



## Payment From - Investigate/Escalate

When payments are received by the Child Maintenance Group (CMG) that cannot be automatically assigned to a paying parent, third party or employer account, they are assigned to the suspense account.

The managing exceptions team have responsibility for clearing the employer, Northern Ireland (NI) and Great Britain (GB) suspense accounts. If the payment has been in suspense for more than 30 days, an investigation is carried out by the banking and accounting team.

This procedure guides the relevant caseworker through the manual investigation of these payments, the required checks to determine where the payment has come from and how to allocate the payment to the correct account.

The same process is used to identify payments when the CMG advise a client that a payment has not been received but the client states that they have paid.

When a payment is identified and paid to the correct account, the payment with the incorrect information is stored on the discrepancy log to allow the system to identify and allocate the payment in the future if this problem reoccurs.

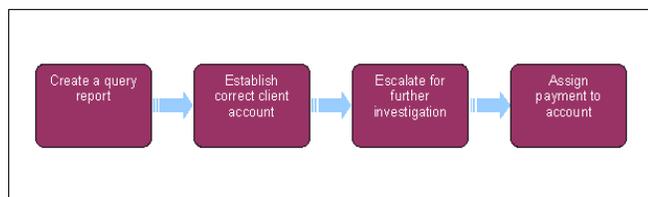


Errors made within BaNCS have severe implications. BaNCS is the Child Maintenance Services' core banking engine and controls all company and client internal accounts being responsible for the movement of money between these accounts. All tasks carried out on this system should be double checked for accuracy before completion.



When completing actions in BaNCS you need to complete the assurance actions outlined in [BaNCS - Control and Assurance](#).

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



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.



At any point in this process, if you discover the case involved is a special client record you will need to immediately transfer the service request to the SCR team who will complete the process, record any information you believe will aid the SCR team in the SR notes field. For more information refer to [Special Client Records - Request Temporary Access](#). Following completion of actions on CMS2012 the SCR team will pass the case details to CFAT to complete any BaNCS action. SCR training emulations can be accessed using the link in related items

### Managing exceptions team



Note, you will need to use financial reports for certain information. On a daily basis all financial reports on BaNCS will be saved into a secure shared folder, for further information refer to [Finance and GL Overview](#).



There may be times when direct contact with the dedicated team within Nat West or HSBC is required. This could be for banking errors, bank reconciliation mismatches, bank statement queries, failed ACT queries and bankers automated clearing system (BACS) traces. This form of contact is only available to certain nominated people within the team. For more information refer to [Pretty Good Privacy \(PGP\)](#).



When performing a search in the discrepancy log for a payment, you may receive the following warning message 'You are not able to access the information in this view/applet as it is not relevant to the work-item you are currently attempting to complete. Note that this message is misleading and is a fault within the system, but will appear when a search has been performed correctly but no matches have been found. Navigate back to the previous view/applet or select the work item you wish to work on from the **My Service Request View**.

### Discrepancy log service request (SR) received

1. When a payment cannot be identified by the system and is put into suspense, the system will automatically generate an SR with the following:

- **Process = Payments**
- **Area = Payment Exceptions**
- **Sub Area = Discrepancy Log**

This may be due to an incorrect reference number, incorrect national insurance number (NINO) or no reference details on the back of a cheque.

2. Open the SR and note the details of the payment in the **Additional Payment Details** tab. These will include:

- Method of payment (MOP) type (standing order, BHOCA or cheque)
- Reference number - If this is incorrect it may be that the third party contractor has input a space or question mark in the reference number.
- Payer account name
- Payer sort code
- Payer account number
- Cheque number (if payment is received by cheque)



Note that if the reference number starts with ECH, this means that the receipt is for an exceptional case, refer to **ECH Payments - Investigate/Escalate** to process the receipt.



If the method of payment type is BHOCA, you will need to request the paying in slip from Nat West or HSBC in order to issue the payment. For more information refer to **BHOCA - Daily File**.



If the paying parent's employer has made a payment by Detailed Automated Credit Transfer (DACT) the receipt can be identified via the following fields:

- **The BaNCS Account Number** will start with '5000' for employer suspense items
- **Original Reference Number** will be the client reference
- **Additional Payments Details** will have the payer's name, sort code and account number

Once you have identified the DACT receipt, you will need to contact the Employer team and advise them of the above details, so that they can identify each receipt associated with the employer. The **query** functionality in the **discrepancy log** applet will allow you to filter using a unique identifier e.g. the payer's name. This will provide you with a filtered list of all open DACT payments made by a particular employer. Complete the discrepancy log by following **step 37** onwards. This will trigger the receipt to allocate to the employer account the following day. The DACT receipt being assigned to the employer account will result in future receipts for that client being automatically assigned to the employer account, as the 2012 system will have a record of the discrepancy log action.

3. Select the **Contacts** tab and then **Query**. Complete the **Last Name** field with the name that is on the SR.



A wildcard search can be performed by using an asterisk (\*) before and after it, e.g. \*Smith\*.



You can also search on the reference number by entering this in the scheme client identification number (SCIN) field.

4. If a manageable number of clients with that name are returned, search through each account to verify if the suspense item is for that client.



A manageable number will be stipulated by the managing exceptions team management.

5. Go into each account that you are presented with to search for the correct client, from the dropdown menu select the **Financial Accounts** tab to view the payment and bank details of the client (sort code, account number).

6. If you are unable to find the client in the 2012 system, use the offline unassigned receipts and payments checklist for further checks to be carried out (this is stored in a secure folder). You can also search the payments data files for the day of the payment, these are located in a secure folder. If the client is found on the 1993 or 2003 systems you will need to complete a **Cash transfer log** to send the details to the banking and accounting team so they can transfer the funds to the Child Maintenance Group (CMG). Refer to **Suspense Account - 1993/2003 Scheme Payment** to complete this.

7. When you cannot assign the payment to a client, you need to obtain the originating banks details and phone number. Enter Bankwizard and enter the **Clients Account Number** and **Sort Code** into the search engine. This will provide you with the relevant bank details.  
<http://bankval/>

8. Call the originating bank and request that they contact the client and ask the client to contact us regarding the payment.

9. If you have found a match, note down the clients details and go to **step 33**, however if the suspense payment was by cheque, you will need to check online suspense for a matching item. For more information refer to **Suspense Account - Clear On-Line**.

## Further cheque investigation



If a cheque payment was received through the third party scanning provider with an unassociated reference number, the payment may have been put in suspense, a search on the **Unassociated Items** view within CMS2012 may locate the correct client reference number using additional search information.

10. Enter the **Unassociated Items** view within CMS2012 and perform a search using the information available such as:

- Document type: cheque etc.
- Date: if exact date of payment is known
- Date period: to search between certain date ranges
- Contact: any name available

11. When the correct document is located through this search, you need to locate the correct SR by completing **steps 2 to 9** using the additional information available on the document.
12. When the search result does not find a match, contact the manual handling team as they may have already located the correct case.
13. When the manual handling team have located the correct client, note the client details and continue from **step 33**.
14. If the manual handling team have not found a match and after seven days you have been unable to allocate the suspense item, the SR will need to be transferred for further investigation to the banking and accounting team. Set the SR **Status** to **Pending Assignment** and ask your team leader / segment manager to transfer the SR to the banking and accounting team. Banking and accounting actions start from **step 43**.

Send an email to CM 2012 Scheme CFAT Banking and Accounting to inform them of the action you have taken, including the SR number in the subject box.

## Typing errors on payment file



There is the possibility that when creating the payment file the third party scanning provider has entered the information incorrectly and this would cause the payment to allocate to the suspense account. The payment details on the SR can be checked against the bank statement.

15. Log into Bankline and select the **Accounts** tab. From the dropdown select **Balance and Transaction Reporting**, this loads the accounts you can choose from.
16. From the accounts shown, select the Suspense Account.
17. Once this has loaded, input the dates you wish to view transactions from in the Date From and Date To fields, then select Search.
18. When the statement has loaded you will need to transfer the data into PDF format. Select the PDF icon at the top right of the screen and this should transfer the statement into a printable document.
19. Check the statement for the payment you are attempting to assign. If you find that there has been an error made by the third party contractor, use the correct details listed on the bank statement to search for the client on the system then go to step 1.

## Payment details received



If you have received information regarding a payment from operations, you need to search for the correct SR on the 2012 system.

20. Access any **Discrepancy Log** SR from your homepage.



It does not need to be the correct one relating to the payment, you need to do this to be able to search all the discrepancy log SR's on the 2012 system.

21. Select **Query**, enter the payment amount in the **Amount** field. In the **Date** field enter a greater than symbol (>), followed by a date before the payment date. This will show all discrepancy log SR's for that amount received after the date input. Select **Go**.



A wildcard search can be performed by entering the account number in the **Additional Payment Details** field using an asterisk (\*) before and after it, e.g. \*12345678\*.

22. The first of the search results are shown on the screen. On the right hand side of the screen you are presented with **1 of 1+** and selecting the arrow next to this will show how many results have been returned.
23. Check each result against the details provided. To move through the results, select the arrow on the right hand side of the screen. You can select the box at the side of the **Additional Payment Details** field to open an applet which details all the information provided against this payment on the payment file.



If you cannot find an exact match for the details provided but find a close match, contact the client whose details have been provided by operations to confirm the correct payment details, explain to the client what has happened to their payment and inform them how to correctly reference any future payments. If a close match cannot be found advise operations and they will take appropriate action.

24. Re-run the search to find the correct SR (as shown in **step 13**) and note the SR number. If the **Owner** field shows your segment manager's staff number, approach your segment manager and request that they allocate the SR to you. If the staff number showing is one of your colleagues, pass them the details received from operations (including the SR number) so they can complete assigning the payment to the case. Go to **step 33**.
25. If you have been unable to find the payment by searching on Open Discrepancy Log SRs, perform a search on Closed Discrepancy Log SRs to check if the payment has already been assigned. Go to step 26.

## Search closed SRs

26. If no matches are found perform a search on **Closed Discrepancy Log** SRs.



If the SR is found in the Closed Discrepancy Log SR list, you can complete the process without handing off to the banking and accounting team.

27. From your home screen select the **Service** tab, go to **Saved Queries** and from the dropdown select **Discrepancy Log SRs Closed**. All Closed Discrepancy Log SRs are displayed on the screen.
28. Access any Closed Discrepancy Log SR.
  -  It does not need to be the correct one relating to the payment, you need to do this to be able to search all Closed Discrepancy Log SR's on the system.
29. Select **Query** and perform a wildcard search by entering the cheque number in the **Additional Payment Details** field using an \* before and after it, e.g. \*12345678\*.
30. The first of the search results is shown on the screen; on the right hand side of the screen you will be presented with **1 of 1+**, selecting the arrow next to this to show how many results have been returned.
31. Only one result should be shown, but if more are displayed, search each SR until you find the correct one. Once found, return the client details to the caseworker to complete the process. You can select the box at the side of the **Additional Payment Details** field to open an applet which details all the information provided against this payment on the payment file.
32. If you are unable to find the payment in the 2012 system, use the offline unassigned receipts and payments checklist for further checks to be carried out (this is stored in a secure folder). You can also search the payments data files for the day of the payment, these are located in a secure folder. If the payment is found on the 1993 or 2003 systems you will need to inform BPAS by email so they can get the payment assigned to the 2012 system.
  -  If all searches fail to locate a payment that has been reported by operations, you will need to contact the operations team to explain this.

### Assign payment

33. Once a match is found, go into the SR and manually search for that client using the **Last Name** multi-value group (MVG), select the search criteria as either **NINO** or **Name** and input the information in the appropriate box. For an employer select the **Account** MVG and enter the search criteria. Select **Go**. From the list choose the correct client and then select **OK**. Go to **step 35** if assigning a payment to an employer account.
  -  If the client is located due to a search in unassociated items, you should contact the manual handling team with the client details.
34. Select the **Case Number** MVG and from the left hand list select the clients case the payment is to be assigned to, move this to the right hand list and select **OK**.
35. Set the SR **Status** to **In Progress** and an activity plan will be generated. **Save** the record.
36. Update the **Notes** field, detailing why the payment has been assigned. For example 'PWC Overpayment Recovery'. For more information refer to [Notes - Freetext/Case](#).
37. Input the correct information (SCIN, NINO - for paying parent payments or employer ERN - for employer payments) in the **Correct Reference Number** field in the **Payments** tab, located in the **More Info** tab. Enter the occurrence as **One-off** or **Recurring**.
  -  Only select **One-Off** if there is no chance of this problem reoccurring, select **Recurring** if a unique reference has been used and the problem is likely to persist. i.e. The payment is part of a receiving parent repayment plan or the payment is from an employer.
38.  If working directly from a **Discrepancy Log** SR, call the client to advise the payment has been allocated, and explain the reason the payment was not allocated (e.g. incorrect NINO or reference number) to avoid similar problems with future payments. If required issue letters (CM3505 for the paying parent/CM3506 for the receiving parent or CM3507 to the third party). If details have been received from an operational caseworker, email them (copying in their line manager) advising of the action taken. They should contact the client.
  -  You do not need to contact the client if the payment was from a receiving parent to cover an overpayment or you have previously contacted the client.
39. Update the **Resolution Code** to **Discrepancy Log Accepted**, this enables the **Submit Discrepancy Log** button.
40. Select the **Submit Discrepancy Log** button to start the approval request and allocate the payment to the correct account.
41. Ensure all activities are updated on the SR.
42. Close the SR by updating the **Status** to **Closed** and the **Sub Status** to **Complete**. To ensure the payment has assigned correctly, check the financial accounts screen for the client whos case the payment has been assigned to. If the payment was from an employer you will need to email the employer support team at **CM 2012 Scheme Employer Service** to inform them the payment has been assigned to the employer account from suspense.
  -  If the payment you have allocated from suspense is a cheque, you need to search the online suspense account to ensure the payment hasn't failed. For more information refer to [Suspense Account - Clear On-Line](#). You must email the operations caseworker (copying in their line manager) once any payment they have reported has been found and allocated.

### Banking and accounting team

-  If a payment has been in suspense for more than 30 days, the banking and accounting team will deal with the process as they have access to BaNCS and can perform a more thorough search for the payment.

## SR received from managing exceptions team



When the payment has been in suspense for more than seven days, or the managing exceptions team have failed to locate a payment, you will receive an SR to search for the payment.



When completing actions in BaNCS you will need to complete the assurance actions outlined in BaNCS - Control and Assurance.

43. Open the SR and note the following details of the payment in the **Additional Payment Details** tab, these will include:
- MOP Type (standing order or cheque)
  - Reference number - If this is incorrect it may be that the third party contractor has input a space or question mark in the reference number.
  - Payer account name
  - Payer sort code
  - Payer account number
  - Cheque number (If payment is received by Cheque)

## Search BaNCS

44. Enter **BaNCSlink** and search the suspense account for the missing payment. For more information refer to BaNCS - Enquiry.
45. If you cannot allocate the payment after 30 days or the client has not contacted us regarding the payment, refund the payment back to the bank.  
For more information refer to [Payment - Non Standard](#).
46. If you have located the correct payment in the suspense account, you need to search for the correct SR on the 2012 system. To do this, go to **step 13**. To assign this payment once a match has been found, go to **step 18**.

## SR deleted in error

47. If a Discrepancy Log SR has been deleted or closed in error. Raise the following SR against the paying parent the payment is for:
- **Process = Payments**
  - **Area = Payment Exception**
  - **Sub Area = Reassign Amount**
48. Set the SR **Status** to **In Progress**.
49. Access **BaNCSlink**, from the right hand navigation menu select **Payments & Collection, Back Office Transactions** and then **Clear Credit Online Suspense**.
50. In **Transfer From** complete the fields:
- **G/L Account Number** – enter the suspense account number
  - **Amount** – the sum of the funds to be moved
51. In **Transfer To** complete the fields:
- **G/L Account Number** – of the account the funds are to be moved to
  - **Tran Type** – this is always manual credit (MCR)
  - **Ref no.** – complete with a suitable reference, this must be easily identifiable for reconciliation purposes (for example – use the reference as seen on the bank statement)
52. To post the receipt select **Transmit**. In the bottom left hand corner of the screen, you are presented with a green dot to indicate the transaction has been posted.
53. Go back to the SR in the 2012 system and update the **Notes** to advise caseworkers of the action you have taken. Mark the **Activities** as **Completed**, set the SR **Resolution Code** to **Reassign Amount Rejected**, the **Status** to **Closed** and the **Sub Status** to **Complete**

## Discrepancy log SR over one year old

54. If a discrepancy log SR has been outstanding for over one year you will need to transfer the fund to CFERS, for more information refer to [SOS/DSD Account - Manually Assign](#) and [SOS/DSD Account - Make Payment To](#). Following the completion of this action you need to **Cancel** the discrepancy log SR.

### [CMSL3505 Important information about your child maintenance payment](#)

Confirmation to the paying parent that payment has been found in suspense a/c and transferred to correct place, and asking that they set up direct debit (DD) in future.

Under the sub heading 'Important information about your child maintenance payment' select the following where applicable:

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

- Under the sub heading 'What this means for you' select one of the following:
- If the payment has been identified but not allocated, use paragraph 'Use if payment has been identified but not yet allocated'
- If follow up letters have been sent, use paragraph 'Use if follow up letters are likely to have been sent'
- If there are still outstanding arrears on the case, use paragraph 'Use if there are still outstanding arrears'

Under the sub heading "What happens next" enter free text to explain what was missing or inaccurate this time, also select the following where applicable.

- If the current method of payment is not Direct Debit, use paragraph 'Use if current method of payment is not Direct Debit'

#### [CMSL3506 Important information about your child maintenance payment](#)

Confirmation to the receiving parent that payment has been found in suspense a/c and transferred to correct place

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

#### [CMSL3507 Missing payment found in suspense account](#)

Confirmation to third party that payment has been found in suspense account and transferred to correct place. Asking that they set up a regular bank transfer in future.

Select from the following where applicable:

- **TM\_02245\_E** - 'We tried to talk to you about this, but...'
- **TM\_01310\_E** - 'If you've received any follow-up letters regarding this payment you can now ignore them'
- **TM\_01311\_E** - 'Our records show there is an outstanding amount still to be paid. Please call us immediately on ...'

[BaNCS - Control and Assurance](#)

[BaNCS - Enquiry](#)

[BHOCA - Daily File](#)

[Exceptional Case Payments - Investigate/Escalate](#)

[Notes - Service Request/Case/Contact](#)

[Payment - Non Standard](#)

[Payment - Reassign](#)

[Pretty Good Privacy \(PGP\)](#)

[SOS/DSD Account - Make Payment To](#)

[SOS/DSD Account - Manually Assign](#)

[Suspense Account - 1993/2003 Scheme Payment](#)

[Suspense Account - Clear On-Line](#)

[Terminology Changes](#)

SCR Training Emulations, must be opened in internet explorer:

[http://intraLink/1/commission/human-resources/people-development-services/training-resources/learning-portals/dwp\\_t763718.asp#TopOfPage](http://intraLink/1/commission/human-resources/people-development-services/training-resources/learning-portals/dwp_t763718.asp#TopOfPage)