

Summary

Objective

Payments are what a customer makes to ACC to pay off their levy invoices. Bank account details are stored in Juno_BillingCenter to support both payment and disbursement methods. Payment methods include direct debit payment plans, payment arrangements and ad-hoc payments.

Owner Name withheld

Expert Name withheld

Policy

1.0 Ways for customers to pay levies

- a** Customers can make payments to us either by:
 - internet banking
 - direct debit or by instalments, set up either via MyACC for Business, ACC1768 Direct debit or instalment payments form or paperless direct debit over the phone
 - credit card over the phone, via acc.co.nz or MyACC for Business
 - at a Westpac branch or PostShop
 - cheque.

- b** See 'Ways to pay levies' at acc.co.nz for more details on how customers make these payments.

 Ways to pay levies
<https://www.acc.co.nz/for-business/paying-levies/ways-to-pay-levies/>

2.0 Bank accounts

- a** Only one bank account can be the primary bank account. MyACC for Business: As per existing business rules, agents/ advisors and delegates will only be able to add a refund-only bank account online on behalf of their clients. Customers will need to setup a direct-debit bank account themselves.
- b** Only one bank account can be the disbursement bank account.
- c** Bank account numbers are validated for bank, branch and formatting errors.
- d** Bank accounts can only be added in Juno_BillingCenter, not Juno_PolicyCenter. If a customer has given us a bank account that matches what we have on file with a corresponding bank account name, the current bank account is to be end dated and the name included as it assists with future refunds. Any ACC1768 for a self-employed account needs to be signed by the ACC account holder. If 3rd party is using their bank account this can be allowed, but unless the 3rd party is authorised on the ACC account, we may not be able to end date in the future unless the ACC account holder gives permission first. If the bank account is for the self-employed ACC customer but signed by a 3rd party, we need proof they have banking permission to do this. This can be asked on the phone when loading a paperless direct debt but is not possible when receiving the ACC1768. This matches the rules when loading a bank account via MYACC for Business where a 3rd party / agent / accountant can not load it."
- e** The first time a bank account is added it must be added to account details. The level must be 'primary'. This bank account by default will be used for all policies for that account.
- f** If a customer is currently paying their levy by direct debit, this account will be their 'primary bank account' in Juno. Primary bank accounts will also be used for disbursements (refunds).
- g** Bank accounts can only be added at the account level not at the invoice stream level.
- h** Historic bank accounts must not be deleted or overwritten. They must be end-dated instead. If you update a bank account with a new one and there is already billed instalment(s) listed to come out. make sure to see these have not been cancelled in error. This can be located in the Payment Requests tab of Billing Center.
- i** Inactive bank accounts on a customer's account in Juno_BillingCenter can be re-used for direct credit disbursements or direct debit payments.
- j** Requests to reactivate a bank account can be accepted verbally, as long as the customer has not cancelled a direct debit with their bank in the last 9 months.
- k** If the customer has cancelled direct debit authorisation with their bank in the last 9 months, then they need to contact their bank to re-authorise ACC to take direct debits. If their bank wants to see written proof from the customer, then the customer must send a new ACC1768 form to ACC and ask us to send a copy to the bank.


If customer has sent form, but it's still dishonouring, then request Policy Admin (activity) to send a copy to the bank.

If the plan has missed instalments, then the customer needs to be put through to C&R.

- I** If the customer has cancelled a direct debit with their bank in the last 9 months, then they must send us a completed ACC1768 to reactivate their direct debit. The customer must also update the direct debit with their bank. If the ACC1768 is sent to ACC after an invoice has been issued (showing as Billed in billing center) and the customer is requesting annual as payment length, you need to request C&R load an ad-hoc to come out on the due date. If the ACC1768 is sent to ACC after invoice has gone delinquent (showing as Due in billing center) and the customer is requesting annual as payment length, you need to request C&R load an ad-hoc to come out on the due date listed on the ACC1768. If no date is listed request 10 days from today. You will also have to load a promise to pay trouble ticket to end after the due date to prevent delinquency or their CPX policy from being

NOTE What if a bank account is to be used for a disbursement?

See the Disbursements policy for more information on how bank accounts are used for disbursement direct credits.

 [PROCESS](#) Levy Disbursements Policy


3.0 Direct debit payment plans

- a** Collections and Recoveries, Channel and Policy Admin are able to set up a plan for any value of invoice or balance. Customers requesting a plan with a low value balance can have this actioned without Collections and Recoveries approval.
 - b** Payment plans are for annual (one-off) 3, 6 or 10 month terms only. If using MyACC for Business, the customer can only create 6 & 10 month payment plans.
 - c** Payment instalments can be of any value, however it is encouraged that they are a minimum of \$25.00
 - d** Payment plans can be created by the Contact Centre, Policy Administration and Collections & Recoveries Teams. See also 4.0 Situations where payment plan changes must be completed by Collections & Recoveries.
 - e** Payment plans can only be set up if the payment method is direct debit.
 - f** Payment plans are set up for each policy period. Please be aware company accounts will have two policy periods on an invoice and would need to be setup separately on payment plan.
 - g** Payment plans can only be set up if there's an outstanding invoice on the relevant policy period.
 - h** Payment plan direct debits must be paid monthly.
 - i** If a customer no longer wants their payment plan, the plan must be changed to an annual payment plan.
 - j** If direct debit bank account details are set on the account:
 - any policy periods on the account without a payment plan set up will default to payment in full by direct debit, unless a payment instrument override is set to 'Other' for those policies.
 - if a reassessment is received for a previous period, by default it will taken as a one off direct debit, even if a payment plan is set up on the current policy period.
- See 'Create or Update Direct Debit Payment Plan' in the Maintain Payment Information process for more information on this.
- k** Changes to payment plans set up via MyACC for Business can only be made if the customer phones ACC.
 - l** Changing the issue/billing date will only effect only future policies to be issued.

4.0 If the customer wants to choose their own due date, then you must set the Overriding Invoice Day before creating the payment plan. Please see "Update the Due Date when setting up a Payment Plan." If the payment plan is already set up, Collections and Recovery must create a payment arrangement instead.

- a** Instalments are rounded to the nearest cent. The adjustment for rounding is added to the last instalment.
- b** The administration fee isn't added to the instalment until it has been billed.
- c** Unless the customer has a gap year, all payment plans roll over using the same term they were created on. In the case of a gap year, the payment plan will revert to annual by direct debit.
- d** Payment schedules are printed on the invoice, which is how the customer gets notification that their payment plan has rolled over. If the customer's policy is default to annual, and a plan is then set up, they will be sent a separate payment schedule letter.

 [Update Payment Plan Due Date](#)

 [Payment arrangements - Changing Invoice Date Process.pdf](#)

5.0 Situations where payment plan changes must be completed by Collections & Recoveries

- a** When there's an account with a Collections flag in CRM, which means it's been sent to debt collection agency (DCA).
- b** For anything other than a one -off direct debit, 3, 6 or 10 payment term (ie it's a payment arrangement).
- c** Changing the term of an existing payment plan.
- d** Setting a due date when there's an existing payment plan in place for the same policy type
- e** Setting up a payment plan for an outstanding invoice on the same policy type for another policy period.

6.0 Mandatory information for changing payment details

- a** To update a customer's bank account details or related payment details, we must be satisfied that the customer has supplied the relevant mandatory information.
- b** Mandatory information is NOT required for changing the payment instrument settings to 'Other'.
- c** The minimum following information must be received when a request is received to change business customer payment/disbursement details.
 - Customer name
 - ACC number or IRD number
 - Bank account name
 - Bank account number
 - E-mail address (paperless direct debit, direct credit and 'ACC1768 Direct Debit or Instalment Payments' form only)
 - First Payment Date ('ACC1768 Direct Debit or Instalment Payments' form only)
- d** If the mandatory information is not supplied, we must attempt to gather the information from the customer, either by returning the relevant form, or by requesting the information by phone.
- e** Without the mandatory information we cannot change their payment preferences (except for changing the payment instrument to 'Other').

7.0 Mandatory ACC1768 requirements for payment plans

- a** When processing a request on the ACC1768 Direct debits or instalment payments form, the customer must supply the minimum mandatory information before we can progress the request.
- b** To meet the minimum mandatory requirements, the following fields on the ACC1768 must be completed:

Section 1:

- Your account details
- ACC account name
- Account holder's ACC number or IR number
- Postal address
- Phone

If the phone number listed does not match on file, but we can confirm the other details matches ACC account name, ACC number or IR number and postal address) in Juno_Policy Centre then we can accept. Alternatively, you can use an email address listed in the email request (eg signature).

If section 1a was completed except the phone number and everything match on file, do not reject the form and process as usual.

Section 2:

- Pay monthly over term, either one-off, 3, 6 or 10 months

Section 3:

- Account holder's name or authorised person
- Signature of account holder or authorised person
- If the payment plan is for a company, then Position must be completed

ACC817 Directory Debit Authority section (in blue):

- Name of bank account (in at least one of the two places for it)
- Bank account number (except if we have a migrated bank account available in CRM. See the Maintain Payment Information process for more information).
- Signature of account holder or authorised person

- c** If the mandatory information is not supplied, we must attempt to gather the information from the customer, either by returning the relevant form, or by requesting the information by phone.

8.0 Paperless direct debits

- a** To set up a paperless direct debit over the phone or email, the customer must:
 - Be authorised
 - Be able to sign on the bank account alone
 - Not have cancelled a direct debit with us in the last nine months
 - Be able to receive the Terms and Conditions to their email or postal address.
- b** If the first instalment is due within 10 working days of the date the bank account being loaded:
 - The Paperless Direct Debit Tool must be completed fully to supply the customer with the agreed details and terms and conditions via Email.
 - This email sent with the terms and conditions must be attached as a document in Juno_CRM via an email interaction. It cannot be copy/pasted.
 - If they do not have an email address the arrangement will need to start at least 10 working after the account is loaded to allow for the letter to arrive first.

- c If the first instalment is due within 10 working days of the date the bank account being loaded:
 - No need to use paperless direct debit terms and conditions.
 - The bank account confirmation letter will be sent to the customer via post/email with terms and conditions included.
- d If the customer responds to the paperless direct debit terms and conditions and does not accept them, then we must cancel the payment plan and end date the bank account number that was supplied during the paperless direct debit set up.
- e If a customer does not meet the criteria for paperless direct debit, they must send us a copy of the 'ACC1768 Direct debits or instalment payments' form, either from the acc.co.nz website or we can email/post them one.

9.0 'Payment instrument' settings

- a Automatic direct debits will appear as 'Payment instrument' of 'Direct debit' in Juno_BillingCenter.
- b Payments to ACC made by internet banking, credit card and cash payments will appear as 'Payment instrument' of 'Other' in Juno_BillingCenter.
- c For a new account and policy created from the IRD feed, the 'Payment instrument' will be automatically defaulted to 'Other' in Juno_BillingCenter.
- d 'Payment instrument' is set at the account level, but can be overridden in an 'Invoice Stream' on a policy. If the payment instrument needs to be changed for an entire account, you must forward the call to C&R to check there are no overrides set on the invoice stream for each of the policies on the account.
- e If the account payment instrument is Other, then a bank account can be entered for a disbursement.


10.0 Ad hoc payments

- a Ad hoc payments can be created when a customer phones ACC to make a payment towards an invoice.
- b Ad hoc payments can be made by debit card or credit card using Payment Express or by creating an ad hoc direct debit payment in Juno_BillingCenter.
- c We cannot accept American Express.
- d Ad hoc payments can only be set up by Collections and Recoveries

11.0 Payment arrangements

- a ACC's preference is for payment plans to be set up in favour of payment arrangements.
- b Payment arrangements must be set up by Collections & Recoveries. Other teams should not discuss payment arrangement options with customers.
- c Payment arrangements are created when a customer negotiates to pay their ACC levy within 2 -10 months. Payments can be made weekly, fortnightly or monthly.
- d Payment arrangements can be set to a maximum of 10 months.
- e Payment arrangement methods include automatic payment, direct debit, bill payment, payments at the post shop or by cheque.
- f Customers can request a payment arrangement by phone, email or letter.
- g If customers have outstanding balances across multiple policy terms they will receive multiple invoices. In these cases, a payment arrangement that includes all relevant periods can be considered.
- h Different policies cannot be on the same arrangement, ie if the account has a shareholder (WPS) policy and employer (WPC) policy they must be on separate arrangements.
- i If extending an existing payment arrangement, then follow the rules below:
 - Collections Officer can approve up to 12 months (inclusive).
 - Collections Associates can approve up to 15 months (inclusive).
 - Legal Recoveries Officers and Senior Collections Officers can approve up to 18 months (inclusive).
 - Team Leaders/ Managers can approve arrangements at their discretion. A statement of financial position must be verbally completed by C&R agent and provided to the approver.
 - Person approving the payment arrangement must set up the arrangement in Juno_BillingCenter.

12.0 Related processes

-  Maintain Payment Information
<https://go.promapp.com/accnz/Process/04ce1d42-438d-4651-ab6d-d99ef934c8bd>