

Public Library Onboarding Guide - SumUp

Overview

Public libraries qualify as "Public Bodies" and can be onboarded following our standard public body procedures. This guide addresses the specific requirements and workarounds needed for library authorities.

Step 1: Registration Process

Legal Type Selection:

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

Complete Business Information:

- **Company name:** Library authority name
 - **Telephone number:** Main contact number
 - **Business description:** Brief description of library services
 - **Company registration number:**
 -  **Known issue:** Libraries don't have 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., "LB123456" or "N/A12345")
 -  This will be corrected during verification by updating the legal type and MCC code
-

Step 2: Identify Primary Contact & Decision Makers

Who to list as Primary Contact:

The primary contact must be someone in a senior role with decision-making authority, such as:

- Head of Libraries
- Head of Finance (council level)
- Senior Managing Official
- Person with ultimate control or voting rights over the entity

UBO (Ultimate Beneficial Owner) Structure:

List all individuals who:

- Ultimately control the library authority
- Exercise decision-making capacity and voting rights
- Are senior managing officials of the entity

Note: This must be included in the official letter on headed paper (see Step 3)

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
-  **Important:** Personal documents are required to verify the individual acting as the point of contact for the organization

2. Official Letter on Headed Paper

Must include:

- **Intended usage** (Nature & Purpose of the account)
- **UBO structure:** Names, dates of birth and country of residence of all decision-makers (as outlined in Step 2)
- **Authorization (if applicable):** If the primary contact is not in a high-level role, include Power of Attorney or authorization language in this letter
- **Signatory:** Letter must be signed by an authorized person + their ID

The UBO structure confirmed in this letter serves as official Proof of Business (POB)

3. Bank Account Details

- Must be in the name of the **Public Body** (the library authority)
- No additional bank document required if details match the public body 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)
 - Proof of Identity of the signatory of the person who is authorising the signatory is required
-

Step 4: Identity Verification

What to expect:

- The system will request personal documents (passport, driver's license, etc.) for the **primary contact**
- This is mandatory for all merchant accounts, regardless of legal type
- **Clarification:** While the account is for the organization, a designated individual must serve as the point of contact and verify their identity

If the library 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
-

Step 5: Post-Registration Amendments

After registration is complete:

- Legal type will remain as “Club/Society”
 - MCC (Merchant Category Code) will be adjusted by the team by how you use your card reader (selling books — Retail)
 - Company registration number placeholder will be amended
 - All documentation will be reviewed and verified
-

Common Questions & Clarifications

Q: Why do we need personal documents for an organizational account? A: Every SumUp merchant account requires a verified primary contact person. This individual acts as the main point of contact and is responsible for the account on behalf of the organization.

Q: Who should be listed as officers/decision-makers for a large council organization?

A: Focus on individuals directly connected to the library authority with decision-making power—typically Head of Libraries, Head of Finance, or the senior official responsible for the library service.

Q: Can we skip the company registration number? A: No, the field is mandatory. Use a placeholder (e.g., "LIB123456") during registration. This will be corrected during verification.

Q: What if multiple people share decision-making authority? A: List all relevant individuals in the UBO structure within the official letter on headed paper.

Summary Checklist

Before starting registration, ensure you have:

- Primary contact identified (senior decision-maker)
- Primary contact's POI & POA ready (if not passing ID check)
- Official letter on headed paper with:
 - Intended usage statement
 - UBO structure (names & DOB)
 - Authorization (if applicable)
- Bank account details in the public body's name
- Placeholder for company registration number (if needed)