



V. O. Work Instructions 03

Repayment – Verification Operations

Action Confirmation of Customer Details Form (Overseas)

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V0.1

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Scope

This work instruction applies to all forms processed for overseas customers.

Introduction

Verification Operations will assess customer accounts in order to set up a repayment schedule dependant on the country of residence and the thresholds and banding for that country. Overseas Forms are produced and sent as part of the Confirmation of Customer Details pack to customers who have failed to be matched by HMRC ahead of entering Repayment Status in the coming April. This process also covers customers who advise SLC of a UK leaving date and who will be overseas for a period in excess of 3 months and current overseas customers who are due to be reassessed – 8 weeks prior to their current assessment ending.

Alternatively, customers can download and print the form from the Student Loans Repayment website.

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Work Instructions

Balanced Scorecard

The scorecard targets impacted by processing overseas forms are:

**Balanced Scorecard Measure – 2.3(a) - % UK and EU resident borrowers in repayment – incoming cohort.
Year End Target 97.00%**

**Balanced Scorecard Measure – 2.3(c) - % Overseas (UK) resident borrowers in repayment – past cohorts.
Year End Target 73.00%**

**Balanced Scorecard Measure – 2.3(d) - % Overseas (EU) resident borrowers in repayment – past cohorts.
Year End Target 57.00%**

Getting Started

The Overseas Forms will be scanned into Taskspace.

Verification Operations Team Leaders will allocate this task to Customer Advisors.

Customer Advisors will navigate Taskspace as per the Work Instructions ‘Scanning Work Instructions – Users’.

Customer Advisors will assess each form as per the ‘Acceptable Documentation for OVFA Customers’.

When the customer reference number is applied CLASS will check for any indicators on the customer’s account e.g. Deceased, Suppressed, Suspect etc. If the customer record on CLASS is Suppressed the Customer Advisor will need to ascertain if the Suppression can be removed. If not, the Suppression will be dealt with under the Correspondence Suppression Report.

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Check the account status – if a Stop Notification has been issued, investigate the account to ensure this is relevant. If not, process a manual start on the account then process form as below.

How to Process A Complete Overseas Form

- a) Front of Form – Update any UK Leaving/Returning Dates via ICR Details tab, pop up message will appear if leaving date is recorded – say no. Where the customer supplies only a month and year (eg 02/2020) then the return date should be entered as the first of that month (eg 01/02/2020). If the customer only supplies us with the year then no date should be entered. It should be included in your note that the year was supplied but not updated due to there being no day/month. And if the customer supplies the full date, dd/mm/yyyy, then this should be updated as normal
- b) The system won't allow a date of 18 months in the past to be recorded....use the current date as the leaving date for this scenario.
- c) Reverse of Form - Update any data from the back of the OVFA form e.g. name, date of birth, address, telephone number(s), email address. When updating an address ensure the indicator is set to the correct status i.e. Home or Other.

Please note:- When the existing overseas address is showing on CLASS and the country is not at the end there is no requirement to change this. The system will automatically place the country at the end of the address for any letters produced. Any existing telephone numbers on CLASS should not be removed, only replaced with updates as advised by the customer. Telephone numbers should be entered with no spaces between digits. If there are any spaces on existing telephone numbers, then these should be removed.

If the customer advises a date of birth different to that held on CLASS then this should be updated.

- d) If a third party provides a new address, telephone numbers, email address etc, then this information can be updated to CLASS. However, if it is clear that all information noted on the form has been provided by a third party and they have completed/signed the DD mandate....we would not update this information to CLASS unless we have supporting evidence which states that the TP wishes to make repayments to the customer's account. **PLEASE NOTE** – Clear notes should be applied to the Notepad on CLASS explaining that the new contact information was provided by a third party.
- e) Direct Debit details on the reverse of the overseas form must also be updated. The DD mandate must be signed at all times. It does not have to be dated, however the DD mandate still has to be signed even if the customer has signed the declaration on the overseas assessment form. If the DD mandate is not signed, it is not valid. The customer will be advised on their repayment schedule letter of the options available to them. The CLASS Notepad must also be updated to advise that the bank details have been provided but the DD Mandate is unsigned. If the customer has signed the

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DD Mandate and provided the name and address of the bank, but not the Sort Code and Account Number, then this must be reflected on the notepad message.

- f) Please note - when updating overseas telephone numbers and the customer marks a + sign at the beginning of their telephone number...this + sign should be replaced by 00 whether it be a land line or a mobile telephone number. The remainder of the number can be updated as it shows on the form.
- g) Downloaded Overseas form – the data provided by the customer may not always be on the second page/or the back as noted above. If the customer completes the front cover of the form with a name/address which we don't hold on our system then we would update the information from this page.

Employed Overseas

Select Create/Amend Overseas Assessment Details and then select the Create Assessment button.

- a) The customer is employed overseas and has provided sufficient evidence, use the evidence to calculate the gross annual salary, click on the 'Complete' Radio button, click on the 'Country of Residence' drop down menu and select the country.

Note - The country of residence identified on the front of the form should always be used to process the assessment where the customer has identified that they are earning in a country different to their country of residence.

- b) In the Employment Type field select Employed Overseas.

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c) Select the Calculate Repayment Amount button and select the correct currency from the drop down list and then enter the customer's annual gross salary in the '*Earned Income (Currency)*' Field.

Note: If customer's evidence shows superannuation is being paid do not include this amount in any annual income.

d) Select the Input Overseas Assessment decision button which will take you back to the previous screen and select save. The Overseas Repayment schedule has now been set up. Ensure that the Y indicator is populated if applicable.

e) Input a relevant CLASS notepad message: eg

OVFA Received – Customer is Employed Overseas. Eligible to Repay

PLEASE NOTE- If a customer provides a foreign employment contract/payslips it may be possible to use Google translate to establish salary/frequency of pay. If we can't establish the salary/frequency of pay to calculate an accurate assessment then the account should be deemed incomplete.

Please note the following where a contract of employment has been provided;-

Where there is an employment start date in the future and there is already a leaving date on CLASS, the adviser will update the notepad that "the overseas assessment will be processed on xx/xx/xx due to future dated contract." The adviser will also make a calendar note to go back and review the customer's account again via Taskspace and process as normal.

Where there is an employment start date in the future and no leaving date has been already entered onto CLASS, the adviser will input a leaving date on CLASS which matches the employment start date on the contract.

In Year Re-assessment

If a customer is scheduled as employed and then sends in an additional OVFA advising that they have left employment, we will require a termination letter. If they cannot provide this then a current bank statement to show that salary is no longer being paid in must be provided. If this has not been supplied then the assessment should be made incomplete.

Self Assessed Overseas

a) The customer is self assessed overseas - if this is their 1st year or a subsequent year and sufficient evidence has been provided, click on the 'Complete' Radio button and then click on the 'Country of Residence' drop down menu to select the country.

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Note:- If the customer is self employed 1st year and has provided evidence but has also written an income figure on the front of the form, then the evidence should be accepted. This is because the customer will not have a confirmed income for their 1st year of self employment.

Note - The country of residence identified on the front of the form should always be used to process the assessment where the customer has identified that they are earning in a country different to their country of residence.

- b) In the Employment Type field select the appropriate Self Employed Overseas reason.
- c) Select the Calculate Repayment Amount button and enter the correct currency from the drop down list and then enter the customer's annual **net** earnings in the 'Earned Income (Currency)' Field.
- d) Select the Input Assessment decision button which will take you back to the previous screen and select save.
- e) If the customer is 1st year self employed and has provided no official evidence, then we would require proof of how they are being supported financially. Please see Acceptable Documentation for New Version of OVFA Forms.
- f) Input a relevant CLASS notepad message e.g.

OVFA Received – Customer is Self Employed Overseas. Eligible to Repay

OVFA Received – Customer is Self Employed Overseas (1st Year). Not Eligible to Repay.

If applicable ensure Y indicator is populated

Unemployed Overseas

- a) If the customer has provided sufficient evidence that they are not earning any income e.g. travelling from savings, being supported by a 3rd party etc click on the 'Complete' Radio button and then click on the 'Country of Residence' drop down menu and select the country.

Note: If a customer is travelling in multiple countries, the Country of Residence on the Overseas Assessment should be recorded as United Kingdom. If the customer has specified a currency then this should be used in the assessment, otherwise the currency GBP should be selected.

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b) Select the appropriate reason from the Employment Type field and, as no calculations are necessary, input an income of £0.00 directly into the Earned Income & Unearned Income fields. This should then be saved. The Overseas Repayment schedule has now been set up.

c) Input a relevant CLASS notepad message e.g.

OVFA Received – Customer is travelling overseas and living from savings. Not Eligible to Repay.

Pended Assessments

If a Customer is in arrears as a result of a default schedule, CLASS will give the option to backdate the schedule to reflect the new repayment amount.

a) For periods of 1 – 3 months CLASS will allow a Customer Advisor to backdate the assessment.

b) For periods greater than 3 months the 'Pend Assessment' button should be selected, a pop up box will appear asking if you would like to backdate the arrears, hit "yes" button. A report is printed the following day and a team leader will action all pended assessments shown.

c) If there are arrears relating to a previous default schedule on the account no action should be taken as this will be dealt with by the Collections Department.

Incomplete Overseas Income Assessment form

a) If a form is incomplete, the incomplete radio button should be selected and an Incomplete Reason from the drop down menu saved.

b) The CLASS notepad should be updated with a relevant message explaining why the form was incomplete e.g. 'OVFA Received – Incomplete. Letter sent to customer requesting they provide us with evidence of income from employment. The country of residence must also be updated on the notepad or **unknown** if no evidence has been provided.

c) An incomplete letter will be generated by the system and printed at Hillington. They will mail the letter to the customer.

Customers living outside Europe should be emailed from the SLC Loan Repayments Overseas Mailbox to advise them that their form is incomplete.

Please note - Incomplete Forms where a letter from the customer is attached – a common sense approach must be taken. There is no section on the OVFI for customers to update their personal details, so if a letter (from the customer) is attached to the returned form, then this must be read carefully and any updates carried out or appropriate action taken.

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EU Customers who provide a NINO

If the customer confirms their NINO on the OVFA - Update the NINO on CLASS. This will issue a start. Process the overseas assessment as normal.

Customers returning to the UK prior to entering repayment or who are overseas for less than 3 months

When you enter the UK leaving and return dates you should get a message advising that the customer is classed as a UK Repayer.

If the customer has provided evidence that we can use for a UK customer e.g. 3rd party letter of support or bank statement then update the customer as UK - Not Eligible to Repay (these ones don't need to be diarised).

The following should be updated as an Incomplete UK customer and the account diarised in the ICR Enquiries Mailbox Calendar to send a reprint of a COCD pack to the customer on the next working day following their return to the UK.

- Overseas payslips/contract provided
- No evidence provided
- Evidence of voluntary work abroad

The UK incomplete letter should be selected as “manual letter” from the drop down as this won’t print anything to the customer.

If the customer has provided an overseas address, use the return date as an end date so the COCD pack we reprint will go to the UK address.

The CLASS notepad message should be updated accordingly.

Partial Processing

If a customer who enters repayment in the coming April returns an OVFA to us between the ‘October Sweep’ and SLC being provided with the PLI information for each country, then the account would need to be partially processed. Input the customer’s income and country of residence in the partially processed screen and save this. This will issue a system generated letter to the customer to advise that we have received the customer’s OVFA and evidence and will inform them if they are eligible to repay or not after the PLI information has been received.

Leave a notepad message to confirm that you have partially processed the customer assessment. E.g.;

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OVFA Received – Customer is overseas and due to enter repayment in April 2017, account partially processed awaiting PLI information. Letter has been issued to the customer to advise we will confirm if eligible to repay or not once PLI information received.

Customers who return an OVFA prior to their SRDD

If a customer downloads an OVFA and returns this to us before the 'October Sweep' has been run we will not be able to record any overseas periods or set up a repayment schedule. In this event, write to the customer advising them to re-submit an OVFA at a later date.

The relevant letter template can be found via G Drive > New Logo Letters Templates > Overseas Letters > OVFA prior to SRDD.

Customer advises a different NINO to that held by SLC

- a) Check to see if the customer has an IR Status of 'Authorised IR Repayer or Employment Type details of Found. If so, the NINO should not be updated (these statuses indicate that HMRC have the correct NINO for the customer).
- b) If Employment Type details are sitting at Unmatched, phone HMRC and confirm the correct NINO.
- c) If HMRC confirm a NINO that is different to that held by SLC, update this on CLASS.
- d) A NINO must not be updated in the same week that both Start and Stop files are sent to HMRC as this creates matching errors. An email will be sent by the Team Leaders to confirm when the Starts file will be sent. The NINO should be diarised in the ICR Enquires Calendar to be updated at a later date.
- e) If the NINO is updated, this will send a Stop to HMRC for the old NINO and a Start for the new NINO.
- f) When updating a NINO a box should appear advising a Stop and Start will be generated. If it does not, a Manual Start will have to be raised. Also check the 'IR Notifications Pending' field to see if a Stop/Start is recorded as pending.
- g) If CLASS advises that the NINO is a duplicate and this brings up another customer's account, the Customer Advisor should contact HMRC to check the NINOs and report this to a Team Leader.
- h) If CLASS advises that the NINO is a duplicate and belongs to the same customer, check the standalone account to see if an overseas assessment has previously been done on that account. If it has, update the overseas assessment on the stand alone account if applicable (An overseas Assessment should only be carried out on one of the accounts). The standalone should be updated as not eligible to repay (as default arrears could apply).

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If the accounts are flagged as Duplicate the accounts will be merged automatically as and when Standalone Enquires work through their list.

If the accounts in question are not flagged as duplicate...email Standalone Enquires who will arrange for a duplicate flag to be applied to CLASS