



## DIRECT BANK TRANSFER (DBT) USER GUIDE

### What is Direct Bank Transfer?

Direct Bank Transfer (DBT) is the most efficient method of submitting deposit funds to The LPS Scotland. By submitting deposit information online and then paying by DBT, you will be able to complete deposit submissions completely electronically – no more forms and no more cheques.

### How do I use Direct Bank Transfer?

#### 1 – Paying Funds into your DBT account

The most important part of the process is making the payment to us from your online banking provider. When you register with The LPS Scotland, you are assigned a unique set of DBT account details which you can use to make payments into your DBT account. This set of payment details are only ever used in relation to your LPS Scotland account so for this reason it is important to take great care to enter the details correctly when sending a payment. If your banking provider permits the saving of payment details, then we would encourage you to do so as any future direct bank transfer payments will be required to be made to the same sort code and account number. By saving the details, you will ensure that funds always reach your LPS Scotland account as quickly as possible.

You can locate your unique sort code and account number by selecting 'Summary' from the 'Payments' menu tab. The account details will be displayed at the top of the page.

#### Payments Summary

##### Account Details

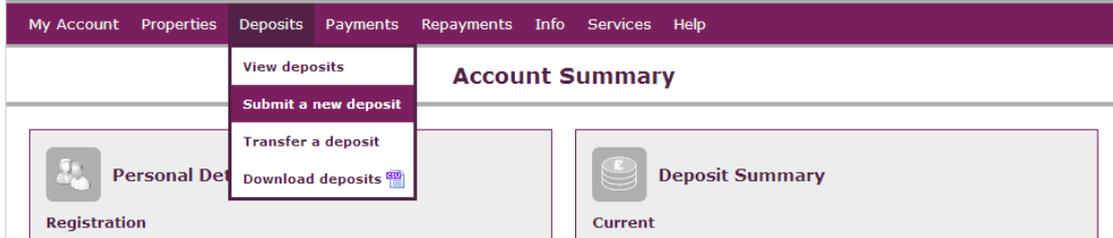
Sort Code	62-30-89
Account Number	9411
Current Balance	£8,570.00

When making a payment to your direct bank transfer account, it is advisable to include your landlord ID as the payment reference; this will allow us to identify any payments in the event that payments are received to incorrect or incomplete details. If the payment you are making relates to a specific batch then you can also include these details in the reference.

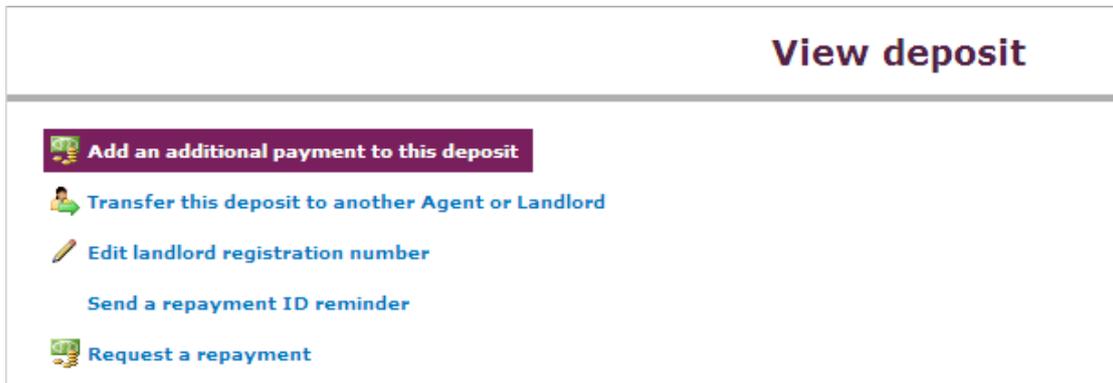
Name of payee: ?	<input type="text" value="LPS Scotland"/>
Payment description: ?	<input type="text" value="LLID 1234567"/>
Payee sort code: ?	<input type="text" value="62"/> - <input type="text" value="30"/> - <input type="text" value="89"/>
Payee account number: ?	<input type="text" value="8986"/>
Amount:	£ <input type="text" value="450"/> . <input type="text" value="00"/> p <a href="#">Payment limits</a>

## 2 – Submitting deposit information

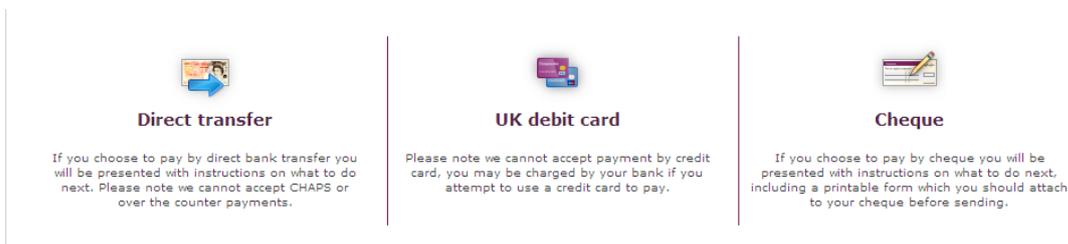
You can submit new deposit details by selecting “submit a new deposit” from the “deposits” menu:



If you wish to add funds to an existing deposit, you can also add additional funds by selecting “Add an additional payment to this deposit” from the deposit summary:



When you have submitted the deposit information or added a payment to an existing deposit and clicked 'Finish', you will be presented with a payment option for 'Direct transfer'. Select this option if you wish to use Direct Bank Transfer.



After confirming your payment method as Direct transfer you will be presented with a screen detailing your own unique payment account details.

### Step 1 of 4: Select Deposits



Please select the deposits you would like to include for this payment. Alternatively you can [submit a new deposit](#).

#### Account Details

Sort Code	62-30-89
Account Number	9411
Current Balance	£8,570.00

Select the relevant deposit that you wish to pay by Direct Bank Transfer from the list shown and click 'Next'.

#### Select Deposits

<input type="checkbox"/>	Property Address	Deposit ID	Value
<input type="checkbox"/>	104 SMITH LANE	10943036	£700.00

If you have already made a Direct Transfer payment and you have sufficient funds within your 'Current Balance' to cover the deposit(s) you wish to pay for, select 'Pay by deducting £xxx.xx from my current balance'. If you do not have sufficient funds to cover the deposit(s) and you need to make a payment by Direct Transfer select 'I will make a bank transfer for the amount £xxx.xx'.

You will then be asked to enter a reference for your payment before continuing. It is advisable to name your payments with something which is memorable to you in order for you identify payments at a later date.

### Step 2 of 4: Payment Method



#### Account Details

Sort Code	62-30-89
Account Number	9411
Current Balance	£8,570.00

#### Payment Details

Payment Method *	<input type="radio"/> Pay by deducting £1,230.00 from my current balance <input type="radio"/> I will make a bank transfer for the amount £1,230.00
Reference *	<input type="text"/>



Once you have selected your 'Payment Method' and provided a 'Reference' for your payment click 'Next' and 'Finish'. You will then be advised what happens next.

## 2 – Allocating funds

If you have made your Direct Transfer payment and you now wish to allocate the funds to a payment you have already created, select 'Summary' from the 'Payments' menu tab.

Payments Repayments

Summary

Create a new payment

Any 'Pending Payments' will be shown at the top of the page. You can then select the relevant payment you wish to allocate funds to.

**Payments Summary**

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**Account Details**

Sort Code	62-30-89
Account Number	9411
Current Balance	£8,570.00

**Pending Payments**

Reference	Deposits	Value	Created Date
more than 1 to delete	3	£2,310.00	30-01-2012

**Cleared Payments**

Reference	Deposits	Value	Created Date
Pay from balance - sufficient	1	£610.00	30-01-2012
52 SILVER HILL - deduct	1	£820.00	27-01-2012

Once you have selected the relevant payment, you can allocate the funds by clicking on 'Allocate Funds' which is shown at the top of the page.



### 3 – Creating a Payment

If you wish to create a new payment for deposits you have already submitted details for, select 'Create a new payment' from the 'Payments' menu tab.

Payments Repayments

Summary

Create a new payment

You will be provided with a list of deposits that are currently awaiting payment. Select the relevant deposits that you wish to add to your new payment.

### Step 1 of 4: Select Deposits



Please select the deposits you would like to include for this payment. Alternatively you can [submit a new deposit](#).

#### Account Details

Sort Code	62-30-89
Account Number	9411
Current Balance	£8,570.00

#### Select Deposits

<input type="checkbox"/>	Property Address	Deposit ID	Value
<input checked="" type="checkbox"/>	104 SMITH LANE	10943036	£700.00
<input checked="" type="checkbox"/>	146 WICKER RISE	10943037	£960.00
<input checked="" type="checkbox"/>	188 CASTLE ROAD	10943038	£630.00

If you have already made a Direct Transfer payment and you have sufficient funds within your 'Current Balance' to cover the deposit(s) you wish to pay for, select 'Pay by deducting £xxx.xx from my current balance'. If you do not have sufficient funds to cover the deposit(s) and you need to make a payment by Direct Transfer select 'I will make a bank transfer for the amount £xxx.xx'.

You will then be asked to enter a reference for your payment before continuing. It is advisable to name your payments with something which is memorable to you in order for you to identify payments at a later date.

### Step 2 of 4: Payment Method

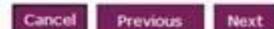


#### Account Details

Sort Code	62-30-89
Account Number	9411
Current Balance	£8,570.00

#### Payment Details

Payment Method *	<input type="radio"/> Pay by deducting £2,290.00 from my current balance. <input checked="" type="radio"/> I will make a bank transfer for the amount £2,290.00
Reference *	<input type="text"/>



Once you have selected your 'Payment Method' and provided a 'Reference' for your payment click 'Next' and 'Finish'. You will then be advised what happens next.

## 4 – Automatic Allocation

In order to make the DBT process run as smoothly as possible, we try to allocate funds paid into your DBT account automatically. We are only able to allocate funds automatically when the funds are received for the exact same value as the payment which has been set up. If there are multiple pending payments set up, we will only allocate the funds automatically if the funds are received in the same order as the pending payments were set up. For this

reason, we would advise that you transfer the funds as soon as possible after setting up any new payments. If you have submitted funds to us and you have not received confirmation that your deposits have been secured, you can check to see if the funds have been received and not allocated by checking your account balance where you will see details of any pending payments in the "Payments" summary:

Payments Summary			
<b>Account Details</b>			
Sort Code	62-30-89		
Account Number	9411		
Current Balance	£8,570.00		
<b>Pending Payments</b>			
Reference	Deposits	Value	Created Date
more than 1 to delete	3	£2,310.00	30-01-2012
<b>Cleared Payments</b>			
Reference	Deposits	Value	Created Date
Pay from balance - sufficient	1	£610.00	30-01-2012
52 SILVER HILL - deduct	1	£820.00	27-01-2012

## 5 – Removing or editing payments

If you need to edit or remove a payment for any reason, you can do so by selecting the payment from the payment summary screen:

Payments Summary			
<b>Account Details</b>			
Sort Code	62-30-89		
Account Number	89411		
Current Balance	£8,570.00		
<b>Pending Payments</b>			
Reference	Deposits	Value	Created Date
more than 1 to delete	3	£2,310.00	30-01-2012

Once you have selected your payment, you have an option to either edit or deleting the payment:

## View Payment

 Allocate Funds

 Edit

 Delete

### Account Details

Sort Code	62-30-89
Account Number	89411
Current Balance	£8,570.00

If you are editing a payment, please ensure that you follow all 4 steps of the process and click "finish" to confirm your amendments:

## Edit Pending Payment

### Step 1 of 4: Select Deposits

Select Deposits > Payment Method > Review > Complete

### Account Details

Sort Code	62-30-89
Account Number	9411
Current Balance	£8,570.00

### Select Deposits

<input type="checkbox"/>	Property Address	Deposit ID	Value
<input checked="" type="checkbox"/>	71 JUBILEE LANE	10943033	£520.00
<input checked="" type="checkbox"/>	151 NEWLAND WAY	10943034	£930.00
<input checked="" type="checkbox"/>	69 BRISTOL WAY	10943035	£860.00

## Edit Pending Payment

### Step 3 of 4: Review

Select Deposits > Payment Method > Review > Complete

### Account Details

Sort Code	62-30-89
Account Number	9411
Current Balance	£8,570.00

### Payment Summary

Reference	more than 1 to delete
Deposits	2
Total Value	£1,450.00
Created Date	30-01-2012

[Cancel](#) [Previous](#) [Finish](#)

We have tried to cover all areas of the Direct Bank Transfer System in this guide, however, if you do have any further questions please submit them using the [Online Form](#).