Paperless DDI - Intermediary Script

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At the point the Mortgage Intermediary reaches the screen on Atom's Mortgage Sales and Originations platform where the customer's bank details will be taken from them.	"In order to pay your mortgage you'll need to set up a Direct Debit. Once it's been set up, your monthly mortgage payments will be collected automatically from your chosen bank account. I can collect bank account details from you now. Are you happy to proceed?"
If the customer is not happy to proceed...	"I'm sorry, but Atom bank will only accept mortgage payments by Direct Debit, set up electronically." Application ends.
If the customer is happy to proceed...	"Can you confirm that you hold a UK bank / building society account and are the account holder?"
If the customer doesn't hold a UK bank / building society account...	"I'm sorry, but Atom bank will only accept regular mortgage payments by Direct Debit." Application ends.
If yes, proceed.	"Can I confirm that you are the only person required to authorise debits from this account?"
If more than one person is required to authorise debits on the account...	"Sorry, but Atom bank will only accept mortgage payments by a Direct Debit,set up electronically. This is not possible when more than one person is required to authorise debits on the account." Application ends.
If OK, capture bank details.	"Can you confirm the name of the account you wish to be debited?"

Atom bank

Take details.

"Can you confirm the branch sort code of the account you wish to be debited?"

"Can you confirm the account number of the account you wish to be debited?"

Ask if they have used this account to make Direct Debit payments before as some banks or building Societies may not accept Direct Debits for certain types of account.

Take details.

"Let me just confirm your account details back to you."

"The account name is XXXXXX, is this correct?"

Payer confirms.

"The account sort code is XX-XX-XX, is this correct?"

"The account number is XXXXXXXX, is this correct?"

"The monthly mortgage payment will be £XXX (refer to figure shown on ESIS earlier in the process). Is there a particular day of the month you would like the money to come out of your account?"

If no preference is given, agree on the most suitable day for the service user.

Submit the bank details on Atom's Mortgage Sales and Originations platform.

If no errors are encountered, continue.

If errors are encountered.

"I'm sorry, but the sort code and account number you've provided does not appear to be valid."

Atom bank

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Go back and re-confirm bank details with the customer.

"That's it. I now have all of the information that Atom bank will need to set up your Direct Debit. They'll do this upon successful completion of your mortgage application.

The company name that will appear on your bank statement against the Direct Debit will be Atom bank plc. If there are any changes to the date, amount or frequency of your Direct Debit,

Atom bank will always give you 10 working days' notice in advance of your account being debited. You will be sent confirmation that your Direct Debit has been set up no later than ten working days before the first collection.

All Direct Debits are protected by a guarantee. I can read it to you now or you can read it in the confirmation letter that Atom bank will send to you. Which would you prefer?"

If answer is 'YES' read it now, continue.

If the caller does not wish to hear the guarantee, go to the end.

"In the future if there is a change to the date, amount or frequency of your Direct Debit, Atom bank will always give you 10 working days' notice in advance of your account being debited.

In the event of an error, you are entitled to an immediate refund from your bank or building society. You have the right to cancel at any time and this guarantee is offered by all the banks and building societies that accept instructions to pay Direct Debits.

A copy of the safeguards under the Direct Debit Guarantee will be sent to you with Atom bank's confirmation letter.

That completes the Direct Debit section of this application process."

Atom bank