

BMC Direct Debit Webinar

PRACTICAL STEPS TO SETUP DD

09/11/2021

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Manual Payments

+ PLUSES

- Easy to start with
- Completely flexible
- No fees

- MINUSES

- Time consuming*
- Poor traceability

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Direct Debit

+ PLUSES

- . Lower club admin
- . Lower member admin
- . Member retention →
- . Professional
- . Timely payments
- . Audit trail

- MINUSES

- . Cost
- . Organisational skills
- . Member retention?

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SAKMC experience

- . Club formed in 1980
- . 50+ members by 2014
- . Previously cash/cheque/transfer
- . Was very time consuming chasing
- . Setup GoCardless DD service in 2015 initially just for subs
- . Now used for huts, training, events and campsites
- . Compulsory for new members
- . Now ~120 members and 99% DD uptake

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About GoCardless

- No setup fee
- No monthly fee
- 20p per transaction plus 1% (recent increase)
- Good, simple online dashboard
- Good communications
- Other services are available 😊

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The screenshot shows the GoCardless Payments dashboard. The left sidebar contains navigation links: Home, Customers, Payments (highlighted), Success+, Plans, Payouts, Events, and Developers. Below the sidebar is a promotional banner for instant bank payments. The main content area is titled 'Payments' and includes filters for 'Created', 'Any time', and 'Any status', with a total of 1,043 payments. A table lists individual payments with columns for Status, Customer, Description, Source, Charged, Paid out, Amount, and Net.

Status	Customer	Description	Source	Charged	Paid out	Amount	Net
Paid out		SAKMC subs 2021	Dashboard	05.10.21	07.10.21	14.00 GBP	13.83 GBP
Paid out		SAKMC subs 2021	Dashboard	05.10.21	07.10.21	14.00 GBP	13.83 GBP
Paid out		SAKMC subs 2021	Dashboard	06.10.21	08.10.21	14.00 GBP	13.83 GBP
Paid out		SAKMC subs 2021	Dashboard	23.09.21	27.09.21	14.00 GBP	13.83 GBP
Paid out		North Wales campsite	Dashboard	22.09.21	24.09.21	81.00 GBP	80.03 GBP
Paid out		North Wales campsite	Dashboard	22.09.21	24.09.21	72.00 GBP	71.14 GBP
Paid out		North Wales campsite	Dashboard	22.09.21	24.09.21	54.00 GBP	53.35 GBP

Scope and policy decisions

- Review privacy policy
- Annual subscriptions only or all payments
- Compulsory or optional
- Different policy for new/existing?
- Allow joint payments?
- Timing for booking payments
- Timetable for deployment
- Dormant/uncommunicative members
- Late membership cancellations
- Communication with members

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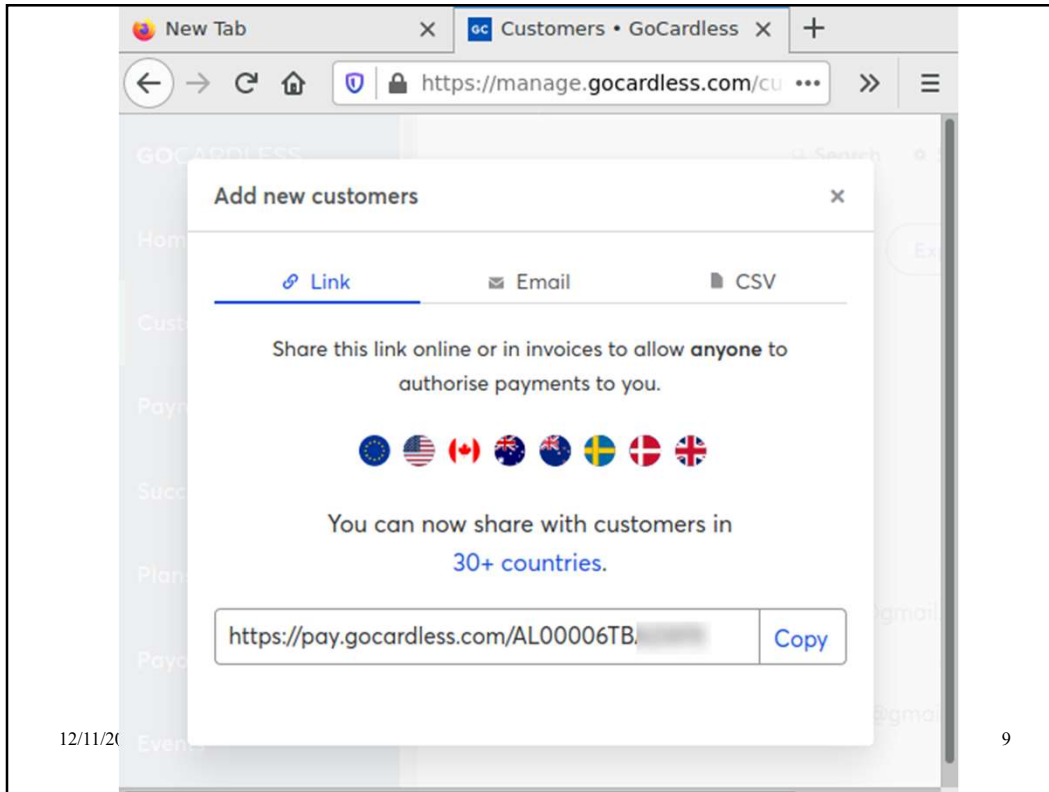
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Setting up

- Decide on your scope and policy
- Register online – you may need to have a phone discussion about your type of organisation as non profit members club is (was?) not in their list
- Setup at least 2 admins
- Communicate with your members
- Be mindful of GDPR – I suggest you invite via email link from the club rather than uploading their email addresses.

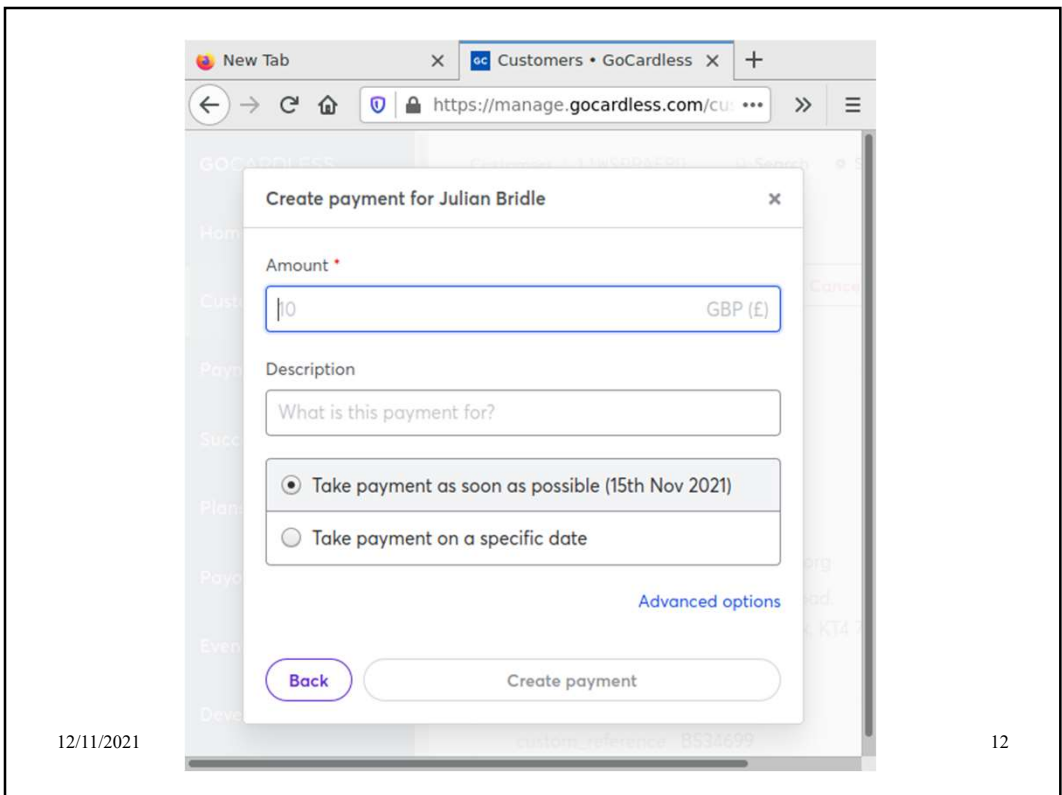
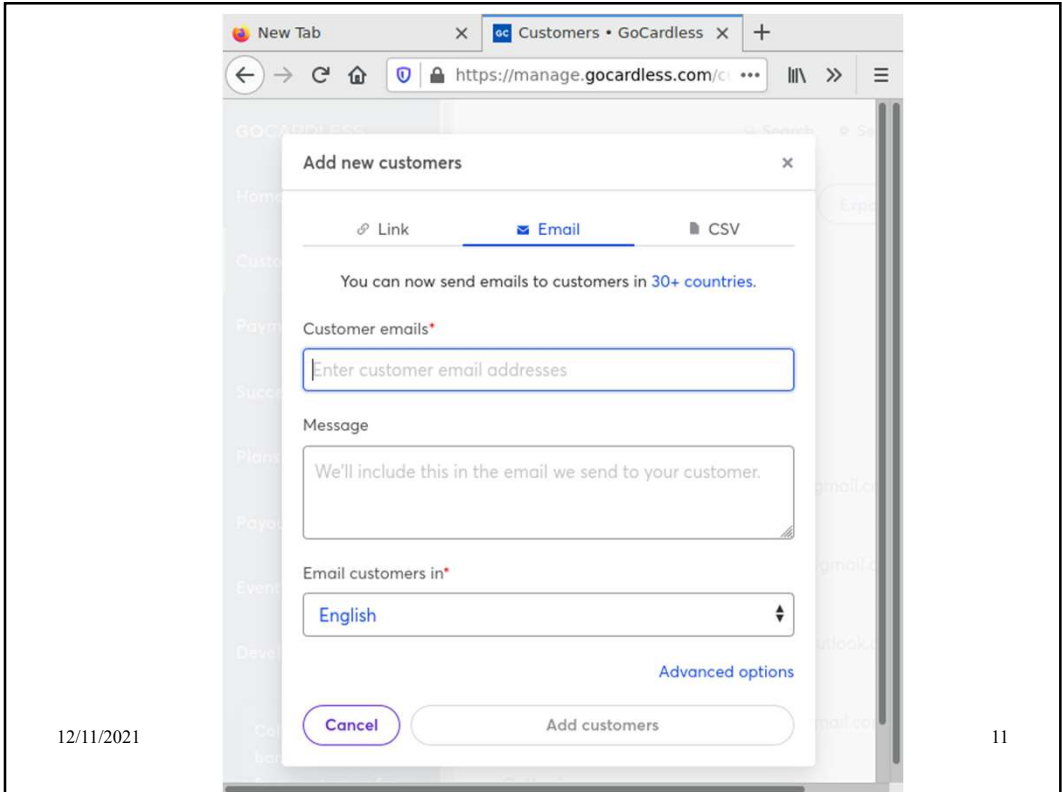
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Ongoing operation

- Use consistent payment references
- New members by email invitation – club or GoCardless
- Don't try to use the recurring payment facility
- Annual renewal best performed by exporting customer list and filling in amounts
- All other payments and fees by individual payment
- Remove leavers mandates but not the customer
- Follow up unexpected mandate cancellations
- Check customer list against members at least annually



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Payments	Charged	Paid out	Amount	Net
North Wal...	22.09.21	24.09.21	27.00 GBP	26.68 GBP
SAKMC su...	28.01.21	01.02.21	28.00 GBP	27.66 GBP

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Summary

Simple to setup and the time saving is worth the cost unless you have a very small membership base. (say <40)

Our experience has been overwhelmingly positive but you do need the right skills in your membership role.