

DEBT CONFIRMATION PROCESS FOR MA'S AND CMA'S

1. Using eDEN for Debt Confirmation

- 1.1. Where the creditor contact method is specified as e-mail on eDEN debt confirmation should be requested through the system and either;
- i. The Creditor will respond on eDEN and confirm debt; or
 - ii. The Creditor does not respond on eDEN and eDEN automatically accepts the debt after 21 days. Where this happens the MA should, prior to submission of the application;
 - a) Access the debt screen on eDEN and select 'Request Debt Confirmation'. This will change the debt status back to declared.
 - b) Add a note within the debt stating where the balance was obtained from (e.g. letter/e-mail issued xxx – no response received, phone call dated xxx, statement dated xxx)
 - c) Where no response has been received within the 21 days, as best practice, we would expect the MA to chase this by either e-mail or phone call and details of this noted on eDEN.
 - d) Accept the debt on behalf of the creditor.
 - iii. Debt confirmation should be dated within 28 days of submission of the application

2. Requesting Debt Confirmation Offline

- 2.1. Where the creditor contact method is specified as post on eDEN debt confirmation should be requested manually offline. This method should be used for creditors who exist as an organisation on eDEN and require postal communication or new creditors being added by the MA.
- i. Where debt confirmation is requested offline the MA should, prior to submission of the application;
 - a) Access the debt screen on eDEN and select 'Request Debt Confirmation'. This will set the debt status to declared.
 - b) Issue letter/e-mail or phone the creditor to confirm the level of debt
 - c) Where no response has been received within the 21 days, as best practice, we would expect the MA to chase this by either e-mail or phone call and details of this noted on eDEN.
 - d) If no response received within the 21 days - Add a note within the debt stating where the balance was obtained from (e.g. letter/e-mail issued xxx – no response received, phone call dated xxx, statement dated xxx). Accept the debt on behalf of the creditor. (A statement balance should only be used as a last resort where you have attempted at least one of the other methods listed above, you must also detail within your note which other method and date you have attempted contact.)
 - e) If response is received from creditor before the 21 day period expires then enter the debt in eDEN – Accept or Reject debt as per response and enter any comments made by the creditor.
 - ii. Debt confirmation should be dated within 28 days of submission of the application

