

Direct Earnings Attachment

A Guide for employers

August 2016



Northern Ireland
Executive

www.northernireland.gov.uk



What this Guide is about

This guide explains what you, as an employer, need to do if Debt Management, as part of the Department for Communities (DfC) asks you to implement a Direct Earnings Attachment (DEA).

Where you receive a notice to operate a DEA we ask you to read the information contained in this guide. It provides information on:

- what a DEA is
- how a DEA operates
- how to calculate a DEA
- your responsibilities
- how to make payments to the DfC Debt Management.

This guide is intended to help you understand the main points about a DEA. It is not a full description or statement of the law.

Further guidance which includes worked examples can be found in our more detailed guide for employers on <https://www.nibusinessinfo.co.uk/content/making-deductions>.

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Introduction to a Direct Earnings Attachment

The Welfare Reform (Northern Ireland) Order 2015, which became law on 9 December 2015, allows Debt Management, part of Department for Communities (DfC) to ask you as an employer, to make deductions directly from your employee's earnings. We (DfC Debt Management) do this by asking you to operate a Direct Earnings Attachment (DEA). We do not have to go through the civil courts to do this, unlike for example the Attachment of Earnings Order (AOE) process.

Within the Welfare Reform (Northern Ireland) Order 2015, the legislation covering DEAs, part of the Social Security (Overpayments and Recovery) Regulations (NI) 2016, came into force on 20 June 2016 and these regulations are available on the internet.

A DEA has its own regulations and operates differently from other orders such as a Deduction from Earnings Order (DEO) or AEO. A DEA does not replace any of these other orders and in some circumstances employers may receive requests to implement deductions for multiple orders for the same employee.

The Northern Ireland Housing Executive (NIHE), who can recover monies resulting from Housing Benefit overpayments, also has the power to issue a Direct Earnings Attachment under this legislation. Please note, however, that this guidance reflects only DEAs operated by the DfC Debt Management.

How does a DEA arise?

Where we have been unable to recover monies owed to the DfC from customers not in receipt of a benefit, and who have not voluntarily agreed to repay, those monies may be recovered by deduction from the debtor's earnings.

We will send you a formal notice for each qualifying employee asking you to implement a DEA, including basic instructions on how to do this.

We will include the **National Insurance number** of the employee on all Departmental letters sent to you.

It is important that you quote this reference number:

- **on any correspondence you send to us**
- **in the payment / payee reference field if you make an online Bankers Automated Clearing Services (BACS) payment for an individual employee**
- **on the back of a cheque if you make a cheque payment for an individual employee**
- **if you are making a card payment for one employee**

What legal responsibilities and duties does a DEA place on an employer?

You have a legal obligation to:

- calculate a deduction based on the net earnings (see page 7) for each pay date (see page 8 'How is a DEA calculated?') **or**
- apply a fixed amount calculated by us if we ask you to do so (see page 9)
- pay the amounts deducted (other than your administrative costs) to us by the 19th day of the month following the month in which the deduction is made.
- ensure payments to DfC Debt Management carry the required reference, DfC Debt Management use the employee's National Insurance number, that allows us to allocate to the customers' accounts
- keep a record of each employee from whom a DEA deduction has been made, together with the amount of each deduction

If you fail to comply, you may be subject, upon conviction, to a fine of up to £1,000 per notice.

You have a duty to notify DfC Debt Management in writing or by phone within 10 days of the date of the DEA notice:

- when someone we have asked you to implement a DEA for does not work for you
- when, and the date from which, an employee ceases to be in your employment

If **either** of the above applies you will need to notify us in writing at the address shown at the top of the DEA notice letter, or by phone.

You have a duty to your employee:

- to notify your employee in writing of:
 - the amount of the deduction taken, including any amount taken for administrative costs (see section on Administrative Costs, page 12)
 - how the deduction amount was calculated

The above information may be provided on the payslip for the pay period to which the deduction relates.

Ensure you advise your employee that deductions will be made from their wages/salary and made over to DfC Debt Management, well in advance of the payday when the first deduction will be made.

If you have any problems or queries relating to the DEA, please ring our dedicated employer helpline number on 0300 123 1030.

Protected and Net Earnings

Protected Earnings

Where we ask you to operate a DEA you must consider what is known as the Protected Earnings amount which is an amount equal to 60% of an employee's net earnings. This means that for each pay period where a DEA calculation is applicable, you must additionally ensure (after adding the amount of the DEA to the total amount of other orders that may be already in place) that your employee is left with **at least 60%** of their net wage.

In cases where the addition of the DEA would increase the overall amount of deductions to more than 40% of the net wage, the DEA deduction must be adjusted to an amount that will leave the employee with 60% of their net earnings. This applies even where we have asked you to apply a fixed rate deduction (see page 9).

Therefore, in the circumstance where (before the consideration of a DEA deduction) other orders are already in place and the employee's net wage is already equal to or less than

60% of their overall and initial net wage (some other orders do not apply the protected earnings consideration), you should not deduct any DEA amount calculated for that pay period. However, you must still check if a deduction applies for the next and every subsequent pay period, and additionally ensure that a schedule is sent to us in respect of this pay period (see page 19), as we will have been expecting to receive a payment.

Net Earnings

For the purposes of calculating a DEA deduction, **net** earnings means earnings after the deduction of:

- Income Tax
- Class 1 National Insurance and
- Superannuation contributions

What counts as earnings?

- Wages
- Salary
- Fees
- Bonuses
- Commission
- Overtime pay
- Occupational pensions, if paid with wages or salary
- Compensation payments
- Statutory sick pay
- Payment in lieu of notice
- Most other payments on top of wages

What does not count as earnings?

- Statutory maternity pay
- Statutory adoption pay

- Ordinary statutory paternity pay
- Statutory Shared Parental Pay
- Any pension, benefit, allowance or credit paid by DfC, NIHE or HM Revenue & Customs (HMRC)
- A guaranteed minimum pension under the Pensions Scheme (Northern Ireland) Act 1993 (a)
- Amounts paid by a public department of the Government of the United Kingdom or anywhere outside the United Kingdom
- Sums paid to reimburse expenses wholly and necessarily incurred in the course of the employment
- Pay or allowances as a member of Her Majesty's forces, other than pay or allowances payable to them by you as a special member of a reserve force
- Statutory Redundancy Payments

You must continue to calculate a DEA deduction every pay day until either:

- we advise you to stop
- the employee leaves your employment
- the employee dies and the salary is paid after the date of the employee's death
- the amount to recover is no longer outstanding or
- we ask you to apply a fixed rate deduction (see page 9).

How is a DEA calculated?

There are **two** deduction percentage rates for calculation – **Standard Rate** and **Higher Rate**.

DfC Debt Management will let you know which of these rates we want you to apply, when we contact you about setting up the DEA. The rate we ask you to apply may change throughout the life of the DEA, from **Standard** to **Higher** and vice versa, and you will be notified of this by letter.

After considering an employee's protected earnings requirements

- calculate the employee's net earnings (see pages 9 or 10) for the pay period
- find the correct deduction percentage rate based on:
 - a. the frequency of their pay (apply frequency rate from Table A for Standard Rate (page 9) or Table B for Higher Rate (page 10))
 - b. the net earnings figure
- multiply the net earnings figure by the percentage rate – **Standard** or **Higher** - to calculate the DEA amount

Note - if you are calculating a DEA based on a daily rate, you must also multiply the daily rate figure by the number of days in the pay period. **(please refer to the guidance Direct Earnings Attachment – A More Detailed guide for employers at 7.12a and b.**

The table below is for the calculation of the deduction at the **Standard Rate**:

TABLE A: DEDUCTIONS FROM EARNINGS RATE (Standard)			
AMOUNT OF NET EARNINGS (Net earnings are gross pay, less income tax, Class 1 National Insurance and superannuation contributions)			DEDUCTION RATE TO APPLY (Percentage of net earnings)
Daily Earnings	Weekly Earnings	Monthly Earnings	
Up to £15	Up to £100	Up to £430	Nil
Between £15.01 and £23	Between £100.01 and £160	Between £430.01 and £690	3
Between £23.01 and £32	Between £160.01 and £220	Between £690.01 and £950	5
Between £32.01 and £39	Between £220.01 and £270	Between £950.01 and £1,160	7
Between £39.01 and £54	Between £270.01 and £375	Between £1,160.01 and £1,615	11
Between £54.01 and £75	Between £375.01 and £520	Between £1,615.01 and £2,240	15
£75.01 or more	£520.01 or more	£2,240.01 or more	20

The table below is for calculation of the deduction at the **Higher Rate**

TABLE B: DEDUCTIONS FROM EARNINGS RATE (Higher)			
AMOUNT OF NET EARNINGS (Net earnings are gross pay, less income tax, Class 1 National Insurance and superannuation contributions)			DEDUCTION RATE TO APPLY (Percentage of net earnings)
Daily Earnings	Weekly Earnings	Monthly Earnings	
Up to £15	Up to £100	Up to £430	5
Between £15.01 and £23	Between £100.01 and £160	Between £430.01 and £690	6
Between £23.01 and £32	Between £160.01 and £220	Between £690.01 and £950	10
Between £32.01 and £39	Between £220.01 and £270	Between £950.01 and £1,160	14
Between £39.01 and £54	Between £270.01 and £375	Between £1,160.01 and £1,615	22
Between £54.01 and £75	Between £375.01 and £520	Between £1,615.01 and £2,240	30
£75.01 or more	£520.01 or more	£2,240.01 or more	40

DfC Debt Management will notify you which rate – **Standard** or **Higher** – you must apply to the DEA for an individual employee. The rate we ask you to apply may change throughout the life of the DEA, from **Standard** to **Higher** and vice versa, and you will be notified of this by letter.

If you need to confirm with us that you are deducting at the correct rate, you can do this by phone.

Fixed Rate Deductions

In exceptional circumstances we may write to you to apply a fixed rate deduction amount for an employee. This revised amount should be applied from the next (and each subsequent) pay date following the date you receive the notice. However, if the earnings for any pay date are below the threshold (See: **Tables A and B** above) then no DEA deduction can be applied.

You must always ensure that the Protected Earnings Rate is taken into account, including when we have asked you to apply a fixed rate deduction.

Other Orders and Priorities

After calculating the DEA amount, you must consider:

- other priority orders in place and
- the protected earnings amount (see page 6)

The DEA can be imposed without a court order, but if your employee has any other deduction orders against them there are rules that tell you which you should take first.

If your employee has one or more of the following in place, or they are received after a DEA notice has been received, these will take priority over a DEA (and are known as priority orders):

Northern Ireland

- Deduction from Earnings Order (DEO) from Child Maintenance Service

Once these priority orders have been taken into account in your calculation a DEA will then take priority over any other orders, known as non-priority orders or notices.

The order of non-priority orders will be decided by the date of the notice.

Student Loans

A student loan is not an order but if it is being recovered, it is treated in exactly the same way as a priority order.

If you have any further enquiries on orders or priorities, please contact us using the telephone number 0300 123 1030.

First DEA deduction (payday)

The DEA notice issued to you has effect from the next pay day which falls on or after 22 days after the date on the notice letter. As an example, if a notice is issued on 28 November 2016; the first pay date would be on or after the 20 December 2016.

Payments to DfC Debt Management need to be made in line with your payroll and at least on a monthly basis. If your employee is paid monthly or four weekly, payments must match this cycle. If your employee is paid weekly, payments may be made either weekly as the deduction is taken or on a per month basis. Regardless of the payment cycle, remittance to DfC Debt Management must be made by the 19th day of the month following the date the deduction was made.

Administrative costs

For each pay period where a calculation results in a DEA deduction, you may take up to £1 from your employee's earnings towards your administrative costs. This charge is to cover your costs so do not send this administration cost deduction to DfC Debt Management. You can take this charge even if it reduces the employee's income below the 60% protected earnings amount.

Please note that the administration charge of £1.00 is only applied when a DEA deduction is actually made, and cannot be deducted for any pay period when no DEA deduction is made.

Responsibilities

Employer

It is **your responsibility** to ensure you calculate the deduction correctly from your employee's net earnings each pay period and pay that amount to us. When you calculate the DEA deduction amount, you must:

- ensure that your employee has enough net earnings in the pay period for you to calculate a deduction (see **Table A (Standard)** page 9 or **Table B (Higher)** page 10)
- check that the correct percentage rate (Standard or Higher) has been applied against those net earnings
- check that the total of all deductions does not exceed 40% and therefore leave the employee with less than the **protected earnings amount** which is **60% of their total net earnings during the calculating period to which the deduction relates** (see page 6).

DfC Debt Management has a legal requirement to issue a DEA 2 (letter to employer to implement DEA) to the employer address provided by HMRC. Even though you may have contracted a payroll provider to undertake your payroll activities associated with DEA, it is **your** responsibility to ensure the DEA 2 is forwarded to the payroll provider. Do not ask DfC Debt Management to amend your employer address as provided by HMRC to direct the DEA 2 to your payroll provider.

DfC Debt Management

It is Debt Management's responsibility to

- contact you if you fail to make a payment to us when it is due
- contact you to verify payment information, if applicable
- refund monies directly to an employee when the balance of the debt has been reduced to zero but a further payment has been received from an employer
- return monies to an employer where, under the regulations, no DEA payment should have been made, for example:

- a payment made to us in error as the earnings for that pay period were under the earnings threshold, and no DEA deduction should therefore have been made
- a payment made to us in error because other deductions were already 40% or greater of net earnings for that pay period, and therefore no DEA deduction should have been made

In both these cases you should contact us on the employer helpline number (0300 123 1030) for information on how these monies can be returned to you.

DfC Debt Management is not able to:

- return monies to an employer where a DEA payment was applicable, but was calculated at an incorrect rate, for example:
 - where we have received a payment greater than the one which should have been calculated for a specific pay period

In this case, and from the following pay period(s), you should reduce the amount to be deducted by the excess previously taken.

For example, an employer sends a payment for £100 when only £80 was due. At the next pay period the amount of the DEA to be deducted should be reduced by £20.

- trace and return monies to an employer, where:
 - the employer has sent a payment meant for us to another department or account

In this case you should still make a payment to us but additionally make contact with the other department in order to recover the money you incorrectly paid.

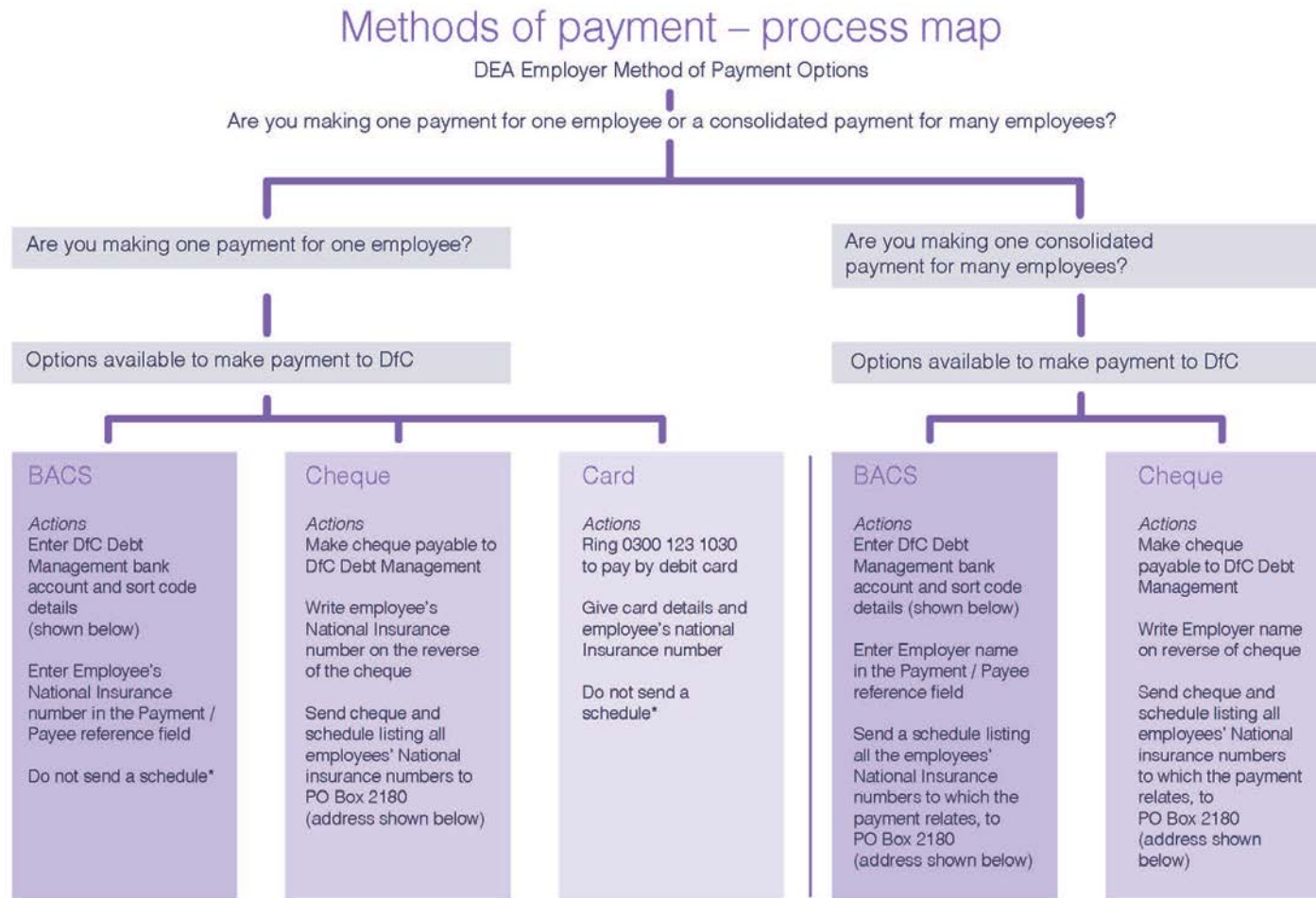
Making payments to DfC Debt Management

You are required to pay the amount you have calculated and deducted from your employees net wages to DfC Debt Management as soon as possible. Ideally this will be at the same time as you make the deduction(s) from your employee's salary. However, you **must** send us the payment no later than the 19th day of the month following the month in which you have taken it (*For example, if you take the money on 30 September, you must send it to us before 19 October; if you take the money on 1 October, you must send it to us before 19 November*).

DfC Debt Management offer several Method of Payment options to employers, these are summarised within the process map on page 16. These options are explained in detail on pages 17 - 21 to ensure that payments sent to DfC Debt Management containing the relevant information to allow them to be allocated correctly to the employee's account.

Note – Under no circumstances should you send us a cash payment.

Methods of payment – process map



*When your payroll makes one BACS payment to DfC Debt Management for one DEA deduction from an employee's salary and the payment carries their National Insurance number as the Payment / Payee Reference, no schedule needs to be sent.

DfC Account Number: 5029 0378
DfC Sort Code: 95-01-21

PO Box Address: Direct Earnings Attachment
Department for Communities
PO Box 2180
Belfast
BT1 9XT

1. BACS - DfC preferred method of payment

DfC Debt Management bank details are:

Account Number: 5029 0378

Sort code: 95-01-21

Payment / Payee Reference: It is critical that you enter one of the two references illustrated below, as applicable.

Please use either

1. **National Insurance number** where you are making
 - a single BACS payment in respect of an individual employee, or
 - a series of single BACS payments in respect of each of a number of individual employees

In both these cases as each individual payment will be allocated to a National Insurance number **it is not necessary for you to separately issue DfC Debt Management with a payment schedule (see page 27).**

or

2. **Employer Name as the payment reference** where you are making a single consolidated BACS payment for more than one employee

In this instance, a payment schedule (see Appendix 1) is required to allow DfC Debt Management to correctly allocate payments to individual's accounts. It is critical that a payment schedule is completed and sent to DfC Debt Management for each consolidated BACS payment. Failure to do this will result in unnecessary contact to you from DfC Debt Management.

Appendix 2 shows two examples of how the Payment / Payee Reference fields should be completed for a BACS payment, for an individual employee and for more than one employee.

The account screen you use for making BACS (online) payments may look different to the ones shown in the examples in Appendix 2.

2. Cheque

You can also pay by cheque. The cheque should be made payable to:

'DfC Debt Management'

and sent to:

**Direct Earnings Attachment
Department for Communities
PO Box 2180
Belfast
BT1 9XT**

It is critical that you write on the reverse of the cheque one of the two references illustrated below, as applicable;

Please use either:

1. **National Insurance number** for a payment for an individual employee only

or

2. **Employer Name as the payment reference** for a payment for more than one employee.

It is also critical that a payment schedule (see Appendix 1) is completed and sent to us for each cheque payment you make, and that the total amount on the schedule and the cheque match. Failure to do so will mean that DfC Debt Management will not be able to allocate payments to the correct accounts and will result in unnecessary contact to you from DfC.

3. Card

If you wish to make a payment by debit card (**or Visa Debit, Debit MasterCard, Maestro, Solo and Visa Electron**) use the telephone number 0300 123 1030 Please have your card

details and the employee's National Insurance number to hand along with your letter when you ring.

You do not need to complete a payment schedule when paying by card.

A card payment can only be made for one individual employee and you must quote the National Insurance number when you telephone. If you have more than one employee, you must make a separate payment for each employee.

Note – Under no circumstances should you send us a cash payment.

DEA Payment Schedule

The DfC requires that a payment schedule be completed and issued in order to ensure that the correct payment is allocated to the correct customer account – **and prevents any unnecessary contact to you from DfC Debt Management.**

However, if you are making either

- a **single BACS payment** for one employee or
- a **series of single BACS payments** for a number of individual employees, or
- a card payment for one employee

you do not need to complete and issue a schedule provided that the employee's National Insurance number is given as a reference.

In all other circumstances i.e.

- a BACS payment that consolidates a number of individual DEA deductions into one payment
- a cheque payment
- where a £0.00 deduction is being made*

a schedule must be completed and issued to DfC Debt Management.

Where a number of individual DEA deductions have been consolidated into one payment (either by BACS or cheque), all the individual deduction details can be entered onto one schedule provided that the total adds up to the payment made.

For each schedule entry you make, the following information **must** be included on the schedule:

- the full name for each employee the payment relates to
- the National Insurance number for each employee the payment relates to
- the amount attributable for each employee
- reason for any £0.00 deduction*
- the total payment amount (this should agree to the payment you made by BACS (online banking) or cheque
- an employer contact name and telephone number

*This is where ongoing deductions have been established but for a given reason in a single pay period (for example, earnings below the earnings threshold), no deduction is being made. The DfC will be expecting a payment and need to be notified by schedule of the £0.00.

The schedule in all cases should be sent to:

**Direct Earnings Attachment
Department for Communities
PO Box 2180
Belfast
BT1 9XT**

If you wish to use your own schedule, the following information must be included on the schedule:

- the full name for each employee the payment relates to
- the National Insurance number for each employee the payment relates to
- the amount attributable for each employee
- reason for any £0.00 deduction

- the total payment amount (this should correspond to the payment you made by BACS or cheque.
- an employer contact name and telephone number

At present DfC Debt Management is unable to receive schedules via email because there is a risk that a third party could intercept the personal data about your employees.

Where can I get more information?

More detailed guidance about how to operate a DEA (including worked examples) can be found in our **more detailed guide for employers** on:

<https://www.nibusinessinfo.co.uk/content/making-deductions>.

If you need more information about, or help to operate a Direct Earnings Attachment, please ring our dedicated employer helpline on 0300 123 1030. The employer helpline will be open from 9.00 am to 5.00 pm Monday to Friday.

Questions & Answers

Where do I find more detailed guidance and worked examples (for example, irregular pay, holiday pay, multiple jobs etc) on how to calculate a DEA deduction?

More detailed guidance about how to operate a DEA (including worked examples) can be found in our **more detailed guide for employers** on:

<https://www.nibusinessinfo.co.uk/content/making-deductions>.

What if my employee does not earn enough for me to make the deduction?

If the weekly or monthly earnings are below the threshold (see Table A (page 9) or Table B (page 10)) you cannot make a DEA deduction, **but you must either send us a schedule or contact us via the employers' helpline to inform us of this.**

You must continue to check if a DEA deduction is applicable each pay period until we tell you to stop, the amount to recover is no longer outstanding or your employee leaves your employment.

I have received a letter from the DfC Debt Management to apply a fixed rate amount. What is this?

Employees can contact us to negotiate a fixed DEA deduction rate, which is usually a lower amount than the DEA deduction calculated by you. If we decide a fixed rate is applicable, we will write to you to apply a fixed rate deduction amount. This new rate will apply from the next pay period after you have received the new notice and until we tell you to stop. The protected earnings rules still applies to a fixed rate deduction (see Table A (page 9) or Table B (page 10)).

I have been applying a fixed rate amount as requested by DfC Debt Management but the employees earnings have now changed. What do I do?

If you receive a notice informing you to apply a fixed rate amount, it should be applied from the next available pay day and continue to apply this rate for future pay periods until DfC contact you to either apply a different rate or advise you to stop deductions altogether. However, no DEA deduction can be made (calculated or fixed rate) from earnings which are below the threshold (See Table A (page 9) or Table B (page 10)). The protected earnings rules still apply to a fixed rate deduction.

I have reduced the DEA deduction from January's pay period because other orders in place would reduce the employee's net earnings to below 60% if the full deduction was applied. Do I need to make up the difference in the February pay period?

No, this should not be carried forward. A deduction should only be carried forward where a shortfall occurs due to an incorrect lesser amount being deducted in error, or when one or more deductions have been missed.

I send payments to other departments, for example the Child Maintenance Service. Can I use either of their accounts to send DEA deduction payments?

No. Only use the account details provided in this guide or as shown on the DEA schedule when you make a DEA payment to us. The departments work separately and collect the payments for different reasons. Please note that if you send a payment to another department in error, it will be your responsibility to contact the other department and to recover the money.

What if the employee thinks the amount they owe is wrong?

If your employee thinks that the amount of money they owe is wrong, you should advise them to contact us on the telephone number at the top of the letter **they** received about the Direct Earnings Attachment. Please do not provide your employee with the employer helpline number, as use of this number by an employee will cause a hand-off delay when they contact DfC Debt Management to resolve their query.

What if the employee thinks the amount I have calculated is too much?

If they think that the amount you have calculated is too much, you should first check that the amount you have calculated following the instructions in this guide is correct. If it is correct, you should explain to the employee that you have made the deduction as instructed to do so. If they feel that this is too much for them to manage, you should advise them to phone the number at the top of the letter **they** received about the Direct Earnings Attachment.

Do I have to send a schedule each time I send DfC Debt Management a payment?

The table on the following page illustrates the circumstances when you do not need to send in a schedule and the circumstances when a schedule is necessary.

Under what circumstances do I need to send a payment schedule to DfC Debt Management?

Payment Method	Schedule Required?	Reason
When making a single BACS payment for an individual employee	NO	As each individual payment will be referenced using the employee's National Insurance number account
When making a series of single BACS payments in respect of each of a number of individual employees	NO	As each individual payment will be referenced using the employee's National Insurance number account
When making a single consolidated BACS payment for more than one employee	YES	DfC will need to be able to attribute the right payment to the right Payment Schedule. The BACS reference should be the Employer Name
When making any cheque payment	YES	DfC will need this to be able to attribute the right payment to the right account
When making any card payment	NO	<p>Each individual payment will be automatically allocated to a National Insurance number account</p> <p>If you have more than one employee, you must make a separate payment for each employee</p>

<p>When your monthly payroll run has identified that no DEA payment (£0.00 deduction) is due for an employee</p>	<p>YES</p> <p>Or contact us via the employers' helpline to inform us</p>	<p>As this will notify DfC, who will have been expecting to receive a payment</p>
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Comments about our service

We hope that the information in this leaflet is helpful, and that when contacting the helpline, the service received is informative, courteous and professional. We welcome your feedback regarding our service. If you have any comments, please contact us on 0300 123 1030 or write to us at the address at the top of the DEA letter.

Direct Earnings Attachment Payments Schedule (Appendix 1)

To: DfC DM

From: Employer

Direct Earnings Attachment, Department for Communities
 PO Box 2180, Belfast
 BT1 9XT

Item	Amount	Week/ Mth No.	Employee's Surname followed by Forename	Staff / Reference Number	Employees National Insurance Number	Reason for nil deduction if applicable
1	£					
2	£					
3	£					
4	£					
5	£					
6	£					
7	£					
8	£					
9	£					
10	£					

To be completed by Employer

£ This sheet total Cheque No

Name Paid By BACS
 (Tick if applicable)

Phone Number Date

For DfC use only

Completed By

Date

Checked By:

The schedule overleaf must be completed:

- when making a single consolidated BACS payment in respect of more than one employee
- when making any cheque payment
- when a £0.00 DEA deduction is due for an employee

This schedule must be returned to us at the address below, this is also the address if you are paying by cheque. **Do not** include or send any correspondence to this address.

**Direct Earnings Attachment
Department for Communities
PO Box 2180
Belfast
BT1 9XT**

If you are paying by **Cheque** ensure it is payable to **DfC Debt Management** and that it is referenced on the reverse with either a National Insurance number if the payment is for a single employee, or reference **DEA** if the payment is for more than one employee.

If you are paying by **BACS** complete the transaction using the bank details below

DfC Debt Management bank details

Sort Code: **95-01-21**

Account Number: **5029 0378**

Payee Reference: If the payment is for a single employee the reference must be the employee's National Insurance number **but** if the payment is for more than one employee, the reference must be **the Employer's Name**

If you are paying by **card** please ring the number at the top of the letter you received.

Important

The amount of the cheque or online payment must be the same as the total amount of the deductions shown on the Direct Earnings Attachment payments schedule overleaf.

Do not send cash through the post. Do not use this schedule to recover or deduct previous overpayment.

Appendix 2

Payment by BACS – payment for one employee

Payment is for one employee, or is a series of individual payments in respect of each of a number of individual employees - the **Payment / Payee reference** must be the employees National Insurance number

Payee Details

Enter the details of the person or organisation that you wish to pay,

Payee name

Account number

Sort code

The 'Payee reference' can provide the payee with important information about your account with them - if appropriate you should check this carefully against your bill.

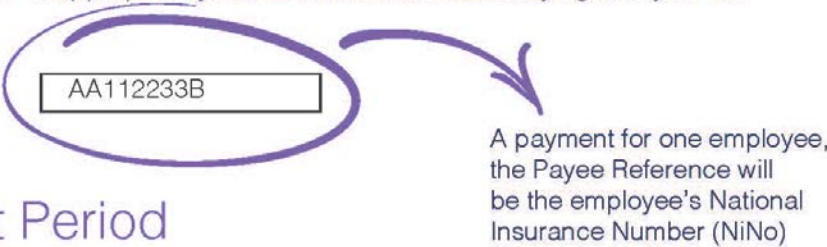
Payee reference

Payment Period

Make payments at regular intervals until cancelled

Make a set number of payments and then stop

Make payments until a specified date



If you do not enter the employee's National Insurance number, or use a different Payment / Payee reference, or you input the National Insurance number incorrectly, this will mean the payment you send will not be received correctly and will not automatically allocate it to their account.

If this happens we may need to take the following action:

- contacting you as we will not be aware that the payment has been sent
- manual intervention to trace the customer to match against the right employer
- manually allocating the payment to the employees account

This creates delays in payment allocation and unnecessary contact to you from the DfC Debt Management.

Payment by BACS - payment for more than one employee

Payment is a single consolidated BACS payment in respect of more than one employee - the Payment / Payee reference must be **the Employer's Name**.

Payee Details

Enter the details of the person or organisation that you wish to pay,

Payee name

Account number

Sort code

The 'Payee reference' can provide the payee with important information about your account with them - if appropriate you should check this carefully against your bill.

Payee reference

A payment for more than one employee, the Payee Reference will be the Employer's name

Payment Period

Make payments at regular intervals until cancelled

Make a set number of payments and then stop

Make payments until a specified date

The Payment / Payee reference should be the **Employer Name – this will be used to match the payment against the Employer Name on the associated Payments Schedule**

Please ensure you also complete the DEA schedule which should contain details for each employee that the payment represents and send the schedule to us as soon as you have made the payment. Failure to send in a schedule will mean that the DfC Debt Management will not be able to allocate payments to the correct accounts and will result in unnecessary contact to you from the DfC Debt Management.