

# Direct Debit Amendment

Business Process Area: General

Sub Area: Payments Team

Business Owner: Payments Team / Paul Stretton

Title: A validation guide and stepped guide to amending a customer Direct Debit/Bank Details within Accountplus.

Ref: DD1

Process Map Name:

Definition:

Version: 1.0

Date: 15/12/2014

Author: Ste Calloway & Paul Stretton

Reasons for Modification: Draft for Review

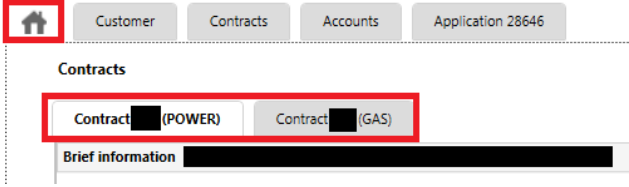
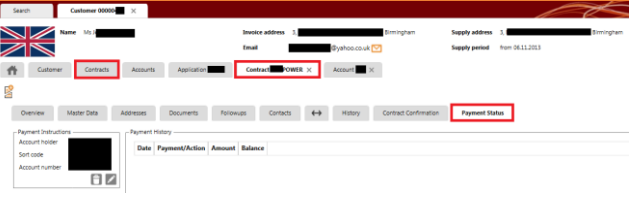
Starting Point: A introduction to DD amendments including drivers and restrictions.

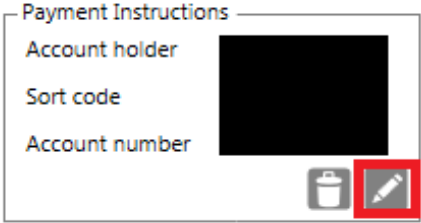
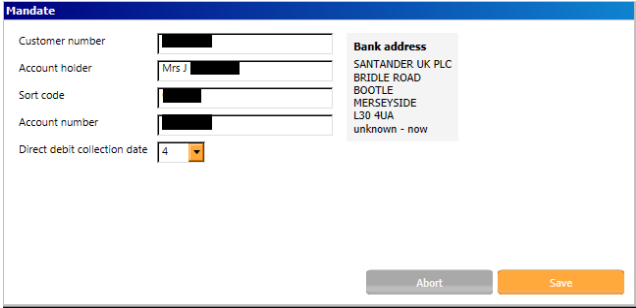
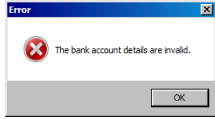
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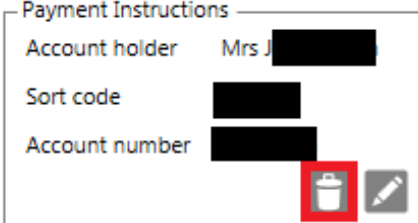
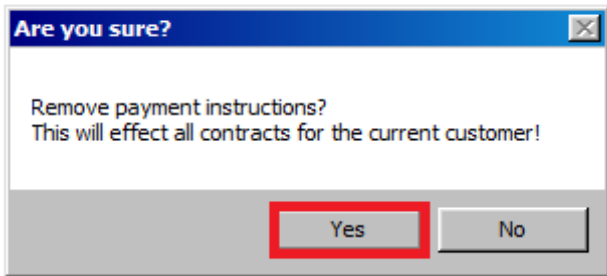
## Change History:

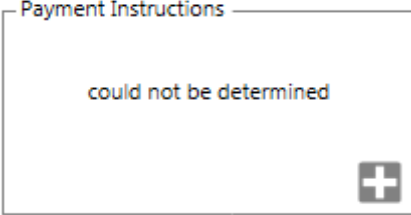
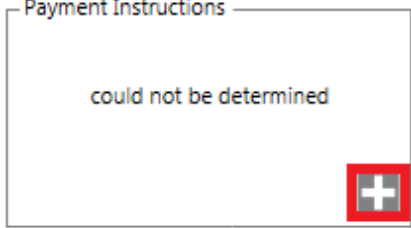
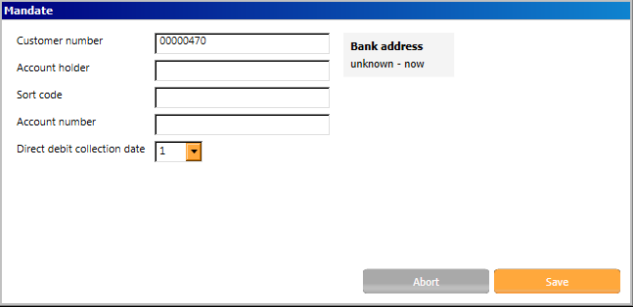
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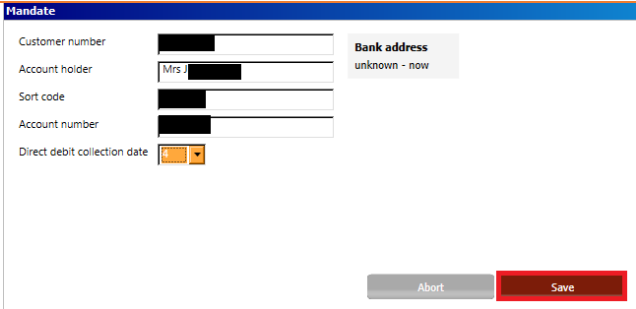
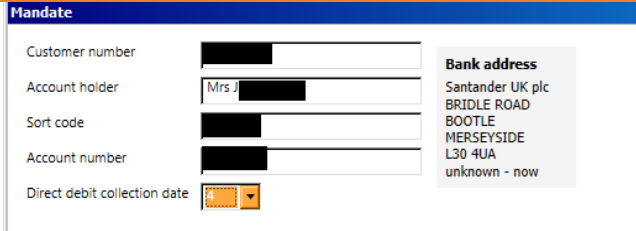

Step	What to do:	How to do it:	Results:	Tip:
<p>The purpose of this document is to provide guidance on the correct process to amend direct debit details held by extra energy.</p> <p>Banks or customers will contact extra energy to amend either the account holder, account number, sort code, payment amount or payment date.</p> <p>Validation of the details are processed through Experian Bank Wizard which is intergrated into Accountplus.</p> <p><b>When:</b></p> <p>Banking switch guarantee – from Oct 2013 the majority of UK banks take part in switching current accounts including supplying new direct debit details to all direct debit instructions active at the point of switching and the details will then be updated by extra energy.</p> <p>Customer amendment – the customer must be the bank account holder and the only person who can authorise debits from this account. The direct debit instruction does not have to match the Accountplus account name as long as we have the permission from both parties to update the details. For example: Account plus is in the name of Mr Smith and Mrs Smith wishes to amend the DD details which are in her name. Mrs Smith would need to have authorisation from Mr Smith that she can discuss the account.</p> <p>Amending, removing and adding DD details will trigger flows between extraenergy, BACS and UK banks to setup or cancel direct debit instructions automatically.</p> <p><b>Restrictions:</b></p> <p>DPA is required prior to an amendment of DD details</p> <p>The reduction of a direct debit amount is restricted to Team Managers and Customer Payments team. These should not be reduced without conducting a reassessment based on customer actual consumption or justified cause is establised.</p>				
1	<p><b>Linked accounts.</b></p> <p>When editing DD details on linked contracts, updating one fuel will automatically update the other.</p>	Non linked account	Linked account checked and correct form of action identified	<p>⛓ chain denotes linked accounts</p>

	<p>If accounts are not linked, the details will have to be manually updated for each fuel.</p>			
2	<p>Enter the payment status screen in Accountplus (Contracts&gt;Fuel Contract&gt;Payment Status)</p>		<p>Payment Status screen opened.</p>	<p>All DD editing work is carried out within this screen</p>

3	<p><b>Payment Instructions</b></p> <p>To edit the Payment Instruction details click the pencil icon under the Payment Instructions heading</p> <p>Exisiting instructions should only be amended if a mistake is made on the existing data e.g. The name is spelled incorrectly or a digit is missing. To change instructions from one bank account to another, you must delete the details and add a new instruction (steps 5 to 9). This will ensure that a new Direct Debit Guarentee is sent to the customer.</p>		Edit mode opened.	
4	<p><b>Payment Instructions</b></p> <p>You will see the customer's existing details in a table form that can be edited with new details.</p> <p>To enter new details, simply overtype the existing data and click the orange save button</p>		New payment instructions entered and checked against the Experian Banking Wizard.	<p>If incorrect details are added or the bank details have not passed the bank wizard validation an error message will appear and you will not be able to save the amendment to the details</p>  <p>PP03 will be created to inform the customer of the amendment and give them confirmation of the bank</p>

				<p>details and advanced notice for future collections</p> <p>On the amendment of the details extra energy will trigger the cancellation of the previous instruction and setup the new details added.</p>
5	<p><b>Payment Instructions</b></p> <p>To remove the Payment Instruction details click the Bin icon under the Payment Instrctions heading. You will be prompted for confirmation of the removal.</p>	 	Payment Instructions removed	

				
6	<p>Adding Payment Instructions when no pre existing instructions are captured or if previous account details have been deleted and new details need to be entered.</p> <p>Click the grey + button.</p>		Add Payment Instruction screen opened.	
7	You will be given a blank DD instruction to complete.			Refer to the DD call script (Direct Debit Telephone DD Capture V2) to take the customers details over the phone.

8	Enter the new instruction into the relevant fields, ensuring data is captured in every cell.		New Payment Instruction details captured.	
9	<p>When the new instruction details are saved, you will not see any message unless an error occurs.</p> <p>To confirm, re-enter the edit mode and you will see that the Bank Address has been added.</p>		New details saved.	<p>On inputting of the details extra energy will trigger the cancellation of the previous instruction and setup the new details added.</p> <p>PP03 will be created to inform the customer of the amendment and give them confirmation of the bank details and advanced notice for future collections.</p>
10	<p><b>Payment Amount</b></p> <p>To edit the DD value click the edit button next to the Payment Amount field.</p>		DD Value Edit Mode accessed.	



11	Add the new payment amount and click the orange save button.	<div> <div>Adjust Payment Amount</div> <div> <div>Adjust Amount</div> <div> <div>Current Payment Amount</div> <div>55.00 GBP</div> </div> <div> <div>New Payment Amount</div> <div> <input type="text" value="100"/> <div>GBP</div> </div> </div> </div> <div> <div>Abort</div> <div>Save</div> </div> </div>	New payment amount saved.	PP03 will be created to inform the customer of the amendment and give them confirmation of the bank details and advanced notice for future collections.
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