

GUIDELINES

- The page capturing the bank or card details needs and the email confirmation to contain the words "Direct Debit Request". Traditionally displayed at the top of the page as a header.
- If the page is displaying a set recurring payment value on screen, it is recommended for the 'Payment Arrangement' section to contain the following "For the total amount billed for the specified period for this and any other subsequent agreements or amendments including associated fee/charges as detailed." This is the Payers acceptance of amount adjustments without needing a new DDR completed. This is optional.
- If Bank account is selected as payment method the page is to display the following in the area where the bank details are being added "I / We authorise Payrix Australia Pty Ltd ABN 63 135 196 397, User ID 382220, to debit my/our account at the Financial Institution identified above through the Bulk Electronic Clearing System (BECS) in accordance to the Payment Arrangements stated above and this Direct Debit request and as per the DDR Service Agreement provided."
- If card is selected as payment method, the following needs to be displayed in the area where the card details are being entered "By signing this form, I / we acknowledge that IPY* <insert "Trading Name"> will appear as the payment notation on my credit card statement."
If using your own merchant facility, please contact us for further details.
- The page needs to contain an Acceptance section where the customer agrees to the following points, has the ability to view and review the Direct Debit Terms and Conditions and is provided with an "I Agree" check box and this action is logged. The details are: "By checking I Agree" below and clicking the "Continue" button you acknowledge and agree that:
 - You have read and agree to the Direct Debit Terms & Conditions (with a <hyperlink> to the PDF).
 - The information you have provided is true and correct.
 - You understand that you are agreeing to a contract with ongoing payments. <box> I Agree
- Direct Debit Terms & Conditions PDF is attached [here](#).
- Recommended the page has Captcha or similar prior to submit.
- Upon submit, Customer is to be emailed a copy of the details entered and agreed to in a single page (masking card and account details), This document must include the users IP Address and be identifiable by a unique "Direct Debit Establishment Receipt Number", this must be visible on all emails, and each email must be able to be reproduced when required. Attached must be a copy of the Direct Debit Terms and Conditions, listed above.
- Customer email confirmation (point 8) needs to be saved by the client as this form and email may be required to prove direct debit acceptance in the case of claim or chargeback request.

EXAMPLE EMAIL

**DIRECT DEBIT REQUEST
TEST**

Direct Debit Details	
Payment Schedule	I/We authorise and request Payrix Pty Ltd ABN 63 135 196 397 (User ID 38220) ("Payrix") to debit payments from my/our account as specified below, at intervals and amounts as directed by Craig Sandbox ("The Business") as per the Terms and Conditions of my agreement with The Business and in accordance with this Direct Debit Request and the Payrix DDR Service Agreement.CAN ADD DETAILS OF FEES HERE
Personal/Contact Details	
Name	
Email	
Payment Method	
Ongoing Debits From	In accordance with your instructions on 13 Sep 2021 we have updated our records with the following information (as may be updated by you or your Financial Institution and notified to us): Bank/Branch Name: Unknown Account Name: TEST ACCOUNT Account number: 123456-123xxx78 I / We authorise Payrix Pty Ltd ABN 63 135 196 397, User ID 382220, to debit my/our account at the Financial Institution identified above through the Bulk Electronic Clearing System (BECS) in accordance to the Payment Arrangements stated above and this Direct Debit request and as per the DDR Service Agreement provided.
Agreement Details	
You acknowledged your agreement of the following:	
1. You have read and agreed to the Direct Debit Terms & Conditions (see below). 2. The information you have provided is true and correct. 3. You understand that you are signing up for a contract with ongoing payments.	
IP Address	
Date/Time	Monday, September 13, 2021 11:47 AM
Application Reference	1899 - 392306
Signature	

CHECK SHEET

- ✓ Page header "Direct Debit Request"
- ✓ Email header "Direct Debit Request"
- ✓ All details on one page
- ✓ All details in body of email
- ✓ Page says, "Payment Arrangement."
- ✓ Emails says, "Payment Arrangement."
- ✓ Page has details of "masked bank or card details"
- ✓ Emails have details of "masked bank or card details"
- ✓ Emails have users IP address.
- ✓ Emails have Unique Reference eg GUID
- ✓ If bank page has section containing our "User ID etc"
- ✓ If bank email has section containing our "User ID etc"
- ✓ If card payment the page has section containing the "payment notation" details
- ✓ Page must have an "Acceptance section" so payer agrees to terms etc
- ✓ Payrix Australia Terms and Conditions PDF is on the Direct Debit Request page and on the confirmation email.
- ✓ Page should have ReCAPTCHA or similar.
- ✓ Customer must be emailed a copy of everything they have agreed to.
- ✓ Customer email should be in similar format to the example above.
- ✓ Email must be saved.
- ✓ Email must be retrieved if required by Payrix Australia.