



Business Operations Agreement

Schedule 2

Appendix 05 – Operational Guidance

TfL_scp_000555

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Overview

This document is designed to give Operational Guidance for areas of the Business Operation. This document should be used in conjunction with Schedule 2, Statement of Requirement and additional Appendices. Details of all actions, transactions and inbound and outbound communications are to be stored within the Customer Account or Customer Record.

Whilst this document is designed to assist in decision making processes, each Customers requests and circumstances should be considered on an individual basis, and mitigating circumstances considered.

Area	Detail	Action
LEZ	Non UK vehicle need to register for the LEZ to ensure that they do not receive a PCN when entering the LEZ. UK vehicles do not need to take any action unless the Compliance Status of the vehicle is incorrect, in which case they will need to submit evidence in order to get the Compliance Status of the vehicle amended.	
	On receipt of non UK vehicle details for LEZ	Escalate to TfL
	On receipt of UK vehicle details for LEZ	Escalate to TfL
Postal Payments	All physical payments received by post (e.g. cheques, postal orders cash) must be subject to manual validation checks before banking. Validation checks are detailed below. If rejected, the original payment is to be returned to Customer with a letter which details the reason for the return.	
	Amount shown in words and figures does not agree	Reject payment
	Suspected Fraud (i.e. cheque washing / suspected counterfeit)	Escalate for review and advice
	Amount exceeds any monetary limit detailed.	Reject payment
	Alterations made which have not been endorsed by the authorised signatory	Reject payment
	Made payable to an unacceptable payee	Reject payment
	Post dated	Reject payment
	Out of date	Reject payment
	Not completed in accordance with payment requirements	Reject payment
	Not signed in accordance with payment requirements	Reject payment
	Defaced	Reject Payment
	Unable to bank	Return to the customer
	Unable to bank or return to the customer	To be held and managed in accordance with Finance requirements,
Unidentified payments	When physical or card payment details are received by post they may not always be accompanied by sufficient information to immediately allow the payment to be correctly allocated. They should be managed as follows;-	
	If the issuing party details are known	Contact issuing party and request details. Manage payment accordingly.

Area	Detail	Action
	If the issuing party details are not known, or are insufficient in order to allow contact	Payment may be banked as an Unidentified Receipt, and sufficient detailed information recorded against it in order to allow for future identification.
Payment Card	Most payment card transactions will be managed automatically, and in line with Finance requirements. Where Operational User interaction is required, additional actions are required. Interaction will be required for telephone payments (exc IVR) and card payment details provided in Customer correspondence such as part of a manual application form. The Customer must be informed in the event that the payment fails or is rejected.	
	Payment card not accepted by TfL	Reject payment
	Payment card details insufficient/ invalid	Reject payment
	Payment fails	Reject payment
	Payment value indicated is more than amount required	Only process for value required. A Customer should not be allowed to underpay or overpay.
	Payment value indicated is less than amount required	Reject payment and request authorisation for full amount from Customer.
	Customer makes attempts to pay by multiple cards	Customer may make up to two (2) (parameterised) attempts to pay by card via the call centre. If both fail, Customer should be advised that no further attempts will be made, and that they must pay by alternate means
Refund Requests	A Customer may apply for a refund of unused Charge and Administration payments, in accordance with the Scheme Order. The Customer must make payment of the applicable Administration Charge in order to be eligible for a refund. Under exceptional cases this Administration Charge may be waived at the discretion of TfL. Whilst guidance is provided, consideration of the Customers individual circumstances must be given. Details of refund requests and results should be updated into the associated Customer Account or Customer record	
	Charge payment for a date(s) in the past	Reject Refund
	Charge payment refund request on the day of travel for Congestion Charging	Reject Refund
	Charge payment refund request on the day of travel for LEZ	Refund no Administration Charge applied
	Daily charge payment refund request for Congestion Charging in advance of the day of travel	Reject Refund
	Daily charge payment refund request for LEZ in advance of the day of travel	Refund no Administration Charge applied
	Written refund applications received less than 6 consecutive charging days in advance of the first charging day to which the licence relates	Reject Refund

Area	Detail	Action
	Refund value is less than or equal to Administration charge	Reject Refund
	Provisionally registered customer successfully converts to full Residents Discount	Refund of the charge payment on the Provisionally registered VRM to be auto generated. Administration Charge applied
	Resident Discount Service closed where advance charges have been paid	Refund of unused Charge Payments to be auto generated. No Administration Charge applied
	Congestion Charging refund over £500	Escalate to TfL for approval
	LEZ refunds over £2000	Escalate to TfL for approval
Refund processing	A refund payment may only be issued once the appropriate authorisation has been obtained. TfL will provide levels of authorisation to indicate if authorisation can be given by the Service Provider, or requires escalation within TfL. Unless there are exceptional circumstances, and evidence of association, then a refund should go the payee, which may not always be the Account Holder. The following guidance is provided for processing.	
	Physical payment received.	Refund by Cheque
	Valid payment card	Refund to the valid payment card via which payment was made
	Payment card now invalid (e.g. expired / cancelled)	Refund by cheque. Any other alternate means should be authorised by TfL.
	Unable to refund to payee	Refund to Account Holder.
Redress / Goodwill	There may be occasions where a payment is due to a Customer, to redress a payment taken previously, or made as a good will gesture. This may occur in such circumstances as, a result of a complaint, in order to correct an error made by the Service Provider or TfL, or as requested by TfL. TfL will provide levels of authorisation to indicate if authorisation can be given by the Service provider or requires escalation within TfL.	
	Redress / Goodwill payment required.	Payment to be made in a manner to be agreed by TfL and the Customer.
Auto Pay Credits and Adjustments	Where a refund, redress or goodwill payment is required as a result of charges associated to an Autopay service, then these should be credited to the Customer by posting an adjustment or a transaction reversal, with exceptions as detailed below. TfL will provide levels of authorisation to indicate if authorisation can be given by the Service provider or requires escalation within TfL.	

Area	Detail	Action
	At the specific request of the Customer or TfL	A manual refund to be issued, in line with refund guidance
	Where the value is significantly above the Customers average monthly usage, therefore meaning that the credit value would carry over for more than one statement period.	Confirm Customer preference and action accordingly
	Auto Pay service is closed with a credit balance	A manual refund to be issued, in line with refund guidance
	Auto Pay service has been previously closed, and no method of credit is available	A manual refund to be issued, in line with refund guidance
Auto Pay Charge Dispute Validation	Customers have up to 3 months from the date of their statement to dispute charges applied to their Autopay Service. Disputes should be considered by examining the evidence provided and available, including a review of the Vehicle Usage Record (VUR) associated to the charge, as detailed below. Where a dispute is accepted the associated charge should be credited to the Customers Autopay Service. Where a dispute is rejected, then no credit is required. Customers must be fully informed of the results of any charge disputes, and provided with copies of evidence as appropriate.	
	VUR for the disputed charge is not available	Accept
	VUR for the disputed charge does not match Customers VRM	Accept
	VUR for the disputed charge matches the date of the usage charge applied	Reject
	VUR for the disputed charge shows a difference make/ model to that of the Customers VRM	Accept
	VUR shows that the vehicle was parked in a residents parking bay	Accept
	Customer claims to have been diverted or forced into the Charging Zone	Confirm diversion details for the date and time of the disputed charge, to determine whether to accept or reject.
	Mitigating circumstances	Consideration to be given to the information provided by the Customer to determine whether to accept or reject.
Auto Pay Write offs	As a result of payment failure, an Auto Pay Service may be closed with a balance outstanding. These may be made available for Debt Recovery activity, in accordance with limits to be specified by TfL. There are circumstances where it is inappropriate to take Debt Recovery activity for an outstanding balance, and these should be subject to TfL review for potential immediate write off.	
	Evidence received to confirm Customer as deceased	Balance to be submitted for write off consideration
	Evidence received to confirm Customer as insolvent (to include Bankruptcy, Insolvency, subject to Debt Recovery Order, Liquidation.	Balance to be submitted for write off consideration
	Mitigating circumstances	Consideration to be given to the information provided by the Customer to determine whether TfL review is required.
Discount Processing	Discount Applications should be processed in line with Appendix 2 which provides details of evidence of eligibility required. A Customer may provide alternate evidence for consideration	

Area	Detail	Action
	Evidence is current and appears to support eligibility	Escalate for review and advice
	Evidence does not appear to support eligibility or is not current	Reject application.
	Mitigating circumstances	Consideration to be given to the information provided by the Customer to determine whether TfL review is required.
Direct Debit Instructions	As a result of updates from AUDDIS, ADDACS, ARUDD reports, actions maybe required in order to ensure that future direct debit payments are successful.	
	Notification that a Direct Debit Mandate has been cancelled	Contact the Customer to advise that the payment will fail and that a new Direct Debit instruction is required.
	Notification that bank account has been closed	Contact the Customer to advise that the payment will fail and that a new Direct Debit instruction with alternative account details is required.
	Notification that Account details have changed – New account details provided	New details should be automatically updated, or manually updated where this fails
	Notification that Account details have changed – New account details provided but update fails	Contact the Customer to advise that the payment will fail and that a new Direct Debit instruction with alternative account details is required.