

Ways to Pay	Method of Payment	Main benefit	Fixed Date	Amount control	Auto-mated payments	Manual payments	Online	Mobile app	Telephone	In person
	<a href="#">Direct Debit</a> Instruct your bank to set up a regular payment of a fixed amount at regular intervals	Peace of mind - Scheduling a regular payment so you can get on with life.	✓ Set a payment date every month when you know you have money in the account to cover payments.	✓	✓ Let the system do it all for you.	✗	✓	✓	✓	✗
	<a href="#">Standing Order</a> Instruct your bank to set up a regular payment of a fixed amount at regular intervals	Peace of mind - Scheduling a regular payment so you can get on with life and don't have to think about it every week.	✓ Set a payment date every month or week when you know you have money in the account to cover payments.	✓ This allows you to increase the amount you pay if you are able to build a Hi-£5 buffer on your account.	✓ Let the system do it all for you.	✓	✓	✓	✓	✗
	<a href="#">BACs</a> Online, Mobile or Telephone banking payments	Easy to set up online using your bank card reader. Once set up, you can login in to your bank's website or mobile app and select Ocean from the payee list, the amount and date you wish to pay for (nearly) immediate payments.	✗	✓ This allows you to increase the amount you pay if you are able to build a Hi-£5 buffer on your account.	✗	✓	✓	✓	✓	✗
	<a href="#">Allpay website</a> Set up your Allpay online account and login to pay manually using your Allpay card reference number	Choose your payment amount and date.	✗	✓ This allows you to increase the amount you pay if you are able to build a Hi-£5 buffer on your account.	✗	✓	✓	✗	✗	✗
	<a href="#">Allpay mobile app</a> Download the Allpay app, set up your Allpay account and login to pay manually using your Allpay card reference number	Choose your payment amount and date.	✗	✓ This allows you to increase the amount you pay if you are able to build a Hi-£5 buffer on your account.	✗	✓	✓	✓	✗	✗
	<a href="#">Allpay telephone</a> Call Allpay and pay over the phone with your Allpay card	Choose your payment amount and date.	✗	✓ This allows you to increase the amount you pay if you are able to build a Hi-£5 buffer on your account.	✗	✓	✗	✗	✓	✗
	<a href="#">Allpay Paypoint</a> Go to a Post Office or paypoint and pay using your Allpay card reference number	Choose your payment amount and date.	✗	✓ This allows you to increase the amount you pay if you are able to build a Hi-£5 buffer on your account.	✗	✓	✗	✗	✗	✓