

Part 1: Introduction & Verification

Agent:

"Hello, thank you for calling [Your Company Name]. My name is [Agent Name]. I understand you'd like to set up a Direct Debit to pay for your [product/service]."

Customer:

"Yes, that's right."

Agent:

"Great. To make this quick and paperless, I can set up your Direct Debit Instruction right now over the phone. You'll just need your bank account details handy. Is that okay?"

Customer:

"Yes, please."

Agent:

"Before we begin, please confirm that you hold a UK bank or building society account and that you are the account holder?"

Customer:

"Yes."

Agent:

"And are you the only person required to authorise debits from this account?"

Customer:

"Yes, I am."

Part 2: Capturing & Confirming Bank Details

Agent:

"Thank you. Could you please provide the full name on the account you wish to be debited?"

Customer:

"[Customer's Full Name]"

Agent:

"And the six-digit sort code?"

Customer:

"[Sort Code]"

Agent:

"And the eight-digit account number?"

Customer:

"[Account Number]"

Agent:

"Thank you. Let me just confirm those details back:

The account name is [Customer's Full Name], sort code [Sort Code], account number [Account Number]. Is that all correct?"

Customer:

"Yes, that's correct."

Part 3: The Direct Debit Guarantee & Advance Notice

Agent:

"All Direct Debits are protected by the Direct Debit Guarantee. Would you like me to read the Guarantee to you now, or would you prefer to read it in the confirmation we'll send?"

Customer:

"[Customer's preference]"

Agent:

"[If reading:]

The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit, **<Merchant name>** will notify you **at least 10 working days in advance** of your account being debited, or as otherwise agreed.

If you request **<Merchant name>** to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by **<Merchant name>** or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.

– If you receive a refund you are not entitled to, you must pay it back when **<Merchant name>** asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us."

Agent:

"The name that will appear on your bank statement will be **Checkout re <Merchant name>**."

Agent:

"You'll also receive an **advance notice** confirming the amount, frequency, and collection date of your payments. This will be sent **at least 10 working days before your first payment** is taken."

Part 4: Final Confirmation & Conclusion

Agent:

"To confirm, we've set up a Direct Debit for **[Amount]** for your **[product/service]**, which will be collected on or around **[Due Date]** each **[month/quarter/etc.]**.

Your first payment will be taken on **[First Collection Date]**."

Agent:

"You'll receive written confirmation of this instruction within **3 working days of today's call**, or **no later than 10 working days before the first collection** if your payment is due sooner.

This confirmation will include all the details we've discussed and a copy of the Direct Debit Guarantee."

Agent:

"Do you have any questions?"

Customer:

"[Response]"

Agent:

"Thank you for your time today. This call has been recorded for legal and quality purposes. Have a great day!"