



Consumer Leaflet – 02 – DDFM Services

RSM 2000 Limited (“PayPoint Digital”) is an authorised payment institution regulated by the Financial Conduct Authority (FRN729928).

Limits on Payments

It is important for us to protect you from fraud or other risks of financial crime. To do this we set limits on the Direct Debits that can be raised by you.

Payment limits change from time to time. We will normally discuss these limits and agree them in advance but on occasions we may need to make a temporary change if we feel there is an immediate risk. We will still tell you if this happens.

Safeguarding

Your funds are held in as safeguarded account. These are segregated from funds held by PayPoint Digital for other purposes. This is to protect the funds PayPoint Digital receives for the Direct Debits and can only be used for payments.

Funds are not covered under the Financial Services Compensation Scheme.

Direct Debit Indemnity

When you request a Direct Debit, the payer (your customer) can sometimes claim a refund of the payment under a guarantee (Direct Debit Indemnity). You are responsible for all such claims, and you must refund the payment to the customer.

There are no time limits when your customer can make a claim and very limited ways for you to reject such a claim.



Keeping your account safe

When communicating with you we will ask for information to validate you are the customer. We will not ask for passwords or codes or pin number.

Always keep these safe and do not give them to anyone else. If you are called and are concerned about the caller just hang up and call us back on our contact numbers.

Have we got the right information?

Are the contact details we have for you up to date? If not, please get in touch with our client services and we can update your details for you.

Do you need more help?

If you want more information or need help using the services, please either call our call centre or use the web form you can find on www.paypointbusiness.com/rsm2000.

If you have any concerns about your use of the service please contact us immediately by e-mailing directdebit@paypoint.com

Do you still need the service?

If you have not used the service for some time, we will contact you to discuss your future plans for the service.

Are you having financial difficulties?

Please contact us if you are having problems with paying your fees or charges or have had grants withdrawn or other financial pressures.



Ending your service

We are sorry if you feel the service is no longer suitable for you, but if you want to terminate your agreement you can email or send us a letter. Please check the notice period in your contract.

E-mail: directdebit@paypoint.com

Post:

RSM 2000 Limited

Client Services

1 The Boulevard, Shire Park, Welwyn Garden City, Hertfordshire, AL7 1EL

Complaints

If you have a complaint, please contact [\[insert\]](#) or write to us at

RSM 2000 Limited

Complaints Department

1 The Boulevard, Shire Park, Welwyn Garden City, Hertfordshire, AL7 1EL

If you wish to raise your complaint with the Financial Ombudsman, you may contact them at:

<https://www.financial-ombudsman.org.uk/consumers/how-to-complain>

Checking your contract

If you cannot locate your contract and want to check something in our standard terms, please e-mail directdebit@paypoint.com and we will send you a copy.

If you want to know your current charges, please e-mail directdebit@paypoint.com including your client number and we can send you details.



Data

If you want to know how we use your data you can find our privacy statement on www.paypointbusiness.com/rsm2000 or you can request a copy by e-mailing directdebit@paypoint.com.

Contacting us

E-mail: directdebit@paypoint.com or the enquiry web form on www.paypointbusiness.com/rsm2000.

If you need additional support with a disability, please e-mail directdebit@paypoint.com or use the webform on www.paypointbusiness.com/rsm2000.