



## Direct Debits

### Do you need a flexible method for setting up and administering Direct Debits?

#### Background

Oracle provides a solution for collecting direct debits that is good enough for most clients. It is based on Automatic Receipts and is relatively easy to set up, you just need to put the direct debit (automatic receipt) method against the customer or invoice, set up a customer bank account and Oracle will create the receipts, paying off the customer invoice(s) exactly. You need to have a format program written, and once this is in place, you can run the remittance batch process to create a file for the clearing organisation to process.



The catch is though that for every direct debit payment you need an invoice.

#### The Problem

So what happens if?

- the amount you need to collect is not the same as the invoice amount, for instance arrears and arrangements?
- you want to start collecting before the invoice has been raised?
- you want to time the direct debit collections differently to the invoice dates?
- you don't want the difficulties of raising additional invoices for each payment to be collected, for instance standing charges?

The standard solution is to create invoices that reflect the amounts to be collected or create manual automatic receipts. Often it is necessary to change the way invoices are brought into Oracle Receivables, but this can mean expensive work to inflexible "legacy" type systems.

#### The Solution

The PCL solution starts by setting up a Direct Debit schedule using our customised forms. The schedule can be set up for various frequencies, e.g weekly, monthly, 4 weekly etc. and then each individual payment date can be adjusted if need be.

Once the schedule is correct you can opt to produce a customer letter detailing the dates for the direct debit payments.

To make the payments a Super User can choose to run a payment simulation that shows what payments will be collected, so that the proposed direct debits to be collected can be checked.

The Direct Debit system also gives you a Direct Debit workbench screen where details of the direct debits, both past and future can be viewed including letters, collec-

To find out more on how the Direct Debit system can help you then:

Contact us on 020 7250 4734

E-Mail [sales@pcl-it.co.uk](mailto:sales@pcl-it.co.uk)

