

# An overview of the Bulk Change process





## What is a Bulk Change?

A Bulk Change is the process of switching Direct Debit providers which allows you to collect payments from your existing customers through a new Direct Debit bureau. Rather than a literal transfer of your customers' mandates, this is achieved by cancelling and then setting them up again through the new bureau, without any input or actions required from the customer.

As such, on an agreed Bulk Change date, the aforementioned actions take place simultaneously, and the customer's mandate towards your organisation will continue to exist only through GoCardless.

By doing so, in conjunction with the Bulk Change deed, the indemnity of all previous payments against these mandates is transferred to the new bureau.

Payments and subscriptions are not transferred as part of the Bulk Change, since the mandates are created anew through GoCardless without any payment history attached to them. Consequently, these customers' payments and subscriptions would need to be set up again (through the online GoCardless dashboard, one of our Partner integrations, or directly via the API).

## How are mandates set up through GoCardless?

As per the process defined by Bacs, on an agreed Bulk Change date, the customers' active mandates are cancelled by the current Service User and set up anew through GoCardless.

These mandates are set up through GoCardless by importing a file to your online dashboard via our Bulk Change import tool. This file must contain the customer information which we require in order to set up a Direct Debit mandate (Full name or Company name, email address,

address, bank account details), and [this guide](#) elaborates further on this process.

The customer data inserted in this file needs to be modified in a format which is recognisable by our Bulk Change import tool. This is achieved by you collating and inserting the data in a particular .csv template which will be provided to you by the GoCardless Onboarding team.

As this is a manual process, it is highly recommended that this task is undertaken as soon as possible.

We recommend that you set up a sandbox account (testing environment) and use our Bulk Change import tool there to prepare the .csv file, since this tool will be enabled on your live account only on the agreed Bulk Change date.

**Please note:** Unless you are using our Pro solution and have [custom notifications](#) enabled on your account, email addresses for all customers are required in order for the Bulk Change to be processed.

## Are Bulk Changes silent?

A completely silent Bulk Change is not possible, since it is a Bacs requirement that your customers are notified of the change in the processor of their Direct Debit payments.

GoCardless will provide you with a notification letter template which you may send your customers in advance of the Bulk Change to inform them of this.

Furthermore, in the event that your customers were paying you on a recurring basis, you would need to set up these subscriptions again through GoCardless after the Bulk Change has been processed. When this is actioned, your customers will receive an email notification that a subscription has been set up.

## I want to Bulk Change to GoCardless, what actions do I need to take?

- A. Complete GoCardless account set-up and verification
- B. Gather Bulk Change information
- C. Complete Bulk Change deed
- D. Submit Bulk Change information and deed to GoCardless

### A) Complete GoCardless account set-up and verification

To kickstart the Bulk Change process you will firstly need to [create a GoCardless account](#). Once you have created your account, it is important that you start the [set up process](#) as soon as possible as your account will need to be fully verified in order to begin the Bulk Change process. Whilst you are in the process of setting up your account, feel free to get started on actions **B** and **C** detailed below.

### B) Gather Bulk Change information

In order for us to begin the Bulk Change process we require some information regarding your current Service User Number (SUN) and the mandates that you wish to migrate to GoCardless. Namely:

1. What is your current SUN?
2. What is the name of your SUN?
3. Is your current SUN AUDDIS Live?
4. Do you intend to migrate all of your existing Direct Debit mandates to GoCardless?
5. How many active mandates in total will you be migrating over to GoCardless?

It is important that you have the answers to the above questions as you will later be asked to submit them to GoCardless. If you do not know some of the answers or are unsure, please reach out to your previous Direct Debit provider or sponsoring bank to clarify as they will have this information and will be able to confirm.

### C) Complete Bulk Change deed

In addition, a completed Bulk Change deed is required before proceeding with a Bulk Change. This is a legal agreement that transfers liability for indemnity claims from the old SUN owner to the new SUN owner.

GoCardless will provide you with a copy of the deed which you or your current Direct Debit provider will be responsible for completing. Please note that the deed must be signed by the owner of the SUN, how you currently collect payments will dictate who needs to sign the deed. See below for further guidance:

**FM (Facilities Management)** - If you are Bulk Changing from an FM bureau where you do not own & maintain your own Service User Number (SUN), you will need to send the Bulk Change deed to your current bureau to complete.

**MA (Managed Administration)** - If you are the Service User and you are Bulk Changing from a Service User Number (SUN) you own, you will need to complete the deed. Please contact your sponsoring bank for guidance on how to complete the Bulk Change deed.

If you are unsure please contact your current Direct Debit bureau or your sponsoring bank to confirm. The deed will need to be completed as illustrated in the example on page 4.

### D) Submit Bulk Change information and deed to GoCardless

Once you have a signed Bulk Change deed, confirmed the Bulk Change information and your GoCardless account is fully verified, the last step is to submit the information to GoCardless, which you can do [here](#).

Please ensure that you double check the information and deed before submission as any incorrect information can lead to a delay in the processing of your Bulk Change.

## Bulk Change deed example

### DIRECT DEBIT SCHEME – BULK CHANGE DEED

(Transfer of ALL or ANY Direct Debit Instructions between Service Users)

Deed covering a New Service User taking over responsibility from another Service User (the Current Service User) for future Indemnity claims, whether for PAST or FUTURE Direct Debit transactions

To each credit institution which, from time to time, holds an allocation of UK sorting code numbers and against whose customers' accounts we may make direct debit payment requests ("Direct Debits").

#### 1. Background

1.1 This Deed is supplemental to an Indemnity dated.....**The date the SUN was issued**..... (the "First Indemnity") and given to some or all of you in accordance with the requirements of the Direct Debit Scheme by.....**The Long SUN name**..... (the "Current Service User").

1.2 This Deed is further supplemental to an Indemnity dated.....**7th September 2011**..... (the "Second Indemnity") given to some or all of you in accordance with the requirements of the Direct Debit Scheme by.....**GoCardless Ltd**..... (the "New Service User").

1.3 The Current Service User may transfer to the New Service User from time to time the benefit of certain of the Direct Debit Instructions in the Current Service User's favour (each such group of transferred Direct Debit Instructions being the "Transferred Instructions" and the date on which they are transferred to the New Service User being the "Transfer Date"). The Current Service User therefore wishes to be released and discharged from certain obligations arising out of the First Indemnity in respect of the Transferred Instructions mentioned in 3.1 below, but not otherwise or for the purposes of 3.2 below and the New Service User is agreeable as below to undertake certain obligations in place of the Current Service User in respect of the Transferred Instructions.

#### 2. New Service User's Liability

2.1 With effect from the Transfer Date, the New Service User undertakes with you that the Second Indemnity shall apply to all Direct Debits initiated by the Current Service User under the Transferred Instructions before the Transfer Date, as well as applying to all Direct Debits initiated by the New Service User before the Transfer Date.

#### 3. Liability Under First Indemnity

3.1 With effect from the Transfer Date, subject to clause 3.2 below, the Current Service User shall cease to be liable under the First Indemnity in relation to the Transferred Instructions and all claims arising in connection with them after Transfer Date, and written notice to that effect is given to the Sponsoring Bank of the Current Service User and the Sponsoring Bank of the New Service User by virtue of the execution of this Deed.

3.2 For the avoidance of doubt, in addition to the New Service User's liability to you under the Second Indemnity referred to in clause 2.1 above, the Current Service User shall remain liable to you under the First Indemnity in respect of Direct Debits that have been initiated under the Transferred Instructions before the Transfer Date.

3.3 By their execution of this Deed, the Current Service User and the New Service User agree to and accept the provisions of this Deed.

IN WITNESS of which this agreement has been EXECUTED AS A DEED AND DELIVERED on this..... day of ..... 20..

**To be completed by the Current Service User**

**Insert today's date**

EXECUTED AS A DEED by .....**The company's legal entity name**.....

Company registration number.....**The company's registration number**.....

Signature.....**Director's signature**.....Director

Signature.....**Witness signature**.....~~Secretary/Director~~Witness

Name in capitals.....**Director's full name**.....

Name in capitals.....**Witness full name**.....

\*Address of

Witness.....**Address of legal entity**.....

**To be completed by the New Service User**

EXECUTED AS A DEED by .....**GoCardless Ltd**.....

Company registration number .....**07495895**.....

Signature.....Director

Signature.....Secretary/Director/Witness

Name in capitals.....**Hiroki Takeuchi**.....

Name in capitals.....

\*Address of

Witness.....**Sutton Yard, 65 Goswell Road, London, EC1V 7EN**.....

**To be completed by the New Sponsoring Bank**

NOTICE UNDER CLAUSE 3.1 ACCEPTED BY..... (New Sponsoring Bank)

THIS.....DAY OF.....20..

SIGNED BY A DULY AUTHORISED OFFICIAL OF THE NEW SPONSORING BANK

### Please note that:

- The SUN issue date needs to be a complete date (date, month and year)
- The Long SUN name should match the company's legal entity name
- No alterations can be made to the deed. If there is tampering or scribbles, a new deed will need to be completed.

# Bulk Change timeline

