

Unlikely to Pay Check

This procedure should be used when a paying parent requests a change to their service type from collect and pay to direct pay, and advises how to perform an unlikely to pay check to assess whether the paying parent will be unlikely to pay child maintenance on direct pay. For more information on service types, refer to the [Service Type Guide](#).

Direct pay is where the Child Maintenance Service (CMS) calculates a legally enforceable amount of child maintenance to be paid, and the paying parent then makes the payments directly to the receiving parent with no CMG involvement in the payment process.

Either client (the paying parent or receiving parent) can request to change the service type to direct pay but CMG has the right to refuse the paying parent's request to change to direct pay where it is believed that the paying parent is unlikely to pay.

The check involves checking the paying parent's MOPF and payment history and making a decision based on the unlikely to pay check criteria. Once the decision is made, the outcome of the request to change service type will be recorded.

Where the paying parent fails the check, ensure they are aware of the reason why you have refused their request to change to direct pay, and record your decision in the 2012 system **Notes**.

Although there are rules in place to complete this check, the check itself is not a discretionary decision and each request to move to direct pay needs to be judged on its own merits. Changing service type is a discretionary decision. For more information on service types and the unlikely to pay check refer to the Policy, Law and Decision Making Guidance 

Where possible, any outstanding changes of circumstances should be completed prior to completing a change to service type. If multiple changes of circumstances have been reported, they should be completed in effective date order to limit financial discrepancies later on in the case lifecycle. Any reported changes regarding an address must be completed prior to issuing notifications. For further guidance on how to deal with outstanding changes of circumstances when a change to service type is requested, refer to the [Service Type Guide](#).

A desk aide has been created to help caseworkers and is available here: [Unlikely To Pay Check desk aide](#).

When contacting a paying parent, ask if they can make a one-off card payment to cover any period of arrears. For more information refer to [Credit/Debit Card - One off Payment](#).

In addition to contacting a paying parent by telephone consider issuing an SMS. For further guidance refer to [SMS Text](#).



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.




Where the service type is to be changed as a result of the paying parent passing the unlikely to pay check, this process should be followed before any of the MOPF - Cancel processes (e.g. Direct Debit - Cancel). Where possible the request to change service type should be dealt with on the day that it is received.



Do not raise a change to service type until you have ensured that the payment frequency aligns across all Direct Pay cases within the Master Case group. If frequencies are not aligned follow procedure [Change - Payment Frequency/Collection Date](#).




When speaking with clients do not refer to the unlikely to pay check. Use Plain English terms such as "I'll now need to review your payment history to assess whether you may be suitable to move to direct pay". The unlikely to pay check is a non-appealable decision, but could be subject to ICE/Judicial Review where a complaint is received, therefore all decisions made must be fully documented in **Notes** 


A desk aide is available to help caseworkers: [Unlikely To Pay Check desk aide](#).




When contacting a paying parent, ask if they can make a one-off card payment to cover any period of arrears. For more information refer to [Credit/Debit Card - One off Payment](#).

1. When a change to service type is requested, provide the client with advice about the service type options available to them. Rather than promote a particular service type, provide unbiased advice to allow the client to make an informed decision that is suitable for their own individual circumstances. For more information, refer to the [Service Type Guide](#).
2. Establish the current status of the case by making the following checks before deciding which scenario is applicable to the paying parent.
3. Select the **Payment Profile** tab, and then the **Payment Schedule** tab to view the paying parent's transaction history. Both of these tabs are within the **Financial Accounts** view in the **Contact** screen. Determine whether or not there have been any missed payments in the last six months and if there are any outstanding 2012 Scheme arrears.
4. Check if any payments are about to be received, or if any have recently been received but not yet allocated. If the current method of payment from (MOPF) is direct debit, check the **Schedule** to see when the next payment is due. If a payment is due within the next two days, the money will already have been requested. Advise the client we will have to await the payment and allow it to pay out to the receiving parent before completing the change to direct pay. After the payment is received, wait until five working days after the due date before checking the payment has allocated. For other MOPFs, check the **Online Statement**. If a payment has been received check if the funds have allocated yet, if not advise the client we will have to await the payment and allow it to pay out to the receiving parent before completing the change. Wait until five working days after the due date before checking the payment has allocated.


 Ensure that any actions taken at this point are clearly documented within the case notes.

5.  If the method of payment is DEO, potential future deductions will have already requested but not yet received. Gather the client's method of payment to details and advise that we will have to refund the amounts once received from their employer. For more information refer to [Payment - Non Standard](#).
6. Check the current status of the paying parent's MOPF. Go to the **Contact Screen**, select **More Tabs** and then select the **Financial Accounts** view to see the payment profile. This will show which MOPF the paying parent is currently using and whether it is a voluntary MOPF or an enforced MOPF.
7. Check if the paying parent has previously asked to change service type to direct pay. If they have, the **Change to Service Type** service request (SR) notes will give more information about the unlikely to pay check carried out at the time. This could include the dates of any compliance opportunity, when the client could move from an enforced MOPF or the date when they may be allowed to move to direct pay. There may also be notes from the application within the **Gather NRP Information** or the **Paying Parent Application** SR relating to previous compliance.

 If a change of circumstances is received whilst taking action to complete a change to service type, where possible complete the change of circumstances first. If the change of circumstances cannot be completed timeously, or will delay the change to service type, consider them in parallel to the change to service type request. A change of circumstances should not impact the decision to reject the change service type request. For more information refer to the [Service Type Guide](#).



8. In the paying parent's **Contact** record, select the **service requests** tab and create a new SR. From the drop down lists select:


- **Process = CofC**
- **Area = Change Method of Payment**
- **Sub Area = Change to Service Type**
- **Source = NRP**
- **Subject = PWC**
- Add the client's last name

 Although this is a paying parent request the **Subject** should always be recorded as **PWC**. Failure to do this can cause technical errors on the case. A separate SR will need to be created for each receiving parent in the paying parent's casegroup whose service type is to be changed to direct pay.

9. Assign the SR to the case and update the **Status** to **In Progress** and **Ctrl + S**. The system creates an activity plan displaying the list of tasks to complete.
10. Continue to the relevant section below.



Non Enforced MOPF - Compliant For Six Months (or fully compliant if case open less than 6 months)

 Where the paying parent is an existing 2012 scheme client and has been compliant for at least six months (or for the full duration of the case lifecycle if the case has been open for less than six months) and is paying via a voluntary method of payment, apply the following rules to determine whether or not their request to move to direct pay can be accepted. Although there are rules in place to complete this check, the check itself is not a discretionary decision and each request to move to direct pay needs to be judged on its own merits. Changing service type is a discretionary decision. For more information on the unlikely to pay check refer to Policy, Law and Decision Making Guidance 



1. Explain to the client how direct pay works, so they can make an informed decision about their service type change. Key messages to highlight to the client are:
 - Direct pay is where the clients manage payments directly between themselves once we've worked out a child maintenance amount.
 - We will issue a schedule of when payments should be made. Inform the client that it will be a statutory liability, which means that it will be a set amount calculated by the Child Maintenance Service.
 - Clients need to arrange payments between themselves to ensure the payment schedule is met. We can transfer bank details and other personal information to help facilitate the arrangement.
 - If the payment date on the schedule isn't suitable, advise the paying parent they will need to contact us to amend the payment schedule rather than pay late. Late payments could result in a change of service type to collect and pay, where charges will be incurred.
 - Advise the paying parent that if they have a change to their circumstances, they must tell us straight away and continue to the make the payments from their payment schedule until they receive a new one.
 - Failure to make the correct payment and on time will result in the service type being changed to collect and pay.
 - Clients must keep a traceable record of payments made if there is a dispute of payments made at a future date. If payments are reported as missed and we are unable to confirm that payment was made, we will assume no payment was made and will move quickly to change the service type to collect and pay.
 - Where domestic violence has not been declared, advise that we expect clients to work together to make the arrangement work, or the service type will be moved to the collect and pay service and collection charges will apply. For more information refer to the Policy, Law, and Decision Making Guidance 

- If either party has any concerns about maintaining direct pay with regards to the other party finding out their location from the sort code inform them many banks and building societies offer accounts that use a 'central' or 'national' sort code instead of one linked to the local branch where the account was opened. This means that the account details won't give any clue about where clients live. Clients can also receive payment through money transfer services such as PayPal or Moneygram. For more information refer to [Transfer Data Between Clients](#).
- 2. Consider if there is any other reason you would consider the paying parent unlikely to pay (e.g. wilful refusal), if required seek team leader advice before making a final decision. Where there is no other reason, the paying parent will pass the unlikely to pay check.
- 3. Update the sub status to **Maintenance Direct**.
- 4. In the **CoC More Info** tab, record the **NRP Unlikely to Pay Details**. Populate the **NRP and PWC Verified Service Type** and complete the **New Service Type** details. Populate the **Payment Frequency** and **Payment Day** fields. If the paying parent has more than one case the frequency must be the same but the collection date can differ. Change the sub status to **Likely to Pay** to generate a new activity plan.
 - ⚠ The activity plan prompts to end the MOPF for the paying parent however a MOPF needs to be in place to complete the process. The MOPF can be ended to stop payments being taken providing that a replacement MOPF is set up. If the MOPF is DEO/DER replace it with standing order to allow the promise to pay schedule to expire.
- 5. 📞 Select **Get Arrears Balance**. Any arrears to be collected are scheduled on the new P2P schedule, this will also include any CSA arrears held on 2012 system and owed to the receiving parent. Arrears owed to the Secretary of State and any outstanding charges must be suspended. If a negotiation of the 1993/2003 scheme arrears is required refer to [Arrears Negotiation and Missed Payments](#). Where the paying parent is currently receiving benefits the system won't schedule arrears into the new P2P schedule until the paying parent stops receiving benefits. For more information refer to [Suspend/Unsuspend Liabilities](#).
- 6. 📞 Call the receiving parent to explain that the paying parent has requested a change to service type and to confirm whether any of the arrears held on the case have already been paid (in addition to contacting the receiving parent by telephone consider issuing an SMS. For further guidance refer to [SMS Text](#)). Explain that the receiving parent should allow up to five days after a payment is due before contacting us to report a missed payment, they should also attempt to contact the paying parent if possible before contacting us. If the receiving parent has concerns about the paying parent finding out their location from the sort code of their bank account they can ask their bank for an account with a non-geographic sort code. If the receiving parent requests this refer to Non-geographic sort codes in procedural exceptions. If you are unable to contact the receiving parent, issue the letters detailed at **step 9** to inform them of the change.
 - ⚠ The activity plan refers to non-geo account details when changing all cases to direct pay, however it's only necessary to advise clients of non-geographical sort code accounts where they are a victim of domestic violence or express concern about the paying parent identifying their location. Mark these activities as **Not Required** in all other scenarios.
- 7. 📞 Call the paying parent to notify them if their request to change service type has been successful and confirm if any of the arrears have already been paid. Explain the importance of making the scheduled payments on time and the need for compliance with the schedule issued. Advise that the client retains evidence of payments, e.g. pay by standing order with the reference Child Maintenance. If the receiving parent has not yet provided bank details, they should make payments into a separate account until they are in a position to make those payments.
- 8. If payments have been made direct to the receiving parent the action to take depends on the period the payment was for. If the amount paid direct was to cover liability for:
 - A one off period prior to the change to service type being requested, record the payment as a direct non scheme payment. Refer to [Direct Non Scheme Payment \(Collect and Pay\)](#). The direct non scheme payment SR must be completed prior to completion of the change to service type. Collection charges will still apply.
 - A continuous period from the date that direct payments started to the point the change to service type being requested and up to the SR completion date, record the payments as a DP adjustment after completion of the change to service type. Refer to [Direct Pay Overpayment/underpayment](#). Collection charges will not apply.
 - A period between the date the change to service type was requested and the SR completion date, record the payment as a DP adjustment **after** completion of the change to service type. Refer to [Direct Pay Overpayment/underpayment](#). Collection charges will not apply.
- 📌 If either client reports that they currently have no contact, it is possible for CMG to pass on contact details (including bank details), with permission, to allow the direct pay arrangement to be set up. This should not delay completion of the change to service type. Complete the change to service type SR then go to the procedure [Transfer Data Between Clients](#) which details how contact is facilitated.
- 9. Update the **Sub Status** to **MD confirmed** and save. Then update the sub status to **CoC Accepted**. Record the outcome of the unlikely to pay check in the SR **Notes** including the reason for the decision and any case discretion used. For example "**UTP Pass, reason = no missed payments, MOPF is DD**".
- 10. 📄 Issue CMSL9617 to the receiving parent, and CMSL9618 to the paying parent to confirm that the service type has changed to direct pay and to advise to use a standing order for proof of payments. Change the **Resolution Code** to **CoC Accepted**. The system generates a perform calculation SR to expire the current P2P schedule. This ensures there are no further collections for the service type and prevents any future erroneous arrears triggers. For more information refer to [Calculation - Post Initial](#). From the Perform Calculation SR, issue CMSL4080 to the paying parent and CMSL4081 to the receiving parent.
 - ⚠ If the P2P schedule contains debt not owed to the receiving parent, letter **CMSL4081** must be clerically issued.
 - 📌 The system applies the change from the day that the change is completed, not the effective date of the SR (which should be set to the date the **Resolution Code** is updated).
- 11. Follow the relevant procedure to cancel the MOPT before changing the Service Type, e.g. [Direct Payment - Cancel](#) or [POCA - Cancel](#). Do not cancel the MOPF at this point. If all cases in case group are moving to direct pay, MOPF and MOPT are automatically cancelled by the system.

12. Check that the perform calculation child SR is correct and ensure that it is closed and completed, then update the **Change to Service Type SR Status** to **Closed** and the **Sub Status** to **Complete**.
13. If there are any payments paid direct to the receiving parent for the period between the change to service type being requested and the date the SR was completed go to [Direct Pay Overpayment/underpayment](#) to record these payments.
14. Following expiration of the promise to pay schedule, end the MOPF using the applicable procedure (eg if the MOPF is direct debit use Direct Debit - Cancel).

 If the paying parent advises that the receiving parent will not provide them with details to allow them to make direct payments, advise the paying parent to set aside the amounts detailed within their promise to pay schedule should the receiving parent later change their mind. For more information on receiving parent compliance while on direct pay refer to Policy, Law and Decision Making Guidance 



Non Enforced MOPF - Missed Payments On Account

 Where the paying parent is an existing 2012 scheme client, and is on a voluntary method of payment but has missed payments showing on their account in the last six months, apply the following rules to determine whether or not to accept their request to move to Direct Pay. Although there are rules in place to complete this check, the check itself is not a discretionary decision and each request to move to direct pay needs to be judged on its own merits. Changing service type is a discretionary decision. For more information on the unlikely to pay check refer to Policy, Law and Decision Making Guidance 



1. Determine whether there is a valid reason for the missed payments/s. From the contact summary screen, navigate to **More Tabs**, then select the **Payment Profile** Tab.
2. Select the **Payment Schedule** tab to view the transaction history and check the **Notes** field for further details. If the paying parent has more than one case the frequency must be the same but the collection date can differ.
3. Where there are acceptable reasons for the missed payments advise the paying parent that they have passed the Unlikely to Pay Check and proceed to **Step 9** below.
4. Where there is not a valid reason for the missed payments, explain to the paying parent that they need to pay in full for six consecutive months, and that they can contact us again after that time to request a change to the service type. Record that the unlikely to pay check has been failed. Record the outcome of the unlikely to pay check in the SR Notes including the reason for the decision and any case discretion used, for example **"UTP fail, reason = missed payments in March and April 2014, MOPF is standing order, consider further DP request after 15/10/2014"**. Go to step five.


UTP check not passed


5. In the CoC More Info tab, record the NRP Unlikely to Pay check details - enter the reason for failure in the **DP Rejected Reasons** field. Populate the **NRP and PWC Verified Service Type** and complete the **New Service Type** details. Change the Sub Status to **Not Likely to Pay** to generate a new activity plan.








 The unlikely to pay check does not need to take into account the welfare of the child - however where you believe that there is a strong case to allow a paying parent who has failed the check to move to direct pay based upon the welfare of the child, you must refer to the Advice and Guidance Team before making any final decision.
6. Update the **Sub status** to **CoC Decline**.
7.  Send CMSL6165 to the paying parent to confirm that the change to service type request has been declined, and to state the reason why it has been declined. Update the **Resolution Code** to **CoC Rejected**.
8. Update the change to service type SR **Status** to **Closed** and the **Sub Status** to **Complete**.

UTP check passed



9. In the **CoC More Info** tab, record the **NRP Unlikely to Pay Details**. Record details of the decision in the SR **Notes** tab. Populate the **NRP and PWC Verified Service Type** and complete the **New Service Type** details. Change the **Sub Status** to **Likely to Pay** to generate a new activity plan.
10.  Call the receiving parent to explain that the paying parent has requested a change to service type and to confirm whether any of the arrears held on the case have already been paid (in addition to contacting the receiving parent by telephone consider issuing an SMS. For further guidance refer to [SMS Text](#)). Explain that the receiving parent should allow up to five days after a payment is due before contacting us to report a missed payment, they should also attempt to contact the paying parent if possible before contacting us. If the receiving parent has concerns about the paying parent finding out their location from the sort code of their bank account they can ask their bank for an account with a non-geographic sort code. If the receiving parent requests this refer to **Non-geographic Sort Codes** in **Procedural Exceptions**. If you are unable to contact the receiving parent, issue the letters detailed at **step 14** to inform them of the change.
11.  Call the paying parent to notify them if their request to change service type has been successful and confirm if any of the arrears have already been paid (in addition to contacting the receiving parent by telephone consider issuing an SMS. For more information refer to [SMS Text](#)). Explain the importance of making the scheduled payments on time and the need for compliance with the schedule issued. Advise that the client retains evidence of payments, e.g. pay by standing order with the reference Child Maintenance. If the receiving parent has not yet provided bank details, they should make payments into a separate account until they are in a position to make those payments.

 If either client reports that they currently have no contact, it is possible for CMG to pass on contact details (including bank details), with permission, to allow the direct pay arrangement to be set up. This should not delay completion of the change to service type. Complete the change to service type SR then go to [Transfer Data Between Clients](#) which details how contact is facilitated.




For more information on payment types while on direct pay refer to Policy, Law and Decision Making Guidance 



12. If payments have been made direct to the receiving parent the action to take depends on the period the payment was for. If the amount paid direct was to cover liability for:
- A one off period prior to the change to service type being requested, record the payment as a direct non scheme payment. Refer to [Direct non scheme payment \(Collect and Pay\)](#). The direct non scheme payment SR must be completed prior to completion of the change to service type. Collection charges will still apply.
 - A continuous period from the date that direct payments started to the point the change to service type being requested and up to the SR completion date, record the payments as a DP adjustment after completion of the change to service type. Refer to [Direct Pay Overpayment/underpayment](#). Collection charges will not apply.
 - A period between the date the change to service type was requested and the SR completion date, record the payment as a DP adjustment **after** completion of the change to service type. Refer to [Direct Pay Overpayment/underpayment](#). Collection charges will not apply.
13. Select **Get Arrears Balance**. Any arrears to be collected are scheduled on the new P2P schedule, this will also include any CSA arrears held on 2012 system and owed to the receiving parent. If a negotiation of the CSA arrears is required refer to [Arrears Negotiation and Missed Payments](#). Arrears owed to the Secretary of State and any outstanding charges must be suspended. For more information refer to [Suspend/Unsuspend Liabilities](#).
14. Update the **Sub Status** to **CoC Accepted**. The system generates a perform calculation SR to expire the current P2P schedule. This ensures there are no further collections for the service type and prevents any future erroneous arrears triggers. Do not close the perform calculation SR until the process is complete i.e. the new P2P schedule has generated. Populate the **Payment Frequency** and **Payment Date** fields. If the paying parent has more than one case the frequency must be the same but the collection date can differ.
-  The activity plan prompts to end the MOPF for the paying parent however a MOPF needs to be in place to complete the process. The MOPF can be ended to stop payments being taken providing that a replacement MOPF is set up. If the MOPF is DEO/DER replace it with standing order to allow the promise to pay schedule to expire.
15.  Issue CMSL9617 to the receiving parent, and CMSL9618 to the paying parent to confirm that the service type has changed to direct pay and to advise to use a standing order for proof of payments. Change the **Resolution Code** to **CoC Accepted**. From the Perform Calculation SR, issue CMSL4080 to the paying parent and CMSL4081 to the receiving parent
-  If the P2P schedule contains debt not owed to the receiving parent, letter CMSL4081 must be clerically issued.
-  The system applies the change from the day that the change is completed, not the effective date of the SR (which should be set to the date the **Resolution Code** is updated).
-  Ensure that the paying parent no longer receives texts from the CMG advising them that their payments are due - for further information on opting clients out of the SMS text service refer to [Change - Contact Details](#).
16. Check that the perform calculation child SR is correct and ensure that it is closed and completed and update the change to service type SR **Status** to Closed and the Sub Status to **Complete**.
17. Following expiration of the promise to pay schedule, end the MOPF using the applicable procedure (e.g. if the MOPF is direct debit use Direct Debit - Cancel).
-  If the paying parent advises that the receiving parent will not provide them with details to allow them to make direct payments, advise the paying parent to set aside the amounts detailed within their promise to pay schedule should the receiving parent later change their mind. For more information on receiving parent compliance while on direct pay refer to Policy, Law and Decision Making Guidance 

Enforced MOPF - Compliant For Six Months







 Where the paying parent is on an enforced MOPF and has been compliant for the last six months, apply the following rules to determine whether or not the request to move to direct pay can be accepted. Although there are rules in place to complete this check, the check itself is not a discretionary decision and each request to move to direct pay needs to be judged on its own merits. Changing service type is a discretionary decision. For more information on the unlikely to pay check refer to Policy, Law and Decision Making Guidance 

1. Advise the client that, as they have been compliant on their current enforced MOPF for 6 months they can move to a non enforced MOPF, and if they maintain consecutive payments for a set period they can then contact us to request a change in service type to direct pay.
2. In the CoC More Info tab, record the NRP Unlikely to Pay check details. As the change service type request is to be rejected enter the reason in the **DP Rejected Reasons** field e.g. **Enforced DEO/DER**. Change the **Sub Status** to **Not Likely to Pay** to generate a new activity plan. Record the outcome of the unlikely to pay check in the SR **Notes** including the reason for the decision and any case discretion used, for example "**UTP fail, reason = current enforced DEO, compliance opportunity accepted, consider further DP request after dd/mm/yyyy**".
3. Where the paying parent accepts the offer of a move to a non-enforced MOPF, refer to the applicable Change MOPF procedure for further guidance. Consider when the next payment is due when you change the enforced MOPF.




 Where the paying parent's enforced MOPF is RDO, and/or the case is in enforcement, they will still qualify for the compliance opportunity but the period of time they are required to pay on a non enforced MOPF is increased from six months to nine months, before they can contact us again to be considered for a move to Direct Pay. For more information refer to the Policy, Law and Decision Making Guide 
4. Update the **Sub Status** to **CoC Decline**.
5.  Update the **Resolution Code** to **CoC Rejected**. Send letter CMSL6165 to the paying parent to confirm that the change to service type request has been declined, and to state the reason why it has been declined.

6.  Call the receiving parent to explain that the paying parent has requested a change to service type, and discuss the outcome of this request. Manage the client's expectations and explain that if the paying parent is fully compliant then they can request a change to the service type again at a later date, and that this change may be accepted. The receiving parent can ask for a change to direct pay at any point and avoid collection fees.
 Where clients are no longer in contact with each other it is possible to pass on contact details with permission. This enables clients to arrange payment details and frequency. For more information refer to [Transfer Data Between Clients](#).
7. Update the change to service type SR **Status** to **Closed** and the **Sub Status** to **Complete**.

Enforced MOPF - Missed Payments On Account

-  Where the paying parent is on an enforced method of payment, and has missed payments showing on their account in the last six months, apply the following rules to determine whether or not their request to move to direct pay can be accepted. Although there are rules in place to complete this check, the check itself is not a discretionary decision and each request to move to direct pay needs to be judged on its own merits. Changing service type is a discretionary decision. For more information on the unlikely to pay check refer to Policy, Law and Decision Making Guidance 
1. Advise the paying parent that, as they do not have six months of consecutive payments made on their enforced MOPF they will not qualify for the compliance opportunity of moving to a non-enforced MOPF. Advise the paying parent of the six months consecutive payments rule, and that after this time they can contact us again to request to move to a non enforced MOPF. Record the outcome of the unlikely to pay check in the SR **Notes** including the reason for the decision and any case discretion used, for example "**UTP fail, reason = missed payments in March and April 2014, MOPF is DEO, consider further compliance opportunity request after 15/10/2014**".
 Where the paying parent's enforced MOPF is RDO, and/or the case is in enforcement, they will still qualify for the compliance opportunity, but the period of time they are required to pay on a non enforced MOPF is increased from six months to nine months, before they can contact us again to be considered for a move to Direct Pay.
 2.  Call the receiving parent to explain that the paying parent has requested a change to service type, and discuss the outcome of this request. Manage the client's expectations and explain that if the paying parent is fully compliant then they can request a change to the service type again at a later date, and that this change may be accepted. The receiving parent can ask for a change to direct pay at any point and avoid collection fees.
 3. Update the **Sub Status** to **CoC Decline**.
 Where clients are no longer in contact with each other it is possible to pass on contact details(including bank details), with permission. This enables clients to arrange payment details and frequency. For more information refer to [Transfer Data Between Clients](#).
 4.  Update the **Resolution Code** to **CoC Rejected**. Send letter CMSL6165 to the paying parent to confirm that the change to service type request has been declined, and to state the reason why it has been declined. Update the change to service type SR **Status** to **Closed** and the **Sub Status** to **Complete**.

Non-geographic sort codes

1. Issue letter CMSL9660 to the receiving parent which gives details of accounts with non-geographic sort codes. Set a wait of 14 days for this information to be received. Continue with **step 2** immediately.
2. Call the paying parent to notify them that their request to change service type has been successful. Explain the importance of making the scheduled payments on time and the need for compliance. For further information regarding the use of non geographical bank accounts, please refer to the guidance for [Managing Your Payments With Direct Pay](#).
3. Issue CMSL9617 to the receiving parent, and CMSL9618 to the paying parent to confirm that the service type has changed to direct pay and to advise to use a standing order for proof of payments. Change the **Resolution Code** to **CoC Accepted**. From the Perform Calculation SR, issue CMSL4080 to the paying parent and CMSL4081 to the receiving parent.
 If the P2P schedule contains debt not owed to the receiving parent, letter CMSL4081 must be clerically issued.
4. Record the outcome of the unlikely to pay check in the SR Notes including the reason for the decision and any case discretion used. For example "**UTP Pass, reason = no missed payments, MOPF is DD**". Check that the perform calculation child SR is correct and ensure that it is closed and completed.
5. Following expiration of the promise to pay schedule, end the MOPF using the applicable procedure (eg if the MOPF is direct debit use Direct Debit - Cancel).
6. The receiving parent will call us to provide us with the new bank account details. These should be recorded in the **Non-Geographic Bank Account Details** applet, tick the **Non Geo Indicator** box. Include a tick in the **Domestic Violence** box if DV has been reported. If there is no response from the receiving parent within 14 days go to **step 8** to close the SR.
7. Select the **Bank Validation** button. Issue letter CMSL9661 to the paying parent which will contain the new bank details and CMSL9662 to the receiving parent to confirm we have passed the details on to the paying parent.
8. Update the Change to Service Type **SR Status** to **Closed** and the **Sub Status** to **Complete**.
 If the paying parent advises that the receiving parent will not provide them with details to allow them to make direct payments, advise the paying parent to set aside the amounts detailed within their promise to pay schedule should the receiving parent later change their mind. For more information on receiving parent compliance while on direct pay refer to Policy, Law and Decision Making Guidance 

CMSL0405 We need your contact details

Letter to parent who has asked us to pass on their contact details.

CMSL0406 Contact details for other parent

Letter to send contact details of other parent to client.

CMSL4080 Your payment plan for effective date of payment schedule to last payment date of schedule

To paying parent - schedule of payments sent following a change of circs - non liability change

Under 'Your payment plan for..' select the relevant optional paragraph:

- If the arrears balance is on the case group, select paragraph 'Total amount of arrears you owe'.
- If the costs balance is on the case group, select paragraph 'Total amount of costs you must pay'.
- If there is a DEO in place and no other payment method, select the paragraph 'We've arranged to collect child maintenance payments from your earnings.'
- If there is no DEO in place, select the paragraph 'We've arranged to collect child maintenance from you (payment frequency)'.
- If there is a DEO and another payment method also in place, select the paragraph 'We've arranged to collect some child maintenance payments from your earnings'.

Under 'Your payments' select the relevant optional paragraph:

- If there is more than one payment method for the paying parent, select the paragraph 'There are multiple payment dates for the same payment period'.
- If the paying parent is on benefits, use the paragraph 'The monthly payment amounts above are the amounts of child maintenance you owe'.
- If the paying parent is using both collect and pay and private pay, select the paragraph 'Your payment plan only shows the child maintenance payments you are due to make through the Child Maintenance Service'.
- If there are any split care cases in the casegroup with OGM to OGM category, select the paragraph 'The list above shows that your payments have been adjusted because of what we call 'split care'.
- If there are any split care cases in the casegroup with OGM to arrears category, select the paragraph 'The list above shows that your payments have been adjusted because of what we call 'split care'. You and another parent in your case are due to pay amounts of regular child maintenance or arrears to each other'.

Under 'More information' and subsequent sub headings, repeat the option selections as above.

CMSL4081 Your expected payments plan

To receiving parent - schedule of payments sent following a change of circs - non liability change

Under 'Your expected payments plan for..' select the relevant optional paragraph:

- If there is one paying parent and one receiving parent in the case group, select the paragraph 'Although we work out child maintenance as a weekly amount'.
- If there is more than one payment method for the paying parent, select the paragraph 'There are multiple payment dates for the same period'.
- If there is one paying parent and more than one receiving parent in the case group, select the paragraph 'The total amount of regular child maintenance we will collect from'.
- If this is a split care case, and arrears to arrears offset decision has been made, select the paragraph 'Your payments have been adjusted because of what we call 'split care'.
- If this is a split care case, and an OGM to OGM adjustment has been made, select the paragraph 'Your payments have been adjusted because of what we call 'split care. We have written to you separately about this. You and another parent in your case are due to pay amounts of regular child maintenance to each other. Because of this we will only collect the difference between these two amounts.'
- If this is a split care case, select the paragraph 'Your payments have been adjusted because of what we call 'split care'. We have written separately to you about this. You and another parent in your case are due to pay amounts of regular child maintenance or arrears to each other.'
- If the case is arrears only, select the paragraph 'This expected payments plan tells you the dates on which we expect to collect your child maintenance arrears payments'.

Under 'Your payments' and subsequent sub headings, repeat the option selections as above.

[CMSL6165 We cannot change your child maintenance case](#)

Letter sent to paying parent when requested change to direct pay has been declined
All fields in this letter are system generated, no manual intervention is required.

[CMSL9617 Your child maintenance arrangement has changed](#)

Letter to receiving parent to confirm that the service type has changed to direct pay.
All fields in this letter are system-generated, no manual intervention is required.

[CMSL9618 Your child maintenance arrangement has changed](#)

Letter to paying parent to confirm that the service type has changed to direct pay.
All fields in this letter are system-generated, no manual intervention is required.

[CMSL9660 We need some information from you](#)

When setting up non-geo bank account during change of service type to direct pay or in separate SR - request to receiving parent for their non-geographic bank account details.
All fields in this letter are system generated, no manual intervention needed.

[CMSL9661 New child maintenance payment details](#)

When changed service type to direct pay/new geo bank account details - pass on non geographic bank account details to paying parent.
All fields in this letter are system-generated, no manual intervention is required.


[CMSL9662 We've passed on your bank account details](#)

When payment method changed/service type changed to direct pay - passed on non-geographic bank account details.
All fields in this letter are system-generated, no manual intervention is needed.

[Arrears Negotiation and Missed Payments](#)[Automated Financial Transition Arrears](#)[Change - Service Type - To Collect And Pay](#)[Change - Service Type - To Direct Pay](#)[Change - Contact Details](#)[Direct Pay - Overpayment/Underpayment](#)[Service Type Guide](#)[Suspend/Unsuspend Liabilities](#)[Terminology Changes](#)[Transfer Data Between Clients](#)[Unlikely To Pay Desk Aid](#)[Verify Look Up Response/Check Compliance History](#)[Can a paying parent choose to pay fortnightly?](#)

Yes, however their schedule would show monthly payments. Some paying parents may prefer to pay fortnightly, for example if they are paid fortnightly or receive benefits fortnightly. Schedules on CMS2012 are set to either weekly or fortnightly, but the date in them is the date that payments must be made on or before. When a paying parent is paid fortnightly use a monthly schedule but explain that they can make their direct payments at any time as long as the full amount is paid by the date required.

[Should the Welfare of the Child be taken into consideration while carrying out the unlikely to pay check?](#)

No, a Welfare of the Child consideration is not needed while carrying out the unlikely to pay check. For more information on Welfare of the Child and the unlikely to pay check refer to Policy, Law and Decision Making Guidance 

[What if a client has arrears but is on benefit and the service type changes to direct pay?](#)

The change will be completed as normal but the promise to pay schedule will not include the arrears. When the benefit claim ends and new P2P will be issued automatically that will contain the correct arrears balance.

What if a client disagrees with the outcome of the unlikely to pay check?

Explain to the client that the decision does not attract appeal rights, if they disagree with the decision they can raise a dissatisfaction. For more information refer to [Complaint/Dissatisfaction - Log](#).

Is the unlikely to pay check result affected by DFB failures?

Payments missed while a paying parent is on deduction from benefit (DFB) do not affect the outcome of the unlikely to pay check. This is because the liability is deducted at the source, and the paying parent has no control over this mandatory method of payment from (MOPF). Periods where the paying parent is on DFB are classed as the paying parent being fully compliant, even if there were missed payments within that time period.

What if the clients don't currently have contact with each other?

Contact details and bank details can be passed between clients with permission and there are forms to cover this scenario, however this should not delay progression of the change to service type. For more information refer to [Transfer Data Between Clients](#).

Can a paying parent choose a self-selected DEO as a MOPF for their compliance opportunity?

No, the non-enforced method of payment should be direct debit or something similar such as standing order. This gives the paying parent the chance to prove compliance as these method of payments require the paying parent to set up payments, rather than have their maintenance deducted directly by their employer.

Can a paying parent on direct pay choose to buy items for the child/ren or pay household bills to the value of the maintenance amount?

Yes, but only if the receiving parent accepts this in lieu of child maintenance. If the receiving parent agrees to this then the paying parent should obtain a receipt. If this is reported, suggest that a family based arrangement may be more appropriate.