# Direct Debit Integration and Bank Account Validation

#### **Bank Account Detail Validation**

It is easy for mistakes to be made when entering bank sort code and account numbers. Digits can be incorrectly entered or missed, or accounts that do not support Direct Debits are used.

If bank information provided by a client is incorrect, payments will be rejected, resulting in additional costs, frustration and inconvenience to both your client and your administration team.

Victoria Forms now supplies a validation tool which can be incorporated into any form, enabling you to benefit from real-time modulus checking of account details via up-to-date third party web services, minimizing the risk of non-payment.



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Improve customer service and improve trust in your services through the use of the Victoria Forms bank account validator.

This tool can be used to ensure that the correct sort code and account numbers have been supplied first time, saving time and money. Importantly, it will check if the account in question is capable of receiving direct debit payments.

	Message from webpage				
	Post Office accounts with	sort codes beginning 60946	do not rec	eive BACS payments. Please enter a different account.	
			ĸ		
Bank details Verify sort-code, a capability All fields are require	ccount number and direct debit	, .		formation can be presented about the account ing branch title, postal address, telephone num	
	23 - 35 - 23		_	Status: Passes validation check! Direct debit capable: Yes!	- 🖻
Account number	25234253   Close   Victoria   Bank detail validation   Status: Fails validation check! Please ensure correct details entered. %   More info: Invalid account number   Cancel Try new details   Accept		/	Faster Payments Service (FPS)? Yes! Clearing House Automated Payment Service (CHAPS)? Yes! Bank: BARCLAYS BANK PLC Branch: Dewsbury Branch contact address 1 (NB: This is the address to be used for BACs enquiries and may be a contact centre rather than the branch's address): Branch contact address 2: Branch contact town: Leicester Branch contact town: Leicester Branch contact phone: 0845 7555555 Branch contact fax: Less information	

To find out more, please contact us - Tel: 01284 701 000 or email VicFormsSales@victoriaforms.co.uk

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#### **Direct Debit Integration**

Direct debit integration into Northgate allows our forms to automatically update the Northgate system with any new direct debit instructions submitted by the Council Tax account holder.

The process is handled by calling several Northgate APIs over the following stages:

### Stage 1 – Account Validation

The first stage of the direct debit integration is to make sure that the Council Tax reference provided on the form is valid.

To do this we make a call to the Northgate APIs where the Council Tax reference provided and account type (Council Tax or Business Rates) is verified to make sure it exists within your Northgate system.

On a successful result (account exists) the process moves to the next API, otherwise the integration will stop at this point.

### <u>Stage 2 – Change Instalment Plan</u>

A Northgate API is used to change an instalment plan for an account. On a successful result from the Account Validation stage, we then call the integrator to update the direct debit instruction on the Northgate system for account details provided.

APIs can be used to update the bank account details (account number, sort-code and account name) as well as the instalment date and frequency of instalments.

On a successful result (account updated) the process can either stop here or optionally move to a further stage.

## Stage 3 – Temporary Account Suspension

Following the changing of the customer's Instalment Plan, further use of the Northgate APIs prevents the account from being billed for a specified period of time. This can be useful so that no billing is implemented for the account before the new direct debit is implemented. This is optional and is not necessary for the integration to take place.

Once the Integration is finished and is successful, the submitted form will update itself and show an XML export confirmation image.

Where export failure occurs for any reason, this is highlighted to the administrator, and the reason for failure is detailed in the form's audit history. Manual steps can then be taken to process the form.

To find out more, please contact us - Tel: 01284 701 000 or email VicFormsSales@victoriaforms.co.uk