

Local Government Survey – Direct Debit collections

Name of Authority

Moray Council

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			IN-HOUSE	NOT APPLIC	
	How many Direct Debit mandates do you have?	31194.00%			1159.00%		
	What percentage is that of the total collections?	74.00%			26.20%		
	What choice of payment dates do you offer customers? (i.e. 1st, 5th, 15th, 25th etc)	1st, 5th, 15th, 25th			21st		
	What choice of payment frequency do you offer customers?	(This row is blank in the original image)					
	Weekly	Yes					
	Fortnightly	Yes					
	4 weekly						
	Monthly	Yes			Yes		
	quarterly	Yes			Yes		
	Half-Yearly	Yes			Yes		
	Yearly	Yes			Yes		
	Other (please specify)				Deferred - lumped instalment up to 21st Sept, then monthly thereafter		

	Do you offer Paperless Direct Debit?					
	By Phone?	No			No	
	Online?	No			No	
	Automated phone e.g. IVR or Touchtone	No			No	
	How many Direct Debit transactions have you collected between 1 April 2016 to 31 March 2017?	372,385			7,259	
	How many were returned unpaid between 1 April 2016 to 31 March 2017?	2,781			39	
	What percentage of unpaid direct debits were 'refer to payer'?	63.00%			48.72%	
	Do you automatically re-attempt a 'refer to payer' or collect by another means?	Recast, not re-attempt			Recast, not re-attempt	
	How many indemnity requests have you received this year?	24			None	
	Do you use SMS Text messaging to remind customers of direct debit payments / notification of failed payments / notification of re attempt dates ?	No			No	
	How do you notify your customers of setup or amendments?					
	Letters	Yes			Yes	
	If yes, do you print these letters in house?	Yes			Yes	
	Email	No			No	
	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 days			10 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			No	
	What was the cost to upgrade to Bacs TLS 1.2 last year?					
Part B – General						
	With whom does the authority hold its primary bank account?					
	Who provides the authority's Bacs processing software?					
	Is it cloud based or onsite?					

	Do you utilise this software for Direct Credits as well? E.g. for payroll						
	Who provides the authority's Income Management and Funds Distributions solutions, for each business stream?						
	Who is the person responsible for Income Collection?						
	How many staff hours per day is involved in the administration of direct debits?	Council Tax approx 1 hr per day			Non Domestic approx 5 mins per day		
	Name						
	Position						
	Telephone number						
	email						