



UPDATE
JUNE 2020

TEMPORARY INCREASE OF THE MINIMUM DIRECT DEBIT DORMANCY PERIOD DURING COVID-19

There have been concerns raised by some service users about payers' Direct Debit Instruction (DDI) details being removed from payment service provider (PSP) systems as dormant. As a result, payment holidays / deferments during the Covid-19 pandemic may have caused dormancy periods to be exceeded. To address these concerns, we are making a temporary change to increase the minimum dormancy period for all service users to 24 months with effect from Monday 29 June 2020. Any service user with a dormancy period of greater than 24 months will retain their existing dormancy period and will therefore, not be impacted by this change; for example, if it is currently set at 60 months it will remain as 60 months.

You should not need to amend your systems. If the last Direct Debit you collected was more than 13 months from the date of the change you will not need to obtain a new authority so long as you collect the next Direct Debit within 24 months of the last collection date.

We will regularly review the requirement for the temporary extension to the minimum dormancy period, and will communicate at the appropriate time when it will be returned to the current 13 month period.

For any queries or questions about any of the content in this eComms, contact either your sponsoring PSP or the Bacs Service Desk:

- Telephone: (0370) 165 0018 (Monday – Friday 7am – 11pm excluding Bank Holidays)
- Email: service.desk@bacsservices.co.uk

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