

Council Onboarding Guide - SumUp

Overview

Councils qualify as "Public Bodies" and require specific documentation due to their non-standard legal structure. This guide outlines the registration process and requirements for council entities.

Step 1: Registration Process

Legal Type Selection:

1. Select "**Club or Society**" as the legal type during sign-up
2. Choose "**Other**" from the category options
3. Select "**Membership organisation**" (closest fit for councils)

Complete Business Information:

- **Company name:** Council name
 - **Telephone number:** Main contact number
 - **Business description:** Brief description of council services
 - **Company registration number:**
 -  **Known issue:** Councils don't have traditional company registration numbers
 - If you are registered in Companies House or Charity Commission, you can send us the *Certificate of Incorporation*.
 - **Temporary workaround:** Enter a placeholder (e.g., "XX123456" or "N/A12345")
 -  This will be corrected during verification by updating the legal type and MCC code
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Step 2: Designate Primary Contact

Who to Register:

- **One council member** must be designated as the primary contact
- This person will be the main point of contact for the SumUp account

Primary Contact Requirements:

The designated individual should be:

- A council member with appropriate authority
 - Willing to provide necessary identification documents
 - Able to act as the account representative
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Step 3: Required Documentation

1. Proof of Identity (POI) & Proof of Address (POA)

For the Primary Contact:

- Required **unless** they pass the ID verification check
- Acceptable documents: Passport, driver's license, residence permit card
- Personal documents are required to verify the individual acting as the point of contact

2. Official Letter on Headed Paper

⚠ This is mandatory for councils due to their non-standard legal structure

The letter must include:

a) Intended Usage Statement

- Nature & Purpose (N&P) of the SumUp account
- How the council intends to use payment services

b) UBO (Ultimate Beneficial Owner) Structure List the names, dates of birth and country of residence of all individuals who:

- Ultimately control the entity, OR
- Exercise decision-making capacity and voting rights, OR
- Are senior managing officials of the council

The UBO structure confirmed in this letter serves as official verification

3. Bank Account Details

- Must be in the name of the **Council** (the public body)
- No additional bank document required if details match the council name exactly

4. Authorization Letter (if needed)

- Required if the primary contact is **not** in a senior decision-making role
 - Can be included within the headed paper letter (point 2 above)
 - Headed paper must be signed by the authorizing person
 - Proof of Identity of the signatory who is authorising the signatory is required
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Step 4: Identity Verification

What to expect:

- The system will request personal documents for the **primary contact**
- This is mandatory for all merchant accounts, regardless of legal type
- The account belongs to the council, but a designated individual must serve as the verified point of contact

If the council is reluctant to provide personal documents:

- Explain that appointing a primary contact with verified identity is mandatory
 - Without a designated point of contact willing to provide required documents, onboarding cannot proceed
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Step 5: Post-Registration Amendments

After registration is complete:

- Legal type will be kept as “Club/Society”
 - MCC (Merchant Category Code) will be corrected for councils
 - Company registration number placeholder will be amended
 - All documentation will be reviewed and verified
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Why Councils Need Special Documentation

Councils have a non-standard legal structure that doesn't fit typical business categories. The official letter on headed paper is essential because:

- It confirms the council's intended use of payment services
- It identifies who has ultimate control and decision-making authority
- It serves as official verification for regulatory compliance
- It provides clarity on governance structure