

Payrix / Xero Recurring Direct Debit Payments

With Payrix as your preferred Payment Service in Xero, you now have the convenience of setting customers up on a recurring Direct Debit plan. It's as easy as sending a Xero Repeating Invoice.

When you send a Xero Repeating Invoice using the **Payrix Direct Debit Brand**, our payment page captures the first payment, as well as customer authorisation for all future payments to be made by recurring Direct Debit from the same bank account or credit / debit card. When the next Repeating Invoice falls due, the Payrix system will automatically debit the customer's nominated account for the invoice amount and then reconcile the payment in Xero. It is that simple.

Payrix puts you in control of your recurring Direct Debit payments. The frequency of payment, the term, payment date and the amount, is all controlled by the Repeating Invoice.

If the Repeating Invoice is altered, the Payrix system will automatically adjust payments to the new invoice details. To stop the customers Direct Debit payments, you can simply change the Repeating Invoice Template to Draft or remove the invoice from the Repeating Template list. You can also have payments automatically cease by setting an End Date on the invoice.

This guide walks through the simple steps required to set up your customers on recurring Direct Debit, with automatic reconciliation back to Xero.

This guide will show you how to:

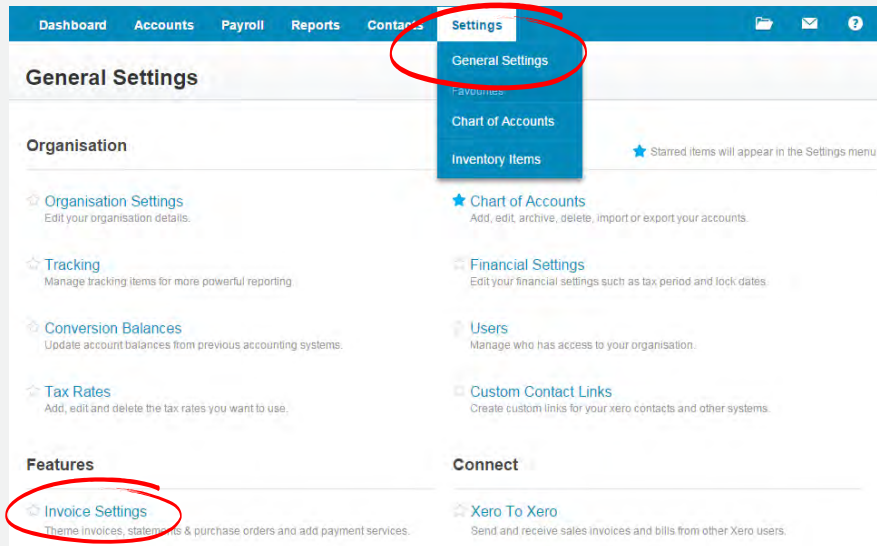
1. Create a new Invoice Brand in Xero called Payrix Direct Debit
2. Link the Payrix Direct Debit Invoice Brand with your Payrix account
3. Send customers' Repeating Invoices to set up their Payrix Direct Debit payments

You will need to have already established an Payrix account and authorised Xero as a Payment Service as per the Initial Set up Guide.

CREATE A PAYRIX DIRECT DEBIT INVOICE BRAND

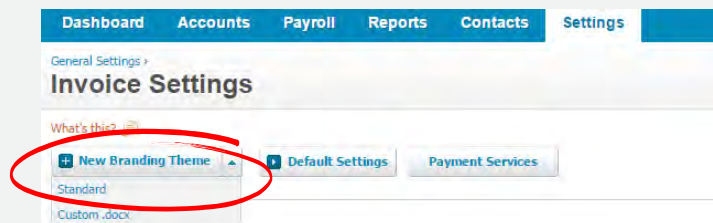
In Xero, from the **Settings** tab in the main menu

1. Click **General Settings**
2. Click **Invoice Settings**



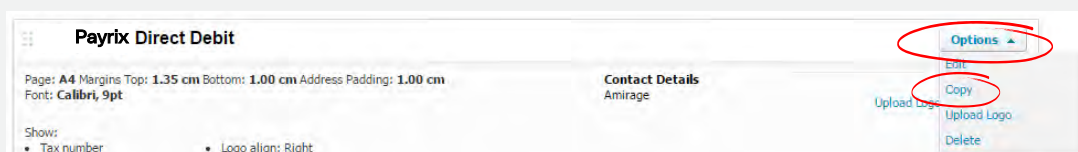
Within the Invoice Settings page

1. Click on the **+New Branding Theme** dropdown
2. Click **Standard**



Alternatively, if you would prefer to replicate the settings of a **Branding Theme** that you have already created

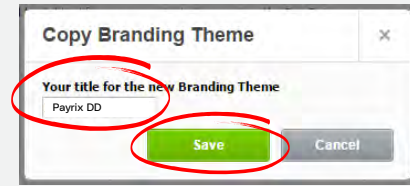
1. Alongside the theme you wish to replicate, click on the **Options** drop down menu
2. Click **Copy**



CREATE A PAYRIX DIRECT DEBIT INVOICE BRAND

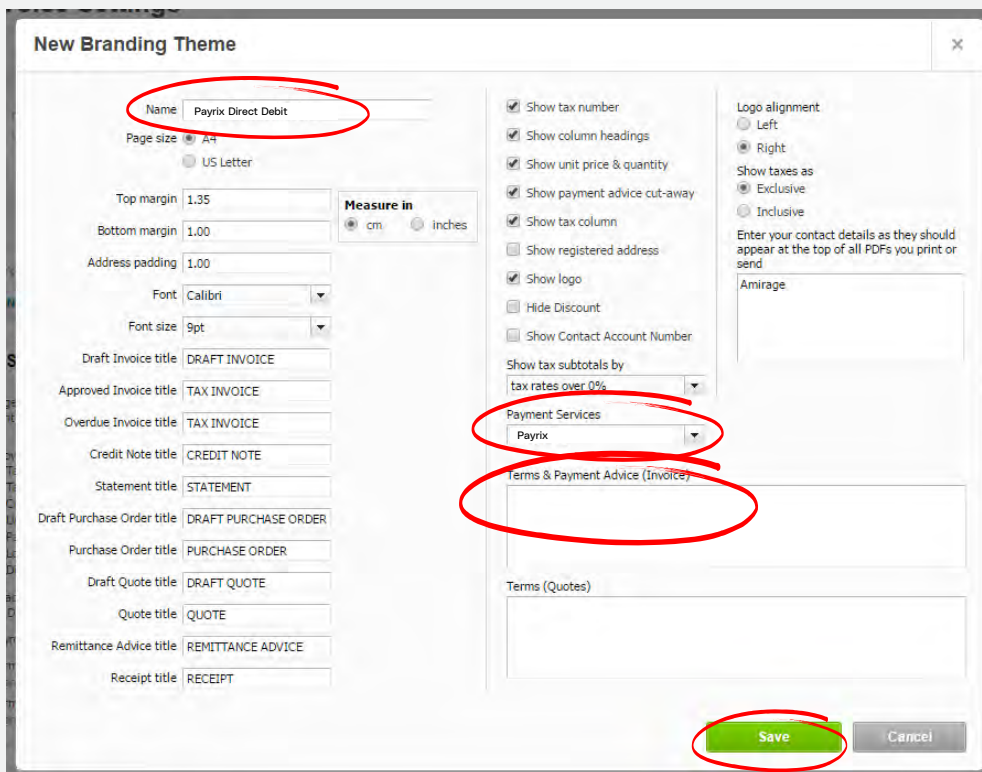
In the Copy Branding Theme dialog box

3. Add a title for the **New Branding Theme**
4. Click **Save**



When the **New Branding Theme** dialog box appears

1. Create a **New Branding Theme** with the name **Payrix Direct Debit** (for easy identification)
2. Adjust any other settings as you require – font style or size, titles, etc
3. In the Payment Services dropdown click **IntegraPay**
4. Add any details in **Terms & Payment Advice** you wish to appear on the invoice (*see note below*)
5. Click **Save**



NOTE: it is recommended that you use the **Terms and Payment Advice (Invoice)** section to notify the customer that this invoice is for their recurring Direct Debit payments. For example:

This Invoice is for your recurring Direct Debit payments. If this is your first Invoice, click PAY NOW at the top of this Invoice and then complete the secure payment form to nominate the account you wish to be debited.

If you have already performed this step, your payment will be automatically debited from your nominated account on the Due Date.

LINK THE PAYRIX DIRECT DEBIT INVOICE BRAND WITH PAYRIX

NOTE: If you would like funds to be **settled** by the due date of the invoice, rather than the transaction processed, you can use the **Terms and Payment Advice (Invoice)** section to notify your customers that their recurring Direct Debit will be performed a set number of days prior to the **Due Date** of the invoice. For example, if your settlement is two (2) business days, you would notify your customer as follows:

Please note, your recurring Direct Debit will be processed two (2) business days prior to the Due Date of your invoice.

Link the Payrix Direct Debit Invoice Brand with Payrix

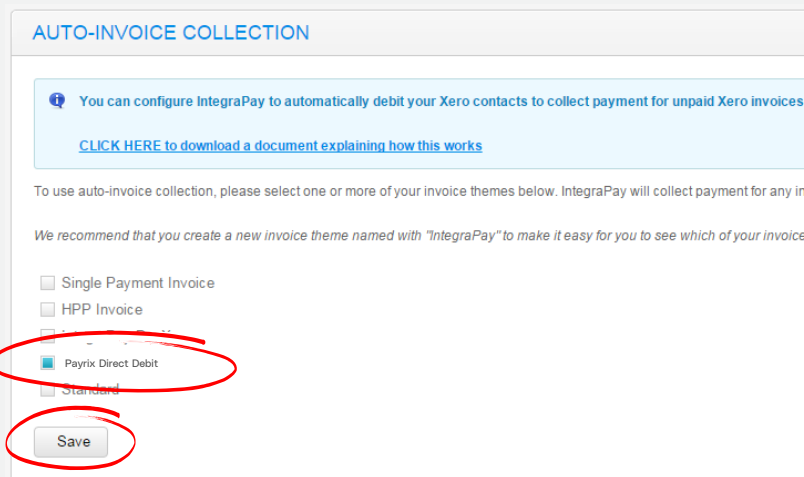
Once you have created your **New Branding Theme**, you need to link this to your Payrix Portal account to enable automatic collection of recurring Direct Debits.

Log in to the Payrix Portal and select **Xero** in the main menu.

Within the **Xero** page, scroll to the **Auto-Invoice Collection** section.

From the invoice themes listed:

1. Click **Payrix Direct Debit**
2. Click **Save**



AUTO-INVOICE COLLECTION

You can configure IntegraPay to automatically debit your Xero contacts to collect payment for unpaid Xero invoices.

[CLICK HERE to download a document explaining how this works](#)

To use auto-invoice collection, please select one or more of your invoice themes below. IntegraPay will collect payment for any invoice that is linked to a theme you have selected.

We recommend that you create a new invoice theme named with "IntegraPay" to make it easy for you to see which of your invoices are collected.

- Single Payment Invoice
- HPP Invoice
- Payrix Direct Debit
- Standard

Save

NOTE: you have the option to have more than one linked Direct Debit brand. This option allows you to have a specific brand for first and subsequent invoices or for different divisions or departments within your business.

Great! You are now ready to set your customers up on Payrix Direct Debit.

SETUP A CUSTOMER ON PAYRIX DIRECT DEBIT

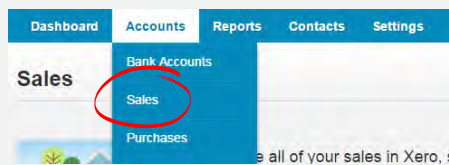
Set-up a customer on Payrix Direct Debit

Now that you have linked your Payrix account, you're ready to send **Repeating Invoices** and set customers up on recurring Direct Debit payments - automatically reconciled in Xero.

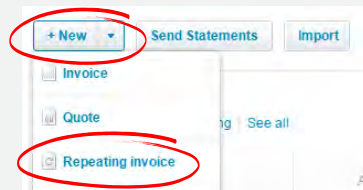
In Xero, you can create a new **Repeating Invoice** in different ways.

From the Accounts tab

1. Click **Sales**

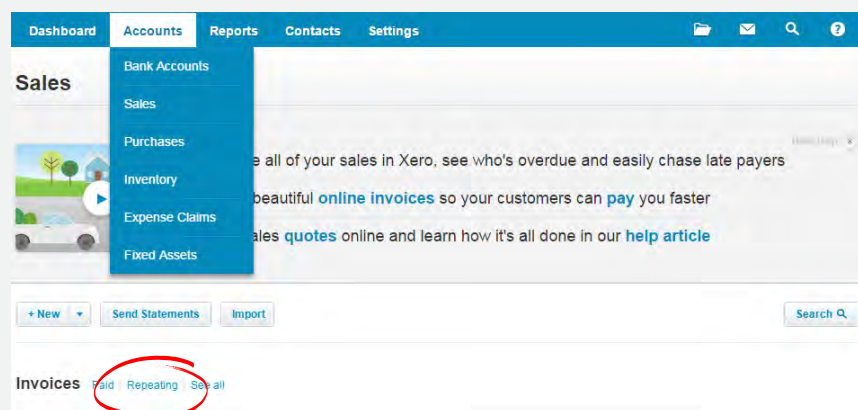


2. Click **+New** dropdown menu
3. Click **Repeating Invoice**



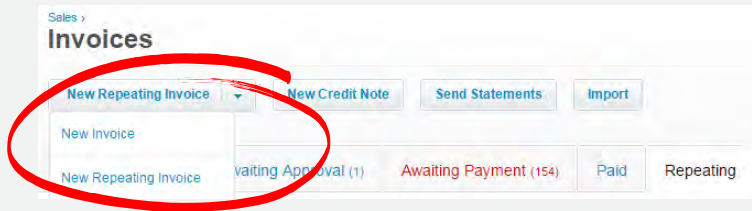
OR from the **Accounts, Sales** tab

1. Alongside **Invoices**, click **Repeating**



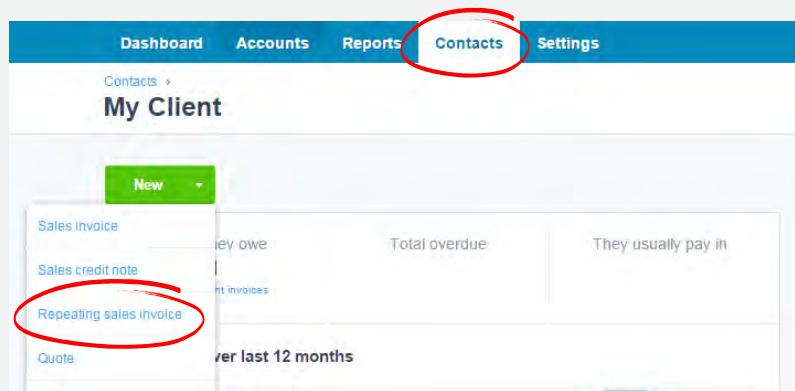
SETUP A CUSTOMER ON PAYRIX DIRECT DEBIT

2. Click on the **New Repeating Invoice** drop down menu
3. Click **New Repeating Invoice**



OR from the Contacts tab

1. Click on the **Customer** you want to set up on Direct Debit
2. Click on the **New** dropdown menu
3. Click **Repeating sales invoice**

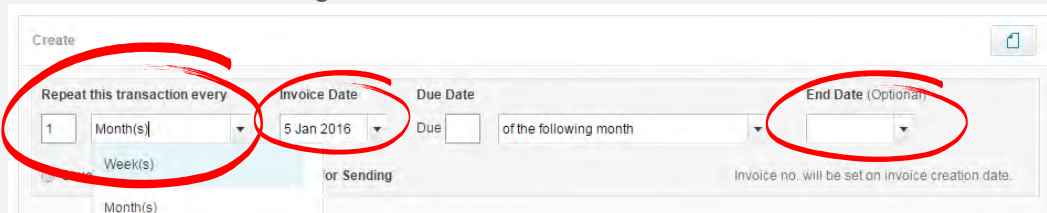


Invoice details:

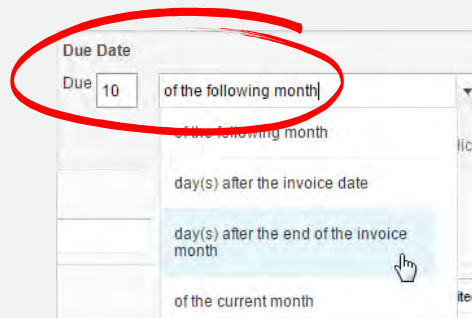
Once your **New Repeating Invoice** opens, complete the details as per below. You can control the frequency and the date payment will be debited from your customer's account.

SETUP A CUSTOMER ON PAYRIX DIRECT DEBIT

- **Repeat this transaction every** controls the frequency of the Invoice and Direct Debit payments in months or weeks. The default is set to 1 month which you can change by entering a whole number in the frequency box or selecting Week(s) in the dropdown.
E.g. for a fortnightly payment, enter '2' and then select Week(s).
- **Invoice Date** is the date you want the Repeating Invoice to be sent to the customer. Typically this date will be the next business day or can be any day in the future. **NOTE: The Invoice Date is not the actual date of the Direct Debit. This is controlled by the Due Date.**
- **End Date (Optional)** allows you to specify when Direct Debit payment for the Repeating Invoice will automatically cease. If no **End Date** is selected, the Direct Debit will be unending.



- **Due Date** specifies the date the customer's account will be debited by assigning a date or the number of days after the invoice date.



1. Enter a whole number to set a specific date or number of days
2. Choose how the day or number of days will be applied from the drop down list
 - the due date can occur on the day specified in either the current or next month, or a set number of days after the invoice date
3. These combinations can be used for invoices that repeat on a weekly or monthly basis
4. If you want the invoice and Direct Debit to occur on the same date, you can enter that it's due '0' days after the invoice date

Complete the invoice by entering the name of the customer to be invoiced, a reference and details of the items your customer is being charged for.

SETUP A CUSTOMER ON PAYRIX DIRECT DEBIT

Within the **Branding** section of the **Repeating Invoice**

1. Click on the **Branding** drop down menu
2. Click **PayrixDirect Debit** (or your chosen **Branding** name). This will ensure the customer will receive the Direct Debit Authority page.

The screenshot shows a form for creating a repeating invoice. The 'Invoice to' field is filled with 'My Client'. To the right, a 'Branding' dropdown menu is open, displaying several options. The option 'IntegraPay Direct Debit' is highlighted with a red circle, indicating it should be selected. Other options include 'Standard', 'Single Payment Invoice', 'IntegraPay DocX', and 'HPP Invoice'. Below the branding menu is a table with columns for 'Item', 'Description', 'Qty', 'Unit Price', 'Disc %', 'Account', and 'Tax Rate'.

Once you have set the timing for the **Repeating Invoice** and completed all of the details

1. Click **Approve for Sending** – this will automatically send the invoice to your customer via email on your designated dates

The screenshot shows three radio button options: 'Save as Draft', 'Approve', and 'Approve for Sending'. The 'Approve for Sending' option is selected and circled in red.

The **Edit Message** dialog box will appear. This enables you to customise the email sent to your customer with the link to their invoice. You can elect to attach a PDF version of the invoice to the email and you can send a copy of the email to yourself.

The 'Edit Message' dialog box is shown with the following details:

- To:** [Empty field]
- From:** [Empty field]
- Reply to:** [Empty field]
- Email template:** Repeating Invoice: Basic (with a 'Show placeholder info' link)
- Subject:** [Current Month] Invoice [Invoice Number] from [Trading Name] for [Contact Name]
- Message:**

Hi [Contact First Name],

Here's your [Current Month] invoice [Invoice Number] for [Invoice Total].

The amount outstanding of [Amount Due] is due on [Due Date].

View and pay your bill online: [Online Invoice Link]

From your online bill you can print a PDF, export a CSV, or create a free login and view your outstanding bills.

If you have any questions, please let us know.

Thanks,
[Trading Name]
- Options:**
 - Include PDF attachment
 - Mark as sent
 - Send me a copy
- Buttons:** Save (green), Cancel (grey)

CUSTOMER DIRECT DEBIT AUTHORISATION

Complete the remainder of the invoice and click **Save**. The invoice will now appear in the **Repeating Sales Invoice** list and the **Repeating Invoice** will be emailed to the customer on the **Next Invoice Due Date**.

| | | | | |
|------------------------------------|-------|---------------|-------------|-----------------|
| <input type="checkbox"/> My Client | 55.00 | Every 1 Month | 23 Oct 2015 | Approved & Sent |
|------------------------------------|-------|---------------|-------------|-----------------|

Customer Direct Debit Authorisation

On the Invoice Date, your customer will be emailed a link to the online invoice displaying the 'Pay Now' button. Any additional instructions will appear at the bottom of the invoice.

To pay the initial invoice and register for recurring Direct Debit, the customer simply clicks Pay Now to open the secure payment page. When the customer selects the option for future payments to be automatically debited, the 'agree to the Direct Debit Terms & Conditions' check box will appear, which they must select in order for the recurring payment to be authorised.

1. Payment Information

You are paying: **Dalec Demo Cite**
 Payment amount: **\$110.00**
 Description: **Payment of Xero invoice #INV-0151**

2. Payment Method

First Name * [] Last Name * []
 Address * [] Suburb / State / PostCode * [] ACT []
 Email * []

Credit Card Surcharge: 1.5% (\$ 0.51 for AMEX) will be added to the payment amount
 Bank Account Surcharge: \$0.00 will be added to the payment amount

Card Number * [] Supported Cards:
 Name on Card * [] Expiry Date * [1] [2015]
 Card Security Code * []

I would like payment for my future invoices to be automatically debited using the above account details.
 I agree to the [Direct Debit Terms & Conditions](#)

3. Process Payment

Click "Process Payment" below to complete your payment.

PROCESS PAYMENT **CANCEL**

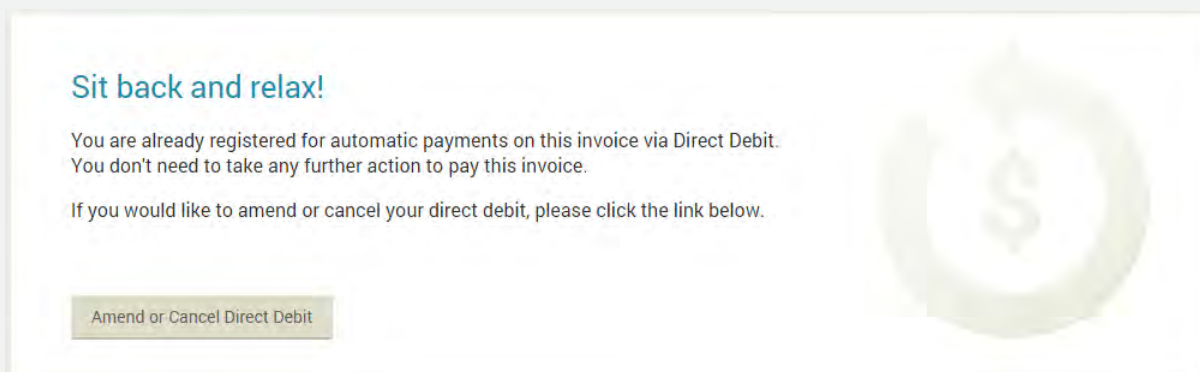
NEXT AND SUBSEQUENT PAYMENTS

Once processed, Payrix will schedule the first payment immediately, as well as securely retaining the customer's account details for all future payments. The customer will receive confirmation of the transaction by email.

Next and Subsequent Payments

Every day, the Payrix system looks at your **Repeating Invoices**, identifies those invoices that are due for payment and customers who have agreed to pay by recurring Direct Debit. The system then processes payment for the invoice amount.

If the Repeating Invoice is set to **Approved for Sending**, when the next invoice is due, the customer will receive an email with a link to the online invoice. This time, if the customer clicks Pay Now, they will be greeted with a message stating that they have already set up a Direct Debit for this invoice and they do not have to take any further action.



The screenshot shows a customer message with the following text:

Sit back and relax!

You are already registered for automatic payments on this invoice via Direct Debit. You don't need to take any further action to pay this invoice.

If you would like to amend or cancel your direct debit, please click the link below.

[Amend or Cancel Direct Debit](#)

On the right side of the message, there is a large, faint, circular graphic containing a dollar sign (\$).

This page also allows the customer to make adjustments to their Direct Debit directly, minimising additional administration for your business. Customers can amend their nominated account details if they would like their payment to be debited from a different account, or cancel their Direct Debit if they decide to make their payments manually.

NOTE: a recurring Direct Debit or payment can be set-up from a single **Sales Invoice**, simply by using the **Payrix Direct Debit Branding Theme**. This enables you to send invoices at different times, for different amounts, but with the secure payment page including the authority to Direct Debit each individual payment.

NOTE: you can make payment by recurring Direct Debit mandatory, so a client is automatically setup on Direct Debit when they complete the secure payment page. Please contact Payrix Client Support if you would like this function enabled.

You can set your bank statements and accounts to be about automatically reconciled. For more information, please see the Automatic Reconciliation Explained document.