VAT and Employer Income Tax/PRSI/USC/LPT

Direct Debit Guidelines

Document last updated September 2019

The information in this document is provided as a guide only and is not professional advice, including legal advice. It should not be assumed that the guidance is comprehensive or that it provides a definitive answer in every case.
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1. Scope

This document outlines the procedures involved in making an application to pay VAT and/or Employer Income Tax/PRSI/USC/LPT by SEPA Monthly Direct Debit and to manage existing SEPA Monthly Direct Debit payment arrangements. An online service in ROS, Direct Debit Online (DDOL), was launched on 28th January 2013 allowing users greater flexibility in self-managing their SEPA Direct Debit for current VAT and/or Employer Income Tax/PRSI/USC/LPT. This guideline replaces all previous guidelines on SEPA Monthly Direct Debit for payment of VAT and employer Income Tax/PRSI/USC/LPT and sets out the approach for a successful online application.

2. Purpose

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

3. Introduction

NOTE: Any reference to Form P30 or P35 is relevant for periods up to 31 December 2018 only.

The facility to apply to pay current tax liabilities by SEPA Monthly Direct Debit, hereafter referred to as Direct Debit, is currently available for VAT, Employer Income Tax/PRSI/USC/LPT, Local Property Tax and Preliminary Income Tax customers.

Using Direct Debit to pay VAT and Employer Income Tax/PRSI/USC/LPT offers advantages to the customer and in suitable cases, to Revenue. Some of the advantages to customers include:

- Annual filing of VAT returns.
- Self-manage monthly Direct Debit payments.
- Spread of payments over a twelve-month period.
- Assist in business cash-flow.
- Avoid substantial one-off payments.

Processing of a Direct Debit Instruction (DDI) will create a Direct Debit mandate with a unique mandate reference number. The facility to pay by Direct Debit is a concession and Revenue may refuse the Direct Debit application or cancel an existing Direct Debit mandate.
4. SEPA Monthly Direct Debit Scheme

Since February 2014, Direct Debits are collected under the Single Euro Payment Area Directive (SEPA) – known as the SEPA Monthly Direct Debit Core Scheme (SDD). Provided both the bank of the creditor (Revenue Commissioners) and the debtor (Payer/Customer) are SEPA compliant, the scheme allows the creditor to collect funds from a debtor’s account once a mandate has been provided by the debtor to the creditor and creates, for the first time, a payment instrument that can be used for both national and cross border euro Direct Debits throughout the SEPA area. SEPA is comprised of the existing member states of the European Union, together with Iceland, Lichtenstein, Monaco, Norway, Switzerland and San Marino. It provides a standardised Direct Debit payment service that will enable consumers to pay for goods and services in any SEPA reachable country without having to open a bank account in that country.

The transfer of funds (money) between the debtor’s bank and the creditor’s bank always takes place in Euro currency.

The complete SEPA Core Direct Debit Scheme Rulebook is available from the European Payments Council website, [www.europeanpaymentscouncil.eu](http://www.europeanpaymentscouncil.eu).

5. Summary

The Direct Debit Scheme is for payment of current taxes for VAT, Employer Income Tax/PRSI/USC/LPT, and Preliminary Income Tax only. Applications to use the Direct Debit Scheme for the payment of VAT and Employer Income Tax/ PAYE/PRSI/USC/LPT should be made by customers or their agents online via ROS. Direct Debit Online (DDOL) will allow customers or their agents to Create/Amend/Cancel a monthly Direct Debit. For the online guide, please see ROS User Procedures. Once online, customers must confirm that they agree to the Terms and Conditions of participation in the Direct Debit Scheme. Please note there is a new Variable Direct Debit option for Employer Income Tax/PRSI/USC/LPT only which is available since 25 January 2019. For more information please refer to Section 6 of these guidelines. The criteria for applying for the Fixed Direct Debit option does not apply for the new Variable Direct Debit option.

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[...]
Fixed Direct Debit amount should be at least one twelfth of the estimated liability for the current accounting period.

The first debit month for VAT and Employer Income Tax/PRSI/USC/LPT is determined by the Direct Debit Online system and is dependent on the customer’s current filing pattern and the date of completion of the online application.

Direct Debit deductions are taken from the customer’s bank account on the third last working day of the month for VAT and Employer Income Tax/PRSI/USC/LPT.

Continued participation in the Fixed Direct Debit scheme is conditional on submission of the statutory returns and receipt of payments by the due dates.

Applications to join the Fixed Direct Debit Scheme are processed online and are subject to a number of validation rules. Failing any of these validation rules will result in the customer being advised that they are not suitable to join the scheme. Applications to join the Variable Direct Debit Scheme for Employer Income Tax/PRSI/USC/LPT are also processed online and are not subject to validation rules.

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[ ...]

The onus is on the customer to ensure they make sufficient payments.

Where insufficient amounts are paid by Direct Debit for VAT and there is a balance of tax payable at the end of the accounting year, interest is payable if the balance is not paid by the due date. In addition, if the amount due exceeds 20% of the annual liability for VAT or then interest will be backdated to the mid-point of the accounting year.

For Employer Income Tax/PRSI/USC/LPT, the Fixed Direct Debit payment should cover the amount of tax submitted on the return. Where the payment is too low, then the next fixed direct debit payment will be allocated to the period.

Interest on late payment can be charged if there is an underpayment that exceeds 10% of the annual liability for Employer Income Tax/PRSI/USC/LPT. The Fixed Direct Debit payments will be allocated to the oldest liability first. This will reduce the amount of interest that can be charged.

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[...]

**NOTE:** Direct Debits payments can only be deducted from a bank and bank account that is [SEPA](#) reachable. Direct Debits payments can be deducted from a foreign bank account but **only** if the bank and the bank account are SEPA reachable.
6. Variable Direct Debit for Employer Income Tax/PRSI/USC/LPT

A **Variable Direct Debit** facility for **Employer Income Tax/PRSI/USC/LPT** only has been available from 25 January 2019 following the introduction of **PAYE Modernisation (PMOD)** from 1 January 2019. The Variable Direct Debit scheme is an **optional** facility – employers can choose to either remain on their current fixed direct debit arrangement or opt to avail of the new Variable Direct Debit facility.

The Variable Direct Debit scheme works differently to the existing scheme. Instead of requesting a fixed amount from your bank account each month, Revenue will obtain permission to request the value of your monthly liability. A Revenue Payroll Notification (RPN) will replace the current tax credit certificate (P2C). The RPN will provide you with the necessary information to deduct from the employee the correct Income Tax, USC & LPT.

Employers can access ROS in order to set up a Variable Direct Debit – this facility has been available from 25 January 2019. Employers should cancel their current fixed direct debit arrangement for Employer Income Tax/PRSI/USC/LPT in order to avoid two payments being debited from your account. For employers who wish to remain on their current Fixed Direct Debit arrangement, no action is required.

Group Remitters who wish to remain on direct debit for Employer Income Tax/PRSI/USC/LPT will have to change to the Variable Direct Debit. Group Remitters will have to cancel their Fixed Direct Debit arrangement for Employer Income Tax/PRSI/USC/LPT. The VAT Fixed Direct Debit will not be affected. The Variable Direct Debit for Employer Income Tax/PRSI/USC/LPT can be set up since 25 January 2019.

7. Process – Using Direct Debit Online (DDOL)

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

When a customer sets up a Direct Debit for VAT the first deduction will always take place on an even month.

See Table below illustrating the rules for calculating first monthly **Direct Debit** date:

<table>
<thead>
<tr>
<th>TAXHEAD</th>
<th>CONDITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>VAT</td>
<td><strong>Bi-Monthly customer:</strong> First available month for debit is always the next available even month, provided the VAT 3 has not already issued for the bi-monthly period in which they are applying.</td>
</tr>
<tr>
<td></td>
<td><strong>Tri-Annual customer:</strong> First available month will be February, June or October following the current simplified filing period.</td>
</tr>
<tr>
<td></td>
<td><strong>Bi-Annual customer:</strong> First available month will be either February or August following the current simplified filing period.</td>
</tr>
<tr>
<td></td>
<td><strong>Annual customer:</strong> First available month is the next debit date available.</td>
</tr>
</tbody>
</table>
### Employer Income Tax/PRSI/USC/LPT

<table>
<thead>
<tr>
<th>Monthly Filers:</th>
<th>First available month is the next debit date available.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarterly Filers:</td>
<td>First available months will be February, May, August or November following the current simplified filing period.</td>
</tr>
<tr>
<td>Annual customer:</td>
<td>First available month is the next debit date available.</td>
</tr>
</tbody>
</table>

#### 8. Validation rules – Create a Direct Debit Instruction/Mandate

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]


Customers availing of [Direct Debit](#) for payment of current VAT or Employer Income Tax /PRSI/USC/LPT (Fixed Direct Debit) are obliged to ensure that the cumulative monthly payments are sufficient to cover the annual liability. Interest charges are applicable if the shortfall in Direct Debit payments exceeds certain limits. Please see [Terms and Conditions](#).

If availing of the Variable Direct Debit scheme for Employer Income Tax/PRSI/USC/LPT, instead of paying a fixed amount each month, Revenue will obtain permission to request the value of your monthly liability. A Revenue Payroll Notification (RPN) will replace the current tax credit certificate (P2C). The RPN will provide you with the necessary information to deduct from the employee the correct Income Tax, USC & LPT.

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

In the majority of instances, the customer will opt to pay the same amount each month. However, where the customer’s business is seasonal, the customer will be able to select up to three months to permanently exclude and/or permanently reduce the monthly payment. Please see [Seasonal Business](#) section.
10. Process – Amend and Cancel Functions
Customers will be allowed to increase the existing level of payment as often as they wish. The customer will be required to amend the estimated liability upwards and then adjust the payment amounts for the remaining months of the annual period.

A customer request to decrease the existing level of payment will be restricted to three times in the annual period. The customer will be required to amend the estimated liability downwards and then adjust the payment amounts for the remaining months of the annual period.

For customers availing of the Variable Direct Debit facility for Employer Income Tax/PRSI/USC/LPT, there is no requirement to increase or decrease the existing level of payment, as Revenue will obtain permission to request the value of the monthly liability.

Customers will have the option to suspend the Direct Debit payment up to a maximum of three months in an annual period.

Customers can opt to cancel their existing Direct Debit Instruction using DDOL.

Customers can also opt to request their bank to instruct Revenue to cancel their existing Direct Debit Instruction.

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[ ...]

11. Unpaids
The customer’s bank may return a Direct Debit Instruction to Revenue marked “unpaid” for a number of reasons.

An automated letter issues to advise the customer of the cancelled Direct Debit and to seek payment to replace the unpaid Direct Debit.

For the Variable Direct Debit scheme for Employer Income Tax/PRSI/USC/LPT, Revenue will request the missed or unpaid Variable Direct Debit payment seven working days after the date the original payment was due. The original payment is due on the third last working day of the month and interest may be charged where there is an unpaid original payment.
12. **Seasonal Business**

A seasonal business is one that has reduced trade or no trade for certain months of the year. In the case of a seasonal business the customer may apply to permanently reduce his/her monthly payment and/or to permanently exclude months from payments up to a combined maximum of three months. For example, the customer does not trade for the months of December and January. In this scenario, the customer may opt to pay the annual liability over the remaining ten months of the year, see example.

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]
Appendix 1 – Terms and Conditions

Terms and Conditions

Appendix 2 – SEPA Monthly Direct Debit Legal Text

Legal text: By signing this mandate form, you authorise (A) the Revenue Commissioners to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from the Revenue Commissioners.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Appendix 3 - Balloon Payments

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[ ...]

Appendix 4 - Direct Debit Schedules and Parameters

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]
Appendix 5 - ROS User Procedures

Once logged in to the ROS system, customers have numerous options available to them to manage their Direct Debits. Customers should proceed as follows:

In the ROS “My Services” Screen, click “Manage Bank Accounts” and options will expand. Click “Manage Direct Debits” under the SEPA Monthly Direct Debit Instruction panel to proceed to the DDOL Options Screen.

The DDOL Options Screen is the first screen presented when entering DDOL from the ROS My Services and Client Services pages. It is the main gateway into all functions of the application. This includes the “Create”, “Amend” and “Cancel” functions in ROS.

The DDOL Options Screen contains the SEPA Direct Debit Guarantee. This sets out the rules and entitlements of a customer when setting up a Direct Debit between his/her bank and the Revenue Commissioners.

Below the Direct Debit Guarantee, the customer is presented with item boxes for each tax for which the Direct Debit on-line facility is available, namely VAT, Employer Income Tax/PRSI/USC/LPT and Preliminary Income Tax.

If the customer already has a mandate for a particular taxhead, then details of this mandate, including status, tax reference number, mandate number, next Direct Debit date, last updated and payment frequency will be displayed for the customer’s information. It is possible for more than one mandate to be associated with each taxhead.

In any case where a DD mandate already exists, the customer will have two options available, “Amend” and “Cancel”. These are displayed as buttons to the right of the mandate description. “Amend” allows a customer to change the value of the monthly amount or suspend a monthly debit and if seasonal, to permanently exclude or reduce a particular month. “Amend” may also be used to update customer bank details. “Cancel” allows a customer to cancel a mandate so the Direct Debit is no longer taken from his/her bank account. Further details of Amend/Cancel functionality will be covered later.

Where a customer has no active mandate associated with a taxhead registration, then only one option, “Create”, will be available to allow the customer to set up a new mandate. Selecting this option will bring the customer to the Customer Details Screen.

Finally, to the right of the screen, is a “Your Requests” area. This allows the customer to submit multiple DD requests in a single submission. This can include a combination of “Create”, “Cancel” and “Amend” requests if so required.

Multiple options are available when creating a Direct Debit Instruction online. For the purposes of this guideline the most common activities will be outlined.
Create a Direct Debit Instruction for Current Taxes

ROS My Services Screen

Click “Manage Bank Accounts”.

ROS My Services Screen - expanded

Figure 1: Ros My Services Screen

Figure 2: ROS My Services Screen Expanded
In the SEPA Monthly Direct Debit Instruction link, click “Manage Direct Debits”.

**DDOL Options Screen**

On this screen, the system displays the taxes for which Direct Debit is available as a payment method.

The customer should select the “Create” option on the taxhead for which a Direct Debit application is to be created.

If the “Create” option is not available:
- Customer is not registered for the chosen taxhead
- Customer already has a Direct Debit Instruction set up for the chosen taxhead and “Amend” is now the only option.

If validation is passed, the customer then proceeds to the **Customer Details Screen**.
Customer Details Screen

Ticking the box to agree to the Terms and Conditions of the Direct Debit Scheme is mandatory.

The name and relevant registration number fields will be pre-populated. Phone details are not mandatory.

The customer should click the “Next” button to proceed to the DDOL Bank Details Screen. The “Cancel” button brings the customer back to the DDOL Options Screen.
Fields marked * are mandatory. Failure to complete all mandatory fields will result in an error message and will restrict the user from continuing with the application.

Enter the required details and click “Next” to proceed to the Remittance Details Screen. Selecting the “Back” button brings the customer to the Customer Details Screen. Selecting “Cancel” abandons the process and brings the customer back to the DDOL Options Screen without saving any changes.
Remittance Details Screen

When creating a Direct Debit Instruction, the customer is required to input a value into the “Estimated liability for the tax year” field and the “Amount to be debited each month” field. On pressing the “Calculate” button, each monthly field is populated and the “Total Amount for the year” is calculated. Validation will ensure the “Total Amount for the year”, which is the sum of the “Amount to be debited each month”, is equal to or greater than the amount in the “Estimated liability for the tax year” field.

If the business is Seasonal then click “Yes” and the additional fields of Reduce and Exclude will appear, see example.

Selecting “Next” runs validation and if passed, brings the customer to the DDOL Options Screen and the application into the “Your Requests” field for “Sign and Submit”.

Clicking “Cancel” brings the customer back to the DDOL Options Screen without validation being run.

The “Back” option brings the customer back to the Bank Details Screen without running validation.
DDOL Options Screen with item in “Your Requests”

The customer must click “Submit” in the “Your Requests” field to proceed to the Summary Screen.

In “Your Requests” the customer also has the option to “Edit” or to “Cancel” any amendments made.
Summary Screen

Figure 8: Screen Summary

This screen shows the payments that will be debited for each month. **Customers should ensure these amounts are correct before continuing.** The customer should click “Next” to proceed to the **Sign & Submit Screen.**

The “Back” button will take the customer back to the **DDOL Options Screen** where the customer may “Edit” details in the “Your Requests” field.
**Sign and Submit Screen**

![Sign and Submit Screen](image)

The “Certificate” field is pre-populated. Enter ROS password and click “Sign & Submit” to complete the application or click “Back” to return to the Summary Screen.

**ROS Acknowledgement Screen**

![ROS Acknowledgement Screen](image)

Confirmation of the Direct Debit Instruction, with a notice number, will issue to the customer’s ROS Inbox showing the Status of the application.

In the example above, the Status shows “For Review” which means the application will be reviewed by the Direct Debit Unit as it has failed validation rules. Following review, confirmation will be issued by the Direct Debit Unit to notify if a request has been approved or disapproved.

Status will display as Success if application is successful.
When the customer submits his/her request, a confirmation notification will issue to his/her ROS Inbox. This notification is the final **Summary Screen** that the customer submitted.

**Figure 11: ROS Inbox Screen**

Click the **“Notice Number”** to view a summary of the application (below).

**Figure 12: Application Summary Screen**
If the customer changes the status of their business (e.g. sole trader to company/partnership), they will not be able to transfer their existing SEPA Direct Debit Instruction to the new entity.

The customer will need to set up a SEPA Direct Debit Instruction for the new business entity by logging on to ROS. The customer should also cancel the SEPA Direct Debit Instruction(s) for the previous business entity by logging on to ROS.
Create a Direct Debit Instruction for Current Taxes with Seasonal Option

If a business is seasonal, the customer may choose to permanently reduce the monthly payment amount and/or permanently exclude months up to a combined maximum of three months. This facility is available to users on the Remittance Details Screen. For example, the customer does not trade for the months December and January so may opt to pay the annual liability over the remaining ten months of the year. The “Reduce” checkbox will allow the customer to select up to three months to permanently reduce the amount they pay per month. In order to create this Direct Debit Instruction/Mandate, the customer should work through the same screens as outlined in the “Create” example above and on entering the Remittance Details Screen, should opt for “Yes” in the field “Is the nature of your business seasonal”. Step by step instructions are outlined below.

ROS – My Services Page

Click “Manage Bank Accounts”.

Figure 13: ROS- My Services Page
ROS My Services Screen - expanded

Figure 14: ROS My Services Page Expanded

Click “Manage Direct Debits”.

DDOL Options Screen

Figure 15: DDOL Options Screen
On this screen, the system displays the taxes for which Direct Debit is available as a payment method.

The customer should select the “Create” option on the taxhead for which a Direct Debit application is to be created. If validation is passed, the customer then proceeds to Customer Details Screen.

**Customer Details Screen**

![Customer Details Screen](image)

Ticking the box to agree to the [Terms and Conditions](#) of the Direct Debit Scheme is mandatory.

The name and relevant registration number fields will be pre-populated. Phone details are not mandatory.

The customer should click the “Next” button to proceed to the Bank Details Screen. The “Cancel” button brings the customer back to the DDOL Options Screen.
Fields marked * are mandatory. Failure to complete all mandatory fields will result in an error message and will restrict the user from continuing with the application.

Enter all required details and click “Next” to proceed to the Remittance Details Screen. Selecting the “Back” button brings the customer to the Customer Details Screen. Selecting “Cancel” brings the customer back to the DDOL Options Screen without saving any changes.
DDOL Remittance Details Screen – Seasonal

Clicking on “Yes” to “Is the nature of your business seasonal” will display Reduce and Exclude fields.

The customer is required to input values to the “Estimated liability for the tax year” and “Amount to be debited each month” fields. By selecting the tick boxes, the customer can Exclude a month altogether (populate with NIL) or Reduce a month by inputting a value for this month only which is less than the amount to be debited each month. The customer may Exclude any month(s) from Direct Debit or Reduce the value of the debit for a month(s) to a combined maximum of three months.

Validation ensures that the sum of the “Amount to be debited each month” including months either Excluded or Reduced is equal to or greater than the amount in the “Estimated liability for the tax year” field. Once the monthly values are populated, the customer should click “Calculate” to populate all fields except Exclude fields.

Selecting the “Next” option validates the application and brings the customer to the DDOL Options Screen and into the “Your Requests” field.

Clicking “Cancel” brings the customer back to the Bank Details Screen without validation.

Clicking on “Back” brings the customer back to the previous screen.
From the **DDOL Options Screen** the customer can “Submit” the request and move to the **Summary Screen**. The **Summary Screen** will show the months, if any, that the customer has opted to have permanently Reduced or Excluded.

**DDOL Options Screen with item in “Your Requests” field**

![DDOL Options Screen](image)

*Figure 19: DDOL-Options Screen with item in "Your Requests" field*

The customer must click “Submit” in the “**Your Requests**” field to proceed to the **Summary Screen**.

In “**Your Requests**” the customer also has the option to “**Edit**” or to “**Cancel**” any amendments made.
Summary Screen

Figure 20: Screen Summary

This shows the payments that will be debited for each month. Customers should ensure these amounts are correct before continuing. The customer should click “Next” to proceed to the Sign & Submit Screen.

The “Back” button will take the customer back to the DDOL Options Screen where the customer may “Edit” details in the “Your Requests” field.
Sign & Submit Screen

The “Certificate” field is pre-populated. Enter ROS password and click “Sign & Submit” to complete the process.

ROS Acknowledgement Screen

Confirmation of the Direct Debit Instruction, with a notice number, will issue to the customer’s ROS Inbox showing the Status of the application.

In the example above, the Status shows “For Review” which means the application will be reviewed by the Direct Debit Unit as it failed validation rules. Following review, confirmation will be issued by the Direct Debit Unit to notify if a request has been approved or disapproved.

Status will display as Success if application is successful.
Create a Direct Debit Instruction for Current Taxes using Manage Mandate

DDOL Options Screen

The customer has an active VAT mandate and wishes to “Create” a new Employer Income Tax/PRSI/USC/LPT (titled Employer (PAYE/PRSI) in DDOL) mandate.

The customer should use the “Create” option under the Employer (PAYE/PRSI) banner and after validation will proceed to the Customer Details Screen.
Ticking the box to agree to the **Terms and Conditions** of the Direct Debit Scheme is mandatory.

The name and relevant registration number fields will be pre-populated. Phone details are not mandatory.

Click “**Next**” to proceed to the **Bank Details Screen**.
The customer has an active mandate for VAT and wishes to add Employer Income Tax/PRSI/USC/LPT to an existing mandate. The customer should select the “Manage” option at top right hand side to proceed.
Manage Mandate Screen

In this screen, the customer selects an existing VAT mandate to which Employer Income Tax/PRSI/USC/LPT is to be added. Click “Next” to proceed to the Remittance Details Screen.

Remittance Details Screen

The customer is required to input a value into the “Estimated liability for the tax year” field and the “Amount to be debited each month” field.

On clicking the “Calculate” option, each monthly field is populated and the “Total Amount for the year” is calculated. Validation will ensure the “Total Amount for the year”, which is
the sum of the “Amount to be debited each month” is equal to or greater than the amount in the “Estimated liability for the tax year” field.

Clicking on “Next” runs validation and if passed, brings the customer to the DDOL Options Screen with the application in the “Your Requests” field.

Selecting “Cancel” abandons all changes and brings the customer back to the DDOL Option Screen without validation being run.

The “Back” option brings the customer back to the Bank Details Screen without running validation.

**DDOL Options Screen with “Your Requests” field**

Click “Submit” to proceed to the Summary Screen.

In the “Your Requests” field, the customer has the option to “Edit” or “Cancel” any amendments made.
Summary Screen

Figure 29: Summary Screen

This screen shows the payments that will be debited for each month. **Customers should ensure these amounts are correct before continuing.** The customer should click “Next” to proceed to the **Sign & Submit** screen.

The “Back” button will take the customer back to the **DDOL Options Screen** where the customer may “Edit” details in the “Your Requests” field.
Sign and Submit Screen

The “Certificate” field is pre-populated. Enter ROS password and click “Sign & Submit” to complete the application.

ROS Acknowledgement Screen

Confirmation of the Direct Debit Instruction, with a notice number, will issue to the customer’s ROS Inbox showing the Status of the application.

In the example above, the Status shows “For Review” which means the application will be reviewed by the Direct Debit Unit as it has failed validation rules. Following review, confirmation will be issued by the Direct Debit Unit to notify if a request has been approved or disapproved.

Status will display as Success if application is successful.
Amend a Direct Debit for Current Taxes

The **Amend** facility is used where a customer wishes to:

- Change bank account details
- Change the amount of the Direct Debit payments
- Add a second or subsequent instruction for the same taxhead, see example
- Suspend/Reduce the Direct Debit amount for a particular month.

The **Amend** facility is available via the **DDOL Options Screen** and follows a similar suite of screens to those found in the **Create** option.

**DDOL Options Screen**

By clicking “**Amend**”, the customer is brought to the **Customer Details Screen**. Only customers with an existing Direct Debit Instruction/Mandate will have the option to “**Amend**”. 
This screen is pre-populated with the customer’s name and tax registration number.

Ticking the box to agree to the Terms and Conditions of the Direct Debit Scheme is mandatory. Phone number is not mandatory.

When “Next” is selected to proceed with the application, the customer is brought to the Bank Details Screen (if there is only one active mandate to Amend) or to the Manage Mandates Screen (if there are multiple active mandates).
Bank Details Screen

This screen is pre-populated with the bank details the customer input when the mandate was first created or last amended. If a customer has multiple mandates and wishes to Create a second mandate, Amend existing bank details or join multiple taxheads to one mandate, the “Manage” option must be used.

Clicking on “Next” will take the customer to the Remittance Details Screen.
Remittance Details Screen

![Remittance Details Screen](image)

Figure 35: Remittance Details Screen

Where a customer wishes to increase or decrease the monthly Direct Debit amount for VAT or Employer Income Tax/PRSI/USC/LPT, they must Amend the “Estimated liability for the tax year” and the “Amount to be debited for remaining months this year” fields. In the Remittance Details Screen, in Amend mode, there is a Suspend checkbox. If the customer has selected “Yes” in the “Is the nature of your business seasonal” field then the checkboxes of Reduce and Exclude will also be displayed.

Reduce and Exclude options allow the customer to permanently reduce or to permanently exclude the monthly debit amount up to a combined maximum of three months in the annual period. These permanent reductions/exclusions run from year to year. See example of creating a Direct Debit Instruction using the Seasonal option for more information.

The Suspend checkbox allows the customer to temporarily suspend up to three months in the annual period but will not affect future years. If a customer suspends a month then the amount for that month will be set to zero and a debit will not be collected for that month. The amounts for other months will not be affected. Months for which payments have been suspended will be reset once the debit run has been completed for those months. Monthly debit payments will resume as normal for subsequent months.

Clicking “Calculate” will display the changes made provided validations against “Estimated liability for the tax year” are passed. Only those months that remain in the current annual period will show the amended amount. The annual period refers to the calendar year for Employer Income Tax/PRSI/USC/LPT. The annual period for VAT is based on the month of VAT registration.
NOTE: Direct Debits are paid one month in arrears; therefore any amendments will apply for the remaining months in the annual period plus one month. For example, the Employer Income Tax/PRSI/USC/LPT year end is December and December’s liability is paid by the January Direct Debit.

The “Total Amount for the year” field will also be updated by the calculation. Finally, the validation to ensure that the “Total Amount for the year” is greater than or equal to the “Estimated liability for the tax year” will run in Amend mode to ensure the customer is meeting the liability.

Selecting “Cancel” will bring the customer back to the DDOL Options Screen without validation being run. The “Back” button takes the customer back to the Bank Details Screen without validation being run. The “Next” button brings the customer to the DDOL Options Screen with the item in “Your Requests”.

**DDOL Options Screen with “Your Requests” field**

![Figure 36: DDOL Options Screen with "Your Requests" filed](image)

The Amend request is now in the “Your Requests” field. In the “Your Requests” field, the customer also has the option to “Edit” or “Cancel” any amendments made. Click “Submit” to proceed to the Summary Screen.
Summary Screen

This screen shows the payments that will be debited for each month. **Customers should ensure these amounts are correct before continuing.** The customer should click “Next” to proceed to the Sign & Submit screen.

The “Back” button will take the customer back to the DDOL Options Screen where the customer may “Edit” details in the “Your Requests” field.
Sign and Submit Screen

The “Certificate” field is pre-populated. Enter ROS password and click “Sign & Submit” to complete the application or click “Back” to return to the Summary Screen.

ROS Acknowledgement Screen

Confirmation of the Direct Debit Instruction, with a notice number, will issue to the customer’s ROS Inbox showing the Status of the application.

In the example above, the Status shows For Review which means the application will be reviewed by the Direct Debit Unit as it failed validation rules. Following review, confirmation will be issued by the Direct Debit Unit to notify if a request has been approved or disapproved.

Status will display as Success if application is successful.
Where the customer has an active mandate for VAT and wishes to add an additional mandate for Employer Income Tax/PRSI/USC/LPT using new bank account details, they can do so by selecting the “Amend” function. This also applies where the customer has an active mandate for Employer Income Tax/PRSI/USC/LPT and wishes to add an additional mandate for VAT using new bank account details.

Customer Details Screen

![Customer Details Screen](image)

Ticking the box to agree to Terms and Conditions of the Direct Debit Scheme is mandatory. Name and relevant registration number fields are pre-populated. The phone number is not mandatory. Click “Next” to proceed to the Bank Details Screen.
Bank Details Screen with “Manage” Option

The customer must use the “Manage” option in order to “Add New Bank Account”.

Manage Mandate Screen

The customer can view all current mandates and must select “Add Bank Account” to create a new mandate with different bank account details. This option will bring the customer to the Bank Details Screen as shown below.
Bank Details Screen

Input new bank details and click “Next” to proceed to the Mandate Management Screen showing the new bank details.
Mandate Management Screen

Figure 44: Mandate Management Screen

In this screen, the customer can see the new account and if an error has been made the customer can delete the newly created mandate by using the “Delete” option. Click “Next” to proceed.

Remittance Details Screen with Multiple Mandates

Figure 45: Remittance Details Screen with Multiple Mandates

The customer must input “Amount to be debited from this account” and click “Calculate” which will populate the monthly fields. The “Cancel” button will cancel the process and take the customer back to the DDOL Options Screen without validation being run. The “Next”
button will run validation and if passed, the customer will be taken to the **DDOL Options Screen** with the item in the “**Your Requests**” field.
DDOL Options Screen with “Your Requests” field

The Amend request is now in “Your Requests” field. In the “Your Requests” field, the customer also has the option to “Edit” or “Cancel” any amendments made. Click “Submit” to proceed to the Summary Screen.
Summary Screen with Multiple Mandates

Figure 47: Summary Screen with Multiple Mandates

Click where indicated to expand the screen and view the details submitted.
Summary Screen (expanded)

Figure 48: Summary Screen Expanded

This screen shows the payments that will be debited for each month. Customers should ensure these amounts are correct before continuing. The customer should click “Next” to proceed to the Sign & Submit screen.

The “Back” button will take the customer back to the DDOL Options Screen where the customer may “Edit” details in the “Your Requests” field.
Sign and Submit Screen

The “Certificate” field is pre-populated. Enter ROS password and click “Sign & Submit” to complete the application or click “Back” to return to Summary Screen.

ROS Acknowledgement Screen

Confirmation of the Direct Debit Instruction, with a notice number, will issue to the customer’s ROS Inbox showing the Status of the application.

In the example above, the Status shows “For Review” which means the application will be reviewed by the Direct Debit Unit as it has failed validation rules. Following review, confirmation will be issued by the Direct Debit Unit to notify if a request has been approved or disapproved.

Status will display as Success if application is successful.
Cancel a DDI (mandate) for Current Taxes

In the DDOL Options screen where the customer has only one Direct Debit Instruction/Mandate for a particular taxhead the customer should select “Cancel”. Where the customer has multiple mandates and used the Manage Mandate option when creating the Direct Debit Instruction, cancellations must be executed using the Amend function. When using this option, the customer must carefully select the particular Direct Debit Instruction/Mandate for cancellation from the selection detailed in order to avoid cancelling all debit instructions in error.

If a customer clicks the “Cancel” option, different warning messages will be displayed for VAT and Employer Income Tax/PRSI/USC/LPT.

<table>
<thead>
<tr>
<th>For VAT</th>
<th>For Employer Income Tax/PRSI/USC/LPT</th>
</tr>
</thead>
<tbody>
<tr>
<td>“All Direct Debit Instructions for this VAT registration will be cancelled permanently. This will generate a short annual VAT return to &lt;period based on cancellation date&gt; and you will revert to bi-monthly filing pattern thereafter.”</td>
<td>“All Direct Debit Instructions for this Employer (PAYE/PRSI) registration will be cancelled permanently and you will revert to a monthly filing pattern for PAYE/PRSI.”</td>
</tr>
</tbody>
</table>

The request will then be added to the “Your Requests” area. Customers can “Edit” or “Cancel” the request within this area. Additionally, if a customer has an active mandate attached to a ceased tax registration number, then the registration will display on the DDOL Options Screen with the only option available being “Cancel” (see screens below). If there is no active mandate associated with a ceased registration, then the registration will not be displayed.

Once the cancel request has been added to the “Your Requests” area, the customer must select “Submit” to proceed to the Summary Screen. At this point, any “Cancel” request will also have a drop down menu associated with it. This drop-down will contain a list of reasons for cancellation and the customer will be required to select a reason for the cancellation request.

The cancellation reasons are as follows:
- Revert to standard filing pattern.
- Ceased Trading.
- Customer Deceased.

If the customer makes a request to cancel a DDInstruction/Mandate on a date after the Direct Debit file has been sent to the bank, the following error message will be displayed to the customer:

“The system cannot process your cancellation request until <date>. Please re-submit your request on or after this date.”
Cancel a Direct Debit for Current Taxes
Please read instructions prior to cancelling a Direct Debit Instruction for Current Taxes.

DDOL Options Screen

Click “Cancel” under the VAT – Value Added Tax banner.

Error message appears. Click “OK” to proceed with Cancellation.
DDOL Options Screen with “Your Requests” field

The Cancel request is now in the “Your Requests” field. In the “Your Requests” field, the customer also has the option to “Edit” or “Cancel” any amendments made. Click “Submit” to proceed to the Summary Screen.

Summary Screen

A reason for cancellation must be selected from the drop down menu e.g. Ceased Trading.
Click “Next” to proceed. Other reasons on the drop down menu are:
- Revert to standard filing pattern.
- Customer Deceased.

**Sign & Submit Screen**

The “Certificate” field is pre-populated. Enter ROS password and click “Sign & Submit” to complete the application or click “Back” to return to the Summary Screen.

**ROS Acknowledgement Screen**

Confirmation of the Direct Debit Instruction, with a notice number, will issue to the customer’s ROS Inbox showing the Status as Success.

The Direct Debit for VAT is now cancelled.
The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

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Dear Sir/Madam,

The debit for € (details below) has been returned by your bank unpaid. Please contact your bank directly should you require clarification.

### TAXHEAD PERIOD RECEIPT No. DATE

| Employer Income Tax/PRSI/USC/LPT |

The payment has been cancelled on your account with the Revenue Commissioners and any payment notice that issued in respect of it should be disregarded.

In the event where a direct debit payment cancels, the authorisation to participate in the Direct Debit scheme is reviewed and may be terminated without further notice.

If outstanding balances remain, a payment should be submitted immediately.

You may contact us at 01 738 36 63 (ROI) or +353 1 738 36 63 (outside ROI) if you need any assistance in this regard.

Yours faithfully

Joseph Howley
Collector-General