



Direct Earnings Attachment

A Guide for Employers



What this Guide is about

This guide explains what you, as an employer, need to do if DWP Debt Management (part of the Department for Work and Pensions (DWP)) 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 DWP 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.

If you are a Micro business you are only exempt if you were in existence before the legislation in April 2013, unless you were a new business before the period ran out for new businesses on 31st March 2014, in which case you keep the exemption until your company grows as per the growth described below:

'In summary existing micro businesses (those existing before to 8 April 2013) remain exempt until such time as for the majority of a 6 month period they employ 10 or more people. When for the majority of a 6 month period they employ 10 or more people, the exemption will end 6 months from the date that they first had 10 or more employees.'

10 or more people is described in the legislation Schedule 1 Part 6 as TH/37.5 where TH = Total Hours.

Further guidance which includes worked examples can be found in our [more detailed guide for employers](#) on GOV.UK.



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Introduction to a Direct Earnings Attachment

The **Welfare Reform Act 2012**, which became law in March 2012, allows DWP Debt Management, part of the Department for Work and Pensions (DWP) to ask you as an employer, to make deductions directly from a customer's earnings. We (DWP 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 Act, the legislation covering DEAs, part of the **Social Security (Overpayment and Recovery) Regulations 2013**, came into force on 8th April 2013 and these regulations are available on the internet. Note that these regulations are only in force in England, Scotland and Wales and so exclude Northern Ireland, Channel Islands and the Isle of Man.

A DEA has its own regulations and operates differently from other orders such as a Deduction from Earnings Order (DEO), AEO and Council Tax Attachment of Earnings Order (CTAEO). 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.

Local Authorities, who can recover monies resulting from Housing Benefit overpayments, also have the power to issue a Direct Earnings Attachment under this legislation. Please note, however, that this guidance reflects only DEAs operated by DWP.

How does a DEA arise?

Where the Secretary of State has been unable to recover monies owed to the DWP 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 customer'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 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 us the amounts deducted (other than your administrative costs) by the 19th day of the month following the month in which the deduction is made.
- ensure payments to DWP Debt Management carry the required reference, DWP 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 the DWP 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
- from the date 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 11)
 - 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 DWP 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 **0345 600 0685**.

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 employees 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 17), 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 does count 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
- Additional statutory paternity pay



- Any pension, benefit, allowance or credit paid by DWP, a local authority or HMRC
- A guaranteed minimum pension under the Pensions Scheme Act 1993 (b)
- Amounts paid by a public department of the Government of Northern Ireland 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 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?

After considering an employee's protected earnings requirements

1. calculate the employee's net earnings (see page 7) for the pay period
2. find the correct deduction percentage rate based on:
 - a. the frequency of their pay (apply frequency rate from Table A on page 9)
 - b. the net earnings figure
3. multiply the net earnings figure by the percentage rate 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 [more detailed guide for employers at 2.5.17a\) and c\)](#))



TABLE A: DEDUCTIONS FROM EARNINGS RATE			
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	
< £15	< £100	< £430	Nil
£15 ≥ £23	£100 ≥ £160	£430 ≥ £690	3
£23 ≥ £32	£160 ≥ £220	£690 ≥ £950	5
£32 ≥ £39	£220 ≥ £270	£950 ≥ £1160	7
£39 ≥ £54	£270 ≥ £375	£1160 ≥ £1615	11
£54 ≥ £75	£375 ≥ £520	£1615 ≥ £2240	15
> £75	> £520	> £2240	20

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 Table A above) then no DEA deduction can be applied.

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):

England & Wales

- Deduction from Earnings Order (DEO) from Child Maintenance Group (CMG)
- Attachment of Earnings Order (AEO) for Maintenance or Fines
- Council Tax Attachment of Earnings Order (CTAEO)

Scotland

- Deduction of Earnings Order (DEO) from CMG
- Conjoined Arrestment Order (CAO)
- Earnings Arrestment (EA)
- Current Maintenance Arrestment (CMA)

Where you **already have either an EA or CMA in place for an employee** and you receive a DEA notice from us, **you do not have to apply to the courts for a conjoined order**. Applying for a conjoined order only applies where you receive other Scottish orders.

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 (such as Local Authority Housing Benefit DEAs), in date order (see below).

The order of non-priority orders will be decided by the date of the notice. For Scottish orders this will be decided by the date they were received.

Student Loans

A student loan is not an order but it is treated in exactly the same way as a priority order. This applies in both England & Wales and Scotland.

If you have any further enquiries on orders or priorities, please contact us using the telephone number **0345 600 0685**.



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 2nd September 2013; the first pay date would be on or after the 24th September 2013.

Payments to DWP 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 DWP Debt Management must be made by the 19th 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 £1.00 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 DWP 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 on page 9)
- check that the correct percentage rate 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 7).

DWP 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 DEA2 is forwarded to the payroll provider. Do not ask DWP Debt Management to amend your employer address as provided by HMRC to direct the DEA2 to your payroll provider.

DWP 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 (0345 600 0685) for information on how these monies can be returned to you.



DWP 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 DWP Debt Management

You are required to pay the amount you have calculated and deducted from your employees net wages to the DWP 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 30th September, you must send it to us before 19th October; if you take the money on 1st October, you must send it to us before 19th November*).

DWP Debt Management offer several Method of Payment options to employers, these are summarised within the process map on page 14. These options are explained in detail on pages 15 - 19 to ensure that payments sent to DWP Debt Management containing the relevant information to allow them to be allocated correctly to the employees account.

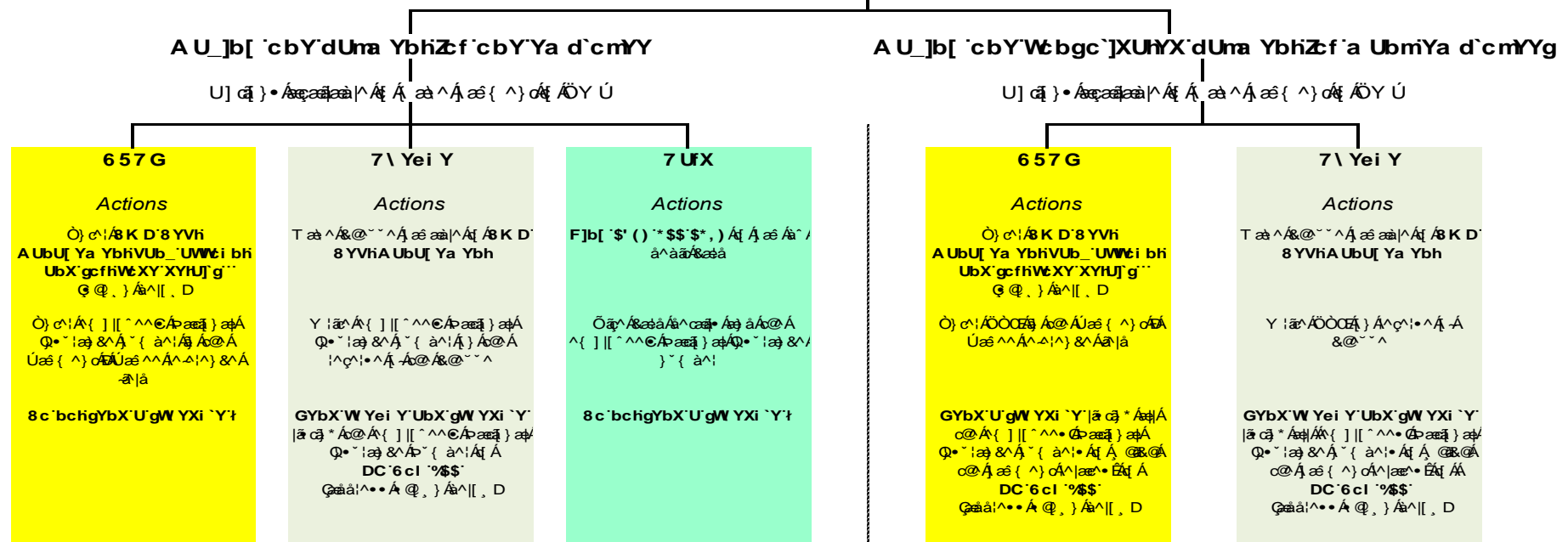
Note – Under no circumstances should you send us a cash payment.



Methods of payment – process map

895 '9a d`cmYf`A YH cX`cZDUma YbhCdhjcbg

5fY'nci `a U_]b[`cbY'dUma YbhZf`cbY'Ya d`cmY'cf`UW`bgc`]XUH'X'dUma YbhZf`a UbmYa d`cmY'g3



f`K`Yb`nci`f`d`Umf`~`a`U`Yg`cbY`657`G`d`Uma`Ybhic`8`K`D`8`YVhA`UbU[`Ya`YbhZf`cbY`895`XYXi`W]cb`Zca`Ub`Ya`d`cmY`g`U`f`m`Ub`X`h`Y`d`Uma`YbhW`f]Yg`h`Y]f`BU]cbU`~bgj`f`UbW`bi`a`Vyf`Ug`h`Y`d`Uma`Ybh#DU`nY`FYZ`f`YbW`Zbc`gW`YXi`Y`bYY`Xg`te`VY`gYbh`

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1. BACS - DWP preferred method of payment

DWP Debt Management bank details are:

Account Number: 51826107

Sort code: 40-34-18

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 DWP Debt Management with a payment schedule (see page 27).**

or

2. **DEA** 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 DWP Debt Management to correctly allocate payments to individual's accounts. It is critical that a payment schedule is completed and sent to DWP Debt Management for each consolidated BACS payment. Failure to do this will result in unnecessary contact to you from DWP 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:

'DWP Debt Management'

and sent to:

PO Box 100
Freepost
Salford
M50 3ZE

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. **DEA** 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 DWP Debt Management will not be able to allocate payments to the correct accounts and will result in unnecessary contact to you from DWP Debt Management.

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 **0345 600 0685**. 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

DWP Debt Management 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 DWP 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 DWP 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 on-going 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. DWP Debt Management 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:

**PO Box 100
Freepost
Salford
M50 3ZE**

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 DWP 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. The Department is investigating whether other electronic routes could be used to allow the electronic receipt of schedules from employers. In the meantime all hard copy schedules must be sent to the PO Box 100 address above.

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 **GOV.UK**.

If you need more information about, or help to operate a Direct Earnings Attachment, please ring our dedicated employer helpline on 0345 600 0685. 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 **GOV.UK**.

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 Appendix 1) 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 DWP 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 on page 9).



I have been applying a fixed rate amount as requested by DWP 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 DWP Debt Management 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 on page 9). 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.

What do I do if I receive a request from a Local Authority to implement a Direct Earnings Attachment

Local Authorities can use the same regulations as DWP to implement a DEA. However, they are different organisations, and should be treated separately. This guidance only relates to DWP DEAs. It is very important that **DWP Debt Management** DEA payments are sent to the account number and/or address detailed in this leaflet, and **Local Authority** DEA payments are sent to the account number and/or address provided by that Local Authority. If you send a DWP Debt Management DEA payment to a Local Authority it is your responsibility to ask the Local Authority to return the money to you, and you must still make a payment to DWP. DWP Debt Management and LA DEAs are both non priority orders (see pages 9 - 10).



I send payments to other departments, for example the Child Maintenance Group. 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, 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 DWP 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 telephone on 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 DWP 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 DWP Debt Management?

Payment Method	Schedule Required?	Reason
When making a single BACS payment for an individual employee	NO	As each individual payment will be automatically allocated to a 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 automatically allocated to a National Insurance number account
When making a single consolidated BACS payment for more than one employee	YES	As DWP will need to be able to attribute the right payment to the right individual account
When making any cheque payment	YES	As DWP will need this to be able to attribute the right payment to the right account
When making any card payment	NO	As each individual payment will be automatically allocated to a National Insurance number account. If you have more than one employee, you must make a separate payment for each employee.
When your monthly payroll run has identified that no DEA payment (£0.00 deduction) is due for an employee	YES Or contact us via the employers helpline to inform us	As this will notify DWP, who will have been expecting to receive a payment



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 **0345 600 0685** or write to us at the address at the top of the DEA letter.

Direct Earnings Attachment Payments Schedule (Appendix 1)

To: DWP Debt Management

From: Employer

PO Box 100
 Freepost, Salford
 M50 3ZE

Item	Amount	Week/ Mth No	Employees 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 DWP 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.

PO Box 100
Freepost
Salford
M50 3ZE

If you are paying by **Cheque** ensure it is payable to **DWP 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 the 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

DWP Debt Management bank details

Sort Code: **40 – 34 – 18**

Account Number: **51826107**

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 **DEA**

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.

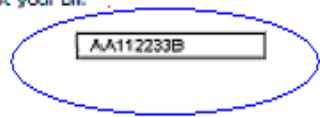
Payee name	<input type="text" value="DWP"/>
Account number	<input type="text" value="51828107"/>
Sort code	<input type="text" value="40-34-18"/>

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	<input type="text" value="AA112233B"/>
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Payment Period

- Make payments at regular intervals until canceled
- Make a set number of payments and then stop
- Make payments until a specified date



A payment for one employee, the Payee Reference will be the employees National Insurance Number (NiNo)

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 DWP.



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 **DEA**

-

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 DEA

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 **DEA** identifies to DWP Debt Management that the payment represents a payment from an employer. The action required to manage these payments is different to other multiple payments.

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 DWP will not be able to allocate payments to the correct accounts and will result in unnecessary contact to you from DWP Debt Management.