

Bendigo Bank Direct Debit.

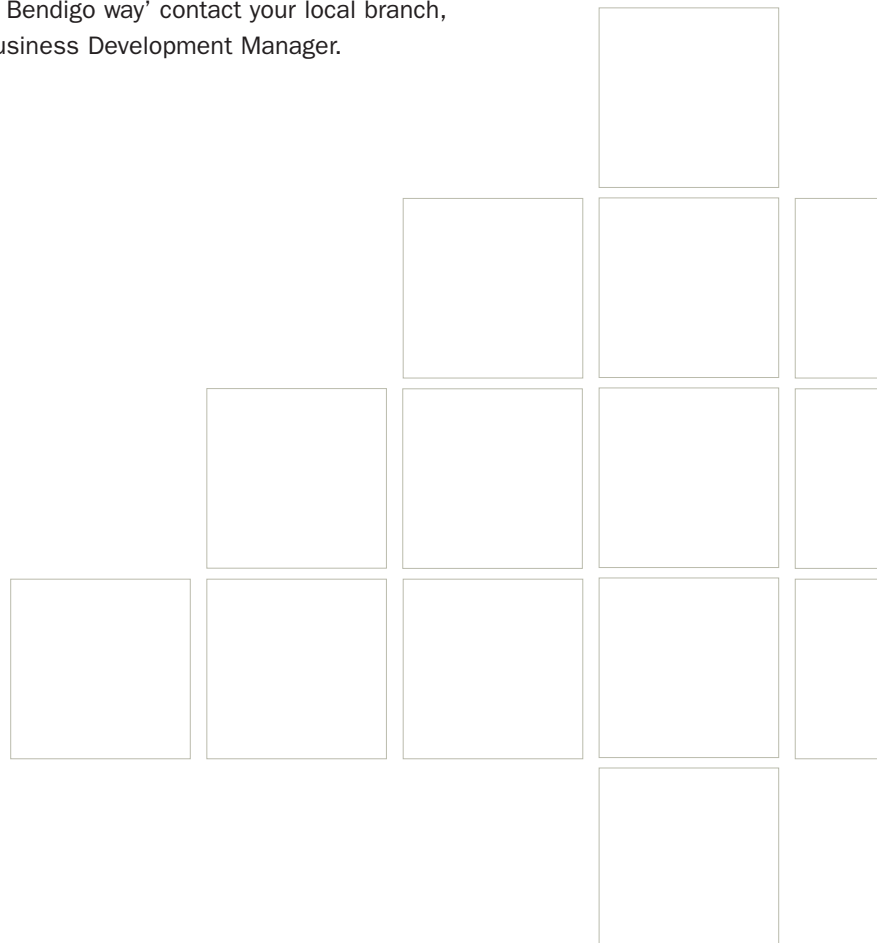
Offering flexible ways for your customers to pay you is a necessary part of running a business. Whether it's paying their monthly account or an ongoing fee for your service, Bendigo Bank Direct Debit simplifies the process and allows you to manage your cash flow more effectively and save time and money.

Direct Debit allows Bendigo Business customers the ability to debit their customers account, once their permission has been given, for ongoing payment arrangements.

Bendigo Bank Direct Debit is appropriate for Schools, Real Estate Agents, Sporting Clubs, Insurance Companies, Gyms and other businesses with ongoing relationships with customers

At Bendigo Bank we like to think we're more than just a provider of bank accounts, loans and credit cards. In fact, we like to think you'll consider us an important part of your ongoing business success.

For more information about business banking 'the Bendigo way' contact your local branch, Bendigo Business Banker or Electronic Banking Business Development Manager.



How does it work?

Direct Debit files are submitted via Secure*Link™ software.

Do I need internet access to use Bendigo Bank Direct Debit?

Yes, an active internet connection is required.

What are the system requirements to enable Bendigo Bank Direct Debit to be used?

PC with CD ROM drive.

Due to the secure nature of the software your IT support may need to assist in the software installation.

What security measures will be used for Bendigo Bank Direct Debit?

Secure*Link™ software is software with 128 bit encryption.

What is a data file?

A data file is a file containing electronic transactions in a format that has been agreed by all Australian Financial Institutions. This format is known as an ABA file format.

Please check with your software supplier regarding Direct Debit ABA file compatibility.

My software cannot create an ABA file. How else can I do this?

Should your software be unable to create an ABA file, the supplied Quick*Link™ software (associated with Secure*Link™) will assist you in creating a Direct Debit ABA file.

How do I apply for Bendigo Bank Direct Debit?

You can obtain our Bendigo Bank Direct Debit application form by contacting your local branch, Business Banker or Electronic Banking Business Development Manager.

All applications will be assessed against an approval criteria.

Do I have to have a Bendigo Bank account?

Yes. An active Bendigo Bank account must be held for a minimum of 6 months prior to application.

What will it cost me to use Bendigo Bank Direct Debit?

Please refer to your local Branch, Business Banker or Electronic Banking Business Development Manager.

What is the latest I can lodge a Direct Debit file for overnight processing?

4.30pm (Melbourne time). Both the data file and the confirmation advice must be received prior to the cut off time.

Am I required to send a confirmation fax or e-mail?

Yes. Each file submitted for processing requires a corresponding confirmation fax or e-mail.

Can a file be recalled if I send the file via Bendigo Bank Direct Debit?

No, once a file is submitted via Bendigo Bank Direct Debit, it cannot be recalled or cancelled.

Who do I contact if we have technical problems with Bendigo Bank Direct Debit?

Please contact Bendigo Funds Transfer Services on (03) 8414 7727 and they will be happy to assist you.

How do I sign my customers up for Direct Debit?

Bendigo Bank will supply you with an approved Direct Debit Request form after your application has been successful. You can use this form to sign up your customers.

Can I schedule recurring debits?

No. You must submit a separate file for each required processing occurrence.

What records do I need to keep?

Direct Debit Request forms signed by your customers must be kept by you for seven (7) years after the final debit has occurred.

What happens if someone disputes the debit?

In the event of a disputed Direct Debit you will be required to supply Bendigo Bank with a copy of the valid authority within the required time frame.

When are the debits processed?

For Direct Debit files lodged by the cut off time, debits will be processed overnight to other Financial Institutions.

Debits that dishonour or reject will be notified to you via the email address you nominate on the application form.