

Technical standard: Direct Debit form

Introduction

This standard defines the input fields and supporting text that must be included in a Direct Debit form. Web Services must approve new additions to this standard before implementation. This standard must be applied to all new sites and applications.

Name(s) of account holder	<input type="text"/>
Branch sort code	<input type="text"/> <input type="text"/> <input type="text"/>
Bank/Building Society account number	<input type="text"/>
	<input type="button" value="Find bank"/>

Name and full address of your Bank or Building Society

To the Manager

Bank/Building Society	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>

Instruction from account holder to Bank or Building Society.

Please pay Friends Provident Direct Debits from the account detailed on this instruction, subject to the safeguards assured by the [Direct Debit Guarantee](#). I understand this instruction may remain with Friends Provident and, if so, details will be passed electronically to my Bank/Building Society.

Banks and Building Societies may not accept Direct Debit instructions for some types of accounts

The Direct Debit Guarantee



This guarantee is offered by all banks and building societies that take part in the Direct Debit scheme. The efficiency and security of the scheme is monitored and protected by your own bank or building society.

If the amounts to be paid or the payment date change, Friends Provident will notify you at least five working days in advance of your account being debited or as otherwise agreed.

If an error is made by Friends Provident or your bank or building society, you are guaranteed a full and immediate refund.

You can cancel a Direct Debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.

Figure 1: Direct Debit example

The title 'Direct Debit instructions' must appear as a subheading or page title as defined by the UI specification.

The form labels and their associated controls are presented below in the order in which they must appear. Not all form elements will be used in all instances; the form elements required will be determined by the UI specification.

Label	Control	Notes
Name(s) of account holder(s)	Text field	
Branch sort code	3 Text fields separated by spaces	The 3 address fields must be labelled (for screen readers) 'address line 1', 'address line 2' and 'address line 3'
Branch/Building Society account no.	Text field	
Find bank	Button	This must appear to the right of the Branch/Building Society account no. text field. This must not be displayed if the 'Find bank' functionality is not available.

The text 'Name and full address of your Bank or Building Society' must appear underneath the initial part of the form.

Label	Control	Notes
Bank/Building Society	Text field	Read only
Address	4 text fields, each on a new line	Read only
Postcode	Text field	Read only

The text displayed after the address form must be displayed as per Figure 1 in Body copy from Technical standard: Typography. The subheading 'The Direct Debit Guarantee' must be displayed as a Level 3 heading from Technical standard: Typography. The Direct Debit logo must appear right aligned.

The text 'Direct Debit guarantee' must link to:

<http://www.bacs.co.uk/Bacs/Consumers/DirectDebit/Pages/DirectDebitGuarantee.aspx>.

Please note that this must open in a new window; contact Web Services for a copy of the icon to indicate this.

Functionality

- Selecting the 'Find bank' button must use the detail entered in the first part of the form to look up and enter the bank name and address details in the second part of the form
- bank name and address details are not user editable.

Verification

- Each of the 3 fields in the sort code must contain exactly 2 numbers
- fields for Sort code and Account number must only accept numbers
- the Account number must be no more than 11 numbers
- the bank account name must be no more than 20 characters
- if any of the fields in the first part of the form are blank when 'Find bank' is selected, error message EM01 from the User messages dictionary must be displayed
- 'Find bank' must ensure that a valid sort code and account number have been entered.