

Direct Debit - Represent

This procedure outlines the steps to take when the Advice of Return of Unpaid Direct Debits (ARUDD) report flags a failed payment with reason code zero (Refer to Payer: A payer's bank is not in a position to pay direct debit (DD)).

This is dealt with by caseworkers in the maintenance service.

The definition of represent is 'to present again'. In this instance we are presenting the DD to the client's bank again as we were unable to collect the funds previously.

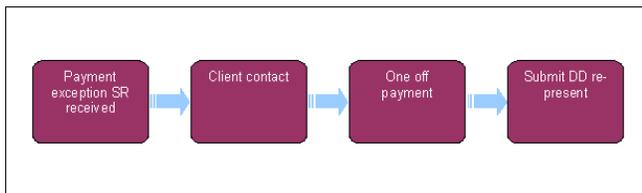
The ARUDD report is an electronic file automatically processed by the 2012 system. When a failed payment has reason code zero, the 2012 system generates a payment exception service request (SR) that sits on the case until represent action is deemed appropriate. Caseworkers receive an action missed payment SR. For more information refer to [Arrears Negotiation and Missed Payments](#).

When a paying parent misses a payment ask for a card payment as the preferred method of payment to clear the arrears.

If a card payment isn't possible discuss representing a direct debit. If applicable and following agreement with the paying parent use the DD represent SR generated by the system to collect the missed payment.

 If there have been previous failed direct debits on the case, this will be viewed as non compliance and enforcement action will need to be considered on the case. For more information refer to [Arrears - Consider Action](#).

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.

 If there have been previous failed direct debits on the case, this will be viewed as non compliance and an enforced DEO set up. For more information refer to [DEO - Enforced](#).

Payment exception SR received

1. Direct debit (DD) represent is completed by caseworkers in the maintenance segment. When a paying parent declines to pay by card, consider asking for a DD to be represented during arrears negotiation with the paying parent. For more information refer to [Arrears Negotiation and Missed Payments](#).
2. Open the Represent DD SR and agree to represent the DD. Change the **Status** to **In Progress** and complete the steps in the activity plan.

Client contact

3.  Call the paying parent to explain that a direct debit payment has been missed and offer them the following options:
 - To make a one off payment - **step 7**
 - To represent the DD
 - To change the method of payment from (MOPF) - **step 9**

 Whilst on the phone ask the client if they require the collection date for future collections to be changed.

4. If unable to contact the paying parent cancel the represent DD SR changing the **Status** to **Closed** and the **Sub Status** to **Cancelled**. A DD must not be represented without the authority of the paying parent.

For an employed paying parent refer to [Arrears Negotiation and Missed Payments](#), for a self employed paying parent refer to [Arrears - Consider Action](#).



The system automatically closes the SR one month after it has been generated.

- When the paying parent agrees to represent the DD select **NRP Contacted** from under the **BaNCS Account Number** field. Edit the represent date to the date agreed with the client. The represent date can never be less than five days from the current date or after 30 days of the original DD date.
- If the client asks to change future collection dates go to **step 10**. For more information refer to [Change - Payment Frequency/Collection Date](#).

One off Payment

- If the client does not want to represent the DD but agrees to make a one off payment cancel the represent direct debit SR. Change the **Resolution Code** to **No Represent – Alternate Payment**, the **Status** of the SR to **Closed** and the **Sub Status** to **Cancelled**. Once the SR is cancelled follow the procedure [Credit/Debit Card - One Off Payment](#).
- If the client asks to change future collection dates refer to [Change - Payment Frequency/Collection Date](#).
- If the client asks to change their MOPF, cancel the represent direct debit SR, change the **Resolution Code** to **No Represent – New MOPF**, change the **Status** of the SR to **Closed** and the **Sub Status** to **Cancelled**. Once the SR is cancelled refer to [Change MOPF - Summary](#).

Submit DD Re-present

- Update the **Notes** field in the **Represent DD** SR. Update the **Resolution Code** to **Represent Accepted** and then select **Submit To BaNCS**. Change the **Status** of the SR to **Closed** and the **Sub Status** to **Complete**.
- Send CMSL3510 to the receiving parent to confirm the paying parent DD payment has been returned to drawer and is sent to the bank on X date.

CMSL3510 Important information about your child maintenance payment

Confirmation to the receiving parent that the paying parent's direct debit (DD) payment has been returned to drawer and will be represented to bank on X date.

If we tried to call the receiving parent but couldn't contact them, select paragraph 'Use if there has been no other contact with client'.

All other fields in this letter are system generated. Review the letter before sending.

[Arrears Overview](#)

[Arrears Negotiation And Missed Payments](#)

[Change MOPF - Summary](#)

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

[Credit/Debit Card - One Off Payment](#)

[Manual Allocation Flag - Remove](#)

[Manual Allocation Flag – Set Up](#)

[Terminology Changes](#)

[What does represent mean?](#)

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