



Direct Debit Process

In this section we look at how the Elite system can manage your Direct Debit (DD) collections. Please be aware that topics covered here are only associated with components of the ESP system and therefore do not include advice on how to use third party 'BACS' report generators. For more information concerning automated payment collection why not visit one of the industry recognised bodies websites or contact your Direct Debit software provider.

Setting Up a Reoccurring Direct Debit

Creating a new Direct Debit is a three-step process.

- Deciding on the type of Direct Debit payment to instruct.
- Specifying a Bank / Building Society account to make collections from.
- Specifying that the customer wishes to pay by Direct Debit.

Creating A Direct Debit Payment Instruction

1. Individual Direct Debits need to be set up within Customer Records. From the **Elite Desktop**, select **Customers > Customers** and locate the record you wish to set up.
2. In the **Customer Record**, on the **Renewals Grid** of the **Renewals** tab firstly, add the desired subscription by typing the subscription code into the **Code** column or using the lookup functionality. Please see our user guide on subscription codes if you need to setup a new one.

Understanding the Renewals Grid

Code	Description	Due Date	Fre	Ins	Amount	Chg To/Frm

Field	Description/Use
Code	This is where the code for the subscription is added to the renewals grid. This can be typed in or added using the lookup functionality
Description	This is the description that is pulled from the subscription file. This can be overtyped/amended if needed
Due Date	The date that the subscription should be Made Due – the process of moving the subscription over to the Sales Ledger
Fre (Frequency)	Where the frequency of the subscription charge is defined. There are 4 frequencies that must be used for any direct debit subscriptions, these are:

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	- DDY – Direct Debit Yearly – Instalments of equal amounts over defined set of months i.e 10 or 12 months for an annual subscription. The due date can be varied in this option. Once the last instalment is Made Due, Elite will then automatically add the same subscription for the next period of time. - DDM – Direct Debit Monthly – Where a set amount is charged monthly perpetually until the member cancels. This is most typically used for leisure, gym and golf members. - DDQ – Direct Debit Quarterly – For subscriptions charge in 4 stages. Once the last instalment has been made due, Elite will then update the subscription for the next quarterly charges. - DDO – Direct Debit One-off – Used to apply a once off direct debit for any number of instalments but is not automatically renewed by Elite after the last instalment is Made Due. Useful for Joining Fees, and Union Fees. This can also be useful to make corrections to existing payments
Ins (Instalments)	Defines the number of instalments that the subscription will be collected over.
Amount	Used to vary the amount charged for the subscription if different from the default charge set in the subscription file. This should be left at 0.00 unless stated otherwise.
Chg To/From	This is used if the subscription is to be charged to another member in the system i.e. a child can be charged to a parent account by typing the destination address code into this cell. Charges that originate from another record will also appear in here as a faded line that cannot be amended

3. Set the due date for the first collection in the **Due Date** column. **Note:** Direct Debit charges are taken from the sales ledger and therefore need to have been automatically 'made due' to appear in the transmission file. It is therefore imperative that the Due Date is set before the actual date that the bank want to take the money to allow for the file to be created, submitted and processed. It is highly recommended that the Due Date is set to around 5 days before the published collection date to allow for this. For example, if the customer expects the Direct Debit to leave their account on 1st of the month, the Due Date in ESP should be set to 25th of the month prior to allow for processing.
4. Select **DDY** in the **Fre** column to enable the payment to be spread across multiply months of the year.
5. Enter the number in the instalments into the **Ins** cell to reflect the number of months you wish to collect the amount over, in 99% of cases this will be the twelve months of an annual period.

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6. Only if the amount is different to the set subscription charges in the subscription file – overtype the charge into the Amount cell. Leave as 0.00 if the charge is the standard rate.

Code	Description	Due Date	Fre	Ins	Amount	Chg To/Frm
G05	Golf Country Memb	25/09/26	DDY	12	0.00	
L99	Locker Fee	07/09/26	Yr	0	0.00	

If you decide to collect payments over a different number of instalments or charge a different amount to the set charge in the subscription file, you will be required to amend the instalment/amounts manually.

To do this, click the **Ins** column, select **DDInst** (downward arrow icon) from the toolbar at the top of the page to view the 'Instalments Grid', shown below. This will open in a separate window and allows each monthly amount and collection dates to be edited, unless they have already been collected, i.e. are in a past date - in which case these will appear in Greyed boxes instead.

Instalment	Date	Amount	Current Amount
1st Instalment	25/09/26	93.75	1125.00
2nd Instalment	25/10/26	93.75	
3rd Instalment	25/11/26	93.75	
4th Instalment	25/12/26	93.75	
5th Instalment	25/01/27	93.75	
6th Instalment	25/02/27	93.75	
7th Instalment	25/03/27	93.75	
8th Instalment	25/04/27	93.75	
9th Instalment	25/05/27	93.75	
10th Instalment	25/06/27	93.75	
11th Instalment	25/07/27	93.75	
12th Instalment	25/08/27	93.75	
13th Instalment			
14th Instalment			
15th Instalment			
16th Instalment			
17th Instalment			
18th Instalment			

To save the changes, Select **Recalc** from the toolbar.

Adding Bank Account Collection Details

It is essential to enter and specify the correct Bank / Building society collection details that are used in the BACS collection report and subsequently submitted to the 'Banks Automated Collection System' in order for the Direct Debit to be successful.

If possible, try to complete these details directly from a Debit Card if the customer is present with you, alternatively check that there are six digits for the **Sort Code** and eight digits for the



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Account Number as all accounts compatible with the BACS system, will only ever contain this number.

7. In the top right hand of the **Renewals** page, enter the correct customer Bank details in all fields

Bank Name

Sort Code - -

Acc Name

Acc No

Worried about mistakes?
Ask us about our
automated bank finder
validation software.

It is also possible to save time by pre entering bank details into Elite. See our user guide on how to do this.

8. To flag the member as a Direct Debit payer, set the Direct Debit field to **Yes** on the **Renewals** page corner of the screen.
9. Finally, set the DD Flag to the appropriate code. These are industry wide codes used to define the status of a Direct Debit and are included in the transmission file that is submitted to the bank.

Understanding the DD Codes:

Code	Usage/Meaning	When to use it
01	First Collection	Set all new DD instructions to this code when setting up. Elite will automatically amend this to 17 after the first collection.
17	Recurring Collection	Used for all established DD's. No amendments are needed.
18	Re-presentations	Use this code if a DD has failed and you have agreed to try and collect again with the Member. If you have agreed to allow the member to pay in person for the failed instalment, do not amend from 17.
19	Final Collections	Set any resigning member to 19 for their last instalment.

A completed setup should look like this:

Locker No

Direct Debit

DD Code

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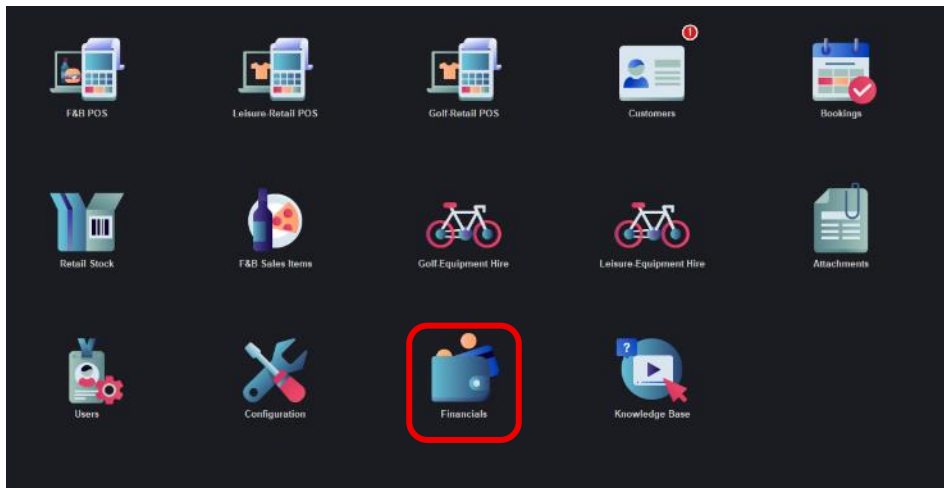


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Producing the DD Transmission File

To generate the Direct Debit BACS Report for transmission to the bank:

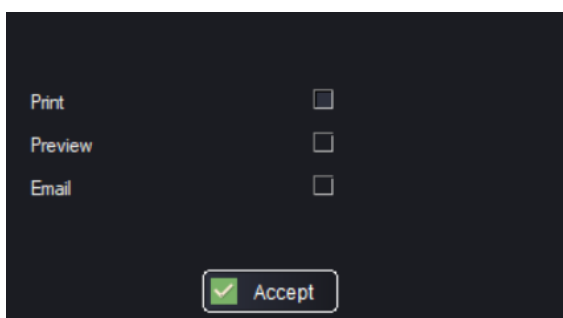
10. From the **Desktop** select **Financials > Club Name > Reports > Direct Debit Reports**



11. From the Direct Debit Reports Tree, select **Direct Debit Report**.



12. Once the report has been selected, a menu will ask you to specify how you require the report to be processed. We recommend select **Preview** as this will then produce a PDF of the DD payers. This is not the transmission file.



13. When you have selected an option, you will be prompted 'Do you want to pay off all Direct Debit Items'. Initially you will need to select **No** to leave the Direct Debit items unpaid.

14. To collect the Direct Debit transmission file go to

Desktop > Attachments > Direct Debits

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The files are stored in number order. Locate the file with the correct date and time and double click on it. This will produce a text file that can be saved to a PC and submitted to your bank/DD software. As this file contains sensitive data, we suggest that it is stored in a secure area which is not accessible on the network.

Paying off Direct Debit Items

Once you have received confirmation from the bank of the Direct Debit Transactions which have been collected and which ones have been refused collection, **re-run steps 10 to 13 in this guide.**

This time select Yes to pay off all Direct Debit Items. The system will then automatically open a journal on your Operator Number, pay all Direct Debit Transactions off to the payment method of Direct Debit (DDbt), and then close the journal. A journal posting report will be generated.

Any failed Direct Debits will need to be returned manually on the members individual Sales Ledger and managed as per your club's policy.



Need Further Training? Contact us to speak about our system training options by calling 0208 2515100 or emailing sales@e-s-p.com.

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