



## BHOCA - Set Up

Bank Head Office Collections Account (BHOCA) is a method of payment from (MOPF) where clients can make cash payments to the Child Maintenance Group (CMG) through any bank or building society using paying in slips.

BHOCA is a non preferred MOPF and case workers should actively encourage the use and benefits of direct debit (DD) and deduction from earnings order (DEO). When contacting clients to discuss a MOPF for the first time, advise them that using the Child Maintenance Group's (CMG's) collect and pay service will incur collection fees, and that they can avoid these by making their own family based arrangements, or by requesting direct pay. For further information on collection fees, refer to [Collection Fees - Summary](#). For further information on direct pay refer to [Direct Pay Summary](#).

You will need to consider whether the paying parent is likely to pay child maintenance before advising them about Direct Pay. For further information refer to the Policy, Law and Decision Making Guidance. 

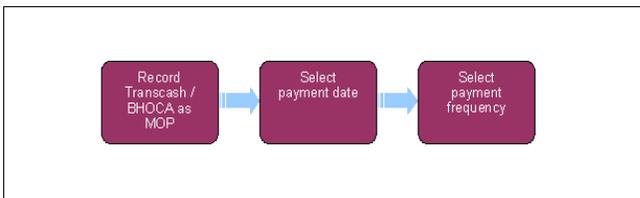
Team leader authorisation is required for a paying parent to change their MOPF to a non preferred MOPF and this will only be allowed if there is a legitimate reason. For example, the paying parent does not have a suitable bank account.

The MOPF will not be captured until the paying parent knows how much their liability is.

If contact cannot be made with the paying parent case workers can only use default MOPF as SO or deduction from benefit (DFB) for clients on prescribed benefits.

The purpose of this process is to log the MOPF on the 2012 system and set up the payment method for the paying parent as BHOCA.

For more information refer to the Policy, Law and Decision Making Guidance 



When speaking to clients always use the new terminology. For more information refer to [Terminology Changes](#).



This procedure uses the terms receiving parent and paying parent.

The receiving parent is the parent who receives or who is expected to receive child maintenance, known as the parent with care (PWC) or person with care (PeWC) on the system and in legislation. The paying parent is the parent who pays or who is expected to pay child maintenance, known as the non resident parent (NRP) on the system and in legislation.



Before setting up a method of payment, you must first verify the existing MOP to ensure that the system or another caseworker has not created/replaced the exact same MOP. To do this select the clients **Contact** then select the **Financial Accounts** view. If the same MOP is already in place, take no further action.



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### Gather and record method of payment

1. Access the **Contact Summary** screen and have the case details available.
2. Create a Change of Circumstances (CofC) SR by selecting:
  - **Process = Change of Circumstances**
  - **Area = Change to Method of Payment From**
  - **Sub Area = Change to Method of Payment From**
  - **Source = NRP**

Update the status of the SR to **In Progress** - the system will generate an activity plan for you to follow. For more information on methods of payment refer to the Policy, Law and Decision Making Guidance 

3. Create a parent SR to set up the method of payment from (MOPF) information. From the dropdown lists select:

- **Process = Payments**
- **Area = Method of Payment From**
- **Sub Area = BHOCA**

Select **Create MOP** to create a new method of payment



Do not select **Transcash** as the **sub area**, this method of payment (MOP) is no longer in use.

4. Update the **status** of the SR to **In Progress**, the system will then change **sub status** to **In Progress**. The system will generate an activity plan to create method of payment from (MOPF).
5. Update the SR with the client's **Internal Account Number** and the current payment method.
6. Select the payment frequency to either **weekly** or **monthly**.
7. Record the collection day as either Monday to Friday if weekly payments, or between the 1st and the 31st if monthly.
  - Where the MOPF is being changed to BHOCA from a preferred MOPF go to **step 8**
  - When you are setting the initial MOPF as BHOCA go to **step 8**. For more information refer to [Method Of Payment From - Set Up Initial](#).
8. Update the **Resolution Code** of the SR to **BHOCA Confirmed**. Where the MOPF being replaced is a preferred MOPF the system will automatically update the **Status** and **Sub Status** to **Pending Approval TL**. The SR will then be sent to the team leaders (TL) **My Approvals** inbox. Where the MOPF isn't replacing a preferred MOPF go to **step 10**.
9. TL – View the SR to determine if there is good reason for using a non preferred MOPF. Update the **Action** field with either **Approved** or **Rejected** and if required enter any further information in the **Comments** free text field. The SR is then returned to the originating caseworker to either continue or review the MOPF action.
  - Where the BHOCA approval is rejected, review any comments made by the TL and consider an alternative MOPF.
  - Where the BHOCA approval is agreed, do not change the **sub status** from **Approved** to **In Progress**. The SR will fail and BaNCS will not update successfully.
10. Save the SR then select the **Send MOP** button. This will send a message to BaNCS to accept the chosen MOPF type.
11. For more information refer to [Paying In Slips](#). Paying in slips are automatically re-issued by the system every 12 weeks.
12. Set the **status** of the MOP SR to **Closed** and the **sub status** to **Complete**.
  - When BaNCS returns a **Success** message, the correct **Resolution Code** must be selected and not set to **Transaction Rejected**.
13. Return to the CofC SR, update the **Resolution Code** and set the **status** to **Closed** and the **sub status** to **Complete**.
14. To cancel BHOCA, go to **steps 1 to 5**, then enter the end date for the MOPF and close the work item.
  - If you are amending or replacing a current BHOCA, the new P2P schedule may not automatically populate. To view the new promise to pay (P2P) schedule generated, you will need to select **Payment Schedule** from the more tabs drop down. If the schedule is not displayed, select **Query**, enter the date of your schedule and then select **Go**.

#### NI Exceptions

The Charging Warm-Up lines to take for NICMS can be accessed by selecting the following link: [NICMS Charging Warm-Up Lines to Take](#).

[Change MOPF - Summary](#)

[Collection Fees - Summary](#)

[DEO - Self Selected - Set Up](#)

[Direct Pay Summary](#)

[Method Of Payment From - Set Up Initial](#)

[Paying In Slips](#)

[Terminology Changes](#)

Is BHOCA an acceptable preferred method of payment from (MOPF) for the paying parent?

No this will only be allowed if there is a legitimate reason i.e. paying parent does not have a suitable bank account.