

Payment Distributor Guide
DAS: Balance Adjustments

Issue date: 14/12/18
Version: 1



Payment Distributor Guide
Debt Arrangement Scheme
Balance Adjustments

Document Control

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1 Introduction

1.1 Background

- 1.1.1 This document has been produced to provide a guide for Payment Distributors (PD) requiring to submit a balance adjustment.
- 1.1.2 Generally a balance adjustment is required where a debtor has made a payment in the period between a variation being issued to the PD and the start date of the varied DPP (time to activate).
- 1.1.3 Section 12.4 of the Roles, Responsibilities and Obligations document (RRO) states that a Variation to a DPP should be activated by the PD within 5 working days.
- 1.1.4 The PD DASH system user guide will be updated to provide clarification on this.

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2 Balance Adjustment Process

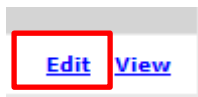
2.1 Check and Confirm Payments Made by the Debtor

2.1.1 You must check that the payments shown on DASH within each DPP match your own system;

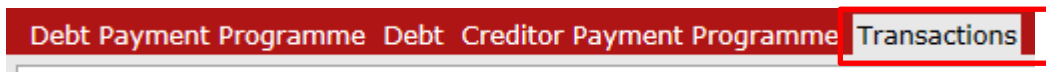
- i Access the case on DASH and select the DPP tab.



- ii At the first DPP, select edit



- iii Select the transactions tab. You will be presented with a list of transactions which details all the scheduled, ad-hoc and missed payments by the debtor.



- iv Check that the transaction records match the records held on your own system. This list can be exported on to an excel document using the link at the bottom of the page if needed.
- v Return to the DPP List by using the crumb trail at the top of the page and repeat the process for **each** DPP.



2.2 Obtain Starting Balances

2.2.1 You must obtain the starting balance for each creditor from the **first** DPP.

Point to Note – Starting Balances

A. The starting balance may not be correct on DASH for cases prior to December 2011. For cases prior to 2011 you should already have this information available to you on your own system at the point of transfer.

2.2.2 For cases post December 2011;

- i Access the case on DASH and select the DPP tab.

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- ii At the **first** DPP, select edit.
- iii Select the debt tab.



- iv The starting balance for each creditor displayed under the amount column.

| Debt Status | Creditor | Debtor | Debt Type | Amount | Cre |
|-------------|----------|----------|-----------|----------|----------|
| Z↓ A↑ | Z↓ A↑ | Z↓ A↑ | Z↓ A↑ | Z↓ A↑ | Z↓ A↑ |

2.3 Obtain Total Amount Paid on Each DPP

2.3.1 You must obtain the total amount paid on **each** DPP.

- i Access the case on DASH and select the DPP tab (see screenshots above).
- ii At the **first** DPP, select edit.
- iii Under the Debt Payment Programme Page scroll down to;
 - a Instalment Summary (cases post July 2015) –this screenshot has been used for illustrative purposes only.

| Start Date | End Date | Frequency | Instalments | Total Debt | Debt Paid | Remaining Debt | Instalment Amount | Final Payment | Revised Final Payment | Remaining Instalments | Revised End Date | Next Payment Due Date |
|-------------|-------------|-----------|-------------|------------|-----------|----------------|-------------------|---------------|-----------------------|-----------------------|------------------|-----------------------|
| 29 Aug 2018 | 28 Sep 2021 | Monthly | 36 | £13,836.82 | £790.60 | £13,046.28 | £395.30 | £1.38 | | 34 | 28 Jun 2021 | 29 Dec 2018 |

- b DPP Summary (cases pre July 2015) – this case has been used for the example template below.

| DPP Summary | |
|------------------------------|-------------|
| Start Date | 28 Mar 2014 |
| Forecast End Date | 04 Oct 2019 |
| Total Amount Owed At Start | £7842.82 |
| Total Amount Paid | £4591.36 |
| Total Amount Remaining | £3251.46 |
| Number Of Payments Remaining | 31 |

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- iv Repeat this process for each DPP.

2.4 Complete the Balance Adjustment Template

2.4.1 Using the Spreadsheet template complete the following information, a template has been provided embedded at Appendix 1;

- i DAS Reference number
- ii Debtor's Name
- iii Reason for Balance Adjustment – refer to note 1 on the spreadsheet - Reason the balance adjustment is required (usually payment on previous DPP not taken into account on current DPP - this is due to the DPP being approved by the DAS Administrator and PD receiving a payment before the PD has activated the variation)
- iv Expiry Date – this **must** be 48 hours before the next payment is due to schedule on DASH. If an ad hoc payment is received after a balance adjustment has been submitted to the AiB this should be held and not logged on DASH until the adjustment has been processed. Please also refer to note 2 on the spreadsheet - This is the date that the next payment is due to reach you, NOT the date on DASH for the next payment.
- v Other information – If a balance changes at a variation this should be highlighted on the starting balance of the changed debt at the start of the next DPP and the amount the debt was amended by.
- vi Starting balances
- vii Amount paid in this DPP for each debt, this information should be obtained from your own systems. This is the amount paid to each creditor prior to the deduction of fees (the gross amount).
 - a The total should match the total amount paid at 2.3 above.

Point to note

- A. Fees should not be shown separately on the spreadsheet but included in the amount paid to the debt (gross amount).
 - viii The spreadsheet will calculate the outstanding balances at the end of each DPP.
 - ix Once the outstanding balance has been calculated for the DPP check the case for a variation to see what the variation was for, unless it is the last DPP a variation application will be on the case.
 - a E.g. If there are 4 DPP's;

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- There will be a variation application which corresponds to change DPP 1 to 3.
 - The change will show in DPP 2 to 4
- x You should check the variation to see what the application was for i.e.
- a Change in payments or Payment break – no changes will be made to the outstanding balances in the DPP.
 - b Change of debt, Debt written off, PPI refund or anything that changes a debt balance, there will be a change to the outstanding balance(s) at the end of that DPP. This should be shown on the spreadsheet with the amount that has been removed or added to the debt and highlighted in yellow;

| | | | | | | |
|----|--|--|----------|----------|--|----------|
| 1 | DAS REF | | | | | |
| 2 | Debtors Name | | | | | |
| 3 | Reason for Balance Adjustment (note 1) | Payment made in between variation being activated and start date of DPP2 | | | | |
| 4 | Expiry Date (note 2) | | | | | |
| 5 | Other information | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | | | | | | |
| 14 | | | | | | |
| 15 | | | | | | |
| 16 | | | | | | |
| 17 | Totals | | 7,842.82 | 4,591.36 | | 3,251.46 |
| 18 | | | | | | |
| 19 | | | | | | |
| 20 | | | | | | |
| 21 | | | | | | |
| 22 | | | | | | |
| 23 | | | | | | |
| 24 | | | | | | |
| 25 | | | | | | |
| 26 | | | | | | |
| 27 | | | | | | |
| 28 | | | | | | |
| 29 | | | | | | |
| 30 | | | | | | |
| 31 | Totals | | 3,251.46 | 2,025.71 | | 1,225.75 |
| 32 | | | | | | |
| 33 | | | | | | |
| 34 | | | | | | |
| 35 | | | | | | |
| 36 | | | | | | |
| 37 | | | | | | |
| 38 | | | | | | |
| 39 | | | | | | |
| 40 | | | | | | |

1. Reason the balance adjustment is required (usually payment on previous DPP not taken into account on current DPP - this is due to the DPP being approved by the DAS Administrator and PD receiving a payment before the PD has activated the variation)

2. This is the date that the next payment is due to reach you (NOT the date on DASH for the next payment)

3. These should be the outstanding balances you hold which should be gross amounts (the amount due to the creditor plus fees)

4. Highlight any changes from outstanding balance in previous DPP to starting balance in next DPP)

- xi Repeat for each DPP
- xii Once this information has been input to the spreadsheet for each DPP included in the case, the outstanding balance (green) should match what is shown on DASH in the last DPP Summary or Instalment Summary, refer to 2.3.
- xiii The spreadsheet should be e-mailed to the DAS balance adjustment mailbox - dasbalanceadjustments@aib.gsi.gov.uk clearly detailing the expiry date in the subject field.

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Point to note –

A. The spreadsheet currently only has 2 DPP's, if there are more please add.

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Appendix 1 – Balance Adjustment Template



Balance Adjustment
Template Blank.xlsx