



## Change MOPF - Summary

### Method of Payment From

A method of payment from (MOPF) is the payment detail obtained from a paying parent in order to set up payments for child maintenance. There may be occasions where these details will have to be changed, whether it is caused by a cancelled direct debit (DD) or a change to a paying parent's circumstances. This action will be undertaken by the caseworker that has ownership of the case and there will be instances where the request for a change will be declined. When changing a MOPF you first raise a Change of Circumstances (CofC) SR, then raise a MOP SR as a child of the CofC SR to complete the change. Doing it this way means that a P2P and liability schedule will be automatically issued, if necessary.



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. Check for a status of **Active** or **Suspended** within the **Payment Profile** tab to confirm if a current MOP is held. Check the details of the active MOP to determine whether action is still needed, i.e. if a suspended MOP needs to be Cancelled/Unuspended.

If a **Change Method of Payment** SR (parent SR) is used to update the MOPF, the following process should be followed in order, as performing any of these actions out of sequences causes issues on the case:

- **Method of Payment** SR (parent SR) generated.
- **Payments** SR (parent or child SR - as procedure indicates) must then be generated, actioned and updated to closed/complete.
- **Method of Payment** SR must be updated with a **Resolution Code** of **CoC Accepted**, as this auto generates a **Perform Calc** SR (child SR).
- **Perform Calc** SR should be progressed and updated to closed/complete.
- **Method of Payment** SR (parent SR) can then be closed/completed.

When considering a change to the MOPF ensure that you promote the preferred methods of payment.

The preferred MOPFs are:

- Direct debit (DD)
- Deduction from earnings order (DEO)
- Deduction from earnings request (DER)

If the paying parent requests a change of circumstances via the Self Service Portal, you will receive an SR generated by the paying parent. The source will show as "NRP (Self Service)". This SR must be completed in the same way as those where the paying parent has reported the change over the phone or by letter.

A paying parent is subject to a fixed charge of £50.00 when the child maintenance group (CMG) imposes an enforced DEO or DER.



When contacting the paying parent, ask if they can make a one-off card payment to cover any period of arrears. For more information refer to [Credit/Debit Card - One-off Payment](#).



If a Paying Parent changes between an enforced DEO and DER, without any break in payment (e.g if they leave the armed forces and start a working, having advised us of the change) a further £50.00 charge is not applicable. However, the 2012 System will see this as a new deduction and present a fresh charge. Refer to the procedure for Enforcement charge - Apply for further guidance.

Non-preferred MOPFs include:

- Standing Order (SO)
- BHOCA

### DEO/DER selected for transition case



Where the MOPF selected is DEO or DER and the case is a reactive transition case, you will need to ask for the arrears to be fast tracked onto the 2012 system. For more information on fast track arrears refer to [Fast Track Legacy Arrears to 2012 System](#). Although this speeds up the receiving parent arrears decision process, any further deferral rules will still apply. Due to this there is no set time frame for arrears to be sent to the 2012 scheme and the time taken will depend on each individual case. For more information refer to [DEO - Self Selected - Set Up](#) or [DER - Self Selected - Set Up](#).

For more information on the details required for different types of accounts, e.g. current account, building society account, select the direct input guide for bank wizard in the following link <http://bankval/>

When discussing the various MOPFs with the paying parent for the first time, you must advise them that they can avoid any collection fees by making their own family based arrangement, or by choosing to pay maintenance via direct pay. For further information on collection fees, refer to [Collection Fees Summary](#). For further information on direct pay, refer to [Direct Pay Summary](#).

The paying parent can apply for a change to direct pay and providing that they have been compliant, they can switch without the receiving parent's (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) permission.

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

## Consider request from paying parent

Consider the reason for the request to change the paying parent's MOPF. Discuss their reasons for doing this and look at the paying parent's circumstances to decide whether you can accept their request. If the paying parent asks to change from one preferred MOPF to another, accept the request. If the paying parent asks to change to a non preferred MOPF, do not accept the request unless a valid reason is provided eg a change from deduction from earnings order (DEO) to a non preferred MOPF if the paying parent becomes self employed and is unable to set up a direct debit (DD). Letter CMSL9531 will need to be issued to the paying parent requesting their reasons for changing the MOPF.

If a paying parent requests to change from an imposed DEO consider the following;

- Review of a mandatory DEO can only take place at least six months after the date it has originally been imposed.
- The paying parent's compliance with the payment schedule, the outstanding arrears balance and whether the paying parent previously had a DEO imposed within the last two years.
- If a DEO has been in place within the last two years and/or the paying parent has outstanding arrears the request for change is declined.
- The request should only be approved if the paying parent provides details to set up a new Child Maintenance Group (CMG) preferred MOPF.

If a paying parent requests a deduction from benefit (DFB), do not accept the change if the benefit they are in receipt of is any of the following.

- Job Seekers Allowance income based (JSA IB)
- Employment Support Allowance income based (ESA IB)
- Income Support (IS)

This is because there is an automatic process in place to deduct from these benefits, once the customer information system (CIS) has updated the benefit claim. For more information refer to [DFB - set up](#). Advise the paying parent of this.

## Dates within the SR

Always check Setup Date/Cancellation Date/Action Date before completing the payments SR.

The Setup Date/Cancellation Date/Action Date should not be an earlier date than the date the SR will be completed, however future dates can be used. For example, if the SR is generated on 02/11 and not completed until 03/11, the dates should be amended to 03/11. The system allows you to input a retrospective date but this causes an error and requires recovery action. This is because this action sends an activity to BaNCS and the action can not be completed retrospectively.

Before Creating/Cancelling/Replacing MOPs always check in the Payment Profile screen of the person they are making a change to, to see whether the action has already completed or not. This can be done by drilling down as follows: Contact->Financial Account->Payment Profile. In this view check for any active MOP, particularly in DFB cases, this will ensure duplicate actions are not undertaken due to system generated changes and client contact. Duplicating these actions generates a 'Critical Technical' error message which requires recovery action.

## ADDACS and ARUDD

An automatic request to change a Direct Debit (DD) may be received through an automated DD amendments and cancellation service (ADDACS) or automated return of unpaid direct debits (ARUDD) report. For more information on the codes and how to procedure refer to [Direct Debit - Cancel](#).

## Cancel and replace

If a paying parent reports a change to their bank details in writing and the new bank details cannot be verified in bank wizard, letter CMSL9532 will need to be issued to the paying parent requesting that they confirm the new bank details.

To cancel or replace a MOPF select from the following;

[DEO - Cancel](#)

[DER - Cancel](#)

[DFB - Cancel](#)

[Direct Debit - Cancel](#)

[Standing Order - Cancel](#)



The current MOPF will need to be cancelled prior to setting up a new MOPF.

## Pre-initial calculation



A COC SR should only be used to change a MOPF in a pre-initial case when the paying parent has another case which is post initial and in the calc and collect service, otherwise follow [MOPF - Set up Initial](#).

## Set up

To set up a MOPF select from the following;

[BHOCA - Set up](#)

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

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

[DFB - Set up](#)

[Direct Debit - Set up](#)

[Standing Order - Set Up](#)

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.

#### [Bank Wizard Error Codes](#)

When using bank validation, warning messages may be displayed. Most of these warning messages are only relevant to the banking industry and can be ignored, however there are some messages that do require you to take action.

#### **Method of Payment From (MOPF)**

The following codes may generate when checking a MOPF:

005 - W - Account does not support Direct Debit transactions

078 - W - Account does not support AUDDIS transactions

006 - W - Sort code does not support Direct Debit transactions

067 - W - Sort code does not support AUDDIS transactions

090 - E - Roll number format is incorrect

092 - E - Roll number length is incorrect

If you receive any one of these, confirm the details entered with the client or obtain alternative details or a different MOPF.

#### [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](#).

#### [CMSL5930 Decline move from DD to non-preferred MOP](#)

Letter to paying parent to decline their request to move from DD to a non-preferred MOP as they have not provided a valid reason for the change.

All fields in this letter are system generated, no manual intervention is required.

#### [CMSL9531 Request reason for changing MOPF](#)

When paying parent reports a change to payment from type and wishes to move from a preferred MOP to a non-preferred MOP, letter to paying parent to requesting they provide a valid reason for the change.

All fields in this letter are system generated, no manual intervention is required.

#### [CMSL9532 Confirm bank details](#)

When there is a change to paying parent bank details as reported in writing and the new bank details can't be verified using the Siebel bank wizard, a letter to paying parent to confirm the details.

All fields in this letter are system generated, no manual intervention is required.

[2012 System Finance Overview](#).

[BHOCA - Set up](#)

[Change - Payment Frequency/Collection Date](#)

[Collection Fees Summary](#)

[DD call prompt](#)

[DEO - Cancel](#)

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

[DER - Cancel](#)

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

[DFB - Cancel](#)

[DFB - Change Amount](#)

[DFB - Set up](#)

[Direct Debit - Cancel](#)

[Direct Debit - Set up](#)

[Direct Pay Summary](#)

[Fast Track Legacy Arrears to 2012 System](#)

[Liability/Promise to Pay Schedule - Summary](#)

[Standing Order - Cancel](#)

[Standing Order - Set Up](#)

[Terminology Changes](#)