

**Local Government Survey – Direct Debit collections**

**Name of Authority**

**MORAY**

**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?		DIRECT				
	How many Direct Debit mandates do you have?		1233				
	What percentage is that of the total collections?		21.00%				
	What choice of payment dates do you offer customers? (i.e. 1st, 5th, 15th, 25th etc)		1ST				
	What choice of payment frequency do you offer customers?						
	Weekly		NO				
	Fortnightly		NO				
	4 weekly		NO				
	Monthly		YES				
	quarterly		NO				
	Half-Yearly		NO				
	Yearly		NO				
	Other (please specify)		NO				

	Do you offer Paperless Direct Debit?					
	By Phone?		NO			
	Online?		NO			
	Automated phone e.g. IVR or Touchtone		NO			
	How many Direct Debit transactions have you collected between 1 April 2016 to 31 March 2017?		14,512			
	How many were returned unpaid between 1 April 2016 to 31 March 2017?		168			
	What percentage of unpaid direct debits were 'refer to payer'?		66.00%			
	Do you automatically re-attempt a 'refer to payer' or collect by another means?		NO			
	How many indemnity requests have you received this year?		2			
	Do you use SMS Text messaging to remind customers of direct debit payments / notification of failed payments / notification of re attempt dates ?		NO			
	How do you notify your customers of setup or amendments?		LETTERS			
	Letters		YES			
	If yes, do you print these letters in house?		YES			
	Email		YES			
	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			
	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			
	What was the cost to upgrade to Bacs TLS 1.2 last year?		0			
<b>Part B – General</b>						
	With whom does the authority hold its primary bank account?	BANK OF SCOTLAND				
	Who provides the authority's Bacs processing software?	BOTTOMLINE TECHNOLOGIES				
	Is it cloud based or onsite?		ONSITE			

	Do you utilise this software for Direct Credits as well? E.g. for payroll		N/A				
	Who provides the authority's Income Management and Funds Distributions solutions, for each business stream?		CIVICA				
	Who is the person responsible for Income Collection?	PAYMENTS MANAGER, CORPORATE SERVICES					
	How many staff hours per day is involved in the administration of direct debits?	1					
	Name	TRACEY SCOTT					
	Position	RENTS OFFICER					
	Telephone number	01343 563895					
	email	<a href="mailto:TRACEY.SCOTT@MORAY.GOV.UK">TRACEY.SCOTT@MORAY.GOV.UK</a>					