

## BACS - Inward Payment File

When the daily BACS Inward Payment file is received by the Child Maintenance Group (CMG), it will contain details of BACS payments or standing orders received. In addition to these, the file may contain clients non automated receipts of unpaid credits (ARUC) returns.

Non ARUC returns will be credited to the suspense account and will require the managing exceptions team to identify the transactions and the banking and accounting team to reverse the transactions. Once the transactions have been reversed the financial intervention and control team (FICT) will manually fail the clients payment within BaNCS.

This procedure will guide the relevant caseworker through the manual investigation and reallocation of the funds from the suspense account to the bank mirror account, which will nullify the transactions. The details of each step of this process will be noted on a localised control spreadsheet.

 Errors made within BaNCS have severe implications. BaNCS is CMG's core banking engine and controls all company and client internal accounts being responsible for the movement of money between these accounts. All tasks carried out on this system should be double checked for accuracy before completion.

 When completing actions in BaNCS you will need to complete the assurance actions outlines in [BaNCS - Control and Assurance](#).

 This procedure uses the terms receiving parent and paying parent.

The receiving parent is the parent who receives or who is expected to receive child maintenance, known as the parent with care (PWC) or person with care (PeWC) on the system and in legislation. The paying parent is the parent who pays or who is expected to pay child maintenance, known as the non resident parent (NRP) on the system and in legislation.

## Discrepancy log SR received

### Managing exceptions action

- When the payment is put into suspense, the system will automatically generate a service request (SR) with the following:
  - **Process = Payments**
  - **Area = Payment Exceptions**
  - **Sub Area = Discrepancy Log**
- Open the SR and note the details of the payment in the **Additional Payment Details** tab, including the 12 digit method of payment (MOP) reference number (this number begins with a 7).

 The reference quoted should be the receiving parent method of payment number.

- Using the details obtained from the SR, search the system for the correct client. In the **Service Requests** tab select **All Closed Service Requests** from the drop down then **Query**. Perform a search in the **SR#** field by entering **[CMEC MOP Reference Number]='** followed by the 12 digit MOP reference number then select **Go** e.g. **[CMEC MOP Reference Number]='710005475684'**. Once you have located the SR, note the clients SCIN.

 You are not locating the client to issue the payment to. Locating the correct client is primarily to add their details onto the localised control spreadsheet for reference.

- Go into clients account, from the drop down menu select the **Financial Accounts** tab to view the payment and bank details of the client (Sort code and Account number).
- Input the following information from the account onto the control spreadsheet:
  - Receiving parent name
  - Receiving parent SCIN
  - Amount
  - Your name
  - Today's date

6. Review the transaction history in the clients account to verify the returned payment action has been performed. Once confirmed, enter the following into the control spreadsheet:
  - Suspense Account Number
  - Matching Reference Number
  - Action Successful – Yes

7. Once this is complete, enter any notes and cancel the SR. To do this set the **Status** to **In Progress**, change the **Status** to **Closed** and the **Sub Status** to **Cancelled**.



The banking and accounting team will check the control spreadsheet on a daily basis to determine which transactions can be processed on BaNCS, banking and accounting actions will start at **step 8**.

## Transfer funds to Mirror account

### Banking and accounting action



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8. Access the control spreadsheet and note the details of the payment to be moved from the suspense account to the mirror account.
9. Enter BaNCSlink, from the right hand navigation in the **BaNCS** menu select **Payments & Collection, Back Office Transactions** and then **Manual Receipting – Bank Account Posting**.
10. In **Transfer From** complete the fields:
  - **G/L Account Number** – this is the FS suspense account number the funds are currently sitting in
  - **Amount** – the sum of the funds to be moved
11. In **Transfer To** complete the fields:
  - **G/L Account Number** – enter the Mirror account number
  - **Tran Type** - this is always MCR
  - **Ref no.** – complete with a suitable reference, this must be easily identifiable for reconciliation purposes.
12. To post the journal select **Transmit**. In the bottom left hand corner of the screen you will be presented with a green dot to indicate the transaction has been posted.
13. Update the control spreadsheet with the following information:
  - Action Complete – Yes
  - Your Name
  - Today's Date
14. Send the details of the payment to the shared inbox to inform the financial intervention and control team (FICT) of the failure, the FICT team will manually fail the payment from the clients account to allow the payment to be issued with the correct bank details.

[BaNCS - Control And Assurance](#)

[BaNCS Enquiry](#)

[Payment From - Investigate/Escalate](#)

[Payment – Non Standard](#)

[Suspense Account – Clear On-Line](#)