

# Telepay User Guide

Controlling your business payments.



**BANK OF  
SCOTLAND**



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# Introduction

Bank of Scotland Telepay is a simple, efficient automated payments service that can save you time and valuable resources. All regular payments - weekly wages, monthly salaries, expenses and payments to suppliers, can be processed by Bank of Scotland Telepay.

The service is based on a file of information held on a central computer, known as the Telepay Masterfile. This contains the relevant information (supplied by you) needed for making payments through the Bacs system. We use the advantages of the Bacs system, to ensure payments are debited from your account and credited to your beneficiaries' accounts on the same day.

The Telepay service is operated through Parseq Ltd, an established processing bureau. Payments are made by faxing or telephoning the Telepay Help Desk with details of who you wish to pay, along with the date and the amount you wish to pay them. Your beneficiaries' details are held on a Masterfile.

Once your Masterfile has been set up, the Telepay Help Desk will process your payment instructions. They will send you full details of your instructions for you to check against your records and audit.

This guide gives you step-by-step instructions on setting up and using Telepay. The submission methods have been separated to make it easier to follow.

If you have any queries when setting up the service or making operational amendments, such as address changes, please contact:

Bank of Scotland Telepay  
PO Box 304  
Rotherham  
S66 6AD

Telephone: **0345 070 6225**  
(9am - 5.30pm)  
Fax: **0345 070 6226**

# Time cycle

Telepay uses the 3 day Industry standard Bacs payments cycle. Payment instructions can be submitted up to 30 working days in advance of the date you require the payment(s) to be made, but instructions must be submitted at least two working days before the crediting day.

The diagram below shows the time cycle for the Telepay process. All fax submissions must be completed by 3.30pm and all telephone submissions by 4.30pm. Your bank however, will be deemed to have received your payment instruction on the date of your specified payment date. Your account will be debited and your beneficiaries' accounts credited on day 3 of the Bacs cycle.

Day 1 Input Day	Day 2 Processing Day	Day 3 Crediting Day
Customer submits to Telepay	Processing	Funds available at the beneficiary's account

# Password issue

As Telepay is used as an intermediary between yourselves and Bacs, security is very important. You use a password to gain access and validate your Telepay submissions to Telepay and the rules set out below must be followed:

- a. Two nominated contacts, prime and secondary, must be appointed by you. These will be the only two persons who should acknowledge receipt of, and have control of the passwords.
- b. Any alterations to your nominated prime or secondary contact must be advised immediately in writing to the Telepay Help Desk.
- c. You will receive a set of 36 computer-generated password labels in a tamper-proof sealed envelope, and issued with an acknowledgement form. This must be signed by one of your nominated contacts, then returned to the Telepay Help Desk.
- d. The acknowledgement form must be returned before your first submission.

Passwords are not valid until the Help Desk has received your acknowledgement and therefore payment submissions will not be accepted until receipt.

- e. To stop unauthorised use, all passwords should be kept in a secure place. Lost passwords must be reported immediately to the Telepay Help Desk on **0345 070 6227**.
- f. A new password must be used each time you make a submission. The same password cannot be accepted twice.
- g. It does not matter whether you use the passwords by row or by column. However, any incorrect password given will not allow the Telepay operator to continue to process your submission.
- h. New passwords will be issued automatically before completion of your previous set. You will also receive an acknowledgement form which must be signed by one of your nominated contacts and returned to the Telepay Help Desk.

You must use the remaining passwords on your current set before starting a new set.





# Completion of the Masterfile set-up form

## Enter customer details

**Customer name:** Pre-printed.

**Number of insertions:** Enter the total number of beneficiaries to be set up (on first page only).

## Enter beneficiary details

**Reference numbers:** Five digit field. The forms are already completed with computer allocated numbers.

**Beneficiary name:** Eighteen character field. Please print clearly in capital letters with surname first and then initials.

**Bank sort code:** Six digit field, for example, 300405.

**Account number:** Eight digit field, for example, 01234567.

**Both the bank sort code field and the account number field must be fully completed. There should be no spaces - refer to Appendix 2 - 'Destination account details'.**

**Building society reference/roll number:** Eighteen character field. Can be alphanumeric i.e. combination of letters and numbers, so when completing this field enter numeric zero as Ø.

This field is used for:

- i. Building society investor's number.
- ii. Trade supplier's reference number - if a trade supplier requests that you quote a reference number when making payments, this field can be used. If you require guidance on this, ring the Telepay Help Desk on **0345 070 6227**.

**Sequence codes:** These are available if you wish to list your beneficiaries in a different order to one dictated by the reference numbers, for example, beneficiaries listed by alphabetical or department order. Please contact the Telepay Help Desk for assistance.

## Enter control details

**Date/Page control:** Once all the beneficiary details have been recorded and checked, one of the nominated contacts should complete each form by signing, dating and entering the page control number, for example, 2 of 4, 3 of 4.

**Password label:** Choose a password and attach to the first page of the form where indicated.

Send completed forms to:  
Bank of Scotland Telepay  
PO Box 304  
Rotherham  
S66 6AD

**Telepay Help Desk: 0345 070 6227** (9am - 5.30pm)  
The Telepay Help Desk will set up your Masterfile details and then forward:

**Your Masterfile set-up form(s):** You should keep these in a secure place. These forms will be your source of information for the allocation of reference numbers for new beneficiaries. If the forms are lost the Telepay Help Desk must be told immediately.

For security reasons, copies of Masterfile forms will not be retained

**Submission summary report:** The initial copy shows all the information from the original Masterfile set-up forms.

**Submission detail report:** Shows the details set-up on your Masterfile. Updated copies of this report will be forwarded to you each time an insertion, amendment or deletion is made to the Masterfile.

To ensure that the data on the Masterfile has been entered correctly please compare the details on the original set-up forms with those on the printed Masterfile. You must check that the total number of beneficiary details on the Masterfile agrees with the total number recorded on the input form.

If there are any discrepancies, please make sure they are changed before, or at the time of your first submission. Please contact the Telepay Help Desk on **0345 070 6227** for further help.

### **Fax payment forms (fax submitters only):**

The beneficiary reference numbers and names are pre-printed, ready for your first submission.

### **Telephone payment forms (phone submitters only):**

The forms will have the names and account details of your beneficiaries pre-printed against the reference numbers.



## Fax your submission

You have the flexibility to book a specific fax in time if required, or fax whenever it is convenient for you.

At your designated time, fax the Telepay Payment forms (together with a Telepay Insertion/Amendment form if applicable) - see below 'Insertions and amendments to the Masterfile.'

Fax: **0345 070 6228**

Your payments will then be processed through Bacs and the Telepay Help Desk will forward the reports detailed on page 14 (see also appendix 4 & 5), by first class post to your nominated contact.

If you have not received the reports by 2pm on Day 2 (Processing Day), please telephone the Telepay Help Desk on **0345 070 6227** who will confirm the details of the payments being made.

Only one submission per Telepay User Number is allowed on any one day.

Also enclosed will be new payment forms for your next submission.

Normally a time slot for each user is sufficient but there are occasions when the previous user has overrun. If the line is engaged, a line busy message will be received. Please try to connect again a little later. If you cannot connect within a reasonable time, ring the Telepay Help Desk on **0345 070 6227** who will be able to help you.

**Note:** Please make sure your submission is sent in the following sequence:

1. Fax Payment form(s).
2. Insertion/Amendment form(s).

**Note:** If you do not wish to make a payment submission on the date agreed, please advise the Telepay Help Desk on **0345 070 6227**, either prior to, or at the time agreed for submission.

## Insertions and amendments to the Masterfile

Sometimes you will need to update record details on your Telepay Masterfile. One of the benefits of Telepay is that you can add new beneficiaries to your Masterfile or amend the existing beneficiary details and still originate the payment on the same day. So any changes should be made at the same time as faxing through payments.

## Completion of the Insertion/Amendment form

To make it easier to complete the form is in two sections:

- ▶ Insertions - new beneficiaries.
- ▶ Amendments - amendments and deletions.

## Insertions - new beneficiaries

Number of insertions on this page	Total number of insertions on this page.
Order new forms	If you need more Insertion/Amendments forms tick this box.
Reference number	Please enter your next available from the list on your Telepay Set-up form. If you need more computer allocated reference numbers then please contact the Telepay Help Desk on <b>0345 070 6227</b> .
Beneficiary name	Enter the beneficiary name.
Amount	Enter the payment value (only if a payment is applicable to the new beneficiary insertion).
Sort code	Enter the bank sort code of the beneficiary.
Account number	Enter the account number of the beneficiary.
Building society reference	Enter the building society/roll number (if applicable).
Total	A total of all the payments being made to insertions on that page only.

**Note:** Make sure that the totals of any payments being made to insertions are included in the total value on the first page of your payment form.

## Amendments - amend existing beneficiaries

Number of amendments on this page	Total number of amendments on this page.
Reference number	Enter the Reference number and only the details you wish to change.
Code number	Enter the relevant two digit amendment code number. These are quoted on the side of the form.

**Note:** If a beneficiary changes their account from a building society to a bank, the building society reference number is no longer needed. You will also need to amend the sort code (code 13) and the account number (code 14), insert code 15 and 'DELETE' in the 'New Detail' column, this will clear the building society number from the building society field.

## Deletions

Reference number	Enter the reference number and only the details you wish to change.
Code number	Enter the code number '22' as quoted on the right of the form. Write 'DELETE' in the box called New details.

**Note:** It is not possible to make a payment and delete a beneficiary in the same run.



## Payment submission

At your pre-arranged date and time, just call the Telepay Help Desk on **0345 070 6227** and select option 2.

Once you are connected, the Telepay operator will ask you a series of questions and answers. The Telepay operator will guide you through the call and ask for:

- ▶ your Telepay User Number
- ▶ your selected password
- ▶ processing date required – the bank working day before crediting date
- ▶ your total payment amount
- ▶ your company name

### Note:

- a. You should read alphabetic information a phrase or word at a time and then spell to avoid any possible misinterpretation, for example, Omega Graphics should be read as O.M.E.G.A (pause) G.R.A.P.H.I.C.S.
- b. To speed up the call decimal points should not be used in amounts.
- c. If the totals, or payment amounts are in pounds only, read 'pence' as ZERO, ZERO.
- d. You do not need to read the first zero.  
WRITTEN 01600 £350.00  
READ ONE, SIX, ZERO ZERO (pause)  
THREE, FIVE, ZERO, ZERO ZERO  
WRITTEN 00973 £725.50  
READ NINE, SEVEN, THREE (pause) SEVEN,  
TWO, FIVE, FIVE, ZERO

If you need help please ask the Telepay operator before you continue with your payment instructions.

The next part of the call is for adding new beneficiaries or making amendments to your Masterfile. If you want to make any insertions or changes, see page 13 'Insertions and amendments to the Masterfile' for details. If you do not want to change your Masterfile, answer 'No'.

The Telepay operator will then continue the call, and ask for:

- ▶ Submission total – total amount of all payments being submitted.

For each page the Telepay operator will ask for:

- ▶ batch value
- ▶ individual payment details – read the reference numbers and amounts only.

Continue until the last payment on that page has been called, and then say 'end of batch'.

The operator checks the batch total and, if correct, will ask you for the total of the next batch.

If the batch total does not balance, the operator will re-check each entry and correct where necessary.

However to avoid unnecessary delays, make sure that all batch totals are checked before the telephone call is made.

The procedure continues until all payments have been relayed, and the final total of payments keyed agrees with the submission total at the start of the call.

## Completing the telephone call

The operator will confirm your submission has been completed. Your payments will then be processed through the Bacs system and the reports detailed on page 14 forwarded (see also appendix 4 and 5), by first class post to your nominated contact. Also enclosed will be the Telepay input forms for your next submission.

If you have not received the reports by 2pm on Day 2 (processing day), please telephone the Telepay Help Desk on **0345 070 6227** who will confirm the details of the payments being made.

Only one submission per Telepay User Number is allowed on any one day.

## Completion of insertions/amendments

There are three types of changes that can be made to the Telepay Masterfile; insertions of new beneficiaries, amendments to existing beneficiaries and deletions.

If you have new beneficiaries then all you need to do is use the next unallocated beneficiary reference number on your form and complete in the relevant fields - name, bank sort code, account number, building society details (if applicable) and sequence code (if applicable). If you have amendments for an existing beneficiary then simply write the new detail on to the Telepay form directly beneath the details to be amended.

Details of amendments are advised before the payment. The part of the call allocated to making amendments will take the following format:

### Insertions - new beneficiaries

You will be asked for the total number of new beneficiaries.

**USER** I have XX (number of) insertions

**OPERATOR** Please proceed

You will then be asked to provide details of new beneficiaries, one at a time, quoting the details below:

**USER** Reference number  
Name  
Bank sort code  
Bank account number  
Building society details (if applicable)  
Sequence code (if applicable)

This procedure is repeated until all new beneficiary details have been relayed.

## Amendments - amend existing beneficiaries

You will be asked for the total number of amendments. Any deletions should be included in your total and read over with all other amendments.

It is not possible to pay and delete beneficiaries details at the same time

**USER** I now have XX (number of) amendments

**OPERATOR** Please proceed

You will then be asked to provide details of amendments. You must tell the operator when you have completed each amendment by saying 'next'.

User	Ref No.	Code	Amendment	Speak
Read	00019	01	Bon Argent	Next
	00043	14	80900873	Next
	00078	15	0769534091 HES	Next
	00132	13	20-72-19	Next
	00167	22		

**Note:** If you have more than one amendment for the same beneficiary, read each as a separate amendment, pre-fixed by the beneficiary reference number.

Once all amendment details have been relayed, the operator is then ready to accept your payment details.

# Telepay reports

On completion of the submission, the payment details will be matched against the Telepay Masterfile to produce a payment file. This is then transmitted direct to Bacs.

The following reports will be produced and sent to your nominated contact on submission day by first class post, clearly marked 'private and confidential'.

**Submission summary report:** Provides a summary of all the control details from your payment submission, together with confirmation of your next call-in date and time. This report highlights any errors - see page 15 'Error Messages.'

**Submission detail report:** This report gives full details of all payments, insertions, amendments and deletions to your Masterfile, showing both the original and amended records.

This report also gives full details of payments to be made for a particular crediting day, showing both the amounts and account details of each beneficiary.

If there are any discrepancies, then please contact the Telepay Help Desk on **0345 070 6227**, and make changes the next time you make your payment submission.

**Discrepancy report:** If there are any control total discrepancies these will be highlighted in this section. For more help on this contact the Telepay Help Desk on **0345 070 6227**.

**Updated Masterfile report:** This provides an update of any changes made to the Masterfile. It lists the details held for all beneficiaries on the Masterfile.

**Payment form:** A pre-printed Telepay payment form in preparation for your next submission.

It is important that the details are checked as soon as the report is received.

# Recall of payments

If you need to stop a payment which you have already authorised by submission of your payment instruction to Telepay, you can withdraw your authorisation at any time up to the relevant cut off time for submission instructions. That means you will need to contact the Telepay Help Desk on **0345 070 6227** to inform them that authorisation has been withdrawn before 3.30pm for faxed instructions and 4.30pm for submissions made by telephone. After that time you may be able to recall a payment by calling your account holding branch or Customer Service Centre as soon as possible but no later than 2pm the day before the payment is due to be made. For a payment to be recalled, the following details must be given:

- ▶ service name (i.e. Telepay)
- ▶ amount
- ▶ name of beneficiary
- ▶ sort code and account number
- ▶ date on which the account is due to be credited

**Note:**

If the payment is for a lesser amount than the intended value then the payment should not be stopped and you must make a balancing payment, by cash or cheque, direct to the beneficiary.

Queries should be directed to the Telepay Help Desk

# Error messages

When checking your Telepay reports, you may find one or more of the following error messages has been highlighted on the summary submission report. You will normally have been made aware of these at the time of, or shortly following your submission.

## Message - more than one movement for this code

**Reason:** More than one payment has been allocated against a particular reference number. All payments will have been processed.

**Solution:** If two payments are wanted then ignore this message. At the time of the submission the system will highlight immediately if more than one payment item has been entered for a beneficiary. The Telepay operator will report this to you at the time for re-checking and amending if necessary.

## Message - greater than maximum

**Reason:** The total amount you have submitted (control value) is larger than the credit limit you have set.

**Solution:** If you have not done so already, contact your account holding branch immediately to arrange a temporary or permanent limit increase. If you have already contacted your branch to increase your limit, this warning may still appear for information purposes only.

## Message - warning - crediting date less than seven days

**Reason:** The last processing date quoted is less than seven days after the previous processing date.

**Solution:** If you process more frequently than once a week then ignore this message. If you find that the processing date is incorrect please telephone the Telepay Help Desk on **0345 070 6227**.

## Message - discrepancy

**Reason:** The initial submission total quoted did not correspond with the sum of individual payments.

**Solution:** This will appear for information only.

# Limits – temporary or permanent amendments

You will have set your Telepay limit which is the maximum value of payments which you can make in any selected period. You cannot exceed this limit without prior authorisation from your Bank of Scotland Relationship Manager.

Amendments to your Telepay limit can be temporary or permanent:

## Temporary amendment

A temporary increase to your Telepay limit may be required at year end, holidays, and for bonus payments, etc. Please ask your Relationship Manager to arrange for authorisation at least 48 hours prior to your submission.

## Permanent amendment

If a permanent amendment is required to your limit, please allow 10 working days for your new Telepay limit to be effective.

If you make a submission which exceeds this limit, your submission will be accepted, but will be 'held' until authority is received via your Relationship Manager to process. If authorisation is not received your payments will not be processed.

Bank of Scotland reserves the right to exercise absolute discretion in processing payment instructions which may or may not exceed the Telepay limit, with or without reference to the customer.

## Contact replacement

If you wish to change either of your nominated contacts please advise the Telepay Help Desk of the details in writing. Please ensure that the advice is signed by one of your existing nominated contacts.

## Change of bank branch/ Relationship Manager

If you change your Bank of Scotland branch or your Relationship Manager changes please advise your Relationship Manager to let the Telepay Help Desk know in writing.

## Address amendment

If you change your company address, please advise the Telepay Help Desk of the details in writing. Please ensure that the advice is signed by one of your nominated contacts.

# Appendix 1

## The Bacs system

The Bacs payment system is of critical importance to the UK banking industry. Bacs is an electronic system to make Bacs Direct Credits and Direct Debits directly from one bank account to another using a 3 day processing cycle with funds being debited and credited on day 3.

For Telepay customers this means that your account is not debited with the total net amount of a file until the day the beneficiaries' accounts are credited with individual file items.

## Processing cycle

The table below shows the time cycle for Telepay processing. All items submitted to Telepay must be completed by 3.30pm for fax submissions and 4.30pm for telephone. The payer's account will be debited and the beneficiaries' accounts credited on Day 3 of the Bacs cycle.

Day 1 Input Day	Day 2 Processing Day	Day 3 Funds Available
Customer input to TELEPAY	Bacs processing This date appears on the Telepay submission summary report despatched on input day	Bank processing Funds available to the beneficiary through the ATM network from 7am
Telepay submits to the Bacs system		

# Appendix 2

## Destination account details

### Bank sort codes

There is a standard format for all bank sort codes, which consist of six numeric digits, for example, 300001. Sort codes should always be entered in this manner on your Telepay forms.

A sort code validity check is undertaken during your submission. Invalid codes are identified and you will be asked to make alternative payment arrangements.

### Bank account numbers

Standard bank account numbers, as used by Telepay, consist of eight numeric digits, for example 01234567. If the account number of a beneficiary consists of less digits you simply add leading zeros to make it eight.

Some examples of non-standard bank account numbers are given below:

Bank	Sample Account Number	For Telepay convert to eight digits	Remarks
NatWest (sometimes only eight digits quoted)	02-34567890	34567890	Also enter 02-34567890 in the building society reference field
National Girobank	123456789 (Code: 72-00-00)	23456789 (Code: 72-00-01)	Omit the first digit of account number which becomes last

**Note:** If you are uncertain of the converted format to be used, please contact the Telepay Help Desk on **0345 070 6227** for assistance.

### Advice of revised destination account details

Users of Telepay may receive an audit report advising of a change to beneficiary account details. These changes have been advised via the Bacs Scheme and applied to your Masterfile. No further action is required with regards to your Telepay service however you may wish to update your records for information.

Queries should be directed to the beneficiary's branch.

# Appendix 3

## Destination accounts with building societies (and other financial organisations without sort codes).

It is not possible to use Telepay and the Bacs system to send a credit direct to an account maintained with a building society or other financial institution which does not have its own sort code number. Credits can be sent to such organisations, however, through the medium of that organisation's account with a bank providing the following rules are strictly observed when completing the Telepay form. Such payments may be subject to a slight delay in reaching the beneficiary's account.

**Name:** Enter the name of the building society (or other organisation).

**Bank sort code:** Enter the bank sort code at which the building society's (or other organisation's) account is held.

**Bank account number:** Enter the building society's (or other organisation's) account number. Some building societies which maintain a collection account with a bank head office have no account number allocated. In such cases the account number box on the input form must be completed with 8 figures, i.e. 11111111.

**Building society (maximum 18 alpha/numeric characters):** Enter the beneficiary's reference number or roll number with the building society (or other organisation), followed by as many characters of the beneficiary's surname that can be fitted into the spaces.

**Note:** If you are not sure of the format you need to use, please contact the Telepay Help Desk on **0345 070 6227**.

# Appendix 4

## Specimen submission summary report

TEST

A PERSON  
TEST CUSTOMER  
TESTING HOUSE  
100 TEST STREET  
SAMPLE TOWN  
TES TEST

Did you know, you can pay your suppliers using the Telepay service? For more information call the Telepay Helpdesk today on: 0345 0706227

BANK OF SCOTLAND - TELEPAY

SECTION: SUBMISSION SUMMARY REPORT		TEST CUSTOMER				
SORT CODE	ACCOUNT	ACCOUNT NAME	PASSWORD	SUBMISSION DATE	PROCESSING DATE	KEYED BY
77-77-77	78787878	TEST CLUST	EOB517	11/06/2015	12/06/2015	duik
NUMBER OF INSERTIONS	NUMBER OF AMENDMENTS	NUMBER OF DELETIONS	NUMBER OF PAYMENTS	VALUE OF PAYMENTS		
2	6	1	8	1025.00		

NEXT CALL ON 18/06/2015 14:20  
PLEASE MAKE YOUR NEXT CALL ON: 03450706227  
\*\*UNDISBURSED CALL\*\*  
DISCREPANCY BATCH CONTENTS  
BATCH 0002 (17995) 0 BATCH CONTROL = 250.00 PAYMENT TOT = 225.00 DISCREPANCY = -25.00  
0000187 100126 0000219 18126 0000221 73.00

In the interest of service quality we may record and monitor calls.

00001 / 001 / 0

# Appendix 5

## Specimen submission/discrepancy/updated Masterfile report

SECTION: SUBMISSION DETAIL REPORT TEST CUSTOMER										
BEN REF	NAME	AMOUNT	SORT CODE	ACCOUNT BUILD SOC REF	ACTN	NAME	SORT	ACCOUNT BUILD SOC REF		
00019	BENEFICIARY ONE	100.00	11-11-11	11111111						
00043	BENEFICIARY TWO	100.00	22-22-22	22222222						
00078	BENEFICIARY THREE	100.00	44-44-44	33336666	AME		33-23-33	33333333		
00108	BENEFICIARY FOUR	200.00	44-44-44	44444444						
00132	BENEFICIARY FIVE	200.00	55-55-55	55555555						
00167	BENEFICIARY SIX	100.00	66-66-66	66666666						
00191	BENEFICIARY SEVEN	50.00	77-77-77	77777777						
00221	BENEFICIARY EIGHT	75.00	88-88-88	88888888						
00245	ANNEXED NAME	55-55-55	11-447958		AME	BENEFICIARY NINE	99-99-99	99999999		
00434	BENEFICIARY TEN	10-10-10	10101010		DEL					
00463	INSERTED ONE	11-11-11	11223444		TNS					
00523	INSERTED TWO	22-22-22	55667788		TNS					
SECTION: DISCREPANCY REPORT TEST CUSTOMER										
SKETCH	VALUE	ITEMS	REF	AMOUNT	REF	AMOUNT	REF	AMOUNT	REF	AMOUNT
0002	250.00	3	00167	100.00	00191	50.00	00221	75.00		
SECTION: UPDATED MASTER FILE REPORT TEST CUSTOMER										
BEN REF	NAME	SORT CODE	ACCOUNT BUILD SOC REF							
00019	BENEFICIARY ONE	11-11-11	11111111							
00043	BENEFICIARY TWO	22-22-22	22222222							
00078	BENEFICIARY THREE	44-44-44	33336666							
00108	BENEFICIARY FOUR	44-44-44	44444444							
00132	BENEFICIARY FIVE	55-55-55	55555555							
00167	BENEFICIARY SIX	66-66-66	66666666							
00191	BENEFICIARY SEVEN	77-77-77	77777777							
00221	BENEFICIARY EIGHT	88-88-88	88888888							
00245	ANNEXED NAME	55-55-55	11-447958							
00463	INSERTED ONE	11-11-11	11223444							
00523	INSERTED TWO	22-22-22	55667788							
SECTION: NEXT AVAILABLE BENEFICIARY NUMBERS										
COMPANY:	TEST	REF NOS	00538	00612	00647	00671				

00001 / 003 / 0

# Appendix 6

## Ancillary charges

### Unscheduled calls £5

Applies when submissions are received by Telepay on a day other than agreed at the time of the last submission.

### Fax call back £5

Applies when additional information or clarification is required to enable submissions to be processed.

To apply to the following:

- Password missing
- Incomplete bank details
- Discrepancies
- Batch total missing
- Password invalid
- Duplicate bank details
- References missing
- Processing date invalid
- Subtotal missing
- Forgot/late submission

### Overlimit charge £50

Applies when a request for payments exceeds the agreed Telepay limit.

You may make your submission before your agreed time slot on the day you have booked without any charge.

Amendments to the date of submission can be made by contacting the Help Desk on **0345 070 6227** providing at least 24 hours notice is given

Please check you details before sending/ phoning your submission.

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

Bank of Scotland plc Registered Office: The Mound, Edinburgh EH1 1YZ.  
Registered in Scotland No. SC327000.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 169628.

We are covered by the Financial Ombudsman Service (FOS). Please note that due to the FOS eligibility criteria not all Bank of Scotland business customers will be covered.

**Our service promise**

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at [lloydsbank.com/business](https://lloydsbank.com/business)

