

User Guide For Businesses

All you need to know about
using the Bristol Pound



www.bristolpound.org

Helpline

For enquiries related to the online directory or printed Bristol Pounds contact Bristol Pound CIC Ltd:

0117 929 8642

(open 9:00am to 5:00pm Monday to Friday)
trader@bristolpound.org

For enquiries related to electronic payments and your online Bristol Pound account, contact Bristol Credit Union:

0117 924 7309

(open 8:30am to 4:30pm Monday to Friday)
bristolpound@bristolcreditunion.org.uk

For general information go to:
www.bristolpound.org

Bristol Pound CIC Ltd Services

Bristol Pound CIC Ltd is solely responsible for the online directory and the printed Bristol Pounds. Please contact Bristol Pound CIC Ltd for any queries relating to these parts of the scheme.

Using the Bristol traders online directory and printed Bristol Pounds

Using the Online Directory

The Bristol Pound Traders Directory is where all the Bristol Pound account holders will go to see who they can spend their money with and any special offers, promotional deals and discounts you'd like to offer.

The directory is a high profile virtual market-place viewed by many individuals, organisations and the media, so please ensure that your details are kept up to date to make the most of this service.

Go to the online directory at www.bristolpound.org/directory and click on your business. From your business listing you can then click to **edit this profile** at the bottom of the page.

Login with your email address and password. Login details will be sent to you by email from Bristol Pound CIC Ltd.

From your profile you can:

- edit your contact details, image*, business description and map location
- add a specific discount to Bristol Pound users
- add other special offers**

* Businesses with an image uploaded to their profile are shown in the 'Meet Our Businesses' live scroll. The live scroll actively promotes businesses across the Bristol Pound website.

** latest special offers are displayed on pages across the Bristol Pound website.

Using Printed Bristol Pounds

Different businesses will want to develop their own systems for handling printed Bristol Pounds according to how many they are receiving.

Bristol Pounds are accepted at the till and treated in the till in the same way as sterling. You will need to give sterling coins in change as appropriate. We recommend keeping a stock of small denomination Bristol Pound currency for change purposes.

Here are three things that you can do with printed Bristol Pounds;

- offer them to customers in change
- spend them
- credit them to your Bristol Pound digital account by taking them to an Access Point. No fees will be charged for this service. A text confirmation is sent to your registered mobile number and the credit will show on your online Bristol Pound account immediately after completion. Locations of Access Points are given on the website **www.bristolpound.org**

If you need more printed Bristol Pounds, to give as change for example, these can be obtained at an Access Point, in exchange for sterling or by text payment from your Bristol Pound digital account.

Bristol Credit Union Services

Online accounts and TXT2PAY sms payments

£ Using Your Bristol Pound Trader Account

Bristol Credit Union (BCU) is responsible for all aspects of the Bristol Pound accounts and electronic payments. If you experience any problems with the Bristol Pound online account and payment services please contact Bristol Credit Union.

Helpline: 0117 924 7309

(open 8:30am to 4:30pm Monday to Friday)

bristolpound@bristolcreditunion.org.uk

£ Logging into your online £B Account

Your **account activation** email contains your Bristol Pound trader **username** and **temporary password** which you'll need so you can login to your account for the first time. It's a good idea to log in as soon as you receive them so you can change the password to one of your own that you'll remember. Don't forget to bookmark the web address for quick access.

- Click on the link in the email which will take you to the Bristol Pound online banking site
<https://bristolpound.community-currency.org>
- Enter your trader username and the temporary password in the boxes and click submit.
- Enter and confirm a password of your choice for future logins (you can change your password at any time from your profile page).

After setting your password you will be taken to your 'Account information' page which shows your account balance and lists your transactions.

From this page you can:

- Set a **security PIN** via the My Profile button (you must set up a security PIN before you can send TXT2PAY sms text payments).
- Make an online payment to another Bristol Pound member using the Payment button.
- Search your transactions by name and/or dates.

- Download and print X and Z reports.

A Z-report is a typical end-of-day report containing all balances, transactions and totals since the last Z report was taken, i.e. a Z report resets the report and starts a new period. An X report is a snapshot report of transactions and balances since the last Z report was taken. An X report does not reset the report.

- Convert money from Bristol Pounds into sterling in your BCU Membership Share account using the Currency Exchange button. If you want payments to be made to an external bank account then you need to register a nominated bank account with BCU, and let BCU know how much to transfer once the funds are in your Membership Share account.
- Go to My Profile to change your PIN and Password and other details.

Pay Online

Making an online payment to another Bristol Pound member is very simple.

- Login to your Bristol Pound account at **<https://bristolpound.community-currency.org>** and click on the Pay button.
- Enter the name and Bristol Pound username of the member you wish to pay, the amount, and a description of what the payment is for and then click submit to make the payment.
- The payment will be made immediately and the transaction will show on your account page (receiving an online payment is subject to a 1% fee, maximum fee payable 95p. Maximum value of payments £B2,500 per day).

Using TXT2PAY

Payments by text are designed for face to face transactions. The recipient receives a confirmation text. If you wish to make remote transactions, we recommend that this be done by online transfer.

Receiving payments

The customer will ask to pay by text in Bristol Pounds. They will follow the procedure outlined in Steps 1-3 below. Within a few seconds, you will receive a text confirming the transaction and can then hand over the goods.

It should be simple and fast. New customer users may need guidance about the format of the text or the Bristol Pound payment number – see below.

Making payments

Step 1 Create a new text message containing the following information with a space between each (text is not case sensitive):

1. 'Pay' (your instruction to make a payment)
2. Your security PIN, e.g. '1234'
3. The username of the business you wish to pay, e.g. 'BristolBooks'
4. The amount (including pence with a stop between the pounds and pence) e.g. 5.95 or 29.68

Your text should look something like this:

Pay 1234 BristolBooks 5.95

Step 2 Send the text to the Bristol Pound Payment Number: **07938 884 882** (save this number to your phone for easy access each time you want to pay)

Step 3 Both buyer and seller will receive texts (usually within 5-10 seconds) to confirm that the payment has been made successfully.

Example buyer confirmation text

"Bristol Pound: You have made a payment of _B 5.95 to member Bristol Books (BristolBooks) Transaction ID: BTL0000001. Your new account balance is _B xx.xx"

Example seller confirmation text

"Bristol Pound: A payment of _B 5.95 was received from Joe Bloggsmith (BloggsmithJ)"

Traders can also pay any other member by text using these instructions.

SECURITY: We strongly recommend you delete all previous payment texts and ensure you keep your phone keypad locked when not in use.

Receiving a text payment is subject to a 2% fee with a minimum fee of 10p per transaction. Initial maximum value of payments of £B100 per day.

Loss or theft:

- 1. If your mobile phone or sim card is lost or stolen, you have an obligation to block your account with your mobile phone network provider and inform Bristol Credit Union by email or via the helpline number below. You must also block further TXT2PAY payments by logging in to your online account and altering your mobile phone number (e.g. replace the first two digits with 9s) on your 'My Profile' page.**
2. As a member you undertake to keep all passwords and other information relating to the Bristol Pound Scheme private to yourself. If you do not block your phone account and report any loss or theft to the scheme via the helpline number, or if you reveal your pin number or are careless or negligent in the storage of such information, you shall have no recourse to either Bristol Pound CIC Ltd or BCU in respect of any losses you may suffer as a result.

Helpline: 0117 924 7309 (open 8:30am to 4:30pm Monday to Friday)
bristolpound@bristolcreditunion.org.uk

Text and online payment problems

All payment errors related to sms TXT2PAY or online payments will be dealt with by Bristol Credit Union which operates a telephone helpline: **0117 924 7309** (open 8:30am to 4:30pm Monday to Friday).

If when making a sms TXT2PAY payment the PIN or other information is entered incorrectly, or if there is insufficient funds to make the payment in the payer's account, the payment will not be made. When a text payment fails the payer will be sent a text notification by sms saying why the payment has failed.

Exchanging digital Bristol Pounds into sterling

You can exchange digital Bristol Pounds into sterling via your Bristol Credit Union (BCU) share account.

- Login to your Bristol Pound account at <https://bristolpound.community-currency.org> and click on the **Currency Exchange** button.
- Enter the amount of Bristol Pounds you wish to exchange and click submit.
- The sterling will be in your BCU share account the following business working day.

Summary of TXT2PAY fees, online transaction fees and daily payment limits

- Online payments are subject to a 1% fee, paid from the receiver's account immediately on receipt of £B funds (maximum fee payable 95p). Initial maximum value of online payments £B500 per day.
- Text payments are subject to a 2% fee paid from the receiver's account immediately on receipt of £B funds (minimum charge of 10p per transaction). Initial maximum value of text payments £B100 per day.

£ Paying sterling into your Bristol Pound Account

To pay into your Bristol Pound account

Use internet or telephone banking to pay into the BCU account given in your welcome email. Quote a reference of your BCU membership number followed by BP.

Or

Send a cheque made payable to BCU, quoting your membership number followed by BP on the reverse, or deposit in person at BCU office. Allow 10 days for cheques to clear and the money to arrive in your Bristol Pound account.

£ Setting up a payroll scheme for your staff

Your staff can elect to be partially paid in Bristol Pounds through Bristol Credit Union. Staff typically elect to send a set amount each month after tax to their BCU Bristol Pound account. It is a straight forward process but can vary between organisations.

To learn more, visit bristolpound.org/getpaid, or get in touch via our Helpline: **0117 924 7309** (open 8:30am to 4:30pm Monday to Friday) or email bristolpound@bristolcreditunion.org.uk

£ Paying your business rates

How to pay your business rates in Bristol Pounds to Bristol City Council

Set up an online payment to 'BCCPaymentsIn'.

Select the correct payment type which is 'Pay BCC Business Rates'

Enter the amount you want to pay.

Enter the information requested which is:

- Business Rates account number (11 digits)
- Year to which payment relates (e.g. 2011, 2012)
- Name of ratepayer
- Address of rateable premises

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**BRISTOL
POUND**

Our city, our money, our future.

Payments and accounts managed by
Bristol Credit Union Ltd is authorised by the Prudential
Regulation Authority and regulated by the Financial
Conduct Authority and the Prudential Regulation
Authority. Firm Reference Number is 213583.

**BRISTOL
CREDIT UNION**