

London & Zurich

Website copy samples

Pages: Home, About, Direct Debit (with FAQs), Card Payments for Corporate & Enterprise, Accountants sector page

Home Page

[h1]:

Bespoke Customer Payment Solutions

[h2]: (option)

Making Easy Work of Your Direct Debit and Card Payment Collections

[body text]:

With two decades of industry expertise in Direct Debit facilities and payment gateway services, our mission is to make payments a priority, so your business can survive and thrive.

[side box]:

Need to know more?

We make managing your payment collections our business, so you can get on with yours.

[link 1]:

Is my data secure?

[link 2]:

What are your rates?

[link 3]:

Will your system integrate with our software?

[*Title goes here*]: **How can we help you?**

[4 boxes]:

New to Direct Debit

Learn how you can take control of payments and ensure your cash flow is predictable.

Card Payments

We're making payments by card faster, easier and more reliable than ever before.

Switch to us

We're not just an automated provider - find out about our personal customer service.

Existing customers

Technologies and processes change with the times. Are you benefiting from all of our services?

[h2]:

Getting you paid is our top priority

[body text]:

We're all about enabling you to concentrate on the core of your business rather than chase money.

The UK is brimming with entrepreneurship, enterprise and exciting, growing businesses. Creative business owners and managers are meeting new customer demands, filling gaps in the market and offering services to make lives easier everywhere.

However, while many firms and companies have successful businesses, too many treat 'payments' as a non-core activity, secondary to the main operation of the company. The reverse should be the case. Collecting payments needs to be at the centre of your business, ensuring that you are able to pay suppliers, cover staff salaries and stay afloat.

London & Zurich specialises in providing Direct Debit and card payment collection services to all kinds of organisations, from SMEs and fast-growing tech firms to national corporations. We are ready to work with you to find the best solution for your business.

[*'Who we work with'* section and logos]

[video]

Every business needs a simple customer payment solution

[body text]:

Whatever you make or sell, and whatever service you provide, it needs to be easy for your customers' payments to reach your account.

[h2]:

Safety, Functionality and Support

[body text]:

In the digital world, it has become ever-easier for business operators and their staff to hide behind automated systems, online forms and chat bots. We're bucking this trend. Unlike most industry competitors, we like to engage with our clients personally on the phone and build closer relationships.

Our personal approach ensures that you'll be able to talk to one of our friendly experts at every stage of our service, from before you sign up, through the setup process and of course ongoing if you need advice or have any Direct Debit or card payment issues.

Our platform's functionality and easy-to-use interface makes work straightforward, and we ensure that it is completely safe with ring-fenced client accounts, and dual-location servers and back-up.

In our contemporary world, with the evolution of online purchases, new FinTech enterprises and 'Software as a Service' businesses, all payments are done via card or Direct Debit online. You'll need a service tailored to your needs, using a rock-solid platform providing a speedy turn-around so your money reaches your bank as quickly as possible. At London & Zurich we have the right solution for you - call us today to find out more.

[*'Title goes here'*]: **Learn more in our guides section**

[3 guide boxes]

(cont...)

About Page

[h1]:

Cutting-edge Direct Debit and online payment specialists

[h2]: (as is)

About Us

[body text]:

We have the backing, the infrastructure and the leverage to offer you a personalised payment gateway service you can trust.

[with video]

[h3]:

Put customer payments and cash flow at the core of your business

[body text]:

Whether you sell products, offer services or take bookings, as your business expands and the volume of payments increases, you need an efficient Direct Debit and payment gateway system.

[h3]: (as is)

Two decades of industry experience and expertise

[body text]:

London & Zurich was one of the first facilities management services in the UK, originally founded as Card Management Services (CMS) in 1998 by the merger of two cheque and payments clearing firms.

We were born out of the rapid expansion of the telecoms industry in the 1990s as more and more people took up mobile phone contracts, causing a huge increase in smaller monthly payments. Companies knew all about phones and services, but not how to get paid. Introducing them to a new managed system of Direct Debits enabled the businesses to evolve and develop while providing a smooth service to their customers.

Similarly, developments in the accountancy industry, where accountants changed from collecting their fees annually in arrears to monthly ongoing retainer payments, created a processing problem they were unable to handle themselves. Our services enabled them to create a regular income and take control of their cash flow.

[cut-in section]:

Our mission is to have a positive impact on all levels of UK business, developing efficient and ethical solutions to cash flow challenges.

[h3]: **Meeting your needs in a changing market**

With the explosion of SaaS and FinTech enterprises, all of which rely on Direct Debit and online card payments, we are continuing to refine, streamline and speed up our services to meet the demands of technology.

Our business has been defined by how we continue to shift with evolving trends in the payment gateway sector. Our experience has covered the changes in how payments are made, from paper all the way through to digital, continually meeting business needs in a changing market.

In 2012, CMS was acquired by Jonas Software, part of the Constellation Group, and we rebranded to London & Zurich. This exciting move meant we continue to work with the latest cutting-edge technologies and bring worldwide expertise to Direct Debit and customer payment solutions.

The market is still evolving, from changes to Bacs to new developments in open banking. Changes we support that legacy banks cannot. We are leading and steering authority within this space, involved in

decision making and policy development as part of the Bacs affiliates meetings, and keeping on top of Bank Of England and wider industry intelligence.

London & Zurich are established, service-led and going where the industry is going. The future.

[the 8 features icons]

[h3]:

Discover more about our service

[3 boxes]:

Case Studies

Find out how we transformed our clients' payment collections and cash flow.

Integrations

Learn how we help your systems interface with our platform.

Serious About Security

Know that your data and transactions will be completely secure with our systems.

[h2]:

Are you considering your payment gateway options?

[body text]:

It's never been easier to set up with London & Zurich. Talk to one of our team members today.

[boxes for Apply Today and Switch To Us]

[h3]: ***Want to keep with the latest developments?***

Sign up to our monthly newsletter

Direct Debit Hub Page

[h1]:

Simplifying your payment collections

[h2]:

Direct Debit

[h3]: (as is)

Why use Direct Debit?

[opening para]:

You might think a Direct Debit is the same as a Standing Order, but that's a common misconception. Direct Debit gives you much greater control over your customer payment collections, and therefore your cash flow.

[body text]

We help you to find clarity with your revenue, offering a bespoke approach to your payment gateway solution and a closer working relationship. Direct Debit is a non-core activity for banks, but we have made it our specialised sector of expertise, helping growing and established businesses get access to Direct Debit services and the Bacs system through our cutting-edge software and bank sponsorship.

[cut-in section]:

We make your payment collections simple and convenient by efficiently managing and facilitating Direct Debit transactions between your customers and your business.

[h3]

What's the process?

[body text]:

The key aspect to Direct Debit is authority. When your customer or client signs up to a Direct Debit, they are giving you the authority to go into their bank account and collect money. This could be for regular, recurring payments, or payments with varying dates and amounts, or for one-off collections. But first, your customer must give you a mandate to do so.

This is now very easy. Customers can instruct a Direct Debit in a number of ways, and you can sign them up using online forms, over the phone, via their TV, using a mobile app or even traditional paper methods.

In turn, you are able to conveniently manage your Direct Debits through a secure online portal, file uploads or an API. We can create profiles on our system for every customer, each with their own unique reference number, to make tracking payments easy.

Then you only need to add the collection details and the Direct Debit is set up, ready to start processing on the dates for the amounts agreed. And remember, access to the secure online portal is available 24/7, so you will never lose touch with your collections.

[h3]:

Indemnity claims

[body text]:

It's very rare that we see any problems with Direct Debits, and across our business the indemnity claim rate is less than 0.05%, but we are willing and prepared to help you to deal with them when they arise.

The Direct Debit Guarantee quite rightly confers many rights to the customers when it comes to a refund for debits made in error. This is to prevent unscrupulous vendors from simply helping themselves to a customer's bank account, but an error may equally have arisen through simple miscommunication. Any changes to Direct Debit arrangements must of course be advised to the customer in advance.

Unlike most of our competitors, we will help and advise you through the claim process, and perhaps mitigate the likelihood of losing a customer altogether. It's all part of the service.

[h3]:

How we work with you

[body text]:

We take a personal approach to our service and a member of our team will always be at the end of the phone if you ever need advice or help with any aspect of your Direct Debit collections.

Our ethos is develop a closer relationship with you, to help your business and provide more value than a simple processing house. If a system is completely automated and operating on volume, it's very easy for the customer to drift away and cancel.

By focusing on you and your needs, we are able to give you more control over the process, help you promote a healthy relationship with your client base and therefore encourage greater customer loyalty.

[2 boxes]:

[h3]:

Corporate & Enterprise

Our services take the problems out of Direct Debit and ensure security, compliance and efficiency.

[h3]:

SMEs

We'll make sure you get paid quickly and on time. When you're running a business, cash is king.

[3 boxes]:

[h3]:

Looking for more information?

Existing customers

Payment technology is constantly improving. Are you getting the most from our services?

New to Direct Debit

Our facility could be just what you need to allow your business to really take off.

Security

Know that your data and transactions will be completely secure with our systems.

[h3]:

Frequently Asked Questions

[insert FAQs]:

Are there any limits on collection amounts?

Many payment gateway services will place a limit on the amount that can be debited to you in one transaction, but we are able to handle transactions of over £3,000. If you need to facilitate regular larger Direct Debit payments, please call us and one of our expert team will be able to make sure you have no issues.

Can payments be variable?

Yes, the beauty of the system is that if you need to adjust payment amounts then it is easy and straightforward to do so through our online portal. For example, if you had a customer recently sign up for a course, you might take a larger initial payment to cover registration, and then a series of smaller monthly payments. Or if you run a spa, monthly debit payments might vary according to what they had spent on account at the bar or on added extras.

How do I sign my customers up?

Firstly, you should write to them to let them know you are switching to Direct Debits. Many people will be relieved the payment process is getting easier. Then you need to get your customers to complete a mandate form - this can be online, via an app or by post - and return this to you. Don't forget to offer to answer any queries they might have! Once you have the mandate form, you can use our system to set everything up, and you can start taking payments.

What is the regularity of payments - can we do weekly or monthly?

The interval between payments is entirely up to you - weekly, fortnightly, monthly, every ten days or even annually. Whatever arrangements you have made with your customers and clients can be accommodated.

What security precautions should I take?

Never ignore the common-sense basics. Don't share your password with anyone, and think carefully about which other people in your business need access to the virtual platform, and what information they are able to see. Make sure your anti-virus software is up to date to prevent any malicious access to your office systems by spyware or trojan horses. And be careful who is looking over your shoulder!

What are APIs?

An Application Programming Interface is the system or software you will use on screen or on your mobile device to access, edit and input information. It's a simple piece of software designed to make it easy for you to use a more complicated system.

[h2]:

Do you want help with your Direct Debits ?

[body text]:

It's never been easier to set up with London & Zurich. Talk to one of our team members today and we will be happy to arrange a meeting.

[boxes for Apply Today and Switch To Us]

(cont...)

Cards - Corporate & Enterprise Page

[h1]:

Card payments for

[h2]:

Corporate & Enterprise

[h3]:

Overview

[opening para]:

Our virtual terminal delivers a fast and reliable omnichannel solution for you to see all your customer payments, whichever channel they were made through, enabling you to better understand your customer trends and spends.

[body text]:

You might have different acquirers for debit and credit card payments, and are juggling multiple support contracts and supplier relationships. Whether your customers are paying online, in app, by phone, or face to face, our virtual platform connects to a comprehensive list of acquirers, alternative payment methods and ecommerce connectors, removing the complexity with one integrated point of contact.

[Cut-in section]:

Payment data is the gold dust of business analysis. We understand the importance of effectively reporting on customer spending to inform your marketing, purchase decisions and corporate processes.

[h3]:

Fulfilling our obligations

[body text]:

We share many of the same concerns you do. Facilitating credit and debit card payments requires us to meet standards, both ethical and legal, and we take our responsibilities seriously.

Data security

Our systems and infrastructure prioritise security at every level, both digital and physical, and we operate secured, ring-fenced client accounts. All data is stored on servers only in UK, with backup systems in a different location to prevent any kind of failure, breach or damage affecting your Direct Debit collections.

We also have precautions at our premises to prevent any security breaches. Intruder detection and prevention systems have been installed, including CCTV, and nobody can enter our offices without a photo ID. We also operate a clear desk policy to completely close the loop on any kind of physical breach.

Compliance

We are FCA-regulated and subject to the Bacs Approved Bureau Scheme, so we undergo a regular inspection process to ensure we meet all professional standards set out by the government and official industry bodies.

Resilience

A key feature of our solution is resilient high availability, so should a service fail, an alternate service instance will take over. Our infrastructure will scale automatically (within bounds) to deal with peaks in customer demand, and our service uptime SLA is minimum 99.99%.

Flexibility

We are an independent gateway and Acquirer agnostic, meaning whichever bank you are with and whichever payment processor your customer is using, we are able to handle the transaction across our limitless network.

Customised service and personal approach

No two businesses are exactly alike, and we pride ourselves in tailoring our systems and to work in the best possible way for your company. Unlike our competitors, we encourage personal contact and enjoy discussing your situation by phone so you get the most out of our customer service.

[h3]:

FAQs:

Do I need to change my business hardware at scale?

Yes, if you want to make best use of the omnichannel reporting suite, as your terminals need to interact with the software. If not, you can use your existing handsets or source from an alternative.

How do you protect against fraud?

We have a comprehensive fraud monitoring system and card-blocking technologies to ensure the strictest precautions are in place for all transactions through your accounts. Our software can also integrate with third-party fraud prevention solutions to augment your system for greater peace of mind.

Can you handle international payments?

Yes, we have the ability to process international payments in all world currencies that the Merchant Acquirer will allow, enabling you to trade worldwide. However, there may be some country-blocking measures in place to protect against fraud.

What is your SLA around uptime?

Our service uptime SLA is minimum 99.99%, soon to be rising to 99.999% (a possible maximum downtime of 0.438 minutes per month!).

(cont...)

Accountants Page

[h1]:

Working with your sector

[h2]:

Accountancy

[h3]

Overview

[opening para]:

Accountancy has evolved, and so has the way accountants charge for services. Instead of invoicing clients once annually in arrears, you can use Direct Debit to spread the cost in staggered monthly payments, making it easier both for you and your customers.

[body text]:

Around 50% of our clients are accountants, so we have a deep understanding of the accountancy space's processes and challenges. Whether you're collecting for VAT returns, tax returns, annual accounts, audits or ad-hoc consultancy work, Direct Debits and card payment facilities bring faster, easier collections and improved cash flow to your business.

[insert section]:

Many accountants offer consultancy services in addition to their regular work. While Direct Debit is the perfect solution for repeat payments, a card processing facility means you can also take payments for additional items in a simple and convenient way.

[h3]:

How we work with you

[body text]:

Working closely with Tax Assist and the ICPA, as well as hundreds of accountants across the UK, we understand the importance of branded collection. Payments and receipts need to be easily identified, and your business name will appear on statements rather than that of an unfamiliar service provider.

Every firm has their own requirements, and we will go over your needs to see exactly how we can bring benefits to your business. Our efficient online portal and central reporting suite offer great functionality and access to data, and we provide training to ensure you get the most out of it. Customer service is paramount to us, and we take care to provide a solution that is tailored specifically to you.

We can also help you help your clients. Many accountants approach us looking to refer clients who need to make the switch to Direct Debit and card payments, and we have ongoing relationships with many clients who have taken advantage of our referral scheme.

[benefits section]:

1. **Branded accounts**

Your clients' bank statements will show your business name as the payment reference, not your service provider.

2. **Referrals**

If our service works well for you, it could work for your clients too. Ask us about our partner scheme.

3. **Spreading payments**

We remove the pain of annual charging and allow you to spread your fees over the year for more manageable payments.

4. **Client retention**

Smaller, affordable monthly payments taken in a frictionless way help foster an easier relationship with clients.

[insert quote]:

“As a qualified accountant, I understand how to bring specific benefits to the profession and have adapted our services to work around these pressure points.” - Kevin Morgan

[h3]:

It's never been easier

[body text]:

Setting up payment services through London & Zurich means that as well as getting paid quickly and on time, you enjoy all the other benefits of our service.

All your data and transactions will be safe thanks to our security measures - a secure portal, firewall, segregation of SUNs and funds, UK-based dual-located servers, and of course physical precautions at our offices.

We are a Bacs Approved Bureau, FCA accredited, and are consultants at the Bacs affiliates meetings. We are happy to be involved in decision making and policy development in the payment gateway industry, and accordingly we take our obligations very seriously.

Your questions, problems and concerns matter to us, and we place a lot of weight on our personal approach to customer service. The smooth running of your payment collections is our priority; we want to help make your business better and welcome your feedback. Building great relationships with our clients is important, and we're always at the end of the phone.

It's never been easier to set up with London & Zurich. Talk to our friendly support team today and let us know what you need.
