

## Real time information

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## Real Time Information

Real Time Information (RTI) is the database that holds Pay As You Earn (PAYE) information relating to people working for employers and those receiving occupational pension.

For further information on PAYE, see [Gov.UK](#)

Employers are required to submit RTI on or before the date the employee is paid.

RTI does not include:

- self-employed income
- where all employees are paid below the Lower Earnings Limit and do not have another job or are in receipt of expenses or benefits
- [e-exempt](#) employers

These claimants have to self-report their earnings to DWP.

## Real Time Earnings

Real Time Earnings (RTE) is the name of the DWP database that holds PAYE information for Universal Credit claimants. RTE also holds any self-reported earnings and income (pension).

HMRC sends the information to DWP when a Real Time Earnings (RTE) interest has been set for claimants who are employed.

Earnings information is taken into account in the assessment period in which it is received by DWP. This may not be the same assessment period as when it was paid by the employer.

### **First assessment period**

Earnings information received in the first assessment period (AP1) can include past earnings that have been received prior to the Universal Credit claim.

This historical information is used to establish the Year to Date earnings that were paid before the Universal Credit claim. These earnings will not be taken into account.

Information on current earnings received in the AP1, will be taken into account.

### **Earnings expected but not received**

Where earnings are expected but not received, for example when a claimant has just commenced work, the Universal Credit payment is calculated on the basis of nil earnings.

If RTE information is not received by the end of the following assessment period (AP2) the claim is suspended (double zero).

The claimant will need to confirm if they are still employed and if they have earnings to declare for the first assessment period (AP1). If earnings had been received it is treated as an overpayment of Universal Credit.

### **When other evidence is used**

Where the level of earnings cannot be determined from the RTE information, the claimant can be asked to provide information / evidence instead. This may be where:

- information from the employer is unlikely to be accurate or timely
- information is not received because of an IT failure
- information appears incorrect or not to be earnings

The claimant will have to self-report their earnings.

### **Disputed earnings**

Where a dispute with the earnings information cannot be resolved, the case is referred to the DWP RTI Support Team.

During this time the claimant can provide payslips or bank statements showing their earnings.

For further information, see Earnings