Department for Work & Pensions Procedures ▸ POCA - Set Up

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POCA – Set Up

This procedure will take you through setting up Post Office Card Account (POCA) as the method of payment to (MOPT) option. POCA is used for receiving parents receiving State Pension, benefits, tax credits or child maintenance, who don't have bank accounts. It can not be used as a normal current account, as it can only be used to receive certain payments from Government departments, such as child maintenance or benefits.

All payments should be made electronically, but the Child Maintenance Group (CMG) will not set up POCA accounts on behalf of clients. Clients are able to request one from the benefit office that pays their benefit, see the following link for more information on this: How to have your benefits paid.

Setting up a MOPT is a mandatory step in the application process.

MOPT is the means by which CMG pay money out to the receiving party, which is usually the receiving parent.

Setting up POCA involves contact with the receiving parent (inbound or outbound), depending on who made the application, gathering the POCA details, inputting them into the service request (SR) and generating an automatic letter of confirmation to the receiving parent or third party client representative.

When contacting the receiving parent you should make them aware that using the CMG's collect and pay service will incur collection fees, and that they can avoid these fees by making their own family based arrangement, or by choosing 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 maintenance before advising them about direct pay. For further information, refer to the Policy, Law and Decision Making Guidance ⚖

⚠ POCA is not a preferred method of payment to (MOPT) and should only be used when a client is unable to open or manage a bank, building society or credit union account.

As part of on-going case management, when POCA is set up as a MOPT, contact should be made to the Receiving Parent (RP) to determine if their circumstances have changed and an alternative MOPT can be used.

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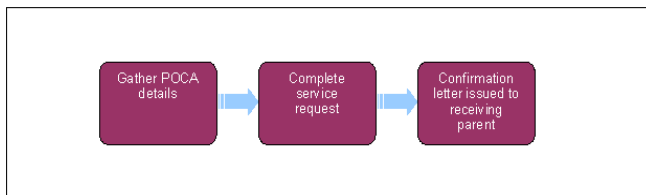
ℹ When speaking to clients always use the new terminology. For more information refer to Terminology Changes.

ℹ 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.

⚠ POCA is not a preferred method of payment to (MOPT) and should only be used when a client is unable to open or manage a bank, building society or credit union account.

As part of on-going case management, when POCA is set up as a MOPT, contact should be made to the Receiving Parent (RP) to determine if their circumstances have changed and an alternative MOPT can be used.

Gather POCA details - set up initial

When contacting the receiving parent you should make them aware that using the CMG's collect and pay service will incur collection fees, and that they can avoid these fees by making their own family based arrangement, or by choosing 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 maintenance before advising them about direct pay. For further information, refer to the Policy, Law and Decision Making Guidance

1. To set up post office card account (POCA) you need to be in the payments service request (SR). The system will automatically generate this SR in the application stage.

2. Change the status of the SR to In Progress.

3. Ensure you have the correct information to set up method of payment to (MOPT). If you do not then send CMSL3005 to the client to gather this information.

   MOPT for third parties will either be set up on initial contact with them or whenever third party services are identified. Clients can have different MOPTs for each case.

4. Complete **steps 14** to **18** of this procedure then return to **step 5**.

5. Once the necessary information has been updated, the set up POCA action will be complete and the application process will resume. Any correspondence, including CSML3006 telling the receiving parent that POCA has been set up as a MOPT, will be sent to the receiving parent via the system.

6. Set the SR **Status** to **Closed** and the **Sub Status** to **Complete**.

Replace or amend

7. Create a Change Of Circumstances (CofC) service request (SR) to update the method of payment to (MOPT) information.

8. From the drop down lists select:

   - **Process = Change Of Circumstances**

   - **Area = Change Method Of Payment**

   - **Sub Area = Change Method Of Payment To**

   - **Source = PWC**

9. 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

   The SR can also be automatically generated by the BaNCS interface due to a failed payment. This could be due to a change in the receiving parent's account details.

Complete the change

10. Generate a child SR using:

    - **Process = Payments**

    - **Area = Method Of Payment To**

    - **Sub Area = Direct Payment/POCA**

11. Update the **Status** of the SR to **In Progress**. The 2012 System will generate an activity plan at this point.

12. If the SR was generated automatically by a failed payment, call the receiving parent. Explain that we tried to send a payment unsuccessfully and ask the receiving parent for their new MOPT details. If the call is unsuccessful, send CMSL3005 and form FT2004 to the receiving parent to request their new details.

13. Choose **Replace MOPT** or **Amend MOPT** from the drop down in the **Action** field, then set the SR **Status** to **In Progress**.

14. Select the correct receiving parent BaNCS number and enter the client's POCA payment details:

    - **Account holder name**

    - **Account type** - this must be set to **POCA**

    - **Account number**

    - **Sort Code**

    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/.

15. Expand the **Payment** applet and select the **Bank Validation** button. Bank wizard may return an error code, please refer to Bank Wizard Error Codes in this procedures Procedural Exceptions tab.

16. If the details fail verification and the receiving parent is still on the phone, request the correct details. Where the receiving parent is not contactable by phone, change the **Status** of the SR to **Wait** and send letter CMSL3005 and form FT2004.

17. Update the **Resolution Code** to **POCA Accepted** and **Save** the SR.

18. Select the **Send MOP** button, this will send a message to BaNCS to accept the MOP.

When BaNCS returns a **Success** message, the correct **Resolution Code** must be selected and not set to **Transaction Rejected**.

Confirmation letter issued to receiving parent

19. Once the necessary information has been updated, close the SR by changing the SR **Status** to **Closed** and the **Sub Status** to **Complete**. Any correspondence, including CSML3006 telling the receiving parent that POCA has been set up as a MOPT, will be sent to the receiving parent via the system.

20. Return to the **CofC** SR and update the **Outcome** field with either **Verified new MOP** or **Failed Verification** and then updated the SR **Sub Status** and **Resolution Code** to **COC Accepted** or **COC Declined**.

21. Close the CofC SR by changing the SR **Status** to **Closed** and the **Sub Status** to **Complete**.

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.

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.

Modulus check failure

If a modulus check failure is received, ask the client if the bank account is new. If the account is new it may not be verifiable by Bank Wizard yet, obtain alternative details or a different MOPT.

If the account is an older account check the bank details supplied in Bank Wizard manually. Bank Wizard will confirm if the account number matches the sort code and if the account supports the proposed MOPT. If a manual Bank Wizard check suggests that the details are correct, the account is not new and the proposed MOPT is supported raise an incident, alternatively obtain alternative details or a different MOPT.

FT2004 Your bank or building society details

Form the client uses to complete their bank details

CMSL3005 Letter to receiving parent for missing or more information

Ask receiving parent to verify POCA details as we can not verify details supplied.

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

CMSL3006 To inform receiving parent that POCA payment has been set up

Inform receiving parent that POCA payment has been set up.

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

Change MOPT - Summary

Collection Fees - Summary

Direct Pay Summary
Method Of Payment To - Set Up Initial

Terminology Changes