



Direct Debits

Direct Debit

ORCA has the built in ability to allow a user to setup a direct debit payment plan against any debtor account.

A direct debit **calendar** is maintained within the application, this stores the days on which you wish to allow debtors to choose to make a payment. Typically this would be the 1st, 15th, 25th or 28th day of each month.

Once a new direct debit payment plan is created against a debtors account, the system will automatically create a New Payer file overnight for submission to **AUDDIS**.

The results of the submission file can be downloaded directly from the BACSTEL-IP website in the form of a (AUDDIS_FILE_ACCEPTANCE_REPORT)

Please note.

The system will not allow you to create a payment plan where the date of the first payment is within **10 days** of the new payer file being submitted.

The screenshot shows the 'Payment Plan' window with the following sections:

- Current Debt Information:** Debt Code: EEE000003, Debtor Balance: 184.00
- (1) Call Direction:** InBound (selected), OutBound
- (2) Review Frequency:** Review every 0 trans.
- (3) Payment Method:** Direct Debit (selected). Account details: Existing Bank Accounts, Sort Code: 204846, Acc. Number: 90932176, Acc. Name: George Weller, Guarantee: Script, Acceptance (checked), Confirmation Email: as@aol.com.
- (4) Token / Promise Payment:** On the [] take []
- (5) Transaction Pattern:** From the 19/11/2008, 1st Payment Date: 15/12/2008, Number of payments: 10
- Transactions Preview:** A table showing 19 payments of 18.40 each, totaling 184.00.

Ref.	Date	Amount	Fee	Total
> 01	15/12/2008	18.40	0.00	18.40
17	15/01/2009	18.40	0.00	18.40
17	15/02/2009	18.40	0.00	18.40
17	15/03/2009	18.40	0.00	18.40
17	15/04/2009	18.40	0.00	18.40
17	15/05/2009	18.40	0.00	18.40
17	15/06/2009	18.40	0.00	18.40
17	15/07/2009	18.40	0.00	18.40
17	15/08/2009	18.40	0.00	18.40
19	15/09/2009	18.40	0.00	18.40

A callout bubble points to the 'Sort Code' and 'Account Number' fields in the account details section, containing the text: **Sort code and Account Number is validated at point of data**

Figure 1 – Creation of payment plan, paying £184 over 10 monthly instalments

Once the payment plan is saved, the system will automatically send **confirmation** of the payment plan to the debtor. This will be in the form of a printed **letter** unless an email address has been recorded on the agreement in which case a confirmation **email** will be sent.

Charge file processing

Once the payment plan is created the software will automatically create **charge files** for submission to BACS. The files are generated automatically **3 days** before the **payment date** is reached.

E.g. 3 days before the 15th, 25th or 28th using the example on the previous page.

The results of the submission file can be downloaded directly from the BACSTEL-IP website.

The following result files can be downloaded in XML format and imported into the ORCA system using the ETL Studio import program.

- ADDACS (Automated Direct Debit Amendment and Cancellation Service)
- ARUDD (Automated Return of Unpaid Direct Debits)

There are several reasons why a direct debit transaction may fail, and the system is designed to take different actions depending on each reason for failure.

ADDACS (Advice of Direct Debit Amendments and Cancellations)

Reason Code	Letter/Email	Break Payment Plan	Change Workflow	Change Debt Status	Post Note	Update Bank Details
0	No	Yes	Broken Payment Plan Workflow	No	No	No
1	No	Yes	Broken Payment Plan Workflow	No	No	No
2	No	Yes	No	Deceased	No	No
3	No	No	No	No	No	Yes
B	No	Yes	Broken Payment Plan Workflow	No	No	No

C	No	No	No	No	No	Yes
D	No	No	No	No	Advance Notice Disputed	No
E	No	No	No	No	Instruction Amended	No
R	No	No	No	No	Instruction Re-Instated	No

AUDDIS (Advice of Returned Unpaid Direct Debit Instructions)

Reason Description	Resend New Instruction	Break Payment Plan	Change Workflow	Letter/Email	Update Payment Plan Transactions
Refer To Payer	No	No	No	If 1 st attempt then resubmit again, send letter/email informing debtor you intend to re-attempt.	Resend as a Transaction type 18.
No Instructions	Yes	No	No	Direct Debit Change Letter	Recalculate processing dates for this payment plan.
Amount Not Due	No	No	No	Direct Debit Change Letter	Change transaction date to next available processing date.
Instructions Cancelled	No	Yes	Broken Payment Plan Workflow	No	

Payment Plan Extensions

Once the end of the payment plan is reached, if there is no balance remaining on the account a **cancellation** file will be generated for submission to BACS instructing them to cancel the direct debit.

If there is still a remaining balance on the account then the software will automatically **extend** the payment plan to take an additional monthly payment until no balance remains outstanding.