

Changing the face of Payment Services - a better solution for every requirement

Alliance & Leicester Commercial Bank have become the market leader in Payment Services by giving our customers cost-effective, high performance payment solutions.

So what can we do for you?

We offer the most comprehensive range of payment services on the market, from unique paper-based solutions through to the very latest in secure web-based technologies.

We can help you control costs, reduce administration, and deliver a super-efficient solution that will not only delight you, but will delight your customers too.

We're delivering smarter ways of doing things, building better systems and slicker processes. And because business never stops moving, neither do we.

Why choose Alliance & Leicester Commercial Bank?

- We have over 35 years' experience in Payments.
- We're regulated by the FSA, and part of a FTSE -100 listed company, so you can trust us to take our responsibilities very seriously.
- With 31,000 outlets, we have the largest payment network of any financial institution.
- Our pricing and fees are completely transparent with no hidden charges.
- We offer a wide range of payment channels, and are continually exploring new technologies and introducing more convenient ways to pay.

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Paper based payments

The unique way to pay bills at the Post Office[®] - Transcash

Alliance & Leicester Commercial Bank's unique Transcash payment system lets your customers pay their bills by cash, cheque or debit card at any Post Office[®] in the UK.

Transcash forms can be printed as part of any bill or letter, or in booklet or loose-leaf form. The payer simply signs and dates the payment form and hands it over with the payment, receiving a date stamped receipt. It's ideal for infrequent or irregular customer payments. And you can arrange for the transaction fee to be paid by the bill payer, so there's no cost to you.

Features and Benefits

- Flexible, cost-effective service
- Payment accepted at over 14,000 Post Offices[®]
- Three transaction fee options:
 - creditor paid - fee is paid by you, encouraging your customers to make payments at the Post Office[®] free of charge
 - debtor paid - transaction fee collected from bill payer when payment is made. This makes the service FREE to you.
 - split-fee - transaction fee shared between you and the bill payer

Direct Debit

An ideal way to collect regular payments from a large number of customers

Direct Debit is used by over 100,000 organisations to collect payments and by over 75% of the population to make payments (source: BACS). It gives you control over the timing of credits to your account, and it increases accounting efficiency as you can immediately identify unpaid items.

There are 2 Direct Debit options. Either we can sponsor you for direct submission to BACS, or you can supply us with a file of payments to be debited and we will submit to BACS on your behalf.

Features and Benefits

- Convenient for your customers
- Bespoke solutions to meet your needs precisely - allow us to collect payments on your behalf, or have your organisation sponsored for Direct Submission
- Direct submission allows you to personalise your customers' receipts, and receive next day delivery of transaction data

Electronic Payments

Plastic Payment Cards

The cost-effective replacement for traditional payment books

Using plastic payment cards, your customers can make payments at any one of 31,000 Post Office[®] or payzone outlets in the UK. The bill payer simply hands over their plastic card, the counter agent swipes the card through the terminal, and payment is made. The customer then receives a printed receipt.

Plastic payment cards are ideal for regular, frequent payments e.g. rent, council tax or debt collection. They're easy to use and easy to manage, giving you direct reconciliation and daily customer payment information.

Features and benefits

- Easy to set up and easy to manage
- No set-up costs for standard package, using Alliance & Leicester Commercial Bank's Issuer Identification Number
- Simple and convenient for the customer
- Payment accepted at over 14,000 Post Office[®] branches plus 17,000 payzone outlets
- Funds credited directly to your Alliance & Leicester Commercial Bank account
- Customer receives printed receipt
- Daily customer payment information
- Option for you to receive payment data the following day

Electronic Payments

Card services

We'll print the cards with your logo and branding, then send them out to your customers

We'll take care of every stage of set-up of your Plastic Payment Card, and present you with a hassle-free, low-cost payment solution. We'll manage all customer payment information and deliver it to you daily, so you can stay in control.

Features and benefits

- Complete card production and despatch service
- No set-up fee
- Competitive pricing
- Choice of standard or customised card design
- 24-hour card replacement service

Electronic Payments

Barcodes

Enhance your data capture and delivery

By printing barcodes on your bills, customer payment information can be captured and processed quickly. Barcodes can be printed on bills, invoices, letters, fixed penalty notices, key fobs etc. And they can be read at over 31,000 Post Office[®] branches and payzone outlets.

Features and Benefits

- Increases administrative efficiency
- Allows next day availability of data
- More cost effective than plastic payment cards as barcode printing is cheaper than card production (for smaller volumes of payments)
- Barcodes contains bill issuer's account number and bill payer's reference number.
- Customer receives detailed printed receipt
- Clients using Electronic Banking File Transfer module and their own Issuer Identification Number can receive transaction data the following day
- Suitable both for regular and irregular payments

Networks

Giving your customers the convenience of 31,000 outlets to pay their bills

Post Office®

- With over 14,000 branches, the Post Office® is one of the UK's most trusted brands. In urban areas, more than 99% of people live within 1 mile of a Post Office® branch, and 83% in rural areas.
- You can offer your customers the convenience of being able to pay their bills over the counter at any Post Office® branch using cash, cheque or debit card.

payzone

- Your customers can make electronic payments at the 17,000 payzone outlets nationwide. These are typically located within newsagents, convenience stores, garage forecourts, etc. and many enjoy extended opening hours, 24/7 in some cases. All outlets take payment by cash, and many also accept cheques and debit cards. In urban areas, your customers will never be more than 1 mile away from a payzone outlet and not more than 5 miles in rural areas
- With a simple and straightforward payment process, it's about giving your customers more convenience and choice.

Online Bill Payments

BillPay™

The hassle-free way for your customers to pay their bills

BillPay™ allows your customers to pay their bills online 24/7. By simply adding a link to your website, you can direct customers to **www.billpayment.co.uk** - where they can make online payments by either debit card or credit card.

Providing your customers with online payment options really couldn't be easier.

BillPay™ and Planning Portal

The gateway to online planning applications and payments

BillPay™ is one of just a small number of Payment Engines that have gained accreditation for the Government's Planning Portal website.

If you are an English or Welsh local authority, you will already be accepting applications via Planning Portal.

With BillPay™, you can accept applicants' payments immediately - meaning faster application processing and a more efficient, customer focussed service.

Features and Benefits

- Easy to set up - hassle-free service, fully managed by us.
- Designed around your needs - BillPay™ is extremely flexible. We'll customise a package to meet your exact requirements.
- Fully secure - uses most up-to-date 128 bit SSL technology which is the safest software for the website.
- Automatic payment notification - once a customer has made a payment they will be given the option to print off payment receipt.
- Payment history - your customers have instant access to details of all their payments over the past year.
- e-government compliant - complies with all e-government standards.

Online Bill Payments

BillPay™ Office

The low-cost way to accept payments - face-to-face or over the phone

BillPay Office™ allows you to process customer payments through your PC. It is simple to use, cost-effective and secure – allowing you to streamline your payment collection without the need for specialist systems.

It is ideal for organisations that take payments face-to-face or over the phone, but that don't handle enough transactions to warrant a bespoke solution. Up to 20 staff can be on the system at one time.

Keying directly into www.billpayment.co.uk you can capture customer reference numbers and payment details. This means all the information you need is right at your fingertips.

We can save you money when you use BillPay Office™. Process payments through **www.billpayment.co.uk** and you'll no longer have to pay rental charges for your stand-alone credit/debit card terminal.

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Online Bill Payments

BillPay™ PLUS

Your own tailor-made internet payment website

BillPay PLUS™ presents you with your own secure payment website. Fully branded in your own style, it allows your customers to pay their bills 24/7 with their credit or debit card.

BillPay PLUS™ can be designed and tailored around your precise requirements, seamlessly integrating with your own website.

It offers superb value, providing you with the full range of advanced payment collection services – at a fraction of the cost of comparable systems.

And should your requirements change, we can change your specifications to match.

Features and Benefits

- Easy to set up - hassle-free service, fully managed by us.
- Designed around your needs - we can change layout and functionality to meet the requirements of your customers. Add content to your BillPay PLUS™ site - contacts, help files, frequently asked questions.
- Fully secure - uses most up-to-date 128 bit SSL technology which is the safest software for the website.
- Automatic payment notification - once a customer has made a payment they will be given the option to print off payment receipt.
- Payment history - your customers have instant access to details of all their payments over the past year.
- e-government compliant - complies with all e-government standards.

Electronic Banking

mybusinessbank

The better way to manage your corporate banking online

mybusinessbank is Alliance & Leicester Commercial Bank's web-based online banking service. mybusinessbank is all about making your life easier. It puts the data you need right at your fingertips, giving you greater clarity of information and greater control.

For organisations that accept large volumes of payments, the File Transfer feature is invaluable. This is useful when you need to download large quantities of transactional data.

A demonstration of this service along with copies of generic data and file formats is available on our website:

www.alliance-leicestercommercialbank.co.uk/internetbanking

Features and Benefits

- Fully functional online banking service available 24/7
- Allows next day availability of data when collecting bill payments
- Flexible administration controls - allowing you to determine individual authorisation levels
- Extensive electronic payment functionality
- Access your accounts 24 hours a day, 365 days a year

Committed to giving you the very best products and service

All Alliance & Leicester Commercial Bank products offer outstanding value, backed up by professional support and genuine service excellence. In addition to our Payment Services, we offer an extensive product portfolio to meet all your banking needs.

So whether you're looking for someone to manage all your banking requirements, or simply need the very best in Payment Services, we can deliver the right package to help your organisation succeed.

Current and Deposit Accounts - to make your organisation's funds work as hard as you do. We offer straightforward products and exceptional value for money, whatever your priorities.

Cash Handling - from innovative payment solutions to a comprehensive card acquiring system, we can streamline the movement of your money.

Pre-Paid Card - our Visa Pre Paid Card is the latest addition to our portfolio which gives you a new, alternative way to pay, replacing traditional cash, cheques and vouchers.

International Payments - we offer a competitive, fixed fee pricing structure for international letters of credit.

Financing Solutions - from specialist lending to asset finance, and expertise in all Private Finance Initiatives (PFI) markets.

To find out more about our Payment Services, or any of our other products, call us free on

0800 056 6046†

Lines are open 8.30am - 5pm Monday to Friday

or visit

billpay.co.uk

This document is also available in large print, Braille or on audio tape.

*NB When used in conjunction with your electronic banking package. †Charges may apply to calls made from mobile phones. Telephone calls will be recorded for security, quality control and training purposes. Textphone for hearing/speech impaired 0800 056 4004. Alliance & Leicester Commercial Bank plc, Registered Office: Carlton Park, Narborough, Leicester LE19 0AL. Company No: 1950000. Registered in England. A subsidiary of Alliance & Leicester plc.

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