Department for Work & Pensions Procedures ▸ Simple Payment

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Simple Payment

This procedure will take you through setting up simple payment as a client's method of payment to (MOPT) option. Simple payment is a method of payment used for receiving parents who are unable to provide bank/building society account details or operate a Post Office Card Account. A simple payment account is opened, into which maintenance payments can be made. Payments can then be collected via any outlet that utilises PayPoint by presenting a simple payment card or simple e-token reference number plus any other required security information.

The receiving parent may already have a simple payment account which they use for receiving child benefit or other payments from Department for Work and Pensions (DWP). In this case we would retrieve those existing account details and set up the MOPT using that account, so the receiving parent will only hold one simple payment account for payments from multiple departments. The receiving parent will not be able to provide the caseworker with their unique simple payment reference number which is known as a DFI number (department funding instruction) and therefore this procedure will cover obtaining details relating to existing simple payment accounts as well as creation of new simple payment accounts.

Simple payment is a non-preferred MOPT. It is more expensive to administer and does not have the same advantages as direct payment. Simple payment is unsuitable for high value payments as withdrawals are subject to a daily limit of £600.00 and evidence of identity will need to be provided for every transaction.

If someone asks to be paid by this method you should explain that simple payment is intended only for people who are unable to provide bank/building society details or operate a Post Office Card Account (POCA).

Simple payment should not be used as a default payment option. A method of payment discussion must always take place. Payment into a bank/building society account or Post Office Card Account is still the Child Maintenance Group's (CMG's) preferred and most cost effective option. Only once the receiving parent declines these options should the simple payment service be offered.

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/.

For more information refer to the Policy, Law and Decision Making Guidance
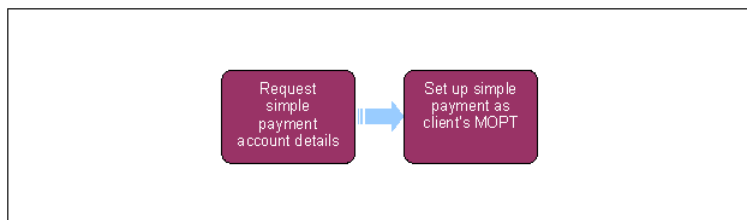
ⓘ When speaking to clients always use the new terminology. For more information refer to Terminology Changes.

ⓘ 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.

Request new/existing simple payment account details

1. ⓘ As part of a method of payment (MOP) discussion, if the client is unable to provide bank/building society details and is unable to operate a Post Office Card Account (POCA) then provide them with details of simple payment service and what it means for them. Establish whether or not the client already holds a simple payment account for receiving child benefit, pension, benefits etc.

2. Complete the Simple Payment request form CMSF5553 with the required details to enable a simple payment account to be created or for the retrieval of existing simple payment account details:

   - Launch Simple Payment request form CMSF5553 available on the intranet at: http://intralink.link2.gpn.gov.uk/1/csa/btools/forms/2012-scheme/forms/index.asp

   - Enter client NINO (national insurance number)

   - Select simple payment request type:

      - **Create New Account (card and e-token)** – for use in exceptional circumstances when ongoing maintenance payments are to be made via simple payment and the first payment will reach the account before the card will arrive

- **Create New Account (card only)** – ongoing payment required

- **Create New Account (e-token only)** – for use in one off payment situations

- **Request Existing Account Details** – client already has simple payment account

  (i) If the client cannot wait the seven days for the delivery of the simple payment card and a payment is waiting to be collected, request an e-token. This is a unique number that can be taken to a PayPoint by the client to collect payment prior to a simple payment card being received.

- Indicate whether the details being requested are in respect of a third party

- Enter the Scheme Client Identification Number (SCIN)

- Enter the caseworker telephone number

- Select the operational area from the drop down list:

  - **CMG**

  - **CMED**

  - **Future scheme**

- Complete the remainder of the form's relevant fields (client name, title, date of birth). If the request is for a new account you will also need to enter the client's full address including post code and correspondence address

- On completion of the required fields select **Submit Request**. The simple payment request template is emailed to the central simple payment team automatically.

3. Suppress the client's notifications so they do not receive the letter CMSL3004 informing them we have set up their method of payment as direct payment. (This letter is not worded correctly for client's using simple payment.) For more information refer to Outbound Contact – Suppress.

4. Launch the Direct Payment SR. Set the status to **In Progress** and update the **Notes** field with the action you have taken to request a simple payment account. Leave the SR **In Progress** while you wait for the return of the simple payment account details. For more information refer to Direct Payment – Set up.

5. The turnaround time to obtain simple payment account details is 24 hours. The outstanding service request to record the MOP details should be paused for 24 hours to await return of the simple payment information.

6. The simple payment central team caseworker will log the request and access clientzone via a secure web browser and create/obtain simple payment account details as required. The system will then email you details of the simple payment account. The email will include the following information:

   - Client NINO

   - SCIN

   - Name details

   - Indication whether details are third party representative

   - Citibank alpha code

   - DFI number

   - Central simple payment team contact details (email and telephone number)

   - Sort code - This is always 08-30-90

   - Account number - This is always 13146820

7. (icon) If you requested an e-token at **step 2** then this e-token number will be included in the email response from simple payment central team. Call the client to inform them of their e-token number. The client can then take this unique number to a PayPoint to collect any payment that is waiting in their simple payment account without having to wait for their simple payment card to be issued by Citibank.

Set up simple payment as client's MOPT

8. Use the simple payment account information to complete the client's method of payment to (MOPT) on the system. For more information refer to Direct Payment – Set up.

   (i) To set up simple payment as a MOPT on the system you must use the **Direct Payment** SR. Simple payment details are entered in to the system in the same manner as building society account information using the sort code (08-30-90), account number (13146820) and the DFI (Roll) number.

9. Once simple payment has been set up as the client's MOPT, remove the suppression of the client's notifications. For more information refer to Outbound Contact – Suppress.

10. Delete the email containing the simple payment account information.

11. (icon) Contact the client to inform them that the simple payment account has been set up as their method of payment. The client will receive details via the post directly from Citibank within seven days.

ⓘ Only one attempt to contact the client is required. If the attempt fails then no further action is required as the client will receive details via the post direct from Citibank.

12. Any client enquiries relating to lost/stolen/damaged cards and missing payments should be directed to Citibank, who are responsible for all investigations in this area.

13. If at a future date the client wishes to stop using simple payment as their MOPT, for more information refer to Direct Payment - Cancel.

Setting up Simple Payment for Sensitive/Special Client Records

14. When sending a request for an E-Payment Reference when the Simple Payment account details have already been added to the system and a payment is now due go to **step 21**.

15. Special Client Records caseworkers send a request to CMS2003 SCT (Sensitive Case Team) by sending CMSLXXXX via secure courier (TNT orange pouch) to CSA Sensitive Team, Pedmore House, The Waterfront, Brierley Hill, West Midlands, DY5 1XZ to set up an account including the following information:

   - Client NINO

   - Client SCIN

   - Request Type (New Account / New Account + E-Token / Existing Account Details)

   - Client Name (Title / First Name / Middle Name / Last Name)

   - Date of Birth (DD/MM/YYYY)

   - Caseworker Details (Name / Staff Number / Telephone Number)

   - Team Leader Details (Name / Staff Number / Telephone Number / Office Address)

   - If a payment is due and the client does not have an existing Simple Payment card include a request for an E-Token reference

ⓘ If the client already has a Simple Payment account CMS2003 SCT will supply the details of the existing account.

16. Suppress the client's notifications so they do not receive the letter CMSL3004 informing them we have set up their method of payment as direct payment. (This letter is not worded correctly for client's using simple payment.) For more information refer to Outbound Contact – Suppress.

17. The CMS2003 SCT will respond within 24 hours by return courier direct to the team leader with the following details:

   - Client SCIN

   - Client Name (Title / First Name / Middle Name / Last Name)

   - Date of Birth (DD/MM/YYYY)

   - Simple Payment DFI number

   - E-Payment Reference (if applicable)

   - E-Payment Expiry Date(if applicable)

18. The team leader will add the account details to the Single Payment Spreadsheet before passing them to a case worker to enter the Simple Payment account details into the system by following **steps 8-13**. The team leader will then dispose of the notification securely.

19. ⓘ Contact the receiving parent to confirm set up of the Simple Payment account and advise of the E-Token reference where applicable. If the client has an existing Simple Payment Card no further action is required and the following steps do not need to be completed.

20. Update the next payment due date on the Single Payment Spreadsheet.

21. When the payment is due send CMSFXXXX (select Recurring from the dropdown for recurring payment when completing the form) via secure courier (TNT orange pouch) to CSA Sensitive Team, Pedmore House, The Waterfront, Brierley Hill, West Midlands, DY5 1XZ to request an E-Payment reference:

   - Client SCIN

   - Client Name (Title / First Name / Middle Name / Last Name)

   - Date of Birth (DD/MM/YYYY)

   - Simple Payment DFI (roll) number

   - Caseworker Details (Name / Staff Number / Telephone Number)

   - Team Leader Details (Name / Staff Number / Telephone Number / Office Address)

22. CMS2003 will respond within 24 hours by return courier direct to the team leader with the following details:

   - Client SCIN

   - Client Name (Title / First Name / Middle Name / Last Name)

   - Date of Birth (DD/MM/YYYY)

   - Simple Payment DFI number

- E-Payment Reference

- E-Payment Expiry Date

23. Contact the receiving parent to advise of the E-Token reference and expiry date. Repeat **steps 19-23** for each payment - this process will repeat for the lifecyle of the case or until a new MOPT is selected by the client.

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 To (MOPT)

The following codes may generate when checking a MOPT

007 - W - Account does not support Direct Credit transactions

008 - W - Sort code does not support Direct Credit transactions

100 - W - This bank branch does not accept FPS payments

101 - W - This account does not accept FPS payments

065 - W - Collection account requires a reference or roll account number

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

Direct Payment - Cancel

Direct Payment – Set up

Outbound Contact – Suppress

Terminology Changes

What is a simple payment or simple money transmission services?

Simple payment is a method of payment used for receiving parents who are unable to provide bank / building society account details or operate a post office card account. It must only be used as a last resort.

Can the receiving parent have more than one simple payment account?

No, the receiving parent will only hold one simple payment account for payments from multiple departments. e.g. child benefit or other payments from Department for Work and Pensions (DWP).

Where can the receiving parent use the simple payment card to collect their child maintenance?

Any outlet that utilises PayPoint. They will need to present a simple payment card or simple e-voucher reference number plus any other required security information.

What if the receiving parent needs the payment prior to receiving their simple payment account card?

If the client cannot wait the seven days for the delivery of the simple payment card and a payment is waiting to be collected, request an e-token.