

# ITI & Collector General Division

24 March 2025

Collector General's Division

## Collector-General's Division

Joe Howley  
Collector-General

Caitriona O'Connor

Divisional Office,  
Debt Management 6, 7,  
22 & 24,  
Training,  
LAN Management,  
Newcastlewest

Davena Lyons

VAT Modernisation,  
VAT Repayments  
(Registered and  
Unregistered),  
CG's Customer  
Services Call Centre

Diarmuid Farrelly

Business Tax and  
Excise Systems

Elaine Byrnes

MIS (Management  
Information Services),  
Debt Management 11,  
13, 14, 18  
STTU (Services &  
Transactions Taxes)  
Listowel Office

Geraldine Hegarty

Enforcement Management,  
Technical Services,  
Debt Management 4, 5, 15,  
Mutual Assistance-Debt  
Collection,  
Central Repayments Office

Joe McCormack(A)

Nenagh,  
Debt Management 10,  
12, 16, 17 & 21,  
CREST, DMTF,  
Inward Processing  
Unit,  
Tax Clearance; DWT  
and Int Claims

Karen Dunne

EU  
VAT Modernisation

Maureen Marray

Banking & Payment  
Accounting,  
IT Developments,  
Debt Management 1,  
19, 26 & 30;  
Direct Debit/Banking  
Modernisation

Paddy Purtill

Insolvency,  
Dedicated Enforce-  
ment & Dedicated  
Pursuit Units,  
Debt Management 3,  
8, 9 & 23  
Kilrush

# Banking Modernisation

## Phase 1 - July 2025

- New Payments Hub to centralise all payments and banking services
- New look screens to manage bank account details and Direct Debit mandates
- New payment activity screen to look up payments – processed, unpaid, scheduled
- Extension of Variable Direct Debit option to VAT customers.
- DD arrangements for Preliminary Income tax transition to new Payments hub
- Cessation of Fixed Direct Debit scheme for PREM and VAT customers

## Phase 2 - Q1/Q2 2026

- Integration of remaining Direct Debit arrangements onto Payment Hub – LPT, VHT, NLWT, C&E taxes
- Redesign ROS RDI and Single Debit instructions – replace RDI with VDD for recurring payments, SDI continues

## Future Phases

- Potential to onboard further taxes onto Direct Debit such as RCT
- Expand payment offerings in digital payments - QR codes, open banking, request to pay (RTP) facilities
- Align with implementation of EU regulatory payments framework

# ROS Developments 2025

- E-linking (March)
- CT1 2025 (April)
- Form 11 2024 (June enhancements)
- Form migration to RFP
- Form 11 2025
- CT1 simplification enhancements for CT1 2026
- RICT simplification (dependant on development capacity)

# Debt Management



Specialised Debt Management units for LCD, MED and high value Debt Warehouse customers in Business Division and Personal Division



Standard Debt Management units for Business Division and Personal Division customers.



Casebase of 1.7m cases, of which the vast majority are largely compliant.



Specialist units dealing with Egregious cases, Commonality cases, Phoenix cases and Insolvency cases (incl. Liquidations, Examinerships, SCARP, Receiverships, Bankruptcy and Personal Insolvency).

# Debt Management - 1.7m cases

## Compliant

File returns and pay on time

Notifications -  
Payment Requests / Estimates / Final  
Demands  
Early engagement is key for best  
outcome  
PPA options available  
Tax Clearance  
Debt Warehouse – 0% PPAs

## Non-compliance

Escalate to Enforcement  
Exemplary Enforcement  
Risk tax clearance revocation  
Risk PPA - Debt Warehouse 0% interest  
PPA payment option not available  
Interest charges on Late Payment  
Non-Filer Programmes for IT & CT  
Risk Compliance intervention

# Compliance Rates

December 2024	Return / Payment Compliance	DM YTD	DM YTD +1
Large Cases		96%	99%
Medium Cases		93%	99%
Other Cases		83%	91%

Return / Payment Compliance by Division	DM YTD	DM YTD +1
Business	84%	93%
LC - HWI	96%	98%
LCD	97%	99%
MED	94%	98%
Personal	93%	98%

# Enforcement Proceedings





# Phased Payment Arrangements

## Apply online

- Apply online & upload PPA1 form
- Additional documents required if debt above €50k

## Negotiation & Agreement

- Additional documents may be requested
- Terms agreed will consider compliance history, current taxes, viability, engagement

## Maintain PPA

- Keep current tax up to date
- Amend if necessary – payment breaks, deferrals, changes to payment dates
- *How to* videos on website for guidance on how to apply and amend
- Update agent link (new clients with pre-existing PPAs)

# Debt Warehouse Scheme – end of 2024

- At its peak in January 2022, almost 105,000 customers had warehoused circa €3.2 billion debt, the vast majority of which related to VAT and payroll taxes.
- 93% of warehoused debt has been either settled or secured in a PPA.
- €172m deemed uncollectable debt for reasons such as liquidation, examinership, bankruptcy etc.
- €54m pursuable arrears.
- 11,399 active PPAs of which over 94% are expected to be completed within the next 5 years.
- 97% of PPAs covering warehoused debt are being honoured through monthly payment commitments.

# Tax Clearance



Retain tax clearance - keep tax affairs in order



In excess of 250,000 application in 2024 and over 42,000 in 2025



Periodic review every 3 months (previously 6 months) – rescinded where compliance issues exist



Advanced notice of expiry of tax clearance – in development  
(incl. agent lists)