

Local Government Survey – Direct Debit collections

Name of Authority	Moray
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Part A – Direct Debit

		Council Tax	Housing Rent	Sundry Debtors	Business Rates	Benefit Overpayments	Leisure Centre Memberships
	How do you process your Direct Debits, e.g. in-house as a direct submitter to Bacs or via a third-party bureau Bureau?			In-house			
	How many Direct Debit mandates do you have?			5032			
	What percentage is that of the total collections?			11.80%			
	What choice of payment dates do you offer customers? (i.e. 1st, 5th, 15th, 25th etc)			10th			
	What choice of payment frequency do you offer customers?	[Redacted]					
	Weekly						
	Fortnightly						
	4 weekly						
	Monthly			X			
	quarterly						
	Half-Yearly						
	Yearly						
	Other (please specify)						

	Do you offer Paperless Direct Debit?						
	By Phone?			Not Yet			
	Online?			Not Yet			
	Automated phone e.g. IVR or Touchtone			Not Yet			
	How many Direct Debit transactions have you collected between 1 April 2016 to 31 March 2017?			44,818			
	How many were returned unpaid between 1 April 2016 to 31 March 2017?			1,071			
	What percentage of unpaid direct debits were 'refer to payer'?			72.00%			
	Do you automatically re-attempt a 'refer to payer' or collect by another means?			Yes			
	How many indemnity requests have you received this year?			12			
	Do you use SMS Text messaging to remind customers of direct debit payments / notification of failed payments / notification of re attempt dates ?			No			
	How do you notify your customers of setup or amendments?						
	Letters			Yes			
	If yes, do you print these letters in house?			Yes			
	Email			Yes			
	What is your advance notice period? E.g. the notice you give your customers of a Direct Debit payment before it's taken from their account?			10 working Days			
	Do you verify customer details e.g. to ensure you have the correct bank account details for the account information the customer provides? If so, which credit authority do you use?			No			
	What was the cost to upgrade to Bacs TLS 1.2 last year?			Nil			
Part B – General							
	With whom does the authority hold its primary bank account?	Bank of Scotland					
	Who provides the authority's Bacs processing software?	Bottomline					
	Is it cloud based or onsite?			On-site			

	Do you utilise this software for Direct Credits as well? E.g. for payroll			No			
	Who provides the authority's Income Management and Funds Distributions solutions, for each business stream?			Civica			
	Who is the person responsible for Income Collection?	Various					
	How many staff hours per day is involved in the administration of direct debits?	1					
	Name	Allan Birnie					
	Position	Assistant Banking & Income Manager					
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	email						