

## GUIDELINES

- The page capturing the bank or card details needs to contain the words "Direct Debit Request". Traditionally displayed at the top of the page.
- 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 authorize you to, until further notice, debit my/our account with all amounts which Payrix NZ Pty Ltd, the registered initiator of Authorization Code, 0223538, may initiate by Direct Debit. I/We acknowledge and accept, that the bank accepts this authority only upon the conditions attached."
- 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:
    - a. You have read and agree to the Direct Debit Terms & Conditions. (with a <hyperlink> to the PDF).
    - b. The information you have provided is true and correct.
    - c. You understand that you are agreeing to a contract with ongoing payments.
    - d. <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) as well as a copy of the Direct Debit Terms and Conditions (attached)
- Customer email confirmation (point 7) 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 BODY

### DIRECT DEBIT AUTHORITY

Direct Debit Details	
Payment Schedule	I/We authorise and request Payrix NZ Pty Ltd #3834196 (Initiator ID: 0223538) ("Payrix") to debit payments from my/our account as specified below, at intervals and amounts as directed by Test NZ ("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.
Personal/Contact Details	
Name	
Address	
Phone (home)	
Phone (mobile)	
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: 11-1111-11 xxxx-411  If at any stage you would like to change or cancel your direct debit instructions, please contact us on 0730404320.
Agreement Details	
You acknowledged your agreement of the following:	
<ol style="list-style-type: none"> <li>I / We authorise Payrix NZ Pty Ltd to collect recurring instalments by initiating a transaction from my/our bank account as detailed above.</li> <li>I / We understand that this Authority will remain in force as per the Payment Agreement Terms and Conditions accompanying this Authority.</li> <li>I / We understand that this authority is also subject to your banks Terms and Conditions that relate to the operation of your account.</li> <li>You must be the sole operator of your account to complete the Direct Debit Authority online.</li> <li>You have read and agreed to the Direct Debit Terms &amp; Conditions (see below).</li> <li>The information you have provided is true and correct.</li> <li>You understand that you are signing up for a contract with ongoing payments.</li> </ol>	
IP Address	
Date/Time	Monday, September 13, 2021 12:36 PM
Application Reference	2068 - 392307

## EXAMPLE EMAIL BODY WITH DETAILS

### Direct Debit Request

Direct Debit Details	
Payment Schedule	3.33 for 15 payments You will be debited \$3.33 for a minimum of 15 weeks thereafter. Failed Payment Fee: \$5.50 for bank debits (added to next payment) Transaction Fee: Surcharge for payments from a bank account is \$1.65 for bank debits.
Personal/Contact Details	
Name	test test
Mobile	1234567890
Email	
Payment Method	
Ongoing Debits From	In accordance with your instructions on 14 Mar 2019 we have updated our records with the following information:  Debit my bank account Bank BSB: Name: test test Bank Number: I/We authorize you to, until further notice, debit my/our account with all amounts which Payrix NZ Pty Ltd the registered initiator of Authorization Code, 0223538, may initiate by Direct Debit.  I/We acknowledge and accept, that the bank accepts this authority only upon the conditions attached.
Agreement Details	
You acknowledged your agreement of the following:	
<ol style="list-style-type: none"> <li>The information you have provided is true and correct.</li> <li>You understand that you are signing up for a contract with ongoing payments.</li> </ol>	
IP Address	
Date/Time	2019-03-14 05:14:00
Receipt Reference	279797