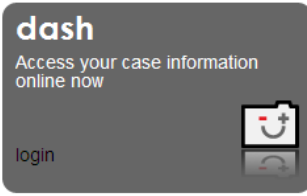
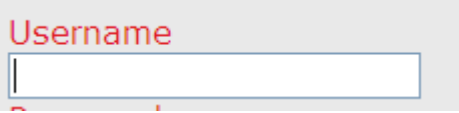




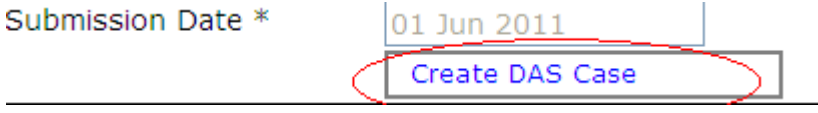
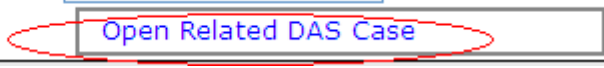

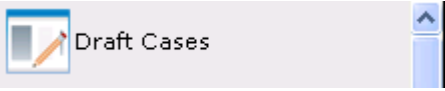







**Applying for a DPP** – Where the approved money adviser completes and submits an application for approval of a DPP. There are 2 ways you can submit an application for a DPP – either from an intimation or a new application for a debtor.

Step	Action
1.	You will go to the DAS website <a href="http://www.dasscotland.gov.uk">www.dasscotland.gov.uk</a>
2.	<p>Click on the <b>DASH</b> icon:</p> 
3.	<p>Click on <b>Username</b>: (This will be provided by your organisation's account manager)</p> 
4.	Enter your <b>Username</b> e.g. <b>Joe Bloggs</b> .
5.	<p>Click in the <b>Password</b> field. (This will initially be provided by your organisation's account manager)</p> 
6.	Enter your <b>Password</b> e.g. <b>Scotland11</b>
7.	Click on the <b>LOGON</b> button.
	
8.	<p>If you know the debtor has already intimated their intention to apply, access the DASHboard (home page)</p>  <p>Click on the <b>Live Workload</b> menu button.</p>
9.	<p>Click on the <b>Intimations</b> button in the Live Workload menu:</p> 
10.	<p>You will see the list of debtors who have given a notice of an intimation of their intention to apply under the <u><a href="#">Intimation List</a></u> .</p> <p>If you wish to create a new case click <b>Edit</b>:</p> <p><a href="#">Edit</a> <a href="#">View</a> <a href="#">Delete</a></p>

## Money Adviser Guide

Step	Action
11.	<p>You will see an Intimation screen. Under <b>Admin Details</b> · Click on <b>Create DAS Case</b>:</p> 
12.	<p>Click on <b>Open Related DAS Case</b></p>  <p>This action will bring up an online copy of form 1 (Application for approval of a debt payment programme). The details that you have completed on the intimation will populate section 1 and 2 but you could edit this information, if required.</p> <p>You will need to complete steps <b>18 onwards</b>.</p>
13.	<b>OR – where there has not been an Intimation</b>
14.	<p>Access the DASHboard (home page)</p>  <p>Click on the <b>Live Workload</b> menu button.</p>
15.	<p>Click on <b>Draft Cases</b> in the Live Workload menu:</p>  <p>Click <b>Add New</b> button:</p>  <p>This action will bring up an online copy of form 1 (Application for approval of a debt payment programme).</p>
16.	You <b>must</b> complete <b>all</b> the fields that have an asterisks.
17.	<p>Click on <b>Money Adviser Case Reference</b> field:</p>  <p>This is a field for your use. You can add a reference number from your case management system to identify your debtor's case details. Eg <b>Brown 1234</b></p>
18.	<p><b>Section 2 Details of the debtor(s) applying for a DPP</b></p> <p>In</p> <p>Click the <b>Main Debtor</b> button</p> 

Step	Action
19.	<p>In the <b>Debtor Details</b> section complete the debtor's details. Click on the <b>Surname</b> field:</p> <p>Surname * <input type="text"/></p> <p>Insert the debtor's surname eg. <b>Brown</b></p>
20.	<p>Click on the <b>First Names</b> field:</p> <p>First Names * <input type="text"/></p> <p>Insert the debtor's first name eg. <b>Berta Agnes</b></p>
21.	<p>If the debtor has been known by another name, click on the <b>Other Names</b> field:</p> <p>Other Names <input type="text"/></p> <p>Insert the debtor's other name eg. <b>Miss Berta Booth</b></p>
22.	<p>Click on the <b>Title</b> field and use the arrow  to select the title:</p> <p>Title <input type="text"/></p> <p>Insert the title eg. <b>Mrs</b></p>
23.	<p>Click on the <b>Date of Birth</b> field:</p> <p>Date Of Birth * <input type="text"/></p> <p>Insert the date eg. <b>15 Jun 1950</b> (It must be in the format dd mmm yyyy)</p> <p>or click on the <b>calendar symbol</b>  and select a date.</p>
24.	<p>Click on the <b>Address Finder</b> field:</p> <p>Address Finder <input type="text"/></p> <p>Insert the house number or name where the debtor lives: eg 10</p>
25.	<p>If you know the debtor's postcode, click on the <b>Postcode</b> field:</p> <p><input type="text"/></p> <p>Enter the post code details eg. <b>DD5 1AB</b>, (you must have a space between the first area series and last series)</p> <p>then click the <b>Search</b> button:</p> <p><input type="button" value="Search"/></p> <p>If the postcode is found the details will be added automatically. You should always check that the information is correct.</p>
26.	<b>OR</b>





## Money Adviser Guide

Step	Action
27.	<p>If you do not know the debtor's postcode then you can enter the debtor's address details in the relevant fields:</p> <p>Address Line 1 * <input style="width: 350px; height: 20px;" type="text"/></p> <p>Address Line 2 <input style="width: 350px; height: 20px;" type="text"/></p> <p>Address Line 3 <input style="width: 350px; height: 20px;" type="text"/></p> <p>Town * <input style="width: 350px; height: 20px;" type="text"/></p> <p>County <input style="width: 350px; height: 20px;" type="text"/></p> <p>Post Code <input style="width: 350px; height: 20px;" type="text"/></p> <p>Email <input style="width: 350px; height: 20px;" type="text"/></p> <p>Home Telephone <input style="width: 350px; height: 20px;" type="text"/></p> <p>Mobile Telephone <input style="width: 350px; height: 20px;" type="text"/></p> <p>You must insert a '0' in the postcode field, or as much of the postcode as is known, for the details to be accepted.</p>
28.	<p>If the debtor has a business complete their business details under the <a href="#">- Business Details</a> section.</p>
29.	<p>Enter debtors details on the financial statement.</p> <p><b>Financial Statement</b></p> <p>This is the summary of the debtor's income and expenditure.</p>
30.	<p>Each section should be completed.</p> <p>The figure entered for 'Total Salary Or Wages' should be the net figure earned each pay period. You do not need '£' signs, eg <b>123.98</b></p> <p>Total Salary Or Wages * <input style="width: 350px; height: 20px;" type="text"/></p> <p>Total Income From Benefits * <input style="width: 350px; height: 20px;" type="text"/></p> <p>Total Pension Income * <input style="width: 350px; height: 20px;" type="text"/></p> <p>Total Other Income * <input style="width: 350px; height: 20px;" type="text"/></p> <p>Income Payment Frequency * <input style="width: 100px; height: 20px;" type="text" value="v"/></p> <p>Total Household Expenditure * <input style="width: 350px; height: 20px;" type="text"/></p> <p>Total Travel Expenditure * <input style="width: 350px; height: 20px;" type="text"/></p> <p>Total Phone Expenditure * <input style="width: 350px; height: 20px;" type="text"/></p> <p>Total Other Expenditure * <input style="width: 350px; height: 20px;" type="text"/></p>
31.	<p>Once completed click on <b>Save and Return to the Previous Page</b> button:</p> <p style="border: 1px solid red; border-radius: 10px; padding: 2px; display: inline-block;"><a href="#">Save And Return To The Previous Page</a></p> <p>This takes you back to proceed with the completion of form 1.</p>

Step	Action
32.	<p>Continue to complete <b>Section 2 Details of the debtor(s) applying for a DPP</b></p> <p>To answer question at 2b:</p> <p><b>2b. Is this application a result of a revoked joint application?</b></p> <p>Click on the Arrow and select Yes or No <input type="button" value="v"/></p>
33.	<p>To answer question at 2c;</p> <p><b>2c. Is this a joint application? If 'no', go to Section 3.</b> Click on</p> <p>the Arrow and select Yes or No <input type="button" value="v"/></p> <p>If you answer Yes, complete questions 2c1 And 2d, answering Yes or No, then select the criteria for the joint application from the drop down list.</p> <p>If 'yes', do the debtors applying for a joint DPP meet the criteria in regulation 22(1)? If 'no', DO NOT PROCEED with a joint DPP. <input type="button" value="v"/></p> <p>Note: There will be a warning if you do not meet the criteria for a joint application.</p> <p>Click on the <b>Joint Debtor</b> button:</p> <p><input type="button" value="Joint Debtor"/> this will take you back to debtor details page (see step 18) which must be completed for the joint debtor.</p>
34.	<p>Complete the question in Section 3 <b>Section 3 Eligibility To Apply</b></p> <p>Answering Yes or No by clicking on the drop down arrow <input type="button" value="v"/></p>
35.	<p>Complete section 4</p> <p><b>Section 4 Debt to be included in the Debt Payment Programme</b></p> <p>Answer question 4c, First:</p> <p><b>4c. Is the debtor, or in the case of a joint application, either of the debtors, subject to any arrestment or arrestment of their income?</b></p> <p>Answering Yes or No by clicking on the drop down arrow <input type="button" value="v"/></p> <p>If Yes, provide additional details in the box provided.</p>
36.	<p>Now complete the debtor's creditor details:</p> <p>Click on the <b>Creditors</b> button:</p> <p><input type="button" value="Creditors"/> This takes you to the Creditor details screen.</p>





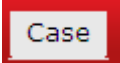

## Money Adviser Guide




Step	Action
37.	<p>Click the <b>Add New</b> button under the <b>Minor Creditor List</b></p> <p><b>Add New</b> This will default to a screen which will enable you to search the list of major creditors registered on DASH.</p> <p>To search, enter the details of the creditor in the box, eg. <b>Bank</b> and click the <b>Search</b> button:</p> <div style="border: 1px solid #ccc; padding: 5px; width: fit-content;"> <input style="width: 150px;" type="text"/> <input type="button" value="Search"/> </div>
38.	<p>If your search criteria match any details, the creditors will be listed under the creditor name field in the table.</p> <div style="border: 1px solid #ccc; padding: 2px; width: fit-content; margin: 5px auto;"> <b>Creditor Name</b>  <span style="font-size: small;">Z ↓ A ↑</span> </div> <p>You can sort the creditors by clicking on the sort arrow <span style="font-size: small;">Z ↓ A ↑</span></p> <p>If the debtor's creditor is listed, eg. <b>British Gas</b> click the <b>Select</b> button:</p> <p><b>Select</b></p>
39.	<p>If your search criteria DO Not match any details, you will see:</p> <div style="border: 1px solid #ccc; padding: 2px; width: fit-content; margin: 5px auto;"> <span style="color: red;">Zero records returned.</span> </div> <p>You can add the details of the creditor under <b>Minor Creditor Details</b></p> <p>Once all the field are completed, Click the <b>Save</b> button:</p> <div style="border: 1px solid #ccc; padding: 5px; width: fit-content; margin: 5px auto;"> <input type="button" value="Save"/> <input type="button" value="Back"/> <input type="button" value="New"/> </div>
40.	<p>Repeat the steps 37 to 39 until all the Creditors are recorded on the application form.</p> <p>Once you have added all the creditors, click on the <b>Creditors</b> tab at the top of the screen:</p> <div style="border: 1px solid #ccc; padding: 2px; width: fit-content; margin: 5px auto;"> <b>Creditors</b> </div> <p>This returns to the Case Creditor List. The minor and major creditors details should now been saved to the case.</p>
41.	<p>Now click on the <b>Case</b> tab:</p> <div style="border: 1px solid #ccc; padding: 2px; width: fit-content; margin: 5px auto;"> <b>Case</b> </div> <p>to continue to complete section 4</p> <p><b>Section 4 Debt to be included in the Debt Payment Programme</b></p>
42.	<p>Click on the <b>Debts</b> button:</p> <div style="border: 1px solid #ccc; padding: 2px; width: fit-content; margin: 5px auto;"> <b>Debts</b> </div> <p>This takes you to the <b>Debt</b> screen.</p> <div style="border: 1px solid #ccc; padding: 2px; width: fit-content; margin: 5px auto;"> <b>Debt</b> </div>

Step	Action								
43.	<p>Click the <b>Add New</b> button under the <b>Debt list</b>:</p> <p><b>Add New</b></p>								
44.	<p>On the <b>Debt Details</b> screen, complete the value of debts due to each of the debtor's creditors</p> <p>Click on the <b>Status</b> field and use the drop down arrow  to select</p> <p><b>Status *</b> <input type="text" value=""/></p> <p>Select the status eg. <b>Declared</b> – what the debtor believes they are due <b>Accepted</b> – what the creditor has agreed that the debtor owes</p>								
45.	<p>Click on the <b>Creditor</b> field and use the drop down arrow  to select a creditor from the list of the creditors that you have already saved to the case.</p> <p><b>Creditor *</b> <input type="text" value=""/></p> <p>Select the Creditor from the list eg. <b>British Gas</b></p>								
46.	<p>Click on the <b>Debtor</b> field and use the drop down arrow  to select which debtor the debt belongs to:</p> <p><b>Debtor *</b> <input type="text" value=""/></p> <p>In joint DPP, select the name of the debtor or Joint where the debt is joint and severally liable.</p>								
47.	<p>Click on the <b>Debt Type</b> field and use the drop down arrow  to select the type of debt:</p> <p><b>Debt Type *</b> <input type="text" value=""/></p> <p>Select the debt type eg. <b>Bank loan</b></p>								
48.	<p>Click on the <b>Amount</b> field and insert how much is due to that creditor; <b>Eg 1500.00</b></p> <p>Continue to complete as much information as possible to assist the creditor to identify the debt.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;"><b>Amount *</b></td> <td style="padding: 2px;">1500.00</td> </tr> <tr> <td style="padding: 2px;">Sort Code</td> <td style="padding: 2px;">123456</td> </tr> <tr> <td style="padding: 2px;">Account Number</td> <td style="padding: 2px;">123456789</td> </tr> <tr> <td style="padding: 2px;">Creditor Reference</td> <td style="padding: 2px;">987654321</td> </tr> </table>	<b>Amount *</b>	1500.00	Sort Code	123456	Account Number	123456789	Creditor Reference	987654321
<b>Amount *</b>	1500.00								
Sort Code	123456								
Account Number	123456789								
Creditor Reference	987654321								

Step	Action
49.	<p>Click the <b>Save</b> button to save details of this debt to the case.</p> <div style="border: 1px solid #ccc; padding: 5px; display: flex; justify-content: space-around; width: fit-content; margin: 10px auto;"> <span style="border: 1px solid #ccc; padding: 2px 10px;">Save</span> <span style="border: 1px solid #ccc; padding: 2px 10px;">Back</span> <span style="border: 1px solid #ccc; padding: 2px 10px;">New</span> </div> <p>Click the <b>New</b> button to add the next debt to case. Go over steps 44-49 for each debt due to each creditor.</p> <p>When all debts have been entered, click the <b>Back</b> button to return to <b>Debt List</b>. Remember to save after every debt even the last one before moving 'back'.</p> <p>All the debts will now be saved to the case but details can be amended as required by clicking on the <b>Edit</b> button:</p> <p><a href="#">Edit</a> <a href="#">View</a> <a href="#">Delete</a></p>
50.	<p>Now click on the <b>Case</b> tab:</p> <div style="background-color: #c00; color: white; padding: 2px 5px; display: inline-block; margin-bottom: 5px;">Case</div> to continue to complete sections: <p><b>5 – Financial statement of the Debtor(s)</b> –Complete all the fields. Insert any details of assets, policies due to expire etc.</p> <p><b>6 – Payment Details</b> – All the questions must be answered either 'YES' or 'NO' from the drop down arrow  to continue with the case. Select the way the debtor wants to pay their DPP, if approved, eg <b>Standing Order</b> Include bank account details and employer details, if applicable</p> <p><b>7 – Case Conditions</b> - All the questions must be answered either 'YES' or 'NO' from the drop down arrow  to continue with the case.</p> <p><b>8 – Supporting information</b> – Add any additional information to assist the DAS Administrator, in the event the DPP proposal goes to Fair and Reasonable.</p> <p><b>9 – Declaration by the Money Adviser</b> All the questions must be answered either 'YES' or 'NO' from the drop down arrow  to continue with the case. If 9b is set at 'No' you will be required to print of the form and get the debtor to sign and post to DAS Administrator.</p> <p>This should mean that Form 1 is complete now. Note: You will get a warning if you have missed any of the fields or statutory questions.</p>
51.	<p>Scroll to the top of the screen and click on the <b>Save</b> button to save case details.</p> <div style="border: 1px solid #ccc; padding: 5px; display: flex; justify-content: space-around; width: fit-content; margin: 10px auto;"> <span style="border: 1px solid #ccc; padding: 2px 10px; border: 2px solid red;">Save</span> <span style="border: 1px solid #ccc; padding: 2px 10px;">Back</span> <span style="border: 1px solid #ccc; padding: 2px 10px;">New</span> </div> <p>Once case is saved you will have the DAS case reference number and the payment distributors details added to the <b>case details</b>.</p> <p>Payment Distributor <span style="border: 1px solid #ccc; padding: 2px 10px;">Payment Distributor 2 </span></p> <p>Case Reference <span style="border: 1px solid #ccc; padding: 2px 10px;">DAS/2011/00156</span></p>

Step	Action
52.	<p>You can use DASH to contact a creditor, that is registered on DASH to confirm the debt due to them. Click on the <b>Case Status</b> field</p> <p>Case Status * <input type="text" value="Draft"/></p> <p>Use the drop down arrow  to change the status from Draft and select <b>Awaiting Debt Confirmation</b></p> <p><input type="text" value="Awaiting Debt Confirmation"/></p> <p>Click on the <b>Save</b> button</p> <p><input type="button" value="Save"/> <input type="button" value="Back"/> <input type="button" value="New"/> <input type="button" value="Print View"/></p> <p>As soon as this is changed notices will be sent to each of the debtor's creditors asking them to confirm the debts due by the debtor.</p>
53.	<p>If the creditors are not registered on DASH, or if you prefer to contact them separately to confirm the debt, you must update the <b>debt list</b></p> <p><a href="#">Home</a> &gt;&gt; <a href="#">Draft Cases</a> click the <b>Edit</b> button</p> <p>&gt; <a href="#">Case</a> &gt; &gt; <a href="#">Debt Payment Programme</a> Click on the Debt tab <input type="text" value="Debt"/></p> <p>Select the creditor and debt to be updated and click the <b>Edit</b> button</p> <p>In the <b>Creditor Response</b> section of the screen, complete any comments in the box provided at <a href="#">Creditor Comments</a></p> <p>The click the <b>Accept</b> button to update the debt record.</p> <p><input type="button" value="Accept"/> <input type="button" value="Reject"/> the click the <b>Save</b> button.</p> <p>You have the option to scan in any document and attach theme under the Documents tab: <input type="text" value="Documents"/></p> <p><b>Remember you cannot submit the DPP application until all the debts are Accepted by the creditors and the debt list is updated.</b></p> <p>You will get an update notice on your homepage once all the creditors have responded. Alternatively you can see the status of the case under the Draft cases menu</p>

Step	Action
54.	<p>After response from all creditor on level of debt have been received and updated,</p> <p>Click the <b>DPP</b> tab at the top of the screen</p>  <p>This will bring up the DPP list. Click the <b>Edit</b> button to open the DPP:</p> 
55.	<p>In the Repayment Details screen</p> <p><b>Repayment Details</b></p> <p>Click in the <b>Calculate Default Repayment Details</b> button:</p>  <p>You will be prompted with two options.</p>  <p>Click on the <b>Calculate Full Repayment</b> button</p> <p><b>Calculate Full Repayment</b></p> <p>This calculates the repayment (minus fees) using the maximum available disposable income. This would be the option used in the majority of cases.</p> <p>Alternatively, click on the Calculate Debtor Proposal button:</p> <p><b>Calculate Debtor Proposal</b></p> <p>This calculates repayment (minus fees) using the figures provided in the case proposal.</p> <p>Click <b>Case</b> tab to return to case page.</p> 
56.	<p><b>Public Money advisers</b> will now submit the case to the AiB. Click on the <b>Submit to AiB</b> button:</p>  <p>On submitting the case to AiB, the Case Status changes to 'New'.</p> <p><b>Case Status *</b> <span style="border: 1px solid red; padding: 2px;">New</span></p> <p>The DAS Administrator will accept or reject the case. If case is rejected, it will be returned to the money adviser who can edit the case details and resubmit, as required.</p> <p>If case is accepted, the Case Status changes to 'Live'.</p> <p>The DAS Administrator will release the DPP proposal to the creditors.</p>

Step	Action
57.	<b>OR</b>
58.	<p><b>Private Money advisers now change the case status to 'Live'.</b> Use the drop down arrow  to change the status:</p> <p>Case Status * <input style="border: 1px solid #ccc; padding: 2px 10px;" type="text" value="New"/>  to <input style="border: 1px solid #ccc; padding: 2px 10px;" type="text" value="Live"/> </p> <p>Note: The button to submit to AiB should not be used at this stage, this is for the public sector money advisers.</p> <p style="text-align: center;"><b>You are now ready to release the DPP proposal to creditors</b></p>
59.	<b>End of Procedure.</b>