

IRISH RETAIL ELECTRONIC PAYMENTS CLEARING Co Ltd(IRECC)

Direct Debit Bulk Change Services & Procedures

Version 1.0
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Direct Debit Bulk Change Service

What is Direct Debit Bulk Change?

The Bulk Change Service has been established to cater for Originators who need to make changes to a large number of their Direct Debit Instructions, and is used when Payers will not be completing new DDIs as part of the change, for example when Originators need:

- To change their name
- To change their reference numbers
- To move from one OIN(s) to another OIN(s)

The Bulk Change Service caters for both **full** and **partial** changes.

This service is available to Originators at the discretion of the Sponsoring Bank.

There are now 7 different services A to G inclusive See table as follows:

Service	Bulk Change Services	Notification of Change Form	Bulk Change Novation Agreement	Bulk Change Advice List	Letter to Customers	Certificate of Incorporation on Change of Name Indemnity	Authorising Resolution	Template letter to IPSO	Certificate of Registration of Company Name
A	Change of Originator Number (same legal entity) For Originators who intend to transfer all Direct Debit collections from one OIN to another and there is no change to the legal identity of the Originator.	Yes		Yes					
B	Transfer between <u>existing</u> Originators (Full or Partial) (Change of legal entity) For existing Originators who acquire all or some of the Direct Debit related business of another Company under a single OIN, and wish to retain the right to collect Direct Debits from Payers accounts under existing DDIs using another OIN.	Yes	Yes	Yes	Yes				
C	Transfer to <u>New</u> Originator (Full or Partial) (New legal entity) new company not an existing Originator For Companies who are not existing Originators who acquire all of the Direct Debit related business of another Company under a single OIN, and wish to retain the right to collect Direct Debits from Payers accounts under existing DDIs using OIN of acquired Company.	Yes	Yes	Yes	Yes	Yes	yes		
D	Change of Originators Name (same legal entity) For Originators who change their name, but retain their existing legal identity (e.g. companies retaining their existing company registration number).	Yes			Yes	Yes			
E	Change of Originators Name (change of legal entity) For sole traders who change their trading name to 'Limited Company'	Yes			** Refer to Service E below				Yes
F	Change of Reference Number only (same legal entity) For an Originator who wishes to restructure their reference numbers of some or all DDIs. This change is available only at the discretion of the Sponsoring Bank.	Yes		Yes	Yes				
G	Change of Sponsoring Bank <u>OR</u> Change of Originator Address/Contact details. This is for change of Sponsoring Bank <u>OR</u> a change of an Originator's address/contact details <u>only</u> .							Yes	

What is Direct Debit Bulk Change SERVICE A?

SERVICE A - Change of Originator Number (same legal entity)

For Originators who intend to transfer all Direct Debit collections from one OIN to another. Where there is no change to the legal identity of the Originator after the transfer has taken place.

Example of Direct Debit Bulk Change SERVICE A

Company ABC has two OINs (123456 & 789789) for different segments of their business. For business reasons they wish to transfer all or some DD collections into one OIN.

Please note, care must be taken if OIN's are with different sponsoring Banks, please check the IPSO database first. If OIN(s) are with a different sponsoring Bank you will be required to perform a change of sponsoring bank in the first instance.

Forms Required for Service A:

The following form(s) will be required by IPSO:

- Bulk Change Request Cover Letter (Appendix 1)
- Notification of Change Form (Appendix 2)

The following form(s) will be required by other Banks

- Bulk Change Advice List (Appendix 4)
- Please note in the case of a full change IPSO will cancel the old OIN once bulk change has been completed, and banks should remove these OINs from their databases.

What is Direct Debit Bulk Change SERVICE B?

SERVICE B – Transfer between existing Originators (Full or Partial) (Change of legal entity)

For existing Originators who acquire all or some of the Direct Debit related business of another Company under a single OIN, and wish to retain the right to collect Direct Debits from Payers accounts under existing DDIs using another OIN.

Example of Direct Debit Bulk Change SERVICE B

Transfer between existing Originators (Change of legal entity)

Company XYZ acquires Company ABC. Both are existing Originators.
OIN 123456 (XYZ) OIN 789789 (ABC)

In the case of a full bulk change OIN 789789 will be cancelled after the Bulk Change has been performed, otherwise it will remain active on the system collecting remaining DDIs.

Forms Required for Service B:

The following form(s) will be required by IPSO:

- Bulk Change Request Cover Letter (Appendix 1)
- Notification of Change Form (Appendix 2)

The following form(s) will be required by other Banks

- Bulk Change Novation Agreement(Appendix 3)
- Bulk Change Advice List (Appendix 4)

Please note in the case of a full change IPSO will cancel the old OIN once bulk change has been completed, and banks should remove these OINs from their databases

- Letter to Customers(Appendix 7)

What is Direct Debit Bulk Change SERVICE C?

Transfer to New Originator (Full/Partial, New legal Entity)New Company not an existing Originator

For Companies who are not existing Originators who acquire all of the Direct Debit related business of another Company under a single OIN, and wish to retain the right to collect Direct Debits from Payers accounts under existing DDIs using OIN of acquired company.

Example of Direct Debit Bulk Change SERVICE C

Company XYZ acquires Company ABC. XYZ is not an existing Originator. New Indemnity and Authorising Resolution will be required. No Advice list required unless change of reference.

Forms Required:

The following form(s) will be required by IPSO:

- Bulk Change Request Cover Letter(Appendix 1)
- Authorising Resolution (Appendix 5)and Indemnity(Appendix 6) (no OIN will be issued as new Company will obtain old OIN of acquired Company)
- Notification of Change Form (Appendix 2)
- Bulk Change Novation Agreement (Appendix 3)

The following form(s) will be required by other Banks

- Bulk Change Advice List (Appendix 4)
- Letter to Customers(Appendix 7)

What is Direct Debit Bulk Change SERVICE D?

Change of Originators Name (Same Legal entity)

For Originators who change their name, for some strategic reason but retain their existing legal identity (e.g. companies retaining their existing company registration number).

Example of Direct Debit Bulk Change SERVICE D

Company ABC changes their name to XYZ for some strategic reason but retains their existing legal identity

Note: The customer should always be notified of any change that involves a change to the statement narrative.

Forms Required:

The following form(s) will be required by IPSO:

- Bulk Change Request Cover Letter(Appendix 1)
- Notification of change form(Appendix 2)
- Certification of Incorporation on Change of Name (Appendix 8)

The following form(s) will be required by other Banks

- Letter to Customers(Appendix 7)

What is Direct Debit Bulk Change SERVICE E?*

Change of Originators Name (Change of Legal Entity)

For Sole traders who change their trading name to “Limited Company” e.g. Joe Smith to Joe Smith Ltd. If however the Sole Trader Name Joe Smith changes to Joe Jones Ltd, the customers will need to be advised.

****Note: The customer should always be notified of any change that involves a change to the statement narrative.**

Forms Required:

The following form(s) will be required by IPSO:

- Bulk Change Request Cover Letter(Appendix 1)
- Notification of change form(Appendix 2)

****The following form(s) will be required by other Banks (only if there is a change to the statement)**

- Letter to Customers(Appendix 7)

What is Direct Debit Bulk Change SERVICE F?

SERVICE F - Change of reference numbers only (same legal entity)

For Originators who wish to restructure their reference numbers of some or all DDIs. This change is available only at the discretion of the Sponsoring Bank.

Example of Direct Debit Bulk Change SERVICE F Change of reference numbers only (same legal entity)

Company XYZ needs to change the reference numbers for some or all DDIs.

Forms Required:

The following form(s) will be required by IPSO:

- Bulk Change Request Cover Letter(Appendix 1)
- Notification of Change Form (Appendix 2)(for record purposes only)

The following form(s) will be required by other Banks

- Bulk Change Advice List (Appendix 4)
- Letter to Customers(Appendix 7)

Example of Direct Debit Bulk Change SERVICE G? Change of Sponsoring Bank OR Change of Originator Address/Contact Details.

For Originators who wish to change Sponsoring Bank **OR** Change of Originator Address/Contact details.

Forms Required:

The following form(s) will be required by IPSO:

- Template letter to IPSO(Appendix 9)

Change of Sponsoring Bank:

If a change of sponsoring Bank is required, please note the following:

- Original Indemnity and Authorising Resolution to be provided by old Bank to new Bank;*
- No new Indemnity or Authorising Resolution required;
- New Sponsoring Bank must verify Company details;
- Covering letter (Appendix 9) by (email) required by IPSO.

* The new Sponsoring Bank must keep the Indemnity and Authorising Resolution forms on file. This can be obtained from the "Old" Sponsoring Bank or directly from the Originator.

Weekly Update:

- All documentation must be with IPSO by close of business Thursday
- Update email will be issued by 13:00 on Friday
- Banks must complete internal updates by close of business Monday

Bulk Change Service - Obligations of the Participants

Obligations of Sponsoring Bank:

The Sponsoring Bank's main role is to oversee the Bulk Change procedure and guide the Originator through the steps involved, which include:

- Accepting and reviewing the Originator's application to use the service.
- Giving initial approval to the Originator to use the service.
- Liaising with the Originator in the preparation of documentation, and maintaining all bulk change records.
- Giving final approval to the Originator and informing IRECC and all other Members at least 4 weeks in advance of completion date.
- Distributing the Bulk Change Advice Lists to each of the other Sponsoring Banks for distribution within their branch networks at least 4 weeks in advance of completion date.

Where there are two Originators involved in a Bulk Change operation, the responsibility falls on the Sponsoring Bank of the new Originator acquiring the Indemnity to perform the above tasks.

Liaising with the Other Parties

The Sponsoring Bank liaises closely with other Members to ensure that changes are processed in accordance with the Originator's requirements, giving other members at least 4 weeks notice for all bulk changes

Admitting New Originators

If the new Originator is not a member of the Direct Debit Scheme, the Sponsoring Bank must arrange for this, including the completion of the Direct Debit Indemnity.

Obligations of Originators:

The Originator's first responsibility is ensuring that the correct details are passed to the Sponsoring Bank, and accompanied by all the necessary documentation.

Scheduling Bulk Changes

Originators must give careful consideration to the scheduling of Bulk Changes. Originators are required to send Bulk Change advice lists to all Paying Bank branches at the same time.

Originators should be aware that there may be periods in which bulk changes are not permitted by the Sponsoring Bank for operational reasons.

Timing Bulk Changes

If collections under a single DDI are more frequent than monthly, then the Bulk Change advice list must clearly indicate the date of the change.

Originators can carry out Bulk Change procedures only in accordance with the date approved on the Notification of Change Form. Any deviation from the agreed date requires agreement from their Sponsoring Bank.

Obligations of Paying Banks:

Paying Banks shall ensure that bulk change implementation is effected and completed within the timeframe notified to IRECC.

Best Practice:

- Always validate OIN(s) against IPSO database
- Check Sponsoring Bank details on IPSO database (in case a change of sponsorship is required before you proceed with bulk change)
- Advise IPSO of change as soon as possible
- Provide Step by Step guide to Originators on procedures
- Approve all relevant documentation
 - ▶ Correct version of forms
 - ▶ Ensure dates /signatures are correct
 - ▶ All relevant fields must be completed on forms
 - ▶ New covering letter for Bulk Changes to be used
- Timelines – 4 weeks must be provided to other banks

Appendix 1. Bulk Change Request Cover Letter

Ms Rosaleen Gibson
DD Scheme Administrator
IPSO Ltd
12-13 Cumberland Street
Dun Laoghaire
Co. Dublin

Re: Direct Debiting Scheme – Bulk Change Request

ORIGINATOR details e.g. OIN No. (if known) Company Name and Company Head office:	
To whom should amendments, claims, etc be addressed e.g. DD Administrator – Title, Name (optional), Address, Telephone:	
Bulk Change Service (Circle)	A B C D E F (G complete appendix 9)
<i>For IRECC use only</i>	

Dear Rosaleen

I enclose herein a copy of the relevant bulk change forms for the above Customer.

The Originator's accounts are held in **Bank Location & NSC – 9**

I look forward to hearing from you at your earliest convenience.

Yours sincerely

Name
Bank
Email Address

Appendix 2 . Direct Debit Bulk Change Service NOTIFICATION OF CHANGE FORM

NOTIFICATION OF CHANGE FORM

(A separate form to be used for each OIN)

Note: This form is not required if payers will be completing new Direct Debit Instructions

(Originator's Identification Number)

Originator Name

--	--	--	--	--	--

Contact Name Tel. Number

Sponsoring Bank

Type of change required
(tick as appropriate)

SERVICE TYPE	FULL	PARTIAL
A - Change of Originator Number (same legal entity)		
B - Transfer between existing Origs.(Full/Partial, change of legal entity)		
C - Transfer to new Originator (Full/Partial (New legal entity)		N/A
D -Change of Originators Name (same legal entity)	N/A	
E -Change of Originators Name (change of legal entity)		N/A
F - Change of Reference Number Only (same legal entity)		
G- Change of Sponsoring Bank OR Change Originators address/contact details only		

Trading Name Change

From:-	
To:-	

OIN Transfer

Old OIN							
New OIN							

Estimated Volumes (Number of Customers/Accounts)

DATE OF LAST COLLECTION UNDER OLD DDI DETAILS

DATE OF FIRST COLLECTION UNDER NEW DDI DETAILS NB must be a minimum of 5 working days from date of last collection

FOR SERVICE E PLEASE ENTER DATE OF 1ST COLLECTION WITH NEW REFERENCE NUMBER

For and on behalf of Originator: (insert Originator Name)

Signature (Capacity)

For and on behalf of old Originator (if applicable)..... (insert old Originator Name)

Signature (Capacity)

For and on behalf of Sponsoring Bank(Name of Sponsoring Bank)

Duly Authorised Official of Sponsoring Bank

Sponsoring Bank Company Stamp

THIS DAY OF 20...

Appendix 3. Bulk Change Novation Agreement

DIRECT DEBITING SCHEME – BULK CHANGE NOVATION AGREEMENT

(Agreement covering a New Originator taking over responsibility from another Originator for future Indemnity claims, whether for PAST or FUTURE Direct Debit transactions, as arising from a transfer of some Direct Debit instructions between Originators)

TO: Each Member* at any time and from time to time of the Direct Debit Scheme in force from time to time ("Scheme") as operated by or under the auspices of Irish Retail Electronic Clearing Company Limited ("IRECC") or any successor thereto, and whether acting in the capacity of a Sponsoring Bank or a Paying Bank under the Scheme (as those terms are defined in the Scheme).

** a list of the Members of the Scheme is available from IRECC on request*

1 Background

1.1 This Agreement is supplemental to an Indemnity dated/...../..... ("First Indemnity") and given to each Member of the Scheme** by

.....of.....***
("Current Originator") as an Originator under (and as defined in) the Scheme.

1.2 This Agreement is also supplemental to an Indemnity dated/...../..... ("Second Indemnity") and given to each Member of the Scheme** by

.....of.....***
("New Originator") as an Originator under (and as defined in) the Scheme.

1.3 The Current Originator is the beneficiary of certain existing Direct Debit instructions as are subject to the Scheme and as have been given by third parties to and in favour of the Current Originator, being the instructions more particularly listed in the ' **Bulk Change Advice List** ' a copy of which is annexed to this Agreement ("Transferred Instructions").****

1.4 The Current Originator wishes to transfer to the New Originator, and the New Originator wishes to take a transfer of, the benefit of the Transferred Instructions with effect as and from the/...../..... ("Transfer Date").

1.5 As part of the arrangement for the transfer of the benefit of the Transferred Instructions from the Current Originator to the New Originator:

(a) the Current Originator wishes to be released and discharged from its indemnity obligations under the First Indemnity with respect to all Direct Debits (as defined in the Scheme) initiated by the Current Originator under or in respect of the Transferred Instructions at any time prior to the Transfer Date ("Pre-Transfer Direct Debits"), but save and excluding any such Pre-Transfer Direct Debits in respect of which a claim has been made under the First Indemnity and notified to the Current Originator at any time prior to the Transfer Date ("Excluded Pre-Transfer Direct Debits"); and

(b) the New Originator wishes to assume responsibility under the Second Indemnity for the said indemnity obligations of the Current Originator,

in each case with effect as and from the Transfer Date.

1.6 This Agreement shall come into force and effect as of the date noted below on which the Sponsoring Bank of the New Originator (the approval of which Sponsoring Bank is required under the Scheme to the effective transfer of the Transferred Instructions to the New Originator) has countersigned this Agreement for the purposes of acknowledging and consenting to, on behalf of itself and all other Members of the Scheme, the terms of this Agreement.

*** if more than one Indemnity has been given and is in force, please list all such Indemnities in this clause, and amend the language accordingly such that this Agreement is noted as being supplemental to each such Indemnity (e.g where an Indemnity for DD + has been given in addition to an existing Indemnity)*

****insert above the full name and address of the Company etc, and in addition where appropriate its trading/ business name*

***** For administrative convenience, at the instance of the New Originator the said instructions may be listed on a compact disk in triplicate, rather than in a hard copy paper format, with one original of the compact disk to be annexed to this agreement and retained by the Sponsoring Bank of the New Originator for identification purposes.*

2 Liability of New Originator

2.1 In consideration of the transfer by the Current Originator to the New Originator of the Transferred Instructions, with effect as of and from the Transfer Date, the New Originator hereby assumes liability and accepts responsibility for and with respect to the Pre-Transfer Direct Debits other than (and excluding) the Excluded Pre-Transfer Direct Debits, and as if such Pre-Transfer Direct Debits had been initiated by the New Originator, and so that the terms of the Second Indemnity shall be construed accordingly with respect thereto.

Appendix 5. Direct Debit COPY OF AUTHORISING RESOLUTION

COPY OF AUTHORISING RESOLUTION

At a Meeting of the Board of Directors* of _____ (the "Company")** held on ____day of _____20__ the following resolution was passed and has been duly recorded in the Minutes of the Company.

RESOLVED:- that the Company participates (or as applicable continues to participate) as an Originator in the Direct Debit Scheme operated by Irish Retail Electronic Clearing Company Limited and shall comply (or as applicable continues to comply) with the Rules of the Scheme in force from time to time; that the Company do enter into the Indemnity in the form required under and for the purposes of the Scheme (a copy of which form was tabled at the meeting); and that the persons named below be and are hereby authorised to execute the Indemnity for and on behalf of the Company and to deliver the said Indemnity to the Sponsoring Bank engaged by the Company for the purposes of the Scheme.

1 _____

2 _____

(Please insert names in print with their official titles)

Certified a true copy of the above resolutions

_____ Date _____
Secretary

* If not a company, please insert name of authorising body e.g. "committee" in the case of a club; "board of management" in the case of a school; "partners" in the case of a partnership, etc. If a sole trader, a letter of confirmation to be provided in similar terms to the within resolution duly signed by the sole trader.

** Insert full/legal name of the entity, and in the case of a company its CRO registered number. If the entity is not a company, please replace references above to "the Company" to more appropriate designation.

Appendix 6. Direct Debit Indemnity

DD INDEMNITY



TO: Each Member* at any time and from time to time of the Direct Debit Scheme in force from time to time ("Scheme") as operated by or under the auspices of Irish Retail Electronic Clearing Company Limited ("IRECC") or any successor thereto, and whether acting in the capacity of a Sponsoring Bank or a Paying Bank under the Scheme (as those terms are defined in the Scheme).

* a list of the Members of the Scheme is available from IRECC on request

FROM:.....[Company/Body/Society/ Association etc name]**
of.....[address]

as an Originator under (and as defined in) the Scheme ("Originator"/"we"/"us"/"our").

** insert above the full name of the Company etc, and in addition where appropriate its trading/ business name

1. IN CONSIDERATION of:

- a) your acting as our Sponsoring Bank under the Scheme, we HEREBY INDEMNIFY you, and shall keep you fully indemnified, on your first demand(s)*** against all actions, claims, damages, costs and expenses (including legal fees and expenses on a full indemnity basis), and whether directly or indirectly, which you may suffer, sustain or incur with reference to or as a consequence of our participation in the Scheme; and/or
- b) your acting as a Paying Bank under the Scheme and accepting at any time or from time to time instructions from us (or from our agent or anyone purporting to act as our agent) under or pursuant to the Scheme, to debit yourselves or the accounts of your customers with the amount(s) specified in our instructions as aforesaid, and you hold or have held direct debit instructions from such customers for such purposes, we HEREBY INDEMNIFY each of you, and shall keep each of you fully indemnified, on your respective first demand(s)*** against all actions, claims, damages, costs and expenses (including legal fees and expenses on a full indemnity basis), and whether directly or indirectly, which you may respectively suffer, sustain or incur with reference to or as a consequence of such debiting or (as applicable) any failure to so debit.

Provided further that no counter claim, cross claim, set off or other objection to payment shall be asserted by us or on our behalf under or pursuant to this Indemnity (including but not limited to any claim by us that any part of any demand under this Indemnity has been caused directly or indirectly by any failure by any one of you to comply with the provisions of the Scheme) in order to refuse (or as a basis for refusing) payment in connection with such demand(s); and so that we shall pay forthwith the amount of any such demand(s) (as required by each of you) without any set off thereto and without any requirement for proof or our acceptance of the validity of any such demand(s).

*** the making of an indemnity claim demand under this Indemnity must be in compliance with the terms of the Scheme; also, no indemnity claim demand may be made under this Indemnity in respect of or relating to a direct debit instruction in the form of "Direct Debit Plus" as defined in the Scheme

2. We authorise you and each of you to admit, compromise or reject any claims made upon you under or pursuant to the Scheme without reference to or authority from us as an Originator.
3. You are not required to verify or check that any direct debit instruction given to you by your customer(s) under or pursuant to the Scheme and referable to us as Originator has been given and remains in force in respect of any debits made or to be made by you.
4. You are not required to verify or check that any purpose of payment or condition of payment stated in any direct debit instruction signed by any one of you or by your customers under or pursuant to the Scheme and referable to us as Originator is fulfilled or is observed.
5. We agree that any demand under this Indemnity shall be sufficient if delivered by hand or sent by post to our address as noted above or (if different) our current address as noted in the records of IRECC in relation to our participation in the Scheme; if sent by hand then such demand shall be deemed delivered on the date of delivery (if a business day, and if not, then on the next business day); if sent by post then such demand shall be deemed to be delivered on the second business day after the day of posting thereof.
6. This Indemnity is to be in addition to and is not to prejudice or be prejudiced by any other indemnity which has been or may now or hereafter be executed by us (or by any other person) in connection with the Scheme, nor prejudiced by the actions or omissions of any other participant in the Scheme.
7. This Indemnity shall be binding on us as a continuing security and assurance notwithstanding any payments from time to time made to you or any of you or any settlement of account under or pursuant to this Indemnity or otherwise, or by any disability or incapacity affecting us or any other thing whatsoever.
8. You are to be at liberty without thereby affecting your rights under this Indemnity at any time and from time to time at your absolute discretion to release, discharge, compound with or otherwise vary or agree our liability under this Indemnity, or make any other arrangements with us.
9. This Indemnity shall be enforceable by each Member and their respective successors and assigns, and notwithstanding any change in the name or constitution or ownership of any such Member or its amalgamation or merger with any person or any transfer of its business or assets to any person or any reconstruction or reorganisation whatsoever of its business or corporate structure..
10. This Indemnity shall continue in full force and effect so long as we are a participant in the Scheme as an Originator, provided however that should we change our Sponsoring Bank (and execute a new Indemnity), then as and from the date on which such change has taken effect our liability under this Indemnity shall extend to cover (only) direct debits originated by us prior to such date.

11. This Indemnity shall be governed by and construed in accordance with the laws of Ireland. Any legal proceedings which may be instituted in connection herewith shall be commenced and prosecuted either in the Courts of Ireland (to the jurisdiction whereof in such event we hereby irrevocable and unconditionally submit) or, (at your option) in the Courts of the country in which we are domiciled or to the jurisdiction whereof we are subject at the time when such proceedings are commenced.

Signed by:

1	2
NAME (Signature) _____ NAME (In Block Capitals) _____ POSITION _____	NAME (Signature) _____ NAME (In Block Capitals) _____ POSITION _____

For and on behalf of the Originator pursuant to a Resolution of the Board of Directors passed on the ___ day of _____ 20___, a certified copy of which is annexed hereto.

Appendix 7. Direct Debit Bulk Change Service

DIRECT DEBIT BULK CHANGE Specimen Letter to Customers

SPECIMEN LETTER to Customers - CHANGE OF COMPANY NAME/TRANSFER BUSINESS TO ANOTHER COMPANY

Originators Logo

Originator Name

1 The Quays
Dublin 1

Date

Mr M McCarthy
110 Blacklion Road
Cork

Dear Mr McCarthy

CHANGE OF COMPANY NAME/TRANSFER BUSINESS TO ANOTHER COMPANY

Here the Originator will give a brief explanation of the reason for the change e.g. business acquired from another company etc.

This change will not affect the service you receive in any way, except that future Direct Debits will be collected by ABC Co, instead of ourselves with effect from dd/mm/yy. The only change you will notice will be the different name on you bank/building society statement for this Direct Debit. No action is required by you.

The members of the Direct Debiting Scheme Committee of the Irish Retail Electronic Clearing Company Ltd have approved this change, and details of the change have been supplied to your bank/building society. Your rights under the Direct Debit Scheme are not affected.

Yours Sincerely

**Appendix 8. COPY OF CERTIFICATE OF INCORPORATION
ON CHANGE OF NAME**

487556D/1

Number

DUPLICATE FOR THE FILE

**Certificate of Incorporation
on change of name**

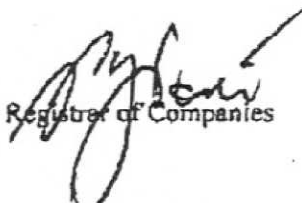
I hereby certify that

having, by a Special Resolution of the Company,
and with the approval of the Registrar of Companies,
changed its name, is now incorporated as
a limited company under the name

certified as a true copy
of the original

and I have entered such name on the Register accordingly.

Given under my hand at Dublin, this
Wednesday, the 25th day of October, 2006


for Registrar of Companies

Certificate handed to/posted to*:

Signed: 

Date: _____

*Delete as appropriate

Appendix 9. Direct Debiting Scheme – Service G only

Please tick relevant box and complete the relevant details below:	<input type="checkbox"/> Change of Sponsoring Bank <input type="checkbox"/> Change of Address/Contact Details
ORIGINATOR Name	
ORIGINATOR Number	
Existing Sponsoring Bank	
New Sponsoring Bank and NSC	
Effective date of change of sponsorship	
Originator Address, Phone, Contact Name & Email:	

Dear Rosaleen

Can you please amend the Direct Debit Database to reflect the above changes. I confirm I have all the relevant documents to support the changes

I look forward to hearing from you at your earliest convenience.

Yours sincerely

Name
Bank
Email Address