

Information Handbook

Payment Guide

How to receive your payment

Ensure you get paid within 5 working days. Upload a copy of the customers' invoice via your Payment Assist portal.

1

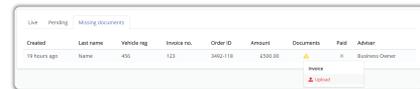
Go to the customers page on the Payment Assist portal, then select the missing documents tab.



Created	Last name	Vehicle reg	Invoice no.	Order ID	Amount	Documents	Paid	Advisor
10 hours ago	Name	456	123	3456-118	£500.00		<input checked="" type="checkbox"/>	Business Owner

2

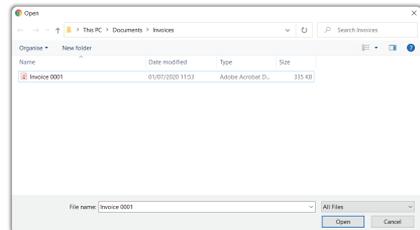
Click on the yellow warning symbol for the relevant customer in the list, and select Upload.



Created	Last name	Vehicle reg	Invoice no.	Order ID	Amount	Documents	Paid	Advisor
10 hours ago	Name	456	123	3456-118	£500.00	 Upload	<input checked="" type="checkbox"/>	Business Owner

3

Find the invoice file on your computer, then select it and click open.



Our preferred file type is PDF or Word document.

Invoice Checklist

Please include the following details on your invoice:

- Company address
- VAT number (if applicable)
- Date
- Vehicle registration
- Customer name
- Breakdown of work carried out
- Total invoice value

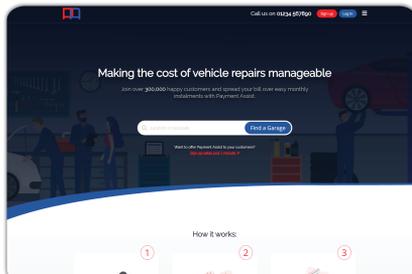
Please note: Fees must not be added to the customers' invoice for using the payment plan, as it is an unregulated product and advertised as interest and fee free

User Guide

4-Payment plan

1

Go to www.paymentassist.co.uk



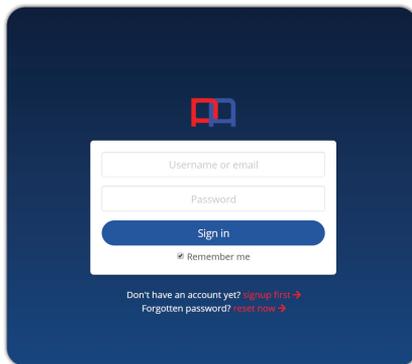
2

Click Log in then business log in in the top right-hand corner of the homepage



3

Enter your log in details



4

From the Menu along the left hand side, select New Loan / Payment



5

Select customer not present or present button.

If you have selected customer present, the customer will need to complete their application and esign on your device. If you select not present, the customer will complete their application on their own device via email or SMS.

The customer is:

present   not present

6

Enter customer details:

Name, Email address, Mobile no. and Address

Customer details

First name * Last name *

Email address * Mobile phone number *

Address *

Town/city *

County * Postcode *

7

Input all Loan / Invoice details to generate a summary.

Select the Payment Plan from the drop-down list.

Loan/invoice details

Invoice no./ref * Vehicle reg.

Payment plan *

Single Payment	Payment in full today	>
4-Payment	25% today then 3 equal monthly payments	0% APR >
6-Payment	1/6 today then 5 equal monthly payments	0% APR >

[select a plan above to continue](#)

SMS and/or email (select below). Please ensure contact details are correct before proceeding.

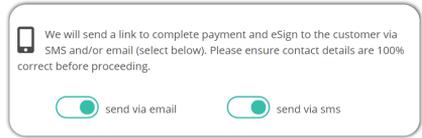
send via email send via sms

Please note:

Payment Assist collect all payments from the customer, so you do not need to take a payment

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Ask the customer if they would like to receive the link to complete the application via SMS, email or both. Then select Continue.

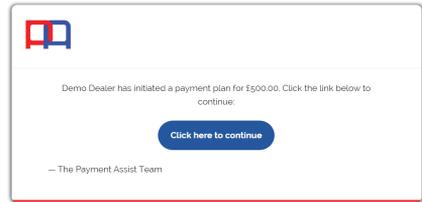


We will send a link to complete payment and eSign to the customer via SMS and/or email (select below). Please ensure contact details are 100% correct before proceeding.

send via email send via sms

9

The customer will automatically be sent a link.





Demo Dealer has initiated a payment plan for £900.00. Click the link below to continue

[Click here to continue](#)

— The Payment Assist Team

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Once the customer has opened the link, they must enter their Date of Birth.

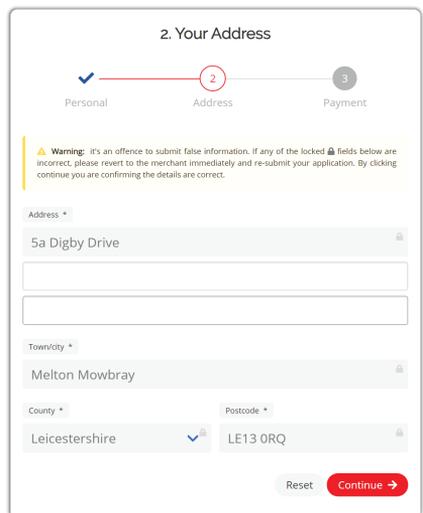


Date of Birth *

Day Month Year

11

The customer must check the address entered matches the address their debit card is registered to. If the address is incorrect, the customer will be asked to contact you and re-submit their application using the correct address



2. Your Address

Personal Address Payment

Warning It's an offence to submit false information. If any of the locked fields below are incorrect, please revert to the merchant immediately and re-submit your application. By clicking continue you are confirming the details are correct.

Address *

5a Digby Drive

Town/city *

Melton Mowbray

County *

Leicestershire

Postcode *

LE13 0RQ

Reset [Continue →](#)

12

Once the customer has read the Terms and Conditions, they Click to Sign



13

Once they have signed the agreement, they Click to Confirm



14

The customer will then be taken to the payment page, where they enter their debit card details and confirm the repayments are affordable

4. Payment Method

Progress: Personal ✓ Address ✓ eSign ✓ Payment 4

Name on card *

Card number * the long number on the front

Card expiry * Security code * 4

Month Year Last 3 digits

I confirm that the repayments are affordable and I am not aware of any future changes to my financial circumstances.

Reset Finish →

15

The customer must check the loan details in the box on the right and then click Finish

Loan amount:	£500.00
Repayable:	£500.00
APR:	0% ✓

This loan comprises of a deposit today of £125.00, followed by 3 monthly payment(s) of £125.00. The final payment will be on 19/08/2020.

Invoice from:
Example Dealer.

Frequently Asked Questions

By the customer

WHAT'S THE CATCH?

There genuinely isn't one. Quite simply, rather than incurring the cost of borrowing money from other sources, use Payment Assist and pay no interest or fees on the funds you need, providing your payments are made in line with the payment plan.

CAN I CHANGE MY PAYMENT DATES?

The collection dates can be changed free of charge, by contacting Payment Assist on 01664 503151 or admin@paymentassist.co.uk.

DO YOU CARRY OUT A CHECK ON MY PERSONAL CREDIT STATUS?

We simply check that your card has adequate funds to pay the 25% deposit and the address registered to your debit card, but no 'footprint' is left on your credit status and this online check takes seconds.

HOW WILL I KNOW WHEN MY PAYMENT IS DUE?

We send out a reminder email 7 days before a payment is due, to allow enough time for the customer to arrange for the sufficient funds to be in the account.

IS IT A DIRECT DEBIT?

The repayments are collected via a recurring transaction agreement from the debit card. If the debit card used for the deposit expires, is replaced or cancelled, it must be updated on our system before we can continue to collect the repayments. It can be updated by contacting Payment Assist on 01664 503151 or admin@paymentassist.co.uk

Frequently Asked Questions

By the garage

DO WE NEED TO TAKE THE 25% DEPOSIT FROM THE CUSTOMER?

Payment Assist does all the collections for the repayments, so you do not need to collect any payment from the customer. The payments are collected via a recurring transaction agreement from the debit card.

CAN THE CUSTOMER USE A PRE-PAID DEBIT CARD OR CREDIT CARD?

We can only accept debit cards (not pre-paid or Monzo).

SHOULD THE INVOICE BE MADE OUT TO PAYMENT ASSIST?

The invoice should be made out to the person taking the finance out. The customer must be made aware that the person taking the finance out will be liable if the account goes into default.

IF WE NEED TO REFUND A CUSTOMER, DO WE REFUND THEM DIRECTLY?

If Payment Assist have already paid you for the invoice, the refund must be issued to Payment Assist. We will then refund the customer any payments they have made to us. If Payment Assist have not yet paid you for the invoice, you must inform us that you wish to issue a refund and we will refund the customer the payments they have made to us.

CAN WE ADD THE COMMISSION FEE TO THE CUSTOMER'S INVOICE?

No fees can be added to the customer's invoice for using Payment Assist as it is an unregulated product and advertised as 'no interest and no fees'. If fees are added to the customer's invoice for using Payment Assist, the product would then become regulated, which causes a number of issues including an FCA licence, affordability checks and a SECCI which the system is not set up to produce.

Important: This service is NOT to be used for vehicle purchases

If you require any assistance, please contact us:



01664 503151



info@paymentassist.co.uk



www.paymentassist.co.uk

