

## Receivables: Direct Debits

### About this guide

This guide takes you through the process of creating Direct Debits.

### Important information

The use of Direct Debit in CommBiz is subject to your approval as a Direct Debit user.

### Before you start

If you are making a direct debit from a new account, please make sure you have the details of the account, including account number, name and BSB.

### Creating a Direct Debit

1. Open your internet browser, visit **www.commbiz.com.au** and log in.
2. On the top menu, click **Receivables > Direct Debit**.
3. The Create Direct Debit screen is displayed.

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Home Accounts Payables Receivables File Transfer Functions Admin

Direct Debit

Create Direct Debit

Description:  [Create Payment from Template](#)

Transaction Purpose:

Process On:  Recurring Schedule: ☐

Pay To

#	Account Name	BSB	Account Number	Available Funds	Lodgement Ref.	Amount (\$)
1	<input type="text" value="Search or Select Account"/>	<input type="text"/>	<input type="text"/>			0.00

Add New Row Clear Lodgement Clear Credit Amount

Pay From

#	Account Name	BSB	Account Number	Add to Address Book	Lodgement Ref.	Amount (\$)
1	<input type="text" value="Select or Add new Beneficiary"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>		0.00

Add New Row Clear Lodgement Clear Debit Amount

Trace Account APCA ID Remitter Name

☐ Search or Select Account

☐ Customise Transaction Trace Account & Remitter Name

☐ Send Remittance Advice

1 credit, total credit amount: \$0.00

1 debit, total debit amount: \$0.00

Outstanding credit amount: \$0.00

Cancel Save as Template Save as Temporary Transaction Submit

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## Entering Direct Debit details

- If you have a saved template for the Direct Debit transaction you can click **Create Payment from Template** to populate details.
- Type a short Description.  
**Note:** The Description is limited to 12 characters and does not appear on the payment recipient's statements. It is a description of the transaction that will help you if need to search for it later.
- Select a **Transaction Purpose** from the dropdown menu or leave as 'None'.  
**Note:** Transaction Purposes are set by the CommBiz Administrator who sets permissions for your service users. They are used to restrict viewing details by users.

## Selecting processing date

7. **Process On** will have today's date as the default date.
8. To set a processing date that is not the current date, change the **Process On** date to the date on which you would like the transaction to occur.
9. To create a recurring debit select **Recurring Schedule**, click the radio button next to **Frequency** and select the frequency of the debit from the dropdown menu. Then enter the start date and either the number of times you want the debit to be made or the date of the last debit.

### Selecting the account to credit the funds to

10. From the dropdown menu, choose the account you wish the payment to be made to. (You can also start typing in the **Account Name** field to search for an account).

CommonBiz - Create Direct Debit - Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites

Address <https://login.commonbiz.com/bank.com.au/client/receivable/indirectDebitDoAction.aspx?sessionIncrement=2&requestToken=7W5YM8C0uqZ0wHC7ECA> Go Links

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Create Direct Debit

Description:  [Create Payment from Template](#)

Transaction Purpose:

Process On: ☒ 09/12/2009 ☐ Recurring Schedule

Pay To

#	Account Name	BSB	Account Number	Available Funds	Lodgement Ref.	Amount (\$)
1	NSW Account 1 - Test		1200010455902	1759.84		0.00
2	NSW Account 2 - Test		1200010455910	146.31		
3	NSW RTGS Account 1		1200010527291	144.46		
4	NSW RTGS Account 2		1200010527312	172.84		
5	QLD 1		401310006851	115.56		
6	QLD Account 2		401310006886	23.24		
7	QLD Account 3 (2 to auth)		401310006894	172.23		0.00
8	Strata Fees		1200010455929	173.43		
9	VIC Account 1 - Test		1200010412425	69.24		
10	VIC Account 2 - Test		1200010412433	163.09		
11	VIC Account 3		1201010562365	173.36		
12	VIC Account 4 (2 to auth)		1201010562373	88.56		
				12 records found		
Total amount:						\$ 0.00
Total amount:						\$ 0.00
Total amount:						\$ 0.00

☐ Customise Transaction Trace Account & Remitter Name

☐ Send Remittance Advice

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11. Enter a Lodgement Reference. This will appear on your (the payee's) statement.
12. Enter the transaction Amount using numerical characters and a decimal point only. Do not enter a \$ symbol.
13. Click **Add New Row** to add additional Pay To Accounts. Otherwise, proceed to the Pay From section.

14. Enter the details of the Pay From account. You can choose from the dropdown list of existing accounts, or **Add a new Beneficiary** by clicking in the Account Name field and entering the details.

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**Create Direct Debit**

User ID: 100007291 User Name: Nick Atkinson  
Service ID: 100002001 Service Name: CommBiz Demonstration Live

Description: Test Payment [Create Payment from Template](#)

Transaction Purpose: None

Process On: 09/12/2009 ☐ Recurring Schedule

**Pay To**

#	Account Name	BSB	Account Number	Available Funds	Lodgement Ref.	Amount (\$)
1	NSW Account 1 - Test	062-000	10455802	759.64	General Payment	1.00

[Add New Row](#) [Clear Lodgement](#) [Clear Credit Amount](#)

**Pay From**

#	Account Name	BSB	Account Number	Add to Address Book	Lodgement Ref.	Amount (\$)
1	Cristian 2	063111	05019811	<input type="checkbox"/>		0.00

[Add New Row](#) [Clear Lodgement](#) [Clear Debit Amount](#)

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15. To add a new account to your address book, check the tickbox. This account will be added to the dropdown list of accounts.
16. Enter a Lodgement Reference. This will appear on the payer's statement.
17. Enter the transaction Amount using numerical characters and a decimal point only. Do not enter a \$ symbol.
18. Click **Add New Row** to add additional Pay From Accounts.
19. The **Pay From** debit transaction and the **Pay To** credit transaction have been added. The debit and credit amounts must balance.

20. If a Direct Debit cannot be processed, the Bank will move the funds to the Trace Account. You can leave this field blank if you would like to use your first Pay From account as the Trace Account. Otherwise, select a Trace Account from the dropdown list.
21. Your default APCA (Australian Payments Clearing Association) ID is displayed. If you have more than one APCA ID, select the APCA ID that applies.

22. You can amend the Remitter Name if required.
23. Select Customise Transaction Trace Account & Remitter Name if you wish to update these details for each line item.
24. Check **Send Remittance Advice** if you want to issue a payment confirmation to the payer
25. Click **Next**.

26. If you have selected **Send Remittance Advice**, then the 'Beneficiary Trace Account Details' screen will be displayed. Check the **Send Remittance Advice** tickbox, then click the **Add Remittance** link.

27. Click **Submit**.

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Beneficiary Trace Account Details

User ID: 100007291 User Name: Nick Altamirabile  
Service ID: 100002001 Service Name: CommBiz Demonstration Live

Results

#	Account Name	Account Number	Amount (\$)	<input type="checkbox"/> Send Remittance Advice	Trace Account	Remitter Name
1	CBA 3rd Party	064000 123456789	\$ 1.00	<input checked="" type="checkbox"/> Add Remittance	NSW Account 2 - Test	TEST02

Displaying 1-1 of 1

Previous Save as Template Save as Temporary Transaction Submit

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**28.** The 'Enter Remittance Advice Details' screen is displayed.

CommonBiz - Enter Remittance Advice Details - Microsoft Internet Explorer

FileEditViewFavoritesToolsHelp

BackForwardStopReloadHomeSearchFavorites

Addresshttps://login.commbiz.commbank.com.au/Pvt/Private/Intranet/ beneficiaryfranchiseaccountDetailsEnr.aspx

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Direct Debit

Receivables

Transactions

Import

Export

Schedules

Templates

Temporary Transaction Groups

Address Book

Transaction Group

Status List

User ID: 100587291

User Name: Nick Atanasovski

Service ID: 100002001

Service Name: CommBiz Demonstration Live

Print Page

Enter Remittance Advice Details

Remittance Details

Account Name:CBA 3rd Party Banking

BSB:064000

Account Number:123456789

Transaction Purpose:-

Remittance Method:Email

Sender's Details to Appear on Remittance Advice

Contact

Company or Preferred Name:PBS Banking Products

Department or Contact:Steve Frazer

ABN:48 123 123 124

Web Address:www.commbiz.com.au

Telephone

Type	Country Code	Area Code	Number
Work Number 1:	61	02	93127441
Work Number 2:	61		
Fax Number:	61		

E-mail:commbiz@cba.com.au

Postal Address

Address:Level 2

120 Pitt Street

Suburb/City:Sydney

State:NSW

Postcode:2000

Country:Australia

Other Address

Address:

Suburb/City:

State:

Postcode:

Country:Australia

Recipient's Contact Details

Company Details

Company or Preferred Name:CBA

Department or Contact:

Contact Details

Type	Country Code	Area Code	Number
Fax number:	61		

E-mail:CommBiz@cba.com.au

Postal Address

Address:1 Test St

Suburb/City:Sydney

State:NSW

Postcode:2000

Country:Australia

Update Recipient Details to Address Book:

Remittance Advice Details

Processing Date	Reference	Comments	Amount (\$)
09/12/2009	General Payment		1.00
Total:		\$ 0.00	
Transaction Amount:		\$ 1.00	

Additional Comments:

Cancel

Clear

Save

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**29.** Check and update, then click **Save**.



30. Click **Submit**.

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Beneficiary Trace Account Details

User ID: 100007291 User Name: Nick Atanasovski  
Service ID: 100002001 Service Name: CommBiz Demonstration Live

Results

#	Account Name	Account Number	Amount (\$)	<input type="checkbox"/> Send Remittance Advice	Trace Account	Remitter Name
1	CBA 3rd Party Banlong	064000 123456789	\$ 1.00	<input checked="" type="checkbox"/> Email	NSW Account 2 - Test	TEST02

Displaying 1-1 of 1

Previous Save as Template Save as Temporary Transaction Submit

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## 31. The Confirm Direct Debit screen is displayed.

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Home Accounts Payables Receivables File Transfer Functions Admin

Confirm Direct Debit

User ID: 100007291 User Name: Nick Atanasovski  
Service ID: 100002001 Service Name: CommBiz Demonstration Live

Please note: Payments to non-linked accounts or accounts at other financial institutions will be processed by BSB and Account Number only, without checking the Account Name. Some institutions with unique Account Numbers may disregard the BSB number. Please take care to provide correct BSB and Account Numbers, as you may not be able to recover an incorrect payment. Funds transfers performed in a weekend or public/bank holiday, or after 6pm Sydney time on a Bank business day, may be processed the following Bank business day.

Transaction group may now be confirmed.  
Transactions with zero amount will not be processed.

Direct Debit Details

Description:	Test Payment	1 debit, 1 credit
Transaction Purpose:	-	Total Amount: \$ 1.00
APCA ID:	123456	Processing Date: 09/12/2009
Transaction Type:	Direct Debit	

To Accounts

1 credit found, displaying 1 - 1

#	Account Name	Account Number	Lodgement Reference	Trace Account Number	Remitter Name	Amount
1	NSW Account 1 - Test	200010455902	General Payment	200010455910		\$ 1.00

1 credit found, total credit amount: \$ 1.00

From Accounts

1 debit found, displaying 1 - 1

#	Account Name	Account Number	Lodgement Reference	Remittance Advice	Trace Account Number	Remitter Name	Amount
1	CBA 3rd Party Banlong	064000 123456789	General Payment	Yes	200010455910		\$ 1.00

1 debit found, total debit amount: \$ 1.00

Notification

☐ Notify me by channel message

☐ When the payment is:

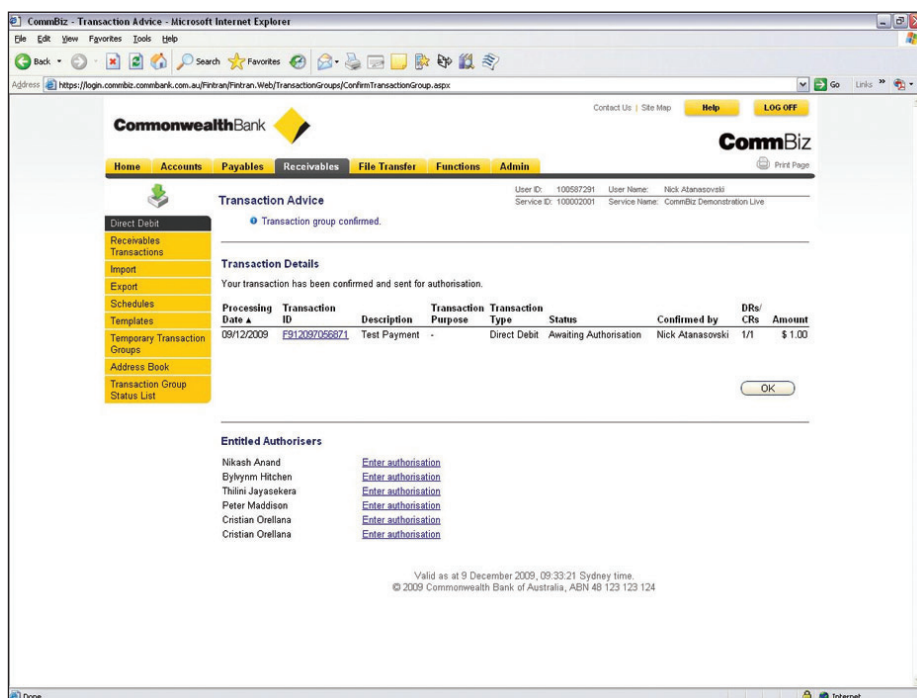
☐ Cancelled  
☐ Authorised  
☐ Expired  
☐ Processed  
☐ Declined

☐ At all stages

Cancel Modify Confirm

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32. Check that all the information is correct. If you need to make changes, click **Modify**.
33. If you want to receive a channel message advising you of the progress of the Direct Debit select **Notify me by channel message** and the relevant tickboxes.
34. Click **Confirm**.
35. The Transaction Advice screen is displayed.



**Note:** Direct Debits require Authorisation. If an Entitled Authoriser is available, they can complete Authorisation.

36. Click **OK**.
37. The Direct Debit is complete. Transactions Awaiting Authorisation can be viewed from Today's Transactions on the Home page. They can be Authorised from **Outstanding Authorisation** on the Home page.