Receivables: Direct Debits

About this guide

This guides 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

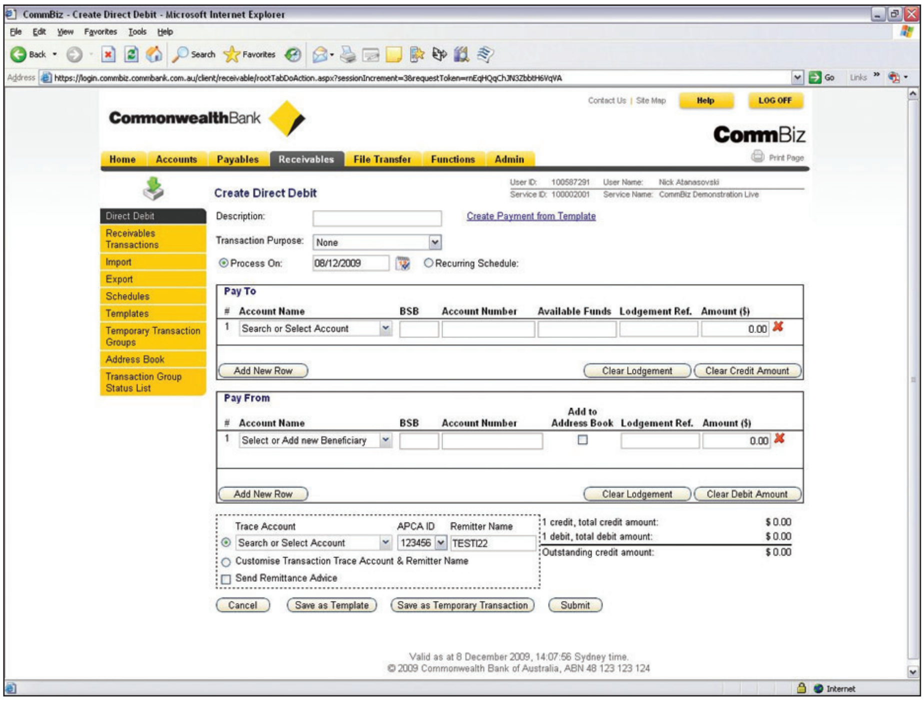
If you are making a direct debit from a new account, please make sure you have the details of the account, including account number, name and BSB.

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.



Entering Direct Debit details

4. If you have a saved template for the Direct Debit transaction you can click **Create Payment from Template** to populate details.

5. 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.

6. 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

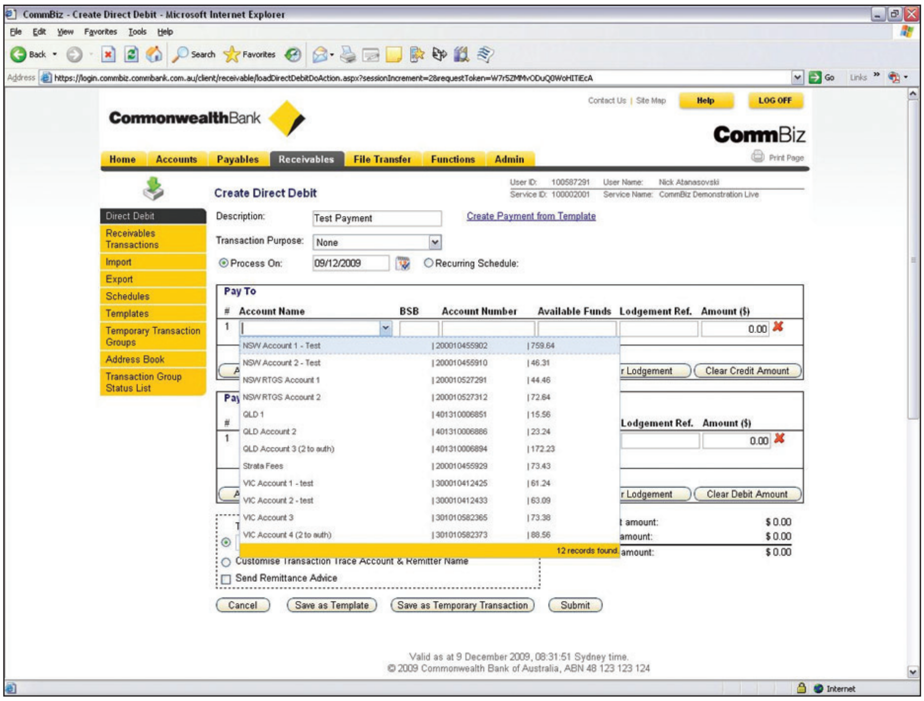
7. **Process On** will have today's date as the default date.

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).



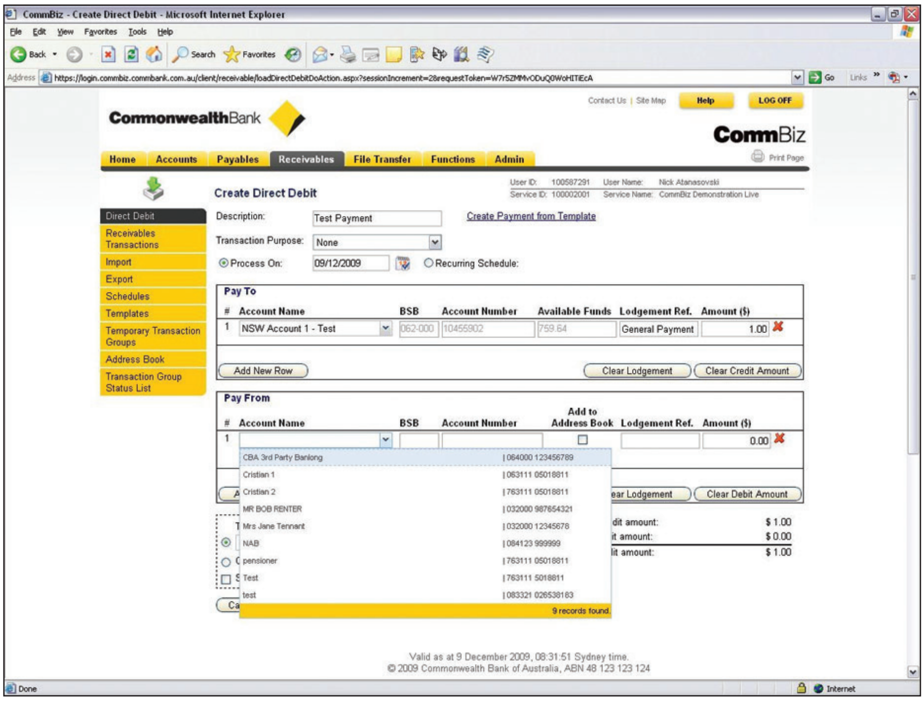
11. Enter a Lodgement Reference. This will appear on your (the payee's) statement.

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.

Selecting the account to debit from

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.



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.

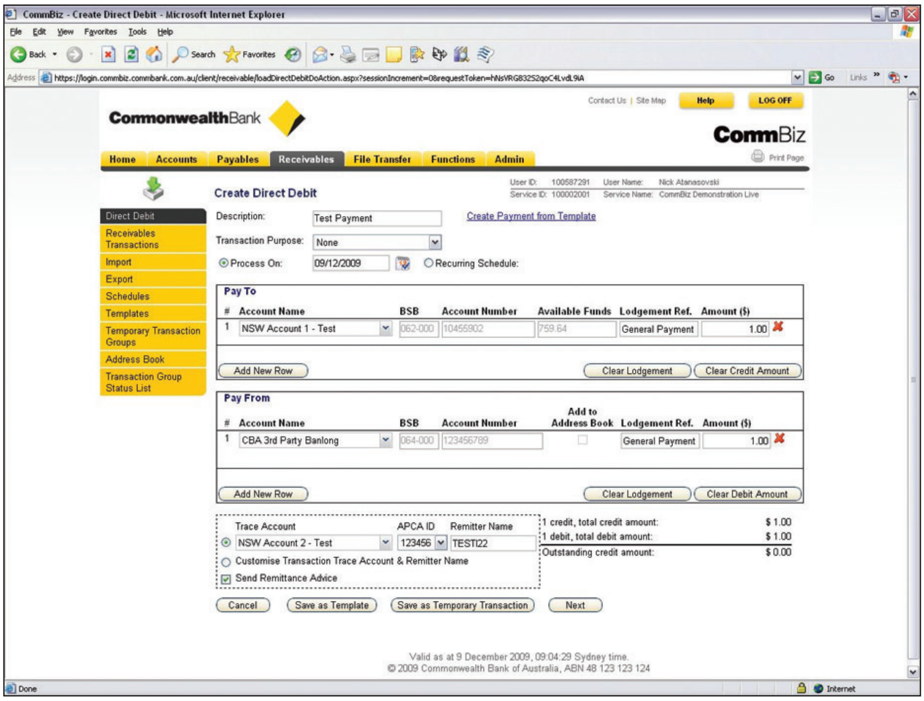
17. Enter the transaction Amount using numerical characters and a decimal point only. Do not enter a $ symbol.

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.

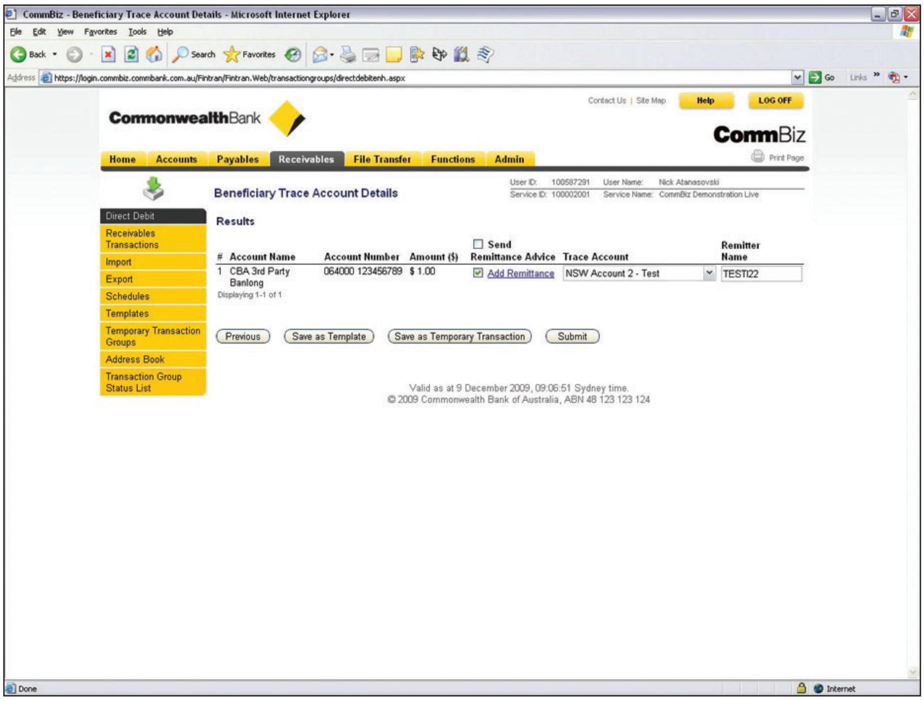
23. Select Customise Transaction Trace Account & Remitter Name if you wish to update these details for each line item.

24. Check **Send Remittance Advice** if you want to issue a payment confirmation to the payer

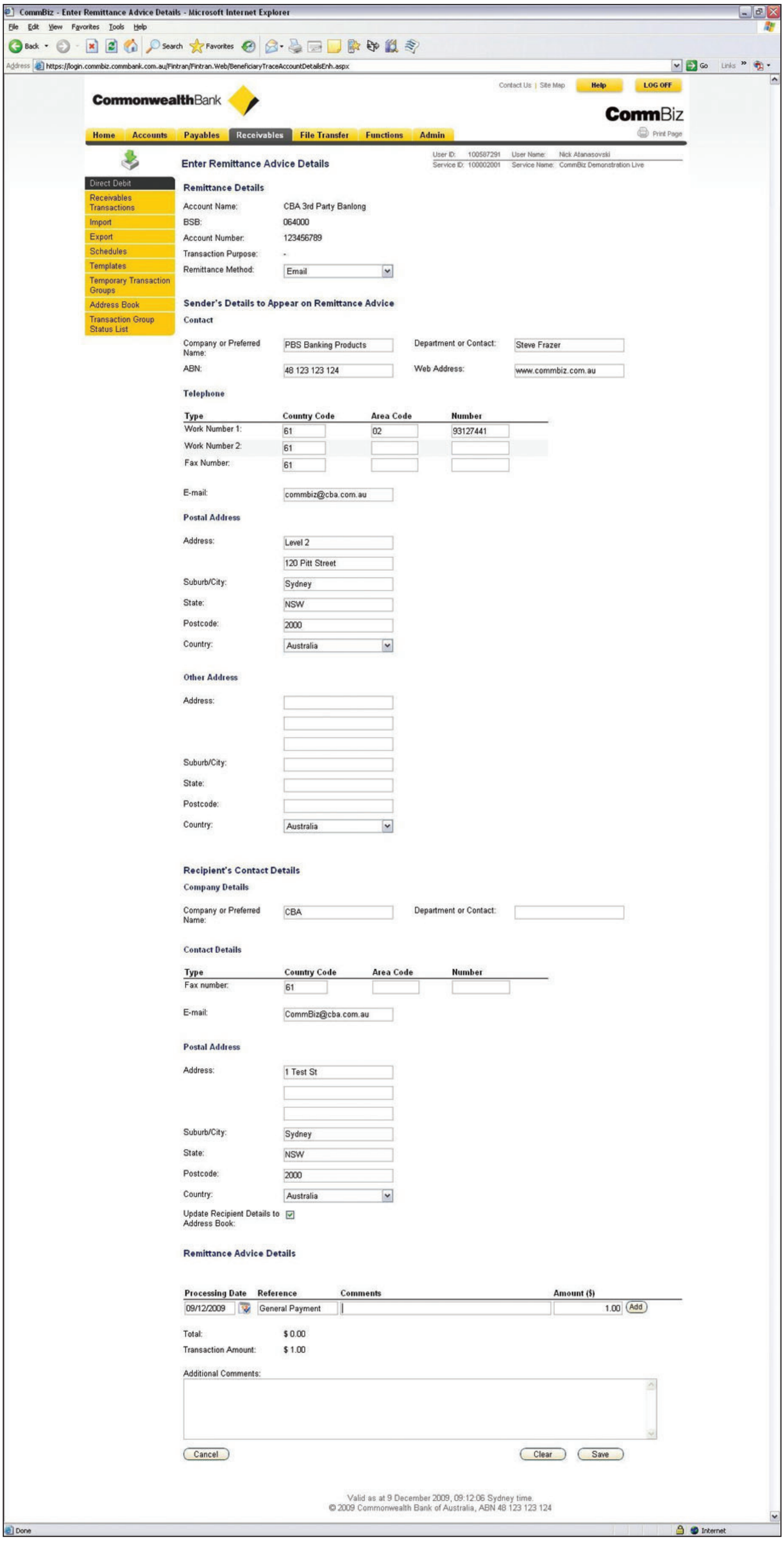
25. Click **Next**.

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

27. Click **Submit**.

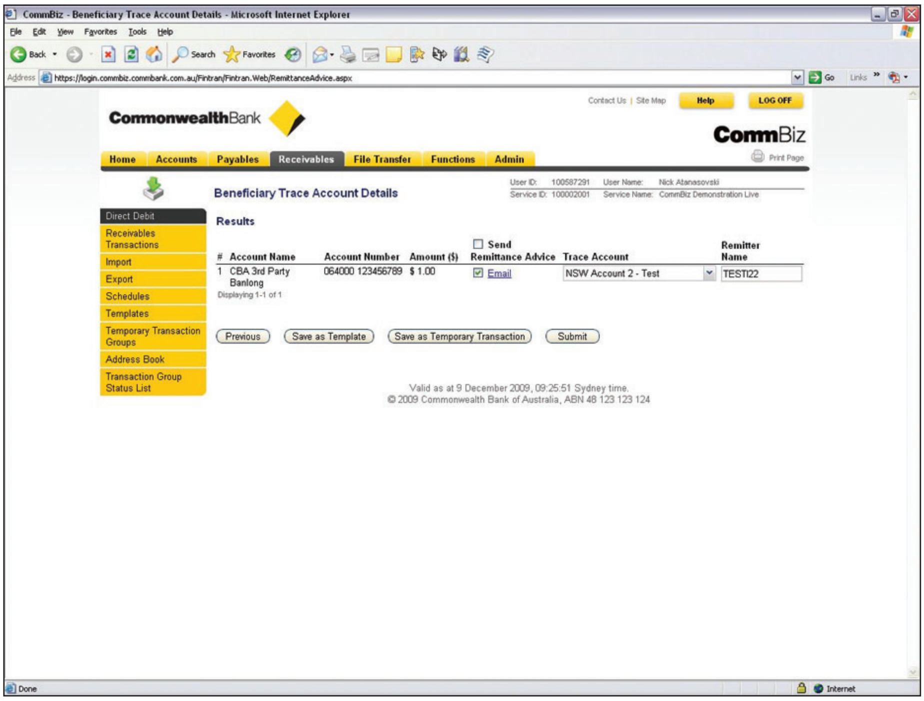


28. The ‘Enter Remittance Advice Details’ screen is displayed.

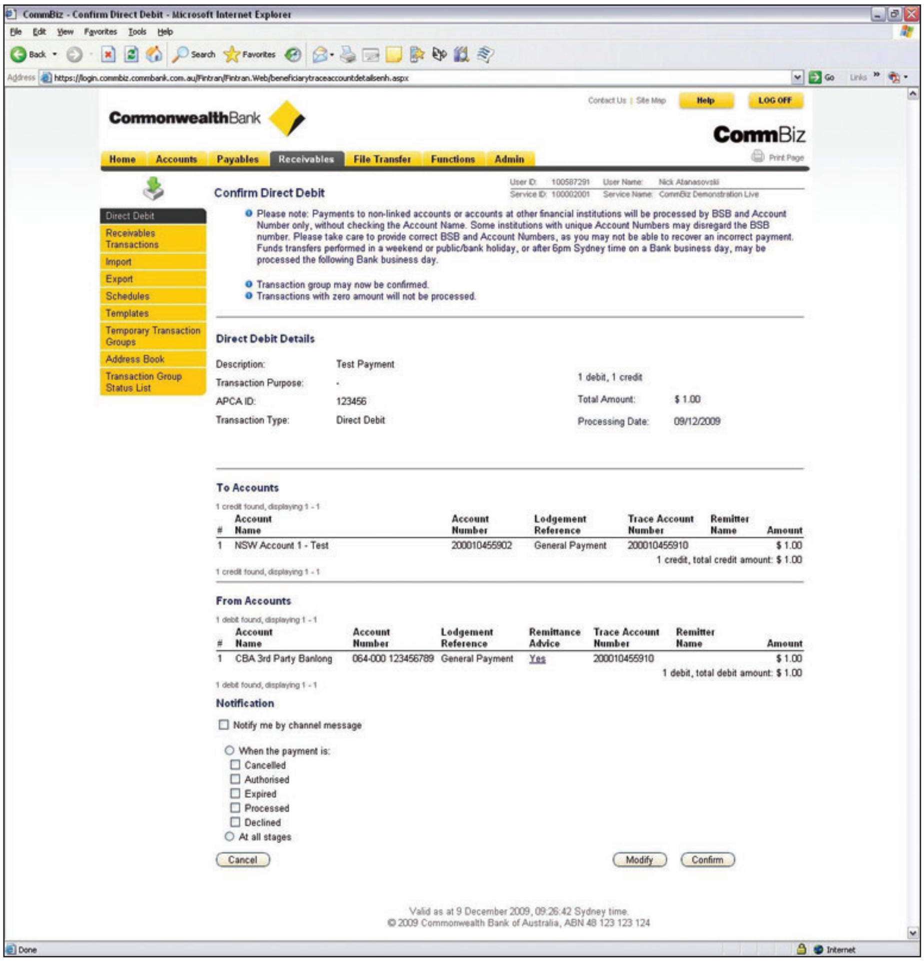


29. Check and update, then click **Save.**

30. Click **Submit**.



31. The Confirm Direct Debit screen is displayed.

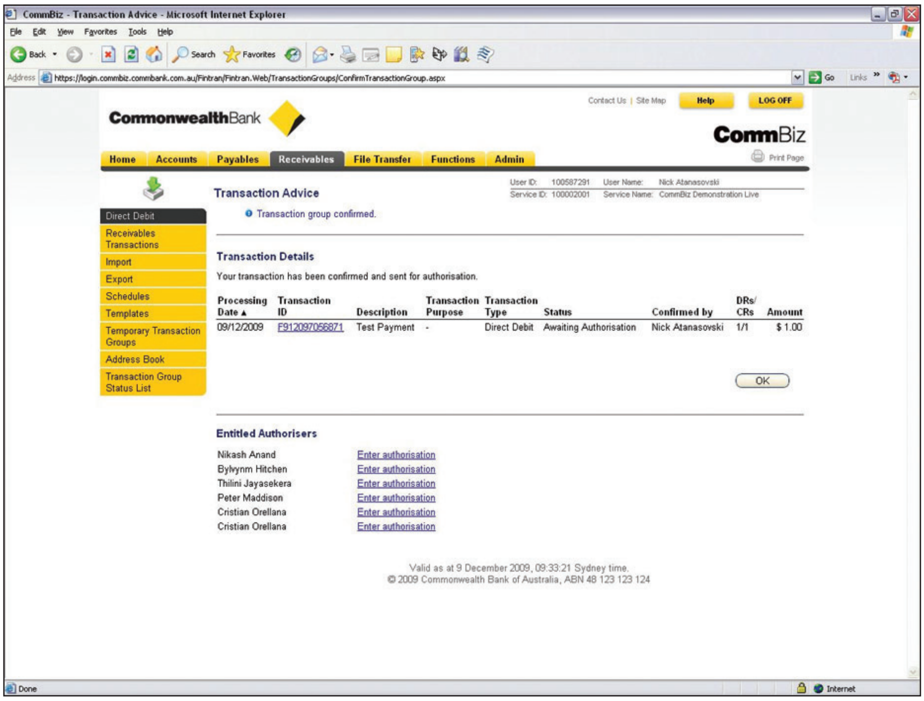


32. Check that all the information is correct. If you need to make changes, click **Modify**.

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.