



Real-Time Account Verification for Direct Debit

STREAMLINE ACCOUNT VERIFICATION FOR YOUR DIRECT DEBIT COLLECTIONS AND REDUCE THE RISK OF FRAUD AND ERROR

Receivables Automation and Payment Verification from Bottomline simplifies the entire end-to-end process for your Direct Debits. We offer a suite of features that seamlessly integrate into your existing business, helping you save time, reduce costs, and assist with compliance. Regardless of your requirements, our powerful APIs and rich user interface makes Direct Debit simpler and more accessible than ever before.



CoP helps to ensure that payments are collected from the correct account holder, reducing the risk, and subsequent associated costs, of misdirected and fraudulent Direct Debits.

A Simpler Way to Verify and Comply

Although Direct Debit scheme rules clearly outline how to validate and verify customer details during onboarding, the data coverage of legacy solutions has made this a challenge for some businesses. Direct Debit users may face losing their Direct Debit sponsorship from their bank or payment service provider, or having restrictions placed on their Direct Debits if they fail to implement processes that comply with scheme rules. Unverified customer details also increase exposure to fraud which carries potential financial risks.

Combined with the complexities around Direct Debit processing, which can be cumbersome, we understand the need for a streamlined and compliant solution.

Enhanced Payer Account Verification for Direct Debits

Since June 2023 Confirmation of Payee (CoP) has been approved by Pay.UK for use by organisations for Direct Debits, enabling them to verify account holders before setting up or amending Bacs Direct Debit payments.

Bottomline has enhanced our Direct Debit Management (DDM) service to provide customers with the ability to access CoP through the Bottomline CoP for Business service, enabling verification of account holders at the point of capture or change.

Compared to legacy account verification solutions, CoP's key advantage is its coverage —over 285 banks, building societies, and payment service providers, representing more than 99% of UK bank accounts*. And with data typically updated in near real-time or overnight, you can trust in its accuracy.

Verification checks start via one of the below:



Payer receives a new DD mandate form



Agent opens new DD mandate form to complete on behalf of payer



Backoffice user opens PTX screen for ad-hoc verification check

Account holder verification:



Payer account holder details are entered on screen



Bottomline CoP for Business service checks payer details with their bank

Clear message received on how to proceed:



Matched
capture & continue



Close Match
option to change or continue



No Match
an alternative account should be used

CoP Assists With

- ✓ Reducing errors and minimising fraud exposure
- ✓ Reducing failed and misdirected collections with improved straight through processing
- ✓ Mitigating the risk of some Direct Debit disputes
- ✓ Reducing costs associated with manually checking details

Direct Debit Management and CoP for Business

- ✓ Embeds account verification into your core Direct Debit workflow
- ✓ Provides full visibility of the verification status of your customers' accounts to help monitor your scheme compliance and identify risks to your business
- ✓ Allows you to hit the ground running and manage your Direct Debit operations in one place with our comprehensive user interface

Integration Options



Create, verify and retrieve mandate data via API allowing your business to smoothly integrate DDM and CoP for Business into your workflows and your Direct Debit onboarding journey.



Use our hosted webforms to provide an off-the-shelf customer facing webpage, allowing you to outsource the capture, verification and management of your direct debit data into DDM.



Post capture, our enhanced user interface allows your receivables team to **manually add, update and verify your Direct Debit mandates.**



For low volume use cases the enhanced user interface provides a **simple, solution for managing all your Direct Debits.**

*Source: PSR – Specific Direction 17 on expanding Confirmation of Payee

CoP for Business is provided by Bottomline Payment Services Ltd, who are authorized by the Financial Conduct Authority under the Payment Services Regulations for the provision of payment services with FCA registration number 616279

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