

Reinstating Direct Debits on Agreements

Audience: Support and Implementation. Screenshots are still to be added to this page - please capture them when reviewing.

Overview

When a customer cancels a direct debit collection, or a collection fails and the agreement is stopped, the agreement can be put back onto direct debit from the Direct Debit Enquiry window rather than being rebuilt by hand. Reinstatement now also puts the payment dates right: it raises a one-off collection to pick up the payment that was missed, and moves the agreement's next regular collection date on to the correct date after it.

Where it lives

Navigate to **Agreements > Direct Debit > Direct Debit Enquiry**, find the failed or cancelled collections, select the rows you want and use the **Reinstate Direct Debits** button.

You can select more than one row; NCompass works out the agreements behind the selected collections and processes each of them once.

Which collections can be reinstated

An agreement can only be reinstated where:

- the agreement is at a status that allows reinstatement, and
- the agreement has a successful direct debit collection in its history.

If any of the rows you selected do not qualify, NCompass lists the reasons and stops - it will tell you how many rows are at the wrong status and how many belong to agreements with no successful collection history. Deselect those rows and try again with the rest.

What happens when you reinstate

After you confirm the prompt, for each agreement NCompass:

1. **Checks the bank details and the mandate.** Where the mandate is no longer usable a new one is set up with the direct debit provider.
2. **Raises a one-off collection** for the agreement's current rate. It is dated today, or seven days ahead where a new mandate had to be created, to allow time for the mandate to become live. If that date falls on a Saturday or Sunday it moves to the following Monday.
3. **Moves the agreement's next collection date forward.** The date is advanced using the agreement's own collection frequency and collection day until it lands on the first regular date that is later than the one-off collection. The agreement is marked so that the next collection is treated as a first collection.

The one-off collection is created as a pending request, so it is picked up by your next submission (**Agreements > Direct Debit > Submit Requests**) in the usual way and will show on the payment list. Nothing is sent to the bank or to the provider at the moment you press the button.

Make sure you have the customer's permission for this collection and that they know the amount and the date. Where the agreement contract does not allow a catch-up collection, reinstate the agreement instead by using **Edit** on the agreement and re-enabling the direct debit in the payment details - that route does not raise the one-off collection.

Agreements with a second payment method

Where the agreement has a second payment method that is also collected by direct debit, the same treatment is applied to it - a one-off collection at the second payment method's value and the second payment method's start date moved on by its own frequency.

The confirmation message shown after processing still asks you to review any agreement that has a second payment method, so check those agreements afterwards and confirm both collections look right before submitting.

Worked example

A monthly agreement collects on the 12th. The collection on 12 December was cancelled by the customer, so the agreement's next collection date has already rolled on to 19 December. The agreement is reinstated on 15 December and the mandate is still good:

- A one-off collection for the agreement's rate is raised for 15 December and goes out with the next submission.
- The next regular collection date is moved to 12 January - the first regular date after the one-off collection - rather than being left on 19 December.

Had the mandate needed recreating, the one-off collection would have been dated 22 December instead, and the next regular collection date set to 12 January on the same basis.

After reinstating

- Check the agreement shows the expected next collection date and rate.
- Check the one-off collection appears on the payment list and on the next submission.
- Where a new mandate was created, allow for the provider's lead time before expecting the money to be taken.
- If an error is reported during processing, the message is shown on screen with the confirmation - note it, and check the agreements involved individually before submitting.