

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 in some cases, those receiving occupational pensions. 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
- all employees who 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 must 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 RTE interest has been set for claimants who are employed.

The calculation of a claimant's earned income for an assessment period is based on the actual date and amount reported as paid by the employer.

First assessment period

In some cases, earnings information received in the first assessment period (AP1) can include historical information on earnings the claimant received before their claim to Universal Credit. These past earnings are not used in the

calculation for earned income but may be used to establish the Year to Date earnings figure.

Only the actual amount of earnings received by the claimant in that first assessment period is taken into account.

Earnings expected but not received

If earnings are expected but not received, the Universal Credit payment is calculated on the basis of nil earnings.

If the information is still not received by the end of the following assessment period (AP2), the claim is suspended until earnings are reported. This is known as double zero.

The claimant is asked to confirm if earnings were received in the two assessment periods. If earnings had been received in the first assessment period, it is treated as an overpayment.

If the claimant advises they are no longer working, the claim will remain suspended until they report the change in their circumstances.

Earnings from a suspended award

When an award is suspended and the claimant provides information for the second assessment period, payment is only calculated for that assessment period. No payment is made for the previous assessment period until information is provided.

When Real Time Information may not be used

In exceptional circumstances, information provided by the claimant instead of RTI can be used to decide on the amount of earnings received in an assessment period. This can 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 is asked to self-report their earnings.

Disputed earnings

When a claimant disagrees with the information used to calculate their earned income, they will be asked to provide supporting evidence such as wage slips or bank statements for the disputed period.

This information and the reasons are checked against the information received via RTI such as gross taxable earnings less tax, National Insurance, taxable expenses example, Excess Fares Allowance and pension contributions, pay dates and frequency of payments.

If it is established that the earnings are correct, a dispute is not raised.

When calculating the earnings, if the evidence provided by the claimant is used, the information received via RTI will be disregarded so the earnings are not taken into account twice.

If the dispute cannot be resolved the case is referred to the RTI Support Team.

When there are two calendar monthly earnings in one assessment period this will usually be auto-generated by the service. When this does not happen, the dispute will need to be referred manually.