NatWest

ADDACS

The automated direct debit amendment and cancellation service

If you collect a large number of Direct Debits, it can be difficult and time consuming to keep track of changes to these payments. Errors can lead to costly delays that soak up more time and money – all of which could be much better spent on your business. However, there is a fast, efficient and secure solution: the Automated Direct Debit Amendment and Cancellation Service (ADDACS).

With ADDACS, amendments and cancellation information is provided to you in a consolidated and consistent way. By making these messages available to you electronically, the risk of errors caused by manual keying of these changes can be eliminated. It's fast, simple and cost-effective.

Speed up your processing

Electronic notification of amendments and cancellations speeds up the process of making changes to Direct Debits – from customer, to paying bank, through BACS, to you.

Receive earlier notification
If you use an electronic link to ADDACS, you will be able to see details of any amendments or cancellations one working day after the paying banks have transmitted advices to BACS.

Cut down on administration and errors
There's no need to spend time and money keying data into your customers' Direct Debit instruction records – the information can be fed in automatically. Electronic messaging will reduce keying errors.

Improve cash flow
Fast, more accurate processing of changes can result in improved cash flow by reducing the number of unpaid debits and indemnity claims.

Fully AUDDIS compatible
ADDACS enables you to retrieve all of your Automated Direct Debit Instruction Service (AUDDIS) return transactions using the same facilities.

Setting up the service

The BACS service

ADDACS reports are delivered through the BACS service and are currently either posted by BACS or can be collected via an electronic messaging service. These methods are being phased out and it is expected that by the end of 2005 access to ADDACS reports is likely to be only via the BACSTEL-IP service.

What's more, since BACSTEL-IP is web based and is used for both making and authorising payments, and accessing BACS electronic reports, this data can be delivered, viewed and printed or saved locally – anywhere in the world you happen to be. This means you will have access to all future BACS technology developments through a single channel. ADDACS reports can therefore be collected using the same BACSTEL-IP connection as used for your payment file submissions. Alternatively, if you just collect ADDACS or other BACS reports, you only need a simple web browser, internet connection (ISP charges apply) and BACS will issue your own service users with security passwords and IDs.

BACSTEL-IP also allows you to maintain your own service user details, which can be updated in real-time, allowing reports to be collected by multiple recipients with access rights being controlled by a 'primary security contact' or 'authorised user' within your own organisation.

BACSTEL-IP ACCESS METHODS

Functionality	Access Method	Type of Security
Make payments	BACS Approved Software for BACSTEL-IP	Smartcard technology
Collect reports Collect message advices (ADDACS) Collect unpaid/unapplied payment advices	BACS Approved Software for BACSTEL-IP OR BACSTEL-IP web site	Smartcard technology OR Password and ID
Maintain details of your service user and contacts View submission history	BACSTEL-IP web site	Smartcard technology OR Password and ID

How ADDACS works

Setting up the service is easy:
· decide how you wish to access the ADDACS service (see table above)
· if necessary, select a BACSTEL-IP solution supplier and a software solution
· register your interest in the ADDACS reports with NatWest
· receive acknowledgement and security password and ID or smartcards as appropriate
· have the supplier install, test and provide training on the software.

Using the service

· Direct Debit customers notify their banks of cancellations or changes to their Direct Debit instructions.
· Every day each paying bank consolidates all amendments and cancellations and forwards details to BACS.

· ADDACS validates every advice, collates all the amendments and cancellations for each Originator Identification Number, enabling you to collect a consolidated list via BACSTEL-IP the next day (or by post/electronic messaging service prior to the expected phasing out of these options – see The BACS service).
· Once you have received the ADDACS advices you can then view and print them or receive them in electronic data file format and update your Direct Debit customer database.

Next steps

If you are interested in ADDACS or require further information, please contact your relationship manager.

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