

Direct Debit Phone Script

Intro, check they are happy to start paying by Direct Debit.

“ Could you confirm that you hold a UK bank account and that you are the account holder?

If No

“ I'm afraid I won't be able to set this up for you on the phone.

Wrap up call

If Yes

“ Great.

“ Are you the only person required to authorise debits from this account?

If No

“ I'm afraid it won't be possible to set up a mandate for you over the phone, I will need to send you our paper Direct Debit form that can be jointly signed.

Make sure you have email address

If Yes

“ Great.

“ so to set this up I will just need to record your bank account details. Could you confirm the first and last name on the account you wish to be debited?

Record answer

“ Great. Now the 6-digit sort code?

Record answer

“ Thanks. Finally, your 8-digit account number?

Record answer

“ Brilliant. To confirm, I'm just going to read your details back to you to make sure they're correct. Your account name is **ABC**, your account number is **12345678**, finally, your branch sort code is **99-99-99**. Is that all correct?

If you don't already have their email address

“ Which email address would you like your mandate creation confirmation to be sent to?

Record and repeat it back to them to confirm

If you don't already have their mailing address

“ I will need to store your residential address details against your Direct Debit mandate. Please could you provide your full address and postcode.

Record and repeat it back to them to confirm

“ Brilliant. So, the company name that will appear on your bank statement against the Direct Debit will be **Merchant Name**. You will receive confirmation of your mandate setup to your specified email address today. If there are any changes to the date, amount or frequency of your Direct Debit payment, we will always give you 3 working days' notice in advance of your account being debited.

If you cannot setup the mandate within 10 working days

“ Your Direct Debit will not be set up until **DD/MM/YY**, you will still receive confirmation of your mandate setup on the day.

“ It’s important to note that all Direct Debits are protected by a guarantee. I can read that to you now or you can review it in our confirmation email, which would you prefer?

If now

“ In the future if there is a change to the date, amount or frequency of your Direct Debit, we will always give you 3 working days’ notice in advance of your account being debited. In the event of an error, you are entitled to an immediate refund from your bank or building society. You have the right to cancel at any time and this guarantee is offered by all the banks and building societies that accept instructions to pay Direct Debits. A copy of the safeguards under the Direct Debit Guarantee will be sent to you along with our confirmation email.

“ So, in terms of setting up your Direct Debit Instruction that’s everything complete. Is there anything else I can help you with today?

If Yes

“ Assist the customer with additional request

If No

“ Thanks very much for your time today, goodbye

Responses to possible customer objections

If the payer asks how it’s possible to set up a DDI over the phone:

“ We have recently started using an enhanced service provided by the banking industry, so we are able to set customers up over the telephone. All the normal safeguards of the Direct Debit Guarantee still apply and we will always confirm your Direct Debit Instruction details to you in writing.

If the payer says they are concerned over the security of information:

“ I can understand that, but I can assure you that all information is retained in the strictest confidence. In the event that you have any queries or dispute an entry on your bank account you can of course rely on the Direct Debit Guarantee. Does that ease your concerns enough to want to go ahead now?

If Yes, continue with script

If No

the payer wants information in writing, check contact details and close politely

If the payer says they are concerned over mistakes being made:

I understand your concern and to mitigate this risk a number of measures are in place to safeguard against errors. As per the Direct Debit Guarantee, if at any time money is debited from your account incorrectly the banks and building societies guarantee to refund it. Secondly, no changes to the date, frequency or amount debited can be made without notifying you at least 3 working days in advance of your account being debited. And finally, you have the right to cancel any Direct Debit at any time by simply contacting your bank or building society. Please also notify us. A copy of these safeguards will be included in our confirmation email.

“ Does that answer your concerns sufficiently for you to want to go ahead with the Direct Debit set-up now?

If Yes, continue with script

If No

the payer wants information in writing, check contact details and close politely