



Reference: RFI 1706036

Request:

| 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 | In House | Direct | Direct | N/A | In house |
| | How many Direct Debit mandates do you have? | 63173 | 2883 | 10287 | 1902 | N/A | Approx 7000 |
| | What percentage is that of the total collections? | 65.08% of properties | 18% | 14.40% of debt raised | 33.96% of assessments | N/A | Approx 80% |
| | What choice of payment dates do you offer customers? (i.e. 1st, 5th, 15th, 25th etc) | 1 st , 8 th , 15 th and 25 th | 1 st and 15 th of month | 1 st and 4 weekly | 10 th and 28 th | N/A | 15 th of each month |
| | What choice of payment frequency do you offer customers? | | | | | | |
| | Weekly | | | | | N/A | |
| | Fortnightly | | | | | N/A | |
| | 4 weekly | | | Yes | | N/A | |
| | Monthly | Yes | Yes | Yes | Yes | N/A | monthly |

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North Tyneside Council

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| | quarterly | | | | | N/A | |
| | Half-Yearly | | | | | N/A | |
| | Yearly | | | | | N/A | |
| | Other (please specify) | | | | | N/A | |
| | Do you offer Paperless Direct Debit? | | | | | | |
| | By Phone? | Yes | Yes | No | Yes | N/A | No |
| | Online? | Yes | No | No | Yes | N/A | No |
| | Automated phone e.g. IVR or Touchtone | No | No | No | No | N/A | No |
| | How many Direct Debit transactions have you collected between 1 April 2016 to 31 March 2017? | 672,196 | 33,307 | 119,026 | 16,821 | N/A | Approx 84,000 |
| | How many were returned unpaid between 1 April 2016 to 31 March 2017? | See notes | Approx 500 | See notes | See notes | N/A | Approx 420 |
| | What percentage of unpaid direct debits were 'refer to payer'? | See notes | Unknown | See notes | See notes | N/A | 5% |
| | Do you automatically re-attempt a 'refer to payer' or collect by another means? | Re-attempt | No | No | Re-attempt | N/A | No |
| | How many indemnity requests have you received this year? | See notes | 5 | See notes | See notes | N/A | Approx 10 |

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Date: 10/07/2017

Page 2 of 5



North Tyneside Council

Reference: RFI 1706036

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| Do you use SMS Text messaging to remind customers of direct debit payments / notification of failed payments / notification of re attempt dates ? | No | No | No | No | N/A | No |
| How do you notify your customers of setup or amendments? | | | | | | |
| Letters | Yes | Yes | Yes | Yes | N/A | Yes |
| If yes, do you print these letters in house? | Yes | Yes | Yes | Yes | N/A | Yes |
| Email | No | | No | No | N/A | |
| 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? | 14 days | 14 days | 14 days | 14 days | N/A | 14 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 | No | No | No | N/A | |
| What was the cost to upgrade to Bacs TLS 1.2 last year? | ENGIE paid £3,000 to upgrade BACS TLS | | | | | |

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Date: 10/07/2017

Page 3 of 5

Reference: RFI 1706036

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| Part B – General | | | | | | | |
| | With whom does the authority hold its primary bank account? | Barclays Bank | | | | | |
| | Who provides the authority's Bacs processing software? | Bottomline Technology | | | | | |
| | Is it cloud based or onsite? | Onsite | | Onsite | Onsite | N/A | |
| | Do you utilise this software for Direct Credits as well? E.g. for payroll | Yes | | Yes | Yes | N/A | |
| | Who provides the authority's Income Management and Funds Distributions solutions, for each business stream? | Capita | | Capita | Capita | N/A | |
| | Who is the person responsible for Income Collection? | Income Management Manager. This service is provided by Engie on behalf of North Tyneside Council and therefore not subject to FOI Requests. | | | | | |
| | How many staff hours per day is involved in the administration of direct debits? | Information not held. | | | | | |

Please note:

With regards to the questions:

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- How many were returned unpaid between 1 April 2016 to 31 March 2017?
- What percentage of unpaid direct debits were 'refer to payer'?
- How many indemnity requests have you received this year?

There is no report that can be produced or created to identify the answers to these 3 questions to ascertain this information would require interrogating 261 daily folders for the financial year in question and amalgamate information from several reports from each day. This would take over 5 minutes per folder which would take in excess of a further 21.75 hours.

Therefore this part of the request is refused under s12 (1) Freedom of Information Act 2000, since the cost of complying would exceed the appropriate limit set out in the Freedom of Information and Data Protection (Appropriate Limit and Fees) Regulations 2004.

In assessing the cost of complying, the costs attributable to officer time involved in complying have been taken into account. Such costs are limited to £450.00 under the Regulations, which equates to eighteen hours of officer time.

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Date: 10/07/2017

Page 5 of 5