



AutoPay Help Sheet

Summary of Procedures

1. Steps to setup a new Customer on Direct Debit

- Send your Direct Debit Mandate Form to the Customer.
- The Customer should complete this form and return it directly to you.
- When you receive the completed form, setup the Customer in AutoPay and assign a Customer Account No. Write this number on the Direct Debit Instruction Form in the ***Unique Mandate Reference*** box.
- Keep the original signed Mandate form on file. You do not need to send the form to the Customers Bank.
- You can now submit Direct Debit transactions for this customer. The required setup information will be submitted to the customer's bank within the XML file.

2. Unpaid

- Direct Debits will be lodged to your bank account as one lodgement on the processing date which you have set for the XML file. Your Bank Statement will not show the breakdown by Customer, therefore you must keep the summary report which AutoPay provides each time an XML file is created.
- If any of your Direct Debits are subsequently returned unpaid, the amount will be debited from your account. Multiple returned Direct Debits may be debited as one transaction and your Bank Statement will not identify the Customer(s) concerned.
- Your Bank will notify you by sending a PAIN.002 file which will be sent to you via your online Banking system. Therefore, you will need to monitor your online Banking system on a regular basis to watch for any PAIN.002 files. Such files can be downloaded to your computer and within the AutoPay software there is an option to view their contents which will describe the Customer(s) concerned and the reason that the transactions were returned.
- The notification will refer to the Customer using your Unique Mandate Reference Number which is the Customer Account No. in AutoPay; it may also show the Customers Name. The reason for the unpaid will also be shown; common reasons are "Refer to Drawer" or "Instruction Cancelled".
- "Refer to Drawer" usually means that the Customer had insufficient funds in their bank account when the Direct Debit was presented. In this case you are entitled to represent the Direct Debit.

- “Instruction Cancelled” means that the Customer has requested their bank to cancel the Direct Debit instruction and in this case you cannot represent the Direct Debit nor can you present any further Direct Debits.