



2012 System Finance Overview

This procedure will explain how to navigate and use the information held in the Finance screens, including how to access and view the Online Statement, Payment Profile, Arrears views, Liability Schedule, the Promise to Pay schedule and review the information held within them.

The Transaction History screen provides the caseworker with a summary of the payments a paying parent has made to their BaNCS account. The screen also includes the current balance of the paying parent's account and information on the payments made, the type of payments, and the dates they were made.

The Liability Schedule shows the paying parent ongoing maintenance liability. This is the daily rate of liability multiplied by the number of days in the maintenance period i.e. if paying parent is paying weekly the daily rate multiplied by 7. The schedule will also show any associated daily, weekly and yearly collection charges. The liability schedule is for internal auditing and information purposes only.

The promise to pay schedule shows the actual amount the paying parent is asked to pay based on their maintenance calculation. It is calculated by dividing the 12 month annual maintenance liability by the number of collections i.e. if monthly 12, if weekly 52. Daily, weekly and yearly collection charges will also be displayed. For further information, refer to Collection Charges Summary.

If the calculation is made less than 12 months/52 weeks from the next review date, the system will calculate this as a part year up to the next review date. Where the paying parent has arrears this would also be included in the schedule at the agreed or imposed amount.

Where the client requires information from a case, only the information in the promise to pay schedule should be given.

 Explain to clients that they can manage their account quickly and easily with the Child Maintenance Service's safe and secure self service website. Clients can log on any time to check when their next payment is due, view payment history, make a payment or update information about their account. For further information, refer to [Client Self Service](#).

A number of emulations have been developed to help caseworkers navigate the various finance screens.

For more information on transaction history refer to [Finance Walkthrough](#).

For more information on liability and promise to pay schedules, refer to [Calculation History](#) and [Finance Walkthrough](#).

Access Transaction History screen

1. Before making the financial enquiry ensure you are in the correct client account.
2. Select the relevant BaNCS account you wish to make the enquiry on. For more information on using BaNCS screens please refer to the procedure **How To Use BaNCS** in the related items.
3. From the drop down list select **Financial Accounts**.
4. Once in **Financial Accounts** select the **Transaction History** tab.

Review Transaction History screen

5. The Transaction History screen will now appear as shown in the screenshot below:

Transaction Date	Posted Date	Description	Amount	Balance	Cheque No	Teller ID	Branch Number	Cheque Day	Clear Days	Journal Number	Status
02/09/2010	02/09/2010	TRF DEP	420.00	42,942.00		99911111				420	
09/10/2010	09/10/2010	HOL TRF	420.00	43,362.00		99911111				470	
09/10/2010	09/10/2010	HOL TRF	420.00	43,782.00		99911111				420	
09/10/2010	09/10/2010	HOL TRF	420.00	44,202.00		99911111				412	
06/10/2010	06/10/2010	HOL TRF	420.00	44,622.00		99911111				188	
09/10/2010	09/10/2010	HOL TRF	420.00	45,042.00		99911111				127	
07/10/2010	07/10/2010	HOL TRF	420.00	45,462.00		99911111				300	
05/10/2010	05/10/2010	TRF DEP	420.00	45,882.00		9991				456	
05/10/2010	05/10/2010	TRF DEP	420.00	46,302.00		9991				309	

- **Transaction Date** – The effective date of any transaction performed on an account
- **Posted Date** – The date when a payment is made on the account
- **Amount** – This will show the amount of the transaction that has been paid, or if the transaction has a minus value, this is a liability adding to the case
- **Balance** – The balance owed on a client's account after a transaction
- **Cheque No** – The number of the cheque used for payment (if applicable)
- **Description** - The type of payment:
 - **DR ACCRUAL** = This is the liability adding to the case
 - **CR ACCRUAL** = This is a payment received on the case



For a list of Transaction codes refer to FAQ's tab.

- **Teller ID** – The user ID of the person who performed the transaction. If the ID starts with the number '999' this means the transaction was performed by the system
- **Branch Number** – This will always be blank
- **Clearance Days** – This will always be the total number of days until the payment clears
- **Journal Number** – This is the number of the journal posted to the General Ledger that included this payment. It will assist in tracing any payment if needed
- **Status** – There is no status applicable in this screen, this will always be blank
- **Transaction Type** – The type of transaction posted to the case

Accessing via a service request (SR)

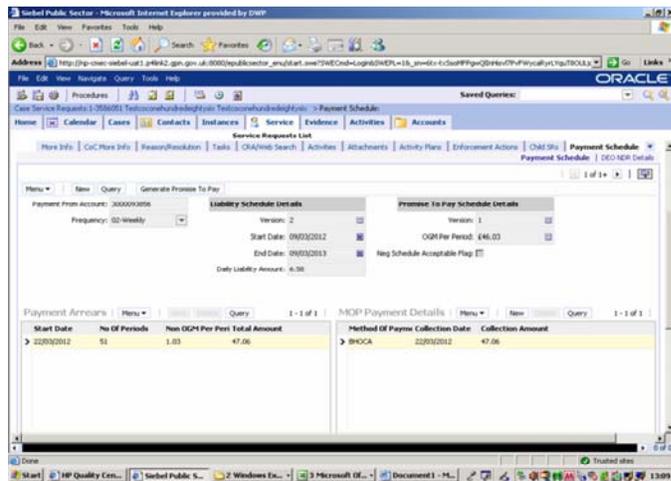
1. Select the **Cases** tab from the 2012 system home screen.
2. Highlight and select the case you wish to view from the drop down menu.
3. Highlight and select paying parent from the drop down menu.
4. Select the **Service Requests** tab from the **Summary Case Details** screen which will now be showing.
5. Select the service request (SR) for which the enquiry is to be made. The **SR Information** screen will now appear.
6. Select the **Query** tab on this screen then highlight and select **Payment Schedule** from the drop down menu.



When raising a promise to pay schedule query, the default schedule displayed will be for the 90 days before the system date (i.e. today's date). To view a full schedule (e.g. for a full year), set the start and end date you require and select **Go**.

7. Select the **Payment Schedule** tab.

8. Summary liability schedule details, including the daily liability amount, promise to pay schedule details, including the ongoing maintenance amount (OGM) plus collection charges (for collect and pay cases only), payment arrears, and method of payment (MOP) details will now display:

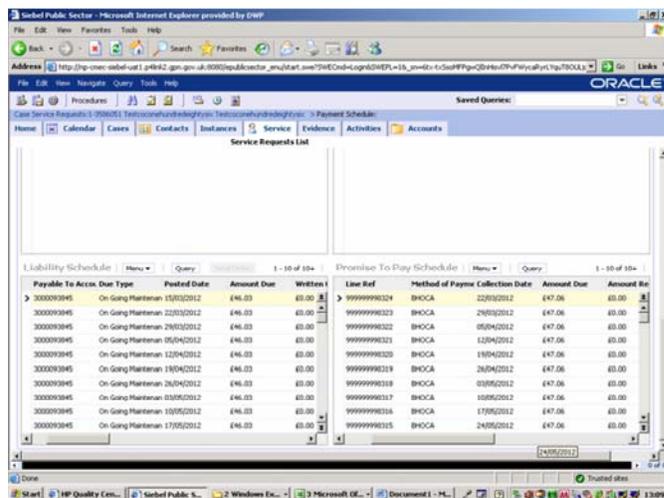


9. Select the **Query** tab and the liability schedule and promise to pay schedule will appear on one screen.

Accessing as an enquiry

 The **Contact Summary** screen will display whenever an incoming call is taken by a caseworker. For more information refer to **Contact Summary** in related items.

10. Select the **Financial Accounts** tab from the **Contact Summary** screen. The financial accounts associated to the contact will display.
11. Highlight the financial account on which the enquiry is to be made.
12. Select the **Payment Schedule** from the tabs displayed below the list of financial accounts.
13. The liability schedule and promise to pay schedule will appear on one screen side by side, as below:



The liability schedule field will show the following:

- **Payable To Account** - the paying parent account for which payment is due
- **Due Type** - the reason payment is due
- **Posted Date** - the date when the liability is posted to the paying parent account
- **Amount Due** - the amount owing
- **Written Off Amount** - any amount that has been written off from the original amount owing

- **Pending Written** – any write off amount which is to be written off but not yet posted to the account
- **LO Amount** - the amount of any liability order taken out against the paying parent
- **DO Amount** – the amount of any deduction order taken out against the paying parent

The promise to pay schedule field will show the following:

- **Line Ref** – a unique reference for the Liability line, similar to a transaction ID. Primarily used by BaNCS for internal processing but also when communicating changes between Siebel and BaNCS
- **Method of Payment** – the payment method the paying parent uses to pay maintenance
- **Collection Date** – the date payment is due
- **Amount Due** – the amount of payment due
- **Amount Received** – the amount paid by the paying parent
- **Negotiation Flag** – indicates whether payment of arrears been agreed

Payment Profile

The Payment Profile is located in the **Financial Accounts** tab of the client's **Contact Summary** screen. Once in the **Financial Accounts** tab, the **Payment Profile** can be selected as a sub view. The Payment Profile shows the method of payment of the selected BaNCS account. By default, the system shows all active, suspended, and inactive methods of payment.

Online Statement

The Online Statement shows the dates and amounts of all payments made and maintenance due, which will assist when dealing with client queries about payments made or received. The statement is sent to the client annually.

To access the Online Statement, select the **Financial Accounts** tab from the **Contact Summary** screen. The **Online Statement** is one of five available sub views.

The columns within the Online Statement Details applet are:

- **Transaction Date** - The date of the transaction
- **Balance** - Shows a running total of the current balance
- **Credit Amount** - Shows all credits on the account
- **Debit Amount** - Shows all amounts that have been paid out of the account
- **Description** - A description of the line item



For a list of Online Statement codes refer to FAQs tab.

Arrears Breakdown Summary

The arrears information is viewed within an applet in the 2012 system and will provide a detailed breakdown of arrears owed on one screen.

The applet is accessible from certain arrears related service requests (SRs) received by the maintenance service and the collection service.

The maintenance service will be able to view the arrears information section providing detailed arrears information. The collection service can view this and a further Arrears Negotiation screen where they can input details of negotiated arrears payment schedules.

Caseworkers from any segment may view less detailed arrears information when conducting an enquiry on a case in the Financial Accounts section.

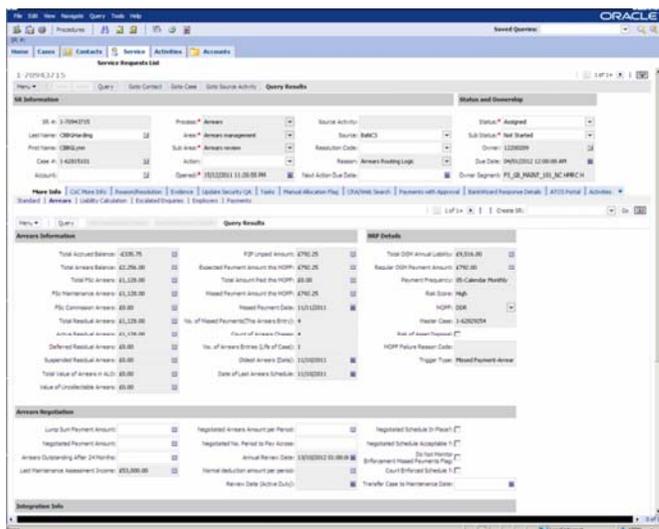
Navigate to arrears information applet

Detailed arrears breakdown information is available to members of the maintenance service and the collection service via the following arrears related service requests (SRs):

- Missed initial payment
- First trigger in arrears entry
- Repeat trigger in arrears entry
- Formal first trigger
- Formal repeat trigger

- Final first trigger
- Final repeat trigger
- Arrears review

1. Select any relevant existing SR from the list above and select the **More Info** tab.
2. Select the **Arrears Info** tab and the following screen will display.



Review

3. The **Arrears Information** section is available to the maintenance service and the collection service. Review the information contained noting the following fields :
 - **Total Accrued Balance** – the total accrued liabilities in the non resident parent (NRP) account. This includes all residual arrears i.e. active, suspended, or deferred owed to the parent with care (PWC) or Secretary of State (SoS)
 - **Total Arrears Balance** – the total of ongoing maintenance (OGM) arrears, and non OGM arrears. This includes all residual arrears (i.e. active, suspended, or deferred) owed to the PWC or SoS and including the most recent missed OGM amount
 - **Total FSc Arrears** – the total arrears accrued under the 2012 scheme (FSc)
 - **FSc Maintenance Arrears** – the total OGM arrears accrued under the 2012 scheme including the most recent OGM amount

 The difference between total accrued balance and total arrears balance, and between total FSc arrears and FSc maintenance arrears is the amount of the most recent missed payment. The reason for having two separate fields in each instance is to address a possible system issue around allocation. Where an NRP has more than one PWC normal practice is that the oldest arrears are paid first. As such, if a payment was made two or more days late there was a possibility that all of the money could go to one PWC.

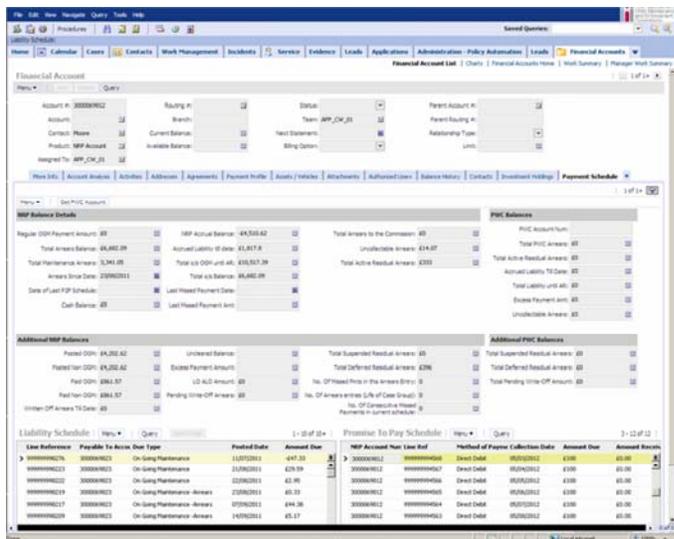
To prevent this the OGM does not convert to arrears on the collection date, so when a payment is received it can allocate to the OGM and then any remaining amount to arrears. This is why we have two fields.

- **FSc Commission Arrears** – the total non-OGM arrears accrued under the 2012 scheme
- **Total Residual Arrears** – the total arrears accrued on and brought over from the 1993/2003 schemes
- **Total Active Residual Arrears** – the total arrears from the 1993/2003 schemes which have not been suspended or deferred
- **Deferred Residual Arrears** – the amount of arrears from the 1993/2003 schemes that have been deferred
- **Suspended Residual Arrears** – the amount of arrears from the 1993/2003 schemes that have been suspended
- **Total Value Of Arrears In LO** – the total amount of arrears covered by a liability order (LO)

- **P2P Unpaid Amount** – the amount the NRP has missed from the current promise to pay (P2P) schedule (this includes all payment methods) 
- **Expected Payment Amount This MOPF** – the expected payment amount from the current P2P schedule for the method of payment from (MOPF) for the specific MOPF for which there is a missed payment (the NRP can have multiple MOPFs and so, where they do, there will be more than one SR).

The difference between this and the above is that the NRP can have multiple methods of payment, so the Expected Payment Amount this MOPF is specific for the payment type, P2P Unpaid Amount is the amount owed on the current schedule. Where the NRP has more than one MOPF there will be more than one SR.

- The **Arrears Negotiation** section is available only to the collection service. All fields in this section are self explanatory.
- Other areas of the child maintenance group (CMG) should conduct a case enquiry and select the **Financial Accounts** tab and view the NRP Balance Details section of the applet which will display:



Here they can view :

- **Total Arrears Balance** – the total of ongoing maintenance (OGM) arrears, and non OGM arrears. This includes all residual arrears i.e. active, suspended, or deferred owed to the parent with care (PWC) or Secretary of State (SoS)
- **Total Maintenance Arrears** - the total OGM arrears accrued under the 2012 scheme
- **Total Arrears To The Child** - the total non-OGM arrears accrued under 1993/2003 schemes
- **Total Active Residual Arrears** – the total arrears from 1993/2003 systems which have not been suspended or deferred

For more information refer to the Law and Policy Handbook. 

Content Editor

- Arrears - Consider Action
- Arrears (Proposed Payment Schedule) - Calculate
- BaNCS
- Case Summary
- Calculation Screen Summary
- Collection Fees - Summary
- Contact Summary
- Terminology Changes

What do the codes in the online statement mean?

The tables below show the Online Statement codes and an explanation:

Online Statement - Receiving Parent Description Types - Credit

Description	Explanation
Child Maintenance Due	Liability raised for Receiving Parent
Collect & Pay Fee paid	Collection charge deducted from the Receiving Parent
Previous active arrears	Active residual arrears created during transition from old scheme for Receiving Parent
Previous suspended arrears	Suspended residual arrears created during transition from old scheme for Receiving Parent
Previous deferred arrears	Deferred residual arrears created during transition from old scheme for Receiving Parent
Amount reversed	Any reversal of an old scheme transition liability for Receiving Parent
Direct Pay amount adjusted	Adjustment made to the liability recorded as Maintenance Direct raised for Receiving Parent
Collect & Pay fee refund	Refund of Collection Charge to Receiving Parent
Split care offset – all (also see debits)	Calc and Collect liability adjusted due to split care

Online Statement - Receiving Parent Description Types - Debit

Description	Explanation
Direct Pay Payment	Direct Pay Payment recorded for Receiving Parent
Unpaid Direct Pay payment	Direct Payment reversal due to non-payment for Receiving Parent
Direct non-scheme payment (Direct Pay)	Direct Pay – Direct Non Scheme Payment recorded for Receiving Parent
Voluntary payment amount	Voluntary Payment recorded for Receiving Parent
Payment received from you – XXX	Payment received from Receiving Parent where XXX is MOP
Payment returned - XXX	Payment returned/failed payment from Receiving Parent where XXX is MOP
Direct Pay payment reversed	Reversal of Maintenance Direct liability paid for an MD liability switching over to C&C
Direct Pay payment adjusted (Phase 1)	Adjustment made to the liability recorded as Maintenance Direct paid for Receiving Parent
Payment amount issued	Amount issued to the Receiving Parent
Payment from admin account	Payment received from CMG Admin Account for Receiving Parent
Split care offset – all (also see credits)	Calc and Collect liability adjusted due to split care

Online Statement - Paying Parent Description Types - Credit

Description	Explanation
Direct Payment	Direct Pay Payment recorded for Paying Parent
Unpaid Direct Pay payment	Direct Payment reversal due to non-payment for Paying Parent
Direct non scheme payment	Direct Pay – Direct Non Scheme Payment recorded for Paying Parent
Collect & Pay fee adjusted	Collection fee adjusted due to direct pay – Direct Non Scheme Payment recording
Voluntary payment amount	Voluntary Payment recorded for Paying Parent
Payment received from you – XXX	Payment received from Paying Parent where XXX is MOP
Collect & Pay fee adjusted for arrears	Calc & Collect charge associated with arrears, now collected through MD schedule and deemed satisfied
Payment returned - XXX	Payment returned/failed payment from Paying Parent where XXX is MOP
Payment received from you - CSA	Legacy payment received from Paying Parent
Calc & Collect Collection charges rever	Calc & Collect charge associated with arrears collected through MD schedule but MD payment marked as unpaid
Direct Pay payment reversed	Reversal of Maintenance Direct liability paid for an MD liability switching over to C&C
Direct Pay payment adjusted	Adjustment made to the liability recorded as Maintenance Direct paid for Paying Parent
Payment amount issued	Amount issued to the Paying Parent
Payment from admin account	Payment received from CMG Admin Account for Paying Parent

Split care offset – all (also see debits)	Calc and Collect liability adjusted due to split care
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Online Statement - Paying Parent Description Types - Debit

Description	Explanation
Child Maintenance Due - XXXXXXX	Liability raised for paying parent (where X is PWC BaNCS no.)
Collect & Pay fee added	Collection charge added for the Paying Parent
DEO enforcement charge due	DEO enforcement charge raised for Paying Parent
Previous active arrears	Active residual arrears created during transition from old scheme for Paying Parent
Previous suspended arrears	Suspended residual arrears created during transition from old scheme for Paying Parent
Previous deferred arrears	Deferred residual arrears created during transition from old scheme for Paying Parent
Amount reversed	Any reversal of an old scheme transition liability for Paying Parent
DNA costs	DNA cost raised for Paying Parent
Direct Pay amount adjusted	Adjustment made to the liability recorded as Maintenance Direct raised for Paying Parent
Collect & Pay fee refund	Refund of Collection Charge to Paying Parent
Split care offset – all (also see credits)	Calc and Collect liability adjusted due to split care

What do the codes in the transaction history mean?

The tables below show the transaction codes and an explanation of the transaction:

Paying Parent Codes:

Description	Explanation
LIAB TXN 01	Collect and Pay liability Raised
LIAB TXN 02	Non-Maintenance Liability Raised (Costs, Fees, Enforcement Charges etc)
LIAB TXN(MOP) 03	Payment Received (MOP is replaced by the payment method) – see below for abbreviation table
LIAB TXN 04	Voluntary Payment Recorded
LIAB TXN 05	Liability Written Off
LIAB TXN 06	Payment received from CMG Admin
LIAB TXN 07	Adjustment of payment from Suspense Account
LIAB TXN(MOP) 08	Payment Returned (MOP is replaced by the payment method) – see below for abbreviation table
LIAB TXN 10	Collection Charge adjustment for split care offset
LIAB TXN 11	Collect and Pay liability adjustment for OGM – OGM split care offset
LIAB TXN 12	Collect and Pay liability adjustment for OGM – Arrears split care offset
LIAB TXN 13	Collect and Pay liability adjustment for Arrears – Arrears split care offset

LIAB TXN 14	Third Party Offset
LIAB TXN 15	Payment received from you - CSA
LIAB TXN 16	Active Residual Arrears Raised
LIAB TXN 17	Deferred Residual Arrears Raised
LIAB TXN 18	Suspended Residual Arrears Raised
LIAB TXN 19	Residual Arrears Reversed
LIAB TXN 20	Direct Pay Liability Raised
LIAB TXN 21	Direct Pay receipt created (pre phase 2)
LIAB TXN 22	Direct Pay Liability Reversed
LIAB TXN 23	Direct Pay receipt reversed (pre phase 2)
LIAB TXN 24	Direct Pay adjustment reversed
LIAB TXN 26	Negative Direct Pay liability adjustment
LIAB TXN 27	Positive Direct Pay liability adjustment
LIAB TXN 28	Direct Pay Receipt adjustment
LIAB TXN 29	Collection Charge Raised
LIAB TXN 30	Direct Pay Direct Non-Scheme Payment
LIAB TXN 34	Payment amount issued
LIAB TXN 57	MD OGM posting
LIAB TXN 62	DEO Charge reversal
LIAB TXN 63	RDO Charge reversal
LIAB TXN 64	LSDO Charge reversal
LIAB TXN 65	LO Charge reversal
LIAB TXN 67	Direct Pay receipt reversed (Post phase 2)
LIAB TXN 68	Write off reversal
LIAB TXN 70 OGM	OGM auto satisfy amount reversed

LIAB TXN 76	Collection Charge adjustment (where OGM arrears paid via Direct Pay)
LIAB TXN 77	Direct Pay receipt created (Post phase 2)

Receiving Parent Codes:

Description	Explanation
LIAB TXN 31	Collect and Pay Liability Raised
LIAB TXN 32	Voluntary Payment amount
LIAB TXN 33	Liability Written Off
LIAB TXN 34	Payment issued
LIAB TXN 36	Collect and Pay liability adjustment for OGM – OGM split care offset
LIAB TXN 37	Collect and Pay liability adjustment for OGM – Arrears split care offset
LIAB TXN 38	Collect and Pay liability adjustment for Arrears – Arrears split care offset
LIAB TXN 39	Returned Payment
LIAB TXN 42	Third Party offset amount
LIAB TXN 43	Active Residual Arrears Raised
LIAB TXN 44	Suspended Residual Arrears Raised
LIAB TXN 45	Deferred Residual Arrears Raised
LIAB TXN 46	Residual Arrears Reversed
LIAB TXN 47	Direct Pay Liability Raised
LIAB TXN 48	Direct Pay receipt created (pre phase 2)
LIAB TXN 49	Direct Pay receipt reversed (pre phase 2)
LIAB TXN 50	Direct Pay adjustment reversed
LIAB TXN 51	Direct Pay adjustment reversed
LIAB TXN 53	Negative Direct Pay liability adjustment
LIAB TXN 54	Positive Direct Pay liability adjustment

LIAB TXN 55	Direct Pay Receipt adjustment
LIAB TXN 58	Collection Charge Refund
LIAB TXN 66	Direct Pay receipt created (post phase 2)
LIAB TXN 69	Direct Pay receipt reversed (Post phase 2)
LIAB TXN 71	Write off reversal
LIAB TXN 73	Collection Charge deducted

Abbreviation Table:

Description	Explanation
DDR	Direct Debit Receipt
FSP	Faster Payment
SDO	Standing Order
CRD	Credit Card
CHQ	Cheque
DEO	Deduction from Earnings Order
DCR	Debit Card
BHO	Bank Head Office Collections Account (BHOCA)
CSH	Cash Receipt
DFB	Deduction from Benefit
REA	Reallocation of a receipt by CFAT