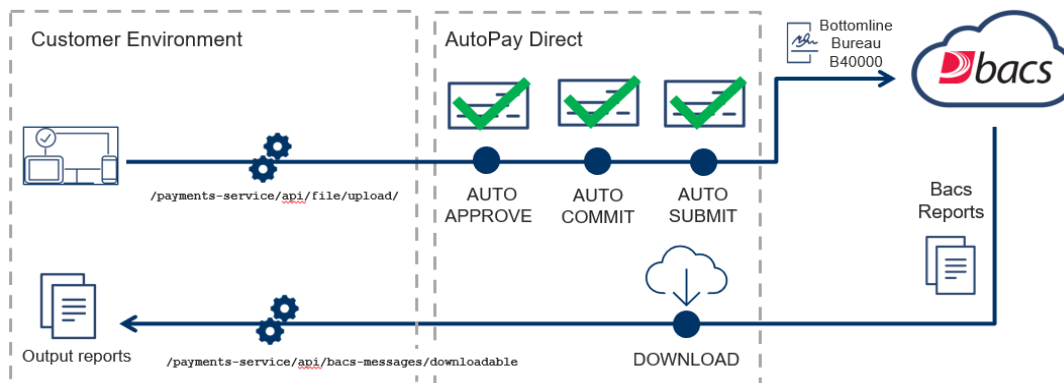
- Easy and quick installation onto your server
- Provides an additional layer of security at this stage in your process by protecting the sensitive data against the possibility of it being viewed, accidentally overwritten or tampered with



API

The payments API allows you to connect your internal ERP solution directly to AutoPay Direct.

- Automation - less human interference is required
- Workflows can be easily updated to become faster and more productive



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26576732 | December 2022