

# Welcome to Business Stream

**business stream**  
A SCOTTISH WATER COMPANY



Crown  
Commercial  
Service

# Welcome

Crown Commercial Service (CCS) and Business Stream are delighted to welcome you as a customer. Working in partnership, you will benefit from CCS's industry procurement expertise and knowledge and, as the UK's largest public sector buying organisation, CCS can offer you a compliant water services solution so you'll benefit from great value and a high quality service every step of the way.

Business Stream is the UK's most experienced water retailer, operating in the competitive water market longer than anyone else. We're trusted by over 300,000 businesses, organisations and public bodies to provide a seamless service and expert, insight-driven solutions to their water and waste water challenges. We have extensive experience of working with public sector organisations who have varied site portfolios. With our knowledge and expertise of working in the competitive water industry, you can be confident that you're in safe hands.

It's really important to us that our customers know they're in good hands too. That's why we adopt and adhere to the regulator's Customer Protection Code of Practice in England, as a key part of our commitment to deliver an enhanced level of service for our customers. The Code of Practice places obligations on water retailers across different areas of market activity, in order to protect non-household customers. Areas include sales and marketing, how we provide information, account transfers, billing, complaint handling and dispute resolution. To find out more about how you're protected, you can download the Customer Protection Code of Practice in England at [Ofwat.gov.uk](http://Ofwat.gov.uk).

This Welcome Pack includes all the guidance, FAQs and contact details you'll need as a new customer of Business Stream. But, if you can't find what you're looking for, your dedicated account management team is always on hand to help. You'll find contact details on the last page of this guide.

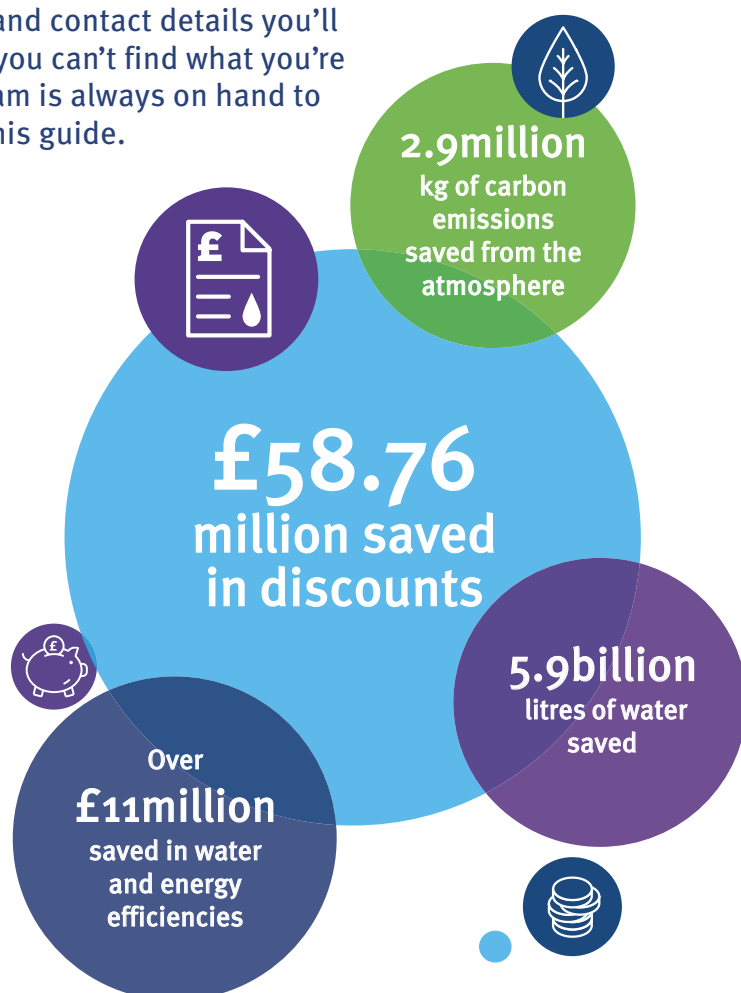


**Johanna Dow**  
Chief Executive

## Your savings start here

We pride ourselves on being industry experts who work hard to understand your needs. Whether it's saving money, time or reducing your water consumption – we're here to help. You can take the first step toward saving by talking to your dedicated account management team today.

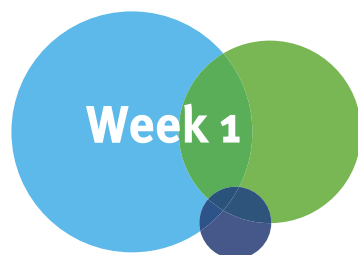
Since 2020, we've been working with our customers to help them make big savings which you can see in the bubbles on the right.



# Your transfer and onboarding journey

Your account management team will be in touch regularly throughout the onboarding journey to ensure you have a fast and seamless transfer to becoming a Business Stream customer.

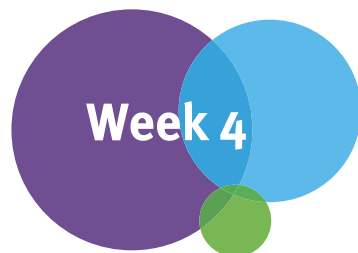
## What you can expect from us



We'll work with you to agree your site list so we can start your transfer application and the set up of your account and metering details.



We'll be working in the background, transferring your sites and creating your new account on our systems including on our customer portal, My Business Stream. During this time, your Business Stream account management team will meet regularly with you, and CCS, to discuss progress and any transfer objections. If you have a large number of sites, we'll provide you with an onboarding dashboard so you can view the progress of your transfer. We'll also co-ordinate your meter reading schedule and let you know when to expect your first bill.



We expect the transfer of your sites to be complete and we'll let you know once that's confirmed.



We'll be preparing and testing your first bills which you'll receive in line with your agreed billing schedule.

# Your transfer and onboarding journey

## Verify your site list

Through the tender process, we've checked your site list but it's really helpful if you could verify this so that we can agree which sites should be transferred over in stages.

## Work with your existing water retailer

Your existing retailer can object to the site transfer application. In our experience, most of these rejections come from aged debt and contractual issues. We'll offer advice before the transfer application to minimise the risk of objections. As an example, one reason aged debt can arise is when no meter reading has been taken or submitted for a site within the last 12 months, usually called a Long Unread Meter, which can mean accounts being billed on estimates month after month and may result in unpaid bills. We'll provide you with a copy of the market data for your portfolio to help you identify any Long Unread Meters you may have so that you can provide a reading or enable the outgoing water retailer access to the site to obtain one.

To minimise risk to our transfer timescales, we appreciate your cooperation in resolving objections by paying final bills with your existing retailer and ensuring any contractual obligations with outgoing retailers are met. By doing this, you can make the switch effortless and reap the benefits of being a Business Stream customer as quickly as possible. Your account management team will schedule regular calls to review your transfer progress.

## Support us with your transfer meter readings

We coordinate schedules with our metering partners to obtain your first meter readings between weeks one and seven of your transfer. To maximise the number of actual readings we obtain, we'll work with you to identify sites with special requirements or any meters classified as a Long Unread. If we are unable to obtain a reading, our meter reading partners will provide a reason in order to allow resolution of the issue at a future date. Any meters we were unable to read, upon transfer to us, will be accurately estimated based on reading history data held within the Market.



## Get in touch

If you ever need to get in touch during your transfer, our dedicated Onboarding team are available to support you from 9.00am to 5.00pm, Monday to Friday.

Call 0330 123 9528  
or email  
CCSONboarding@  
business-stream.co.uk.

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# How we bill you

## How your bill is calculated

Your bills are estimated using 'actual' meter readings, received during the bill period, as well as historic meter readings. This is standard practice and ensures that we can provide you with regular, timely, accurate bills.

## Billing schedule

If your site is unmetered, which means you don't have a water meter, you will typically be billed annually for your water and/or waste water services. If your site is metered, you will have already chosen between monthly or quarterly billing, and you will always be billed on the same day of the month.

Your billing schedule is confirmed in your contract. Alternatively, please get in touch with one of our dedicated Account Management team on 0330 123 2100 who will be happy to confirm this for you.

## Ensuring bill accuracy

We'll bill you based on an estimate of the water you use, supplemented by the meter readings we take at your site. You'll have chosen for us to read your meter on either a monthly or quarterly basis, when you signed your contract.

Please note, for larger meters over 80mm in size, we'll take a meter reading monthly, and the billing frequency will be as specified in your contract.

## Understanding your bill

Water charges can be complex so we try to keep things as simple as possible for you, but if there's something you're unsure about, here are some useful links that can help you find what you're looking for:

- Find out more about your charges at [business-stream.co.uk/charges](https://business-stream.co.uk/charges).
- Our interactive bill explainer provides more information about the different sections of your bill. Visit [business-stream.co.uk/understandingyourbill](https://business-stream.co.uk/understandingyourbill).

Or, please get in touch with our dedicated Account Management team by calling **0330 123 2100** or emailing [ccs@business-stream.co.uk](mailto:ccs@business-stream.co.uk).

## Alternative bill formats

We can provide your bill in Braille or large print. To request this, please get in touch with our dedicated Account Management team on **0330 123 2100** from Monday to Friday, 9.00am to 5.00pm and we'll set this up for you.



# Submitting a meter reading



If your site is metered, we'll take a meter reading on a monthly or quarterly basis depending on what you chose when you transferred to us. Regular meter readings ensure your bills are as accurate as possible, and can give you an early indication of any unexpected changes in your usage. Please ensure we hold an up-to-date phone number and email address to contact you when we visit.

You can submit your own meter readings for your site(s) regularly too. Please note, we can only accept meter readings that are within four days of the date you took the reading.

## How to take a meter reading

To take a meter reading, simply follow the steps below.

- Locate your meter - its location is printed on the top of page two of your bill.
- Please take a note of only the black numbers on the white background remembering to include any leading zeroes.
- If you have a newer digital meter, we only require the digits before the comma, indicating cubic meters of water used.

**Important: please only access your meter if it's safe to do so. For tips, please visit [business-stream.co.uk/meter-reading](https://business-stream.co.uk/meter-reading).**

## How to submit a meter reading

You can submit your meter readings at any time by:

- visiting [business-stream.co.uk/meter-reading](https://business-stream.co.uk/meter-reading) or
- by logging into your My Business Stream account at [business-stream.co.uk/mbs](https://business-stream.co.uk/mbs) (go to page six of this Welcome Pack for more information about My Business Stream).

## Submitting bulk meter readings

If you have multiple sites that we provide water and/or waste water services for, you can submit all of your meter readings on My Business Stream with one simple bulk upload.

You can do this by navigating to the 'Manage account' section in the left-hand menu of your My Business Stream dashboard.

If you need support, you can find out more information about how to submit bulk meter readings by viewing our **MyBS Guide** [here](#) or please get in touch with us using the contact details at the end of this Welcome Pack.

# Ways to pay

Your bills are due and payable within 30 days of you receiving them. We offer a range of simple and secure ways to pay your bills. However you like to pay, we've got an option for you.

## Direct Debit

The quickest and easiest way to pay is by Direct Debit - saving you time, money and hassle.

## Setting up your Direct Debit

If you'd like to pay by Direct Debit, it's simple and easy to set up. Just fill in our online form and we will do the rest. You'll find it on our website at [business-stream.co.uk/direct-debit](https://business-stream.co.uk/direct-debit).

## Internet banking or BACS

Sort code: 30-00-02

Account number: 03029919

Account name: Business Stream Revenue Account

**Please include your customer reference number in the description field when sending your payment so that we can allocate your payment to your account.** Your customer reference number is noted at the top of your welcome email or letter.

## Other ways to pay

### Payment method

Online via our website and My Business Stream

Over the phone using our automated phone system

Electronic payments: Internet banking or BACS

Manual payments: Cheque and bank giro



To find out more and choose your payment option, visit [business-stream.co.uk/ways-to-pay](https://business-stream.co.uk/ways-to-pay).

To ensure we can allocate your payment as quickly as possible, please provide a remittance with your payment by sending it to [cashiers@business-stream.co.uk](mailto:cashiers@business-stream.co.uk) or contact your account management team if you have any questions.

## A credit on your account

If your account is in credit and you'd like to discuss a credit refund or explore alternative payment terms, please get in touch with our Account Management team on **0330 123 2100**, and we'll be happy to help. Please be aware that you may be at risk of losing any accrued credit if you move out of your premises, switch to another water retailer, cease trading without notifying us of your updated contact information and bank details, or in the unlikely event that Business Stream becomes insolvent.

### **Billing formats**

Bills are available in a range of formats, on My Business Stream, to suit your needs including PDF, XLS, CSV or Electronic Data Interchange (Tradacoms V26.3). We recommend a simple consolidated PDF statement with a summary of your charges, itemised by charge type and your preference of detailed invoices with individual lines for each item and site.

Each detailed invoice includes itemised lines including water charges, waste water charges, property drainage charges, road drainage charges, billing date periods, site details and addresses, SPID and customer references, payment method and ledger details.



# My Business Stream



**My Business Stream (MyBS) is our online customer portal offering you a convenient control centre for all of your accounts, to make managing your water services effortless.**

- › **Enjoy 24/7 access** to your account from your laptop, mobile phone or other device
- › **Upload meter readings in bulk** – submit meter readings for all of your sites with one simple bulk upload
- › **View and download paperless bills in a preferred format** – view consolidated statements and detailed invoices in your preferred format for faster billing management
- › **Pay bills quickly and easily** – helping you save time and effort
- › **Track any open queries** – including status updates and notes from beginning to end
- › **Answers to FAQs** on topics like bills, payments, meter readings and customer service
- › **Access a suite of comprehensive reports** - view and download a range of useful reports for your sites including site benchmarking data and high consumption alerts . See page 11 for more details.
- › **View site lists** – with the facility to add your own site references and pin sites of interest to top of the list
- › **Select different site views** – view your portfolio and individual sites at a glance
- › **Update your details** – including personal and site information
- › **Access informational content** – including useful 'how to' MyBS videos and guides

## Register for My Business Stream (MyBS)

You can register for MyBS once your transfer to us has completed. You'll need your customer reference number and the email address associated to your account to register. To sign up, visit [business-stream.co.uk/mbs/sign-up](https://business-stream.co.uk/mbs/sign-up) and for support in registering, view the video on the page.

## Moving and changes

We know how quickly things can change in businesses and organisations like yours so it's important to keep us up-to-date. We're always on hand if you have any questions or issues in relation to your account.

Whether you're moving in, out or updating your contact details – it's easy to let us know. Visit My Business Stream online at [business-stream.co.uk/mbs](https://business-stream.co.uk/mbs) or email [CCS@business-stream.co.uk](mailto:CCS@business-stream.co.uk).

# Emergency planning for vulnerable sites

In England, wholesalers determine the criteria for vulnerable sites in their region. If you meet your water wholesaler's criteria to be classed as having 'vulnerable sites', you'll benefit from our trusted, emergency planning service.

## Assistance with contingency and emergency planning

We'll develop emergency and contingency planning for customers with vulnerable sites.

Our recommendations are consultative and site-specific, including staff training, planned leak detection and repair, and installation of automated meter reading (AMR) or alarms.

We'll offer advice on contingency water storage based on your site's layout and capacity, and accessibility for water tankers on site. Preventative action like this can avoid costly incidents and disruption to operations at your sites.

We can provide quotes for the provision of bowsers, emergency tankers and bottled water to maintain continuity of supply when on-site contingency has been exhausted.

Our free 24/7 Emergency Helpline managed by expert Account Managers offers an immediate response. To get in touch, please call 0330 123 2100.



# Added value services



**Do you need to increase the resilience of your water infrastructure? Or maybe you'd benefit from complete visibility of your water consumption patterns in near real time?**

Whatever your requirements are, we have a wide range of water and waste water solutions we can offer at competitive prices. We can even help with funding through our Gain Share Model – enabling you to access water efficiency measures with no capital outlay. Your account manager will discuss this with you if opportunities for funding are identified.

We've listed just a few of our ancillary products and services below and on the next page, but if you'd like to find out more, please get in touch with your dedicated account management team to see how we can improve water management across your portfolio of sites.

## **Automated Meter Reading (AMR) technology**

This is one of our most popular products. AMR offers you visibility of water consumption across your estate – enabling informed decisions to improve water efficiency, and benefits such as:

- › Increased billing accuracy, through near real-time capture of consumption data
- › Greater control of consumption and carbon emissions through our dedicated web portal
- › Early warning of leaks and low flow through pro-active diagnostics and data monitoring
- › Assurance that even meters in difficult to access locations have frequent readings
- › Quality service delivery through our highly-skilled and trained team



# Added value services



## Leak assistance and repair

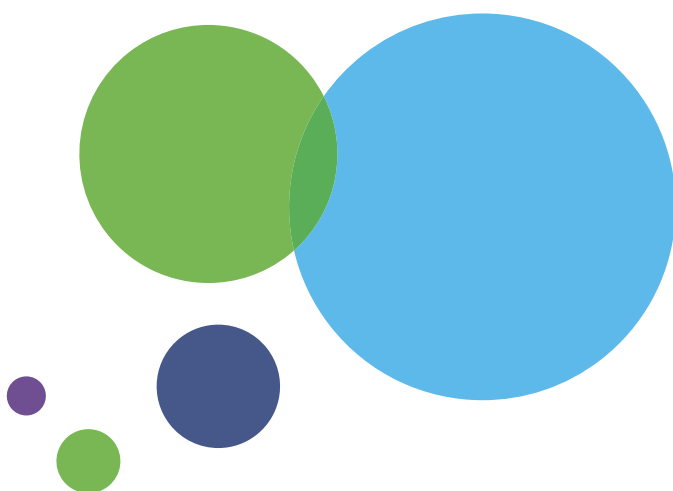
Even small leaks can increase your bills by thousands of pounds. That's why it's good to know that we have trained specialists on hand to identify and repair leaks on your network. Non-intrusive detection methods and advanced technology mean that we'll find and repair leaks safely, quickly and effectively.

## Water audit site surveys

Our water audits provide a detailed analysis of water use at your sites and help you to understand exactly how you're using water, while identifying water saving opportunities. Our water audits involve three stages including desktop analysis of your bills and consumption patterns, site visits to analyse your water networks, appliances and usage, and following completion of the survey, we can review the most appropriate water-saving solutions and make recommendations to you for consideration.

## Water Stewardship accreditation

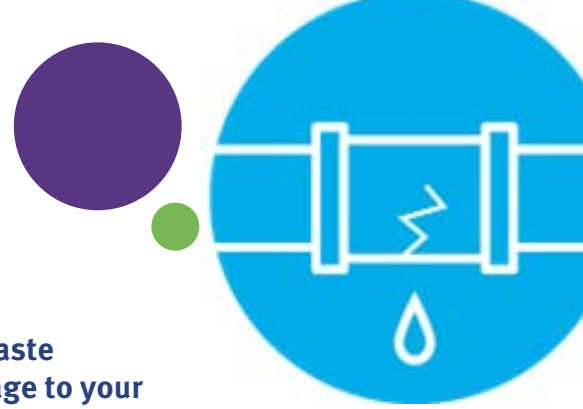
Our comprehensive solutions offerings and dedicated teams can support you in achieving a Water Stewardship Accreditation for your organisation, allowing you to take control of your business water services. Using our expertise, you can build your own learnings as well as your own tailored water targets.



## Additional added value services include:

- › **Tariff optimisation**
- › **Benchmarking**
- › **Enhanced emergency and contingency planning**
- › **Interventions to improve trade effluent management**

# Leak assistance



It's important to check for leaks at your site regularly. Leaks waste money by wasting water, but they can also cause serious damage to your pipework over time. General wear and tear, or extreme weather, can also affect your pipes and cause leaks when you least expect it.

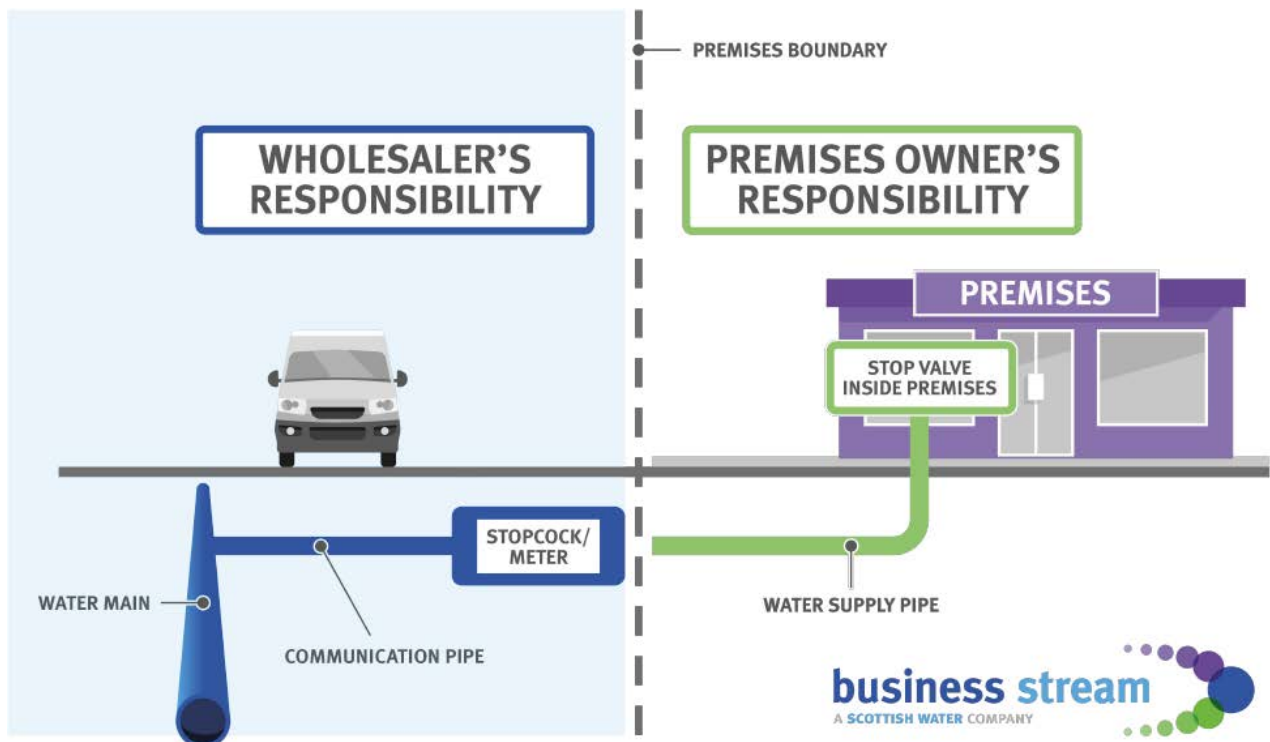
## How to check for a leak

You can use our step-by-step leak assistance guide at [business-stream.co.uk/leak-assistance](https://business-stream.co.uk/leak-assistance).

If you do find a leak, it's important to act immediately. Leaks left unrepaired can lead to huge costs and property damage, and can impact the environment too.

## Pipework responsibility

The location of the leak determines who's responsibility it is to fix.



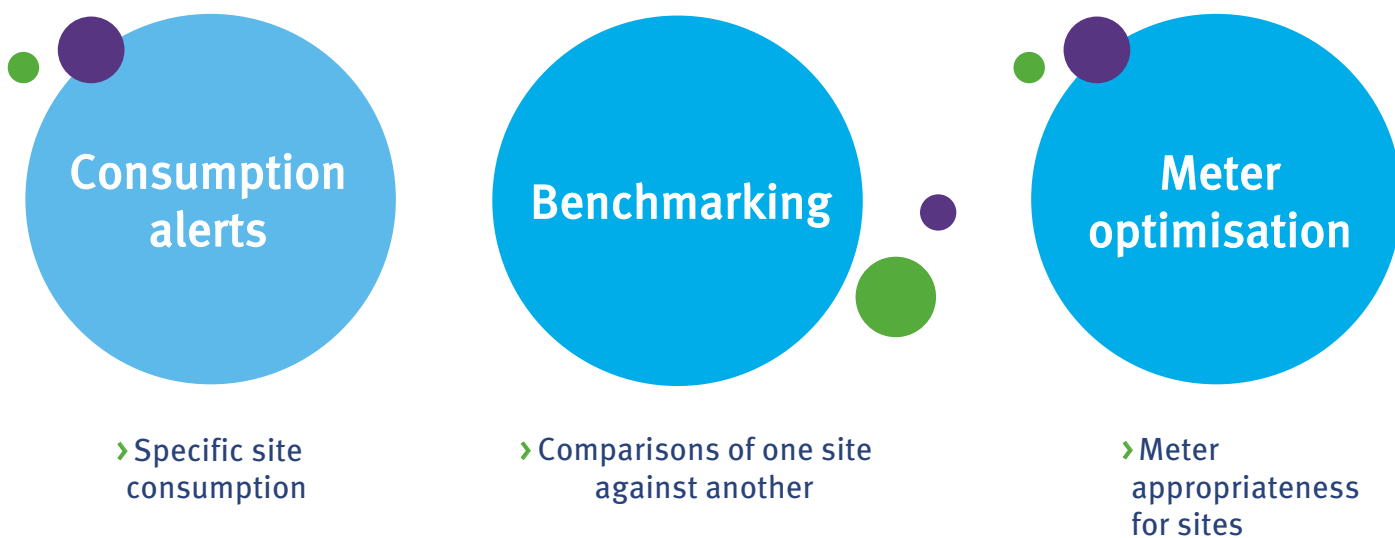
1. If the leak is located within the boundary of your site, please get in touch with us on our Emergency line, 0330 123 2100, and we'll be happy to help.
2. If the leak is located outside of the boundary of your site for example, on the public network then this is your regional water wholesaler's responsibility to fix. Please get in touch with us on our Emergency line 0330 123 2100 and we'll go over the next steps.

# Using water wisely

We're here to help make your water work for you and we want to support you in reducing your water consumption and helping you meet your cost efficiency and environmental targets.

## Intelligent Water Management reporting

Intelligent Water Management (IWM) reporting provides analytical reports that give you access to consumption alerts, benchmark reporting and meter optimisation insights with the click of a button, helping you to take control of your water usage and identify potential water and money saving opportunities.



### Consumption alerts

IWM's consumption alert reporting takes the two most recent meter readings for an individual site, so we can track how much water you use, and aims to identify any trends that your readings show for example, a continuous increase or decrease in your consumption.

### Benchmark reporting

IWM's benchmarking report makes an assessment of your average daily consumption (ADC) of water against the drainage charge element of your site(s). This then allows us to calculate the average and median values across your site portfolio, essentially providing an overall 'benchmark' or 'baseline'.

### Meter optimisation

IWM's meter optimisation reporting determines the appropriateness of your current meter size against the current consumption it's recording. Using your wholesaler's initial assessment of the business activity at your site, we may recommend a meter exchange on this report for example, if more water is going through the meter than the meter is suitable or designed for.

# How to get in touch

**We're here to help.  
And we offer a range of ways to get in touch.**

## **My Business Stream customer portal**

It's quick and easy to find answers to FAQs, update your account information, submit meter readings, and view and pay your bills with My Business Stream. Access your online account at [business-stream.co.uk/mbs](https://business-stream.co.uk/mbs).

## **Email us**

[CCS@business-stream.co.uk](mailto:CCS@business-stream.co.uk)

## **Call us**

**0330 123 2100 from Monday to Friday, 9.00am to 5.00pm**

Your account management team are always on hand to answer any questions you may have, including queries about the transfer process.

Or, visit [business-stream.co.uk/contact-us](https://business-stream.co.uk/contact-us) to find a range of alternative ways to get in touch.



## **Your right to switch**

We really hope you continue choosing Business Stream as your water and/or waste water retailer, but if for any reason you feel dissatisfied with our terms and conditions or the quality of our service, you have the option to switch to another water retailer, subject to your contractual terms and conditions with us. To find out more, visit [open-water.org.uk](https://open-water.org.uk).

## **Emergency**

Our free 24/7 Emergency Helpline, managed by expert Account Managers, offers an immediate response. To get in touch, please call 0330 123 2100.

# More about us



# Making a positive difference



Since we launched our vision to Make a Positive Difference (MAPD) in 2019, we've introduced over 35 new initiatives to support our ambitions.

In the past year this has included:

- › partnering with global climate action specialists, Ecologi, to invest in nature-based and society-based projects;
- › becoming the first water retailer to achieve Developing the Young Workforce (DYW) Employee Guarantee Status in recognition of our commitment to providing skills training and employment opportunities to young people;
- › establishing a strategic partnership with Scottish Action for Mental Health (SAMH) to provide mental health and wellbeing support to colleagues; and
- › expanding our primary school outreach programme to teach the next generation about the importance of saving water.

We're also committed to helping our customers cut their costs, while protecting the environment, by helping you reduce your water use by up to 20%.

**To find out more, please download our latest Sustainability Report at [business-stream.co.uk/naturally-different](https://business-stream.co.uk/naturally-different).**

GOLD | Top 5%

ecovadis

Sustainability Rating

JAN 2025

### EcoVadis

To help us measure our progress, we're assessed by EcoVadis – the world's leading sustainability assessment platform. We achieved a Gold rating in 2022 and 2023 and increased our score in 2025 to 80 – placing us within the top 2% of over 150,000 companies assessed worldwide. EcoVadis bases its assessment on international sustainability standards including the Global Reporting Initiative and the United Nations Global Compact and measures companies' progress across four key sustainability areas – the environment, sustainable procurement, labour and human rights and ethics.

### What's next?

We're incredibly proud of everything we've achieved since launching our vision. In the year ahead we have ambitious plans to build on our vision, including launching new offers to our customers - giving them opportunities to make a positive difference to their local communities or the environment - just by paying their water bill, developing new partnerships to support our education programme and working towards our 2030 net zero target.

