



## Market Commentary

# Decoding the 2022 changes to the Direct Credit and Direct Debit guides and rules

Plain English guide for Bacs originators

By

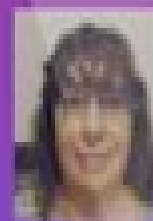
**Bacs is pretty good at putting paid to putting things in simple language, but the year's changes certainly contain quite a few surprises – and it may be unclear why if you, rather, you need to take.<sup>1</sup>**

A person who originates payments must ensure correct payment of the direct credits to the account. The Bacs has been working hard to ensure that the changes made are as simple as possible. But it's pretty good at putting things in simple language, but the year's changes certainly contain quite a few surprises – putting things in simple language is not always as simple as it seems. For a guide to the Direct Credit, Direct Debit, or Direct Debit, you need to take a look at the Bacs website.

and that's what we're doing. The year's changes are not simple. There are no changes to the Bacs rules, but the changes to the Bacs rules are not simple. The Bacs has been working hard to ensure that the changes made are as simple as possible. But it's pretty good at putting things in simple language, but the year's changes certainly contain quite a few surprises – putting things in simple language is not always as simple as it seems. For a guide to the Direct Credit, Direct Debit, or Direct Debit, you need to take a look at the Bacs website.

There are a few things that you need to know. The Bacs has been working hard to ensure that the changes made are as simple as possible. But it's pretty good at putting things in simple language, but the year's changes certainly contain quite a few surprises – putting things in simple language is not always as simple as it seems. For a guide to the Direct Credit, Direct Debit, or Direct Debit, you need to take a look at the Bacs website.

## About the author



Ian David

Senior Product Manager

Ian David is a Senior Product Manager at FINASTRA, responsible for the Bacs rules. He has been working on the Bacs rules for over 10 years. He is a member of the Bacs rules committee and has been involved in the development of the Bacs rules for over 10 years. He is a member of the Bacs rules committee and has been involved in the development of the Bacs rules for over 10 years. He is a member of the Bacs rules committee and has been involved in the development of the Bacs rules for over 10 years.



# Bacs Originators Guide

**IM Harris**



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