



Macquarie Direct Debit (BIDD)

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INTRODUCTION TO MACQUARIE DIRECT DEBIT

The direct debit function allows your lot owners to opt in to direct debit themselves from their nominated bank account or card.

You can then conduct a single process run to collect all levies due for owners that have authorised this direct debit .

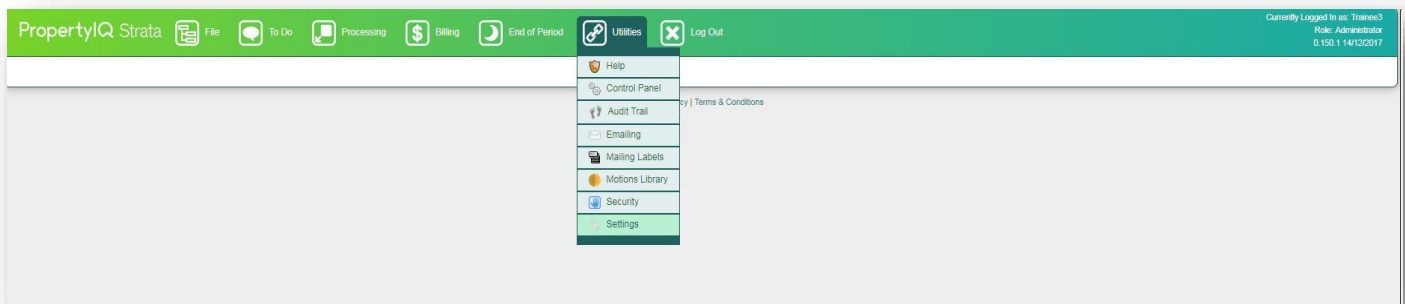
GETTING STARTED WITH MACQUARIE DIRECT DEBIT

To check your eligibility for this feature, email support@propertyiq.com.au and request Macquarie Direct Debit be enabled on your account. We'll then be in touch. *Terms and conditions apply.*

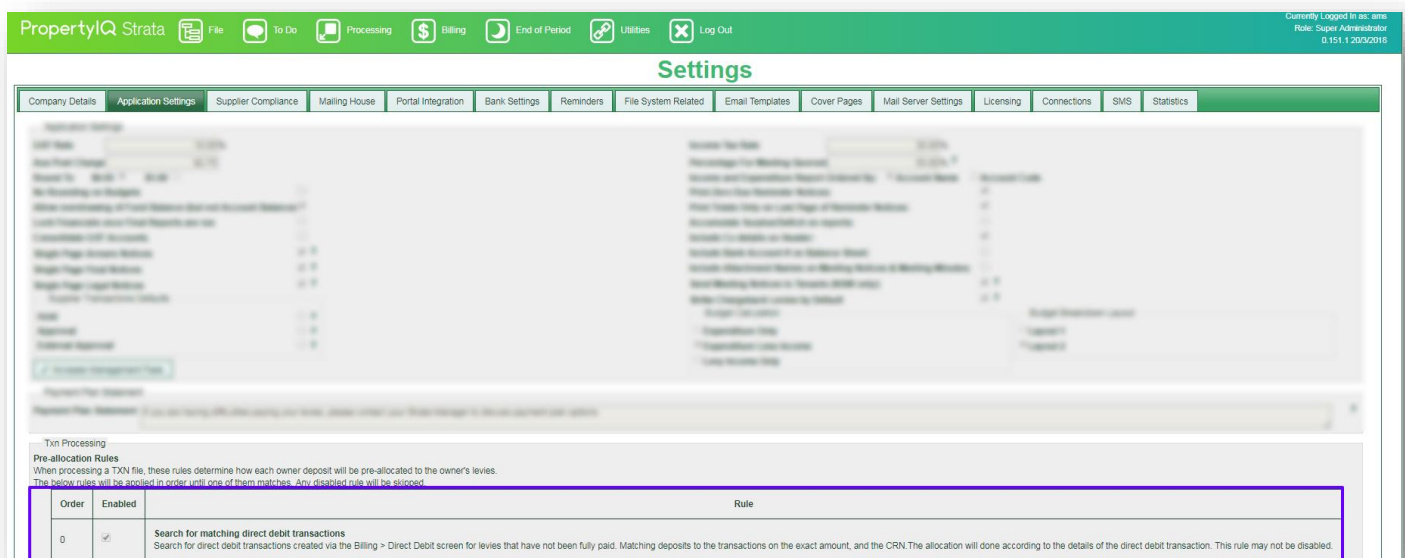
Once enabled, you'll need to update some application settings to ensure that transactions created during a direct debit run are recognised when they appear on your TXN file.



Go to the **Utilities** menu and select *Settings*



Go to *Settings > Application Settings* and **tick rule 0** to enable the program to search for matching direct debit transactions. This means that when a TXN file is processed that includes transactions created by the direct debit process, they will be recognised and allocated against the appropriate transaction.



PERMISSIONS REQUIRED TO BE ABLE TO VIEW/PROCESS DIRECT DEBITS

There are permissions in the billing menu to allow users to view and/or process and reprocesses direct debit transactions. These are accessed by going to *Utilities>Security* and clicking on the *Roles* button.

The administrator and accounts roles have these permissions by default but you can edit your roles if you want to.



For full details about permissions, please see the manual “Users, Roles and Permissions.”

Role

Name*

Administrator

Description

The client administrator of the application. Has all the permissions.

Permissions

Data Access

Data Access Restriction

No Data Access Restriction

File

Buildings

View

Add

Edit

Lots

View

Add

Edit

Edit Debt Collection Settings

Delete

Property Manager

View

Add

Edit

Suppliers

View

Add

Edit

Edit Payment Details

Delete

Debtors

View

Add

Edit

Bank Accounts

View

Add

Edit

Chart of Accounts

View

Add

Edit

Access Register

View

Add

Edit

Documents

View

Add

Edit

Delete

Portal Control

Templates

View

Add

Edit

Delete

Email Templates

View

Add

Edit

Delete

To Do

Diary

View

Add

Edit

Delete

Work Orders

View

Add

Edit

Delete

Meetings

View

Add

Edit

Delete

Insurance Claims

View

Add

Edit

Delete

Processing

Manual Deposits

View

Add

Edit

Txn Processing

Process

Supplier Transactions

Add

Edit

Delete

Debtor Transactions

Add

Supplier Payments

View

Process

Manage Files

Adjustments

View

Add

Edit

Delete

Activity Logs

View

Add

Edit

Delete

Billing

Billing

Due Notices

Special Levies

Utility Invoices

Fee Schedules

Direct Debit

View Transactions

Process

Reprocess

Building Charges

Configure Charges

NEW LEVY NOTICE MERGE FIELD

A new merge field –*Direct Debit Clause* needs to be inserted into your levy notices. (Reminders, Arrears and Final) The wording appears on your connection Settings tab and will be completed in consultation with you, by your Implementation Manager or Support team member. This will show for any lot owners that have direct debit enabled, but will not show for lot owners that have not enabled Biller Initiated Direct Debit.

{{Notice_ID}}
 {{Total_Due}}
 {{APO_Total_Due}}
 {{Total_Due_Label}}
 {{Gross_Total_Non_Formatted}}
 {{Daily_Interest_Amt}}
 {{GST_Label}}
 {{Nett_Label}}
 {{Gross_Label}}
 {{Owner_Arrears}}
 {{Total_Upcoming}}
 {{Total_Arrears_Only}}
 {{Total_Interest}}
 {{Gross_Total}}
 {{Gross_Total_Label}}
 {{Total_Taxable_Gross}}
 {{Total_Taxable_Nett}}
 {{curr_from}}
 {{curr_to}}
 {{curr_admin}}
 {{curr_sinking}}
 {{curr_special}}
 {{BPAY_Biller_Ref}}
 {{BPAY_Client_ID}}
 {{Account_Name}}
 {{Bank_BSB}}
 {{Account_Number}}
 {{Client_ID}}
 {{Direct_Deposit_MICR_Line}}
 {{OCR_Part1}}
 {{OCR_Part2}}
 {{APO_Bar_Code}}
 {{APO_Reference_Line}}
 {{DEFT_REF_NO}}
 {{Levy_Message}}
 {{Arrears_Charge}}
 {{Final_Charge}}
 {{Legal_Charge}}
 {{Direct_Debit_Message}}
 {{Page_Label}}
 {{Due_Date}}
 {{Special_Notice_Title}}
 {{Issued_Date}}
 {{Int_Lbl1}}
 {{Unit_Owner}}
 {{Aus_Post_Charge}}
 {{Payment_Plan_Statement}}
 {{Direct_Debit_Clause}}
 {{Direct_Debit_Title}}
 {{Int_Lbl1}}
 {{Due_Date1}}
 {{Levy_ID1}}
 {{Details1}}
 {{LevyPeriodFrom1}}
 {{LevyPeriodTo1}}
 {{LevyPeriodRange1}}
 {{Admin_Amt1}}
 {{Sinking_Amt1}}

QLD MBL Due Notice - copy

QLD MBL Due Notice

Folio# Global

B I U abc X₂ X₃

Font Size Line Hel... Tracking

PropertyIQ Strata

{{Agent_Block_1}}
 {{Agent_Block_2}}
 {{Agent_Block_3}}
 {{Agent_Block_4}}
 {{Agent_Block_5}}
 {{Agent_Block_6}}

Tax Invoice

{{Building_ABN}}

Date of Notice	{{Notice_Date}}		
A/c No	{{Client_ID}}		
Lot No	{{Owner_Lot}}	Unit No	{{Owner_Unit}}
Cont Ent	{{Owner_UOE}}	Int Ent	{{Owner_UOE2}}

Body Corporate and Community Management Act 1997

NOTICE OF CONTRIBUTIONS

RE: {{Building_Name}} C.T.S. {{Strata_Plan}}, Lot {{Owner_Lot}}, {{Building_Street}}
 {{Building_Street_Name}}, {{Building_Suburb}} {{Building_State}} {{Building_PCode}}.

Details	Admin	Sinking	Int/Disc	Due Date	Paid	Total
{{Details1}}	{{Admin_Due1}}	{{Sinking_Due1}}	{{Int_Disc_Amt1}}	{{Due_Date1}}	{{Paid1}}	{{Total_Amt1}}
{{Details2}}	{{Admin_Due2}}	{{Sinking_Due2}}	{{Int_Disc_Amt2}}	{{Due_Date2}}	{{Paid2}}	{{Total_Amt2}}
{{Details3}}	{{Admin_Due3}}	{{Sinking_Due3}}	{{Int_Disc_Amt3}}	{{Due_Date3}}	{{Paid3}}	{{Total_Amt3}}
{{Details4}}	{{Admin_Due4}}	{{Sinking_Due4}}	{{Int_Disc_Amt4}}	{{Due_Date4}}	{{Paid4}}	{{Total_Amt4}}
{{Details5}}	{{Admin_Due5}}	{{Sinking_Due5}}	{{Int_Disc_Amt5}}	{{Due_Date5}}	{{Paid5}}	{{Total_Amt5}}
{{Details6}}	{{Admin_Due6}}	{{Sinking_Due6}}	{{Int_Disc_Amt6}}	{{Due_Date6}}	{{Paid6}}	{{Total_Amt6}}
					Total if Paid by Due Date {{Total_Due}}	
					{{Gross_Total}}	

{{Levy_Message}}
 {{Credit_On_Hand}}
 {{Direct_Debit_Clause}}

Please make your payment into the Body Corporate account using the payment methods listed below
 Please make cheques payable to 'Body Corporate for {{Building_Name}} C.T.S. {{Strata_Plan}}'

DEFT
PAYMENT SYSTEMS

MACQUARIE BANK

*Payments by phone or internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at www.deft.com.au or call 1500 672 162. Payments by Credit Card do not require registration and a surcharge may apply.

	Pay over the internet from your Credit Card or pre-registered bank account at www.deft.com.au		Biller Code: 96503 Ref: {{BPAY_Client_ID}}	Account: {{Account_Name}} Owner: {{Owner_Name}} CTS: {{Strata_Plan}} Lot No: {{Owner_Lot}}
	Pay by phone from your Credit Card or pre-registered bank account. Call 1300 32 10 92 or toll-free 1300 672 162	Contact your financial institution to make a BPAY payment from your cheque or savings account		
	Pay by mailing this payment slip with your Cheque to: DEFT Payment Systems GPO Box 141, Brisbane QLD 4001		Pay in person at any Australia Post Office, using Cash, Cheque or EFTPOS. Payments made at Australia Post will incur a \$2.75 DEFT processing fee	All Cheques must be made payable to: {{Account_Name}}

(APO_Reference_Line)

DEFT Reference Number: {{DEFT_REF_NO}}

Total Due {{Total_Due}}

{{OCR_Part1}}
 {{OCR_Part2}}

{{OCR_Part2}}

SENDING A LETTER IN ADVANCE TO LET YOUR LOT OWNERS KNOW DIRECT DEBIT IS AVAILABLE

You might want to send a letter to your lot owners advising them that Direct Debit is available.

Once Direct Debit is enabled, there is a custom merge template available that you might want to utilise.

Go to File>Templates and select Custom Merge Templates.

The letter is called DEFT Dired Debit Invitation.

The screenshot shows the PropertyIQ Strata application interface. The top navigation bar includes icons for File, To Do, Processing, Billing, End of Period, Reporting, Utilities, Help, and Log Out. The user is logged in as Bella, Role: Administrator, on 01/02/2019. The main section is titled 'Templates' and has four tabs: Standard Merge Templates, Custom Merge Templates (selected), Standard Email Templates, and Custom Email Templates. Below the tabs is a table with two columns: Name and Type. The table lists various templates, with 'DEFT Direct Debit Invitation' highlighted in yellow. At the bottom right of the table are buttons for New, Clone, Edit, Delete, and Preview.

Name	Type
custom	A4 Lot Letter
DD Letter - Council Members Info	A4 Lot Letter
DD Letter - Proxy Form	A4 Lot Letter
DD Letter - Standing Orders	A4 Lot Letter
DD Letter - Voting Rights	A4 Lot Letter
DEFT Direct Debit Invitation	A4 Lot Letter
Delete_Font	A4 Lot Letter
di envelope (levy recipient)	A4 Lot Letter
di letter	A4 Lot Letter
Don't park in visitor carpark	A4 Lot Letter
Due Notice Cover Page	A4 Lot Letter
Due Notice - Welcome Cover Page	A4 Lot Letter
email signature Test	A4 Lot Letter
Envelope	DL Lot Letter
Envelope	A4 Lot Letter
envelope?	DL Lot Letter
example	A4 Lot Letter
Example Letter to Owners - First MBL Levy Payment Options	A4 Lot Letter
femtree lodge	A4 Lot Letter

The standard letter looks like this but you can edit to suit your needs. For full details about configuring templates, see the manual "Templates"

{{agent_block_1}}
{{agent_block_2}}
{{agent_block_3}}
{{agent_block_4}}
{{agent_block_5}}
{{agent_block_6}}
{{agent_block_7}}

{{current_date}}

{{recipient_block_1}}
{{recipient_block_2}}
{{recipient_block_3}}
{{recipient_block_4}}
{{recipient_block_5}}






Dear {{recipient_block_1}},

We're contacting you about biller-initiated direct debit, which is a new payment method available from DEFT.

Benefits of biller-initiated direct debit

- Set and forget - leave the hassle of remembering payments to us
- Retain control - you can withdraw authorities anytime
- Avoid falling into arrears

Here's how it works

	Once you've given authority, we'll start taking payments on your behalf when they're due, meaning you'll no longer need to worry about making payments.
	You'll be notified by email each time we take a payment from you.
	You can get in touch with us if you'd like more details about the timing of your payments.
	You'll be able to view all your payments in your transaction history whenever you login to DEFT.
	For more information, simply log in to DEFT to view Frequently Asked Questions.

Getting started

To get started, simply contact us and we'll send you the DEFT direct debit registration instructions.

Yours sincerely

{{Manager}}
{{agent_block_1}}

LOT OWNER CARD – MACQUARIE DIRECT DEBIT DETAILS

The last accordion on the Settings tab of the lot owner card is *Macquarie Direct Debit*. Here you can check the lot owner's direct debit status. You can also initiate an email from here to the lot owner that sends them an invitation and a link for them to follow and opt in to direct debit themselves.

1. From the *Settings* tab on the Lot Owner card, click on *Macquarie Direct Debit*
2. Click on Check Status to check whether the lot owner is registered for Macquarie Direct Debit.

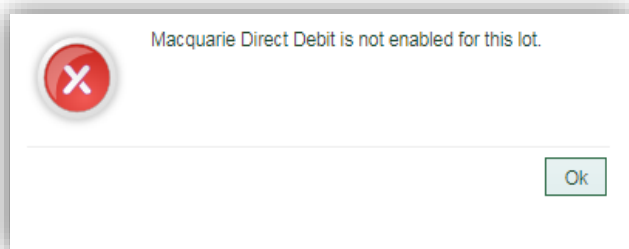
Click on *Send Direct Debit Invitation* to initiate an email to be sent to the client that contains a link for the client to follow and opt into direct debit themselves. See (see section below – “Client Enable Direct Debit Steps”)

The screenshot shows the 'Lot/Owner' card interface. The top section contains fields for S/Plan, Lot, Unit, Street No, Street Name, Suburb, Accessory Unit, UOE, and CRN. The 'Owner Info' section displays the owner's name, contact details, and a note: 'NOTE: This lot owner is linked to 4 other owners'. Below this is a tabbed interface with 'Settings' selected. The 'Settings' tab has several accordions: 'Legal Action', 'Repayment Plan', 'Direct Debit' (marked with a red circle 1), and 'Macquarie Direct Debit'. The 'Macquarie Direct Debit' section shows the 'DEFT Reference Number (DRN): 12340001206858' and two buttons: 'Check Status' (marked with a red circle 2) and 'Send Direct Debit Invitation' (marked with a red circle 3). At the bottom right of the card are buttons for 'Lot Owner Page', 'Email', 'Info Certificate', 'Last Info Certificate', 'Edit', and 'Done'.

If the lot owner is enabled for direct debit, you will see this message:

The message box has a blue exclamation mark icon and contains the following text: 'Macquarie Direct Debit is enabled for this lot with the following details:'. Below this, the details are listed: 'Name: R S', 'Email: rohit.sachdeva688@gmail.com', 'Payment Method: CARD', and 'Start Date: 25/1/2018'. An 'Ok' button is located at the bottom right of the box.

If the lot owner is not enabled for direct debit, you will see this message:



SENDING A DIRECT DEBIT INVITATION EMAIL TO A SINGLE LOT OWNER

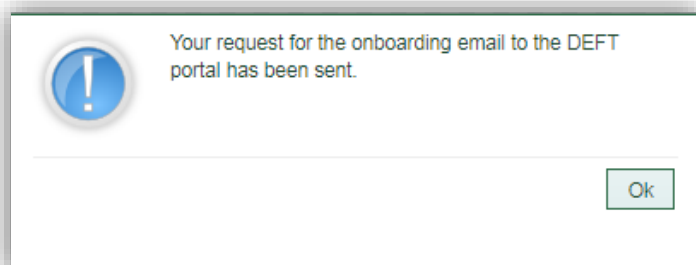
NOTE You should obtain each lot owner's permission before sending a direct debit invitation, as this action will send their details to DEFT and the actual invitation will be issued from DEFT. Your DEFT agreement contains information about your obligations when sharing information with a third party.

The recipient will default to whichever recipient is selected to receive levy notices, but you can click on another circle to select a different recipient.

Click Send email to send.

A form titled 'Direct Debit Request' with a green header bar containing a close button (X). Below the header, there are four radio button options: 'Agent', 'Owner', 'Tenant', and 'Other'. To the right of these options are two text input fields: 'Name*' with the value 'Anna Liu' and 'Email*' with the value 'anna.liu@gmail.com'. At the bottom right of the form are two buttons: 'Send Email' (with an envelope icon) and 'Cancel' (with an X icon).

You will receive a confirmation that the email has been sent



Your lot owner will receive a link to the DEFT website, where they can enable direct debit themselves. (see section below – “Client Enable Direct Debit Steps”)

SENDING A BULK DIRECT DEBIT INVITATION EMAIL TO LOT OWNERS

NOTE You should obtain each lot owner's permission before sending a direct debit invitation, as this action will send their details to DEFT and the actual invitation will be issued from DEFT. Your DEFT agreement contains information about your obligations when sharing information with a third party.

You can send a bulk direct debit invitation from the lot owner's screen

1. Filter the screen by typing some key letters in any of the empty boxes on the top line
2. Click on the boxes on the left to select individual lots or on the top left to select all lots on the screen
3. Click on *Direct Debit Invite*

PropertyIQ Strata

File To Do Processing Billing End of Period Utilities Log Out

Currently Logged in as: strata
Role: Super Administrator
0.155.0.256/2018

Lots

All Active InActive

	S/Plan	Lot	Unit	CRN	Owner	Street No	Street Name	Building Name	Strata Manager Name	Corr. Method	Delivery Method
<input checked="" type="checkbox"/>	888777										
<input checked="" type="checkbox"/>	888777	1	1	0000000294	Franca Swanden	15	Florence	Hornsby Towers	Training Manager	Owner	Email/Post
<input checked="" type="checkbox"/>	888777	2	2	0000000295	Maddison Furness	15	Florence	Hornsby Towers	Training Manager	Owner	Post
<input checked="" type="checkbox"/>	888777	3	3	0000000296	Ellery Borenson	15	Florence	Hornsby Towers	Training Manager	Owner	Post
<input checked="" type="checkbox"/>	888777	4	4	0000000297	Sally Bennett	15	Florence	Hornsby Towers	Training Manager	Owner	Post
<input checked="" type="checkbox"/>	888777	5	5	0000000298	Caroline Liu	15	Florence	Hornsby Towers	Training Manager	Owner	Post
<input checked="" type="checkbox"/>	888777	6	6	0000000299	Ann-Maree Lawlor	15	Florence	Hornsby Towers	Training Manager	Owner	Post
<input checked="" type="checkbox"/>	888777	7	7	0000000300	Christy Lee	15	Florence	Hornsby Towers	Training Manager	Owner	Post
<input checked="" type="checkbox"/>	888777	8	8	0000000301	Bailey Brown	15	Florence	Hornsby Towers	Training Manager	Owner	Email/Post
<input checked="" type="checkbox"/>	888777	9	9	0000000302	Bailey Brown	15	Florence	Hornsby Towers	Training Manager	Owner	Email/Post
<input checked="" type="checkbox"/>	888777	10	10	0000000303	Bailey Brown	15	Florence	Hornsby Towers	Training Manager	Owner	Email/Post
<input checked="" type="checkbox"/>	888777	11	11	0000000324	Nicole Bauer	15	Florence	Hornsby Towers	Training Manager	Owner	Post
<input checked="" type="checkbox"/>	888777	12	12	0000000325	Carolyn Samuels	15	Florence	Hornsby Towers	Training Manager	Owner	Post
<input checked="" type="checkbox"/>	888777	13	13	0000000373	Franca Swanden	15	Florence	Hornsby Towers	Training Manager	Owner	Post

13 selected

Show Legend

Import Link Lot Owners Change Owners Email Merge Export Data Source Add Mailing Labels Bulk SMS Direct Debit Invite Add View

1. Lots that have a valid email address to receive the invitation show here
2. Lots that have a missing email address show here
3. Click *Send Invitation*

Bulk Direct Debit Request

Invitations will be sent to the following Lots. 7 invitation/s in total.

Email	S/Plan	Lot	DRN	Property Details	Recipient
fayeg@propertyiq.com.au	888777	1	88888888802949	1/1 15 Florence HORNSBY NSW	Owner
270_email@deadend.piq	888777	2	88888888802957	2/2 15 Florence HORNSBY NSW	Owner
271_email@deadend.piq	888777	3	88888888802965	3/3 15 Florence HORNSBY NSW	Owner
272_email@deadend.piq	888777	4	88888888802973	4/4 15 Florence HORNSBY NSW	Owner
274_email@deadend.piq	888777	6	88888888802998	6/6 15 Florence HORNSBY NSW	Owner
275_email@deadend.piq	888777	7	88888888803003	7/7 15 Florence HORNSBY NSW	Owner
<input checked="" type="checkbox"/> 276_email@deadend.piq (3)	888777	8	88888888803011	8/8 15 Florence HORNSBY NSW	Owner

Invitations could not be sent to the following Lots. 4 Lots/s in total.

S/Plan	Lot	Reason
888777	5	Missing email address.
888777	11	Missing email address.
888777	12	Missing email address.
888777	13	Missing email address.

3

Send Invitations

Close

You will see a confirmation once the emails have been sent.

Your bulk request for the onboarding emails to the DEFT portal has been sent.

Ok

WHAT HAPPENS WHEN YOU CHANGE THE LEVY RECIPIENT FOR A LOT OWNER THAT HAS DIRECT DEBIT ENABLED?

If you change the levy recipient for a lot owner that has Direct Debit enabled (for example, if you change the recipient from owner to agent because the property manager is going to pay the levies on behalf of the owner), you will see the popup below. This shows you the current direct debit details and asks you whether you want to disable direct debit for that owner

The screenshot shows the PropertyIQ interface with a 'Levy Notices' section. A popup window is displayed in the center, containing the following text:

We have noticed that the levy notice recipient has changed for this lot, and Direct Debit is currently enabled for this lot with the details:

Name: Jono Piq Test User
Email: jono+ownerone@thinking.group

Do you want to disable this direct debit?

Buttons: No, Yes

The background interface shows the 'Levy Notices' section with a 'Deliver Levy Notice by:' dropdown set to 'email'. The 'Recipient' is 'Agent'. The 'Name' is 'Georgina Harkins', 'Email' is '650_email@deadend.piq', 'Address' is 'Unit 505/12 High', 'Suburb' is 'SYDNEY', 'State' is 'NSW', and 'P/Code' is '2150'. The 'Levy Notices' section also includes links for 'Annual Notices and Meeting Notices', 'General Correspondence', and 'Utility Notices'. At the bottom, there are buttons for 'Lot Owner Page', 'Email', 'Info Certificate', 'Last Info Certificate', 'Edit', and 'Done'.

WHAT HAPPENS WHEN YOU PROCESS A CHANGE OF OWNER FOR A LOT THAT HAS DIRECT DEBIT ENABLED?

If you change the owner of a lot by using either the “Change Owner” function from the lot owners card or by processing a bulk “Change owners” from the Lots Owners screen, if the lot had direct debit enabled, it will automatically be disabled.

You might then want to send the new lot owner a letter telling them about direct debit and a direct debit invitation to the new owner.

PROCESSING A DIRECT DEBIT RUN



To get Started with processing direct debits, go to **Billing** and select *Direct Debit*.



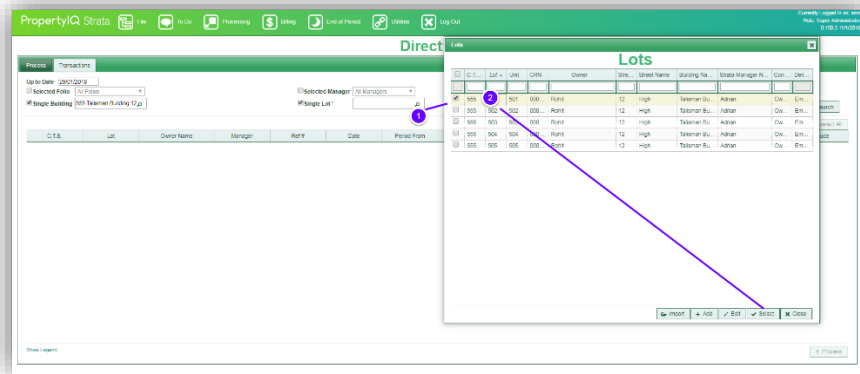
You should process a direct debit run every day just after your TXN processing to ensure you capture any lot owners that have just signed up for direct debit (this is particularly important if they have interest owing, as you don't want them to accrue unnecessary interest) but make sure that you have processed all your TXN files up to date before doing this to make sure that any payments that have already been made have been recorded on the program.

1. The direct debit screen defaults to the *Process* tab
2. By default, today's date shows here. This means that all levies due up to today's date for lot owners that have enabled direct debit, will be included. You can change this to an earlier date, but you can't process payment for levies that are due in the future
3. By default, all folios are included. If you use folios, you can select a single folio from the dropdown list.
4. By default, all buildings are included.

To select a single building

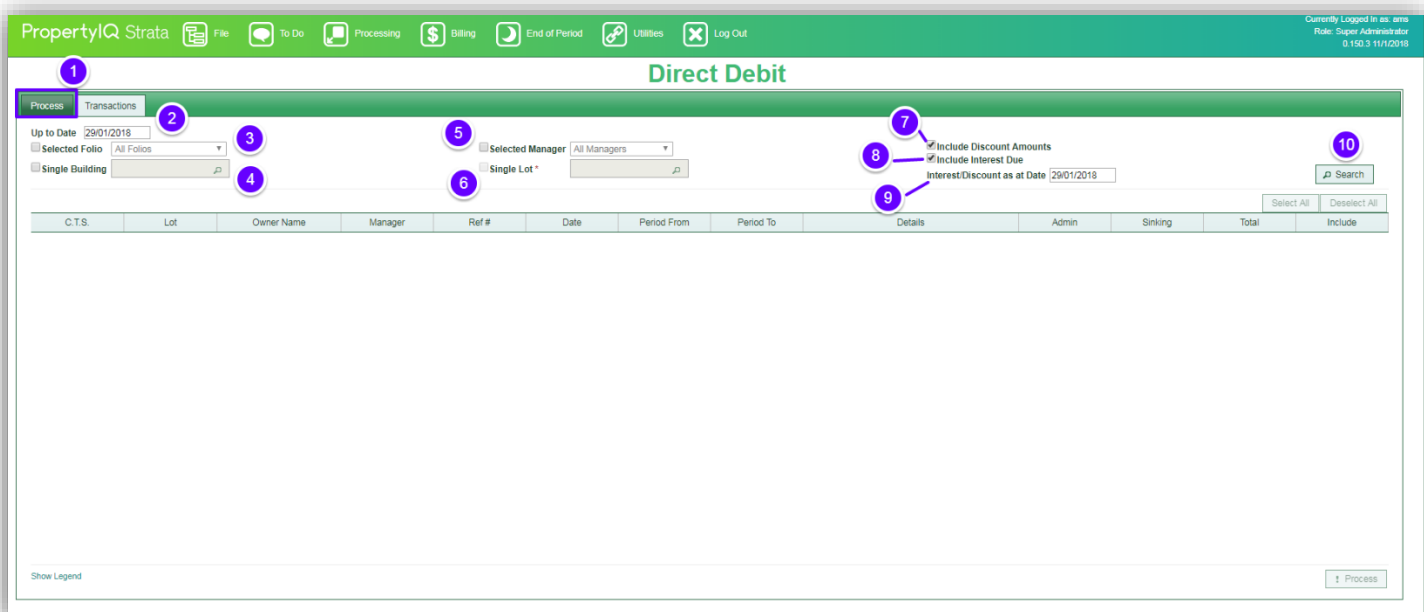
1. Click on the search icon
2. Type some key letters in any of the empty boxes to refine your search
3. Click and then double click to select the building you want or click on the Select button at the bottom right of the screen

5. By default, all managers will be selected. To select a single manager, select the manager's name from the dropdown list.
6. If you have selected a single building, you can select a single lot from that building.




1. Click on the search icon, You can type some letters in any of the empty boxes on the top line to refine your search
2. Click on the lot you want to select it or click on *Select* at the bottom right of the screen.

7. Click here to include any discounted amounts. When selected, if the building the lot owner is a part of has discount rules that apply to this levy, then the discount will be applied.
8. Click here to include any interest due. When selected, if the building the lot owner is a part of has interest rules that apply to this levy, then any interest due will be applied.
9. The interest/discount “as at” date will default to today’s date. You can change it to an earlier date but you can’t change to a date in the future
10. When you have completed entering all your search criteria, click on *Search*



You will see this message. If you haven't already processed today's TXN file, we recommend that you click *Process TXN File*. This will take you to the TXN processing screen. For full details about receipting, see the manual. "Receipts"

 Please ensure you have completed the following before proceeding:

- Processed today's Txn File
- Transferred any credit amounts

What would you like to do?

If you have already processed your TXN File, we recommend that you click on *Transfer Credits*. The program will then look to see whether any of your owners have credit amounts on their ledger that haven't yet been allocated to a levy. For example, an owner made a payment before a levy had been struck and the levies have since been struck.

Bulk Credit Transfer

Select the date as at which to auto allocate funds. The date will be applied to all transfer receipts, and used to calculate interest/deduction applicable.


Allocate as at date: 07/02/2017 1

Select 2 buildings to bulk allocate. Click process to automatically allocate credits for all the selected buildings according to the TXN auto-allocation rules.


<input type="checkbox"/>	C.T.S.	Building Name	Manager	Lots	Units	Folio
<input checked="" type="checkbox"/>	18421	Jacksons Hill	Ashley Jones	4	4	ABC...
<input checked="" type="checkbox"/>	10	Tempo	Training Manager	9	9	Group...
<input checked="" type="checkbox"/>	89756895	Pirandello Lodge	Ashley Jones	3	3	NSW
<input checked="" type="checkbox"/>	5264895	Club House	Ashley Jones	2	2	NSW
<input checked="" type="checkbox"/>	75486	Liberty City	Stephanie Bussinger	2	2	TAS
<input checked="" type="checkbox"/>	65236	Avast	James Jannes	2	2	SA
<input checked="" type="checkbox"/>	856795	Lifestyle Workings	Ashley Jones	2	2	NT
<input checked="" type="checkbox"/>	236598	Myer Bowl	Ashley Jones	4	4	WA
<input checked="" type="checkbox"/>	123456	Snagit	Ashley Jones	2	2	VIC
<input checked="" type="checkbox"/>	45646	Hendra Mews	James Jannes	0	0	QLD
<input checked="" type="checkbox"/>	40023	Gazebo Terraces	Kernie	1	1	QLD
<input checked="" type="checkbox"/>	12458	Carltons	James Jannes	0	0	Rohit...
<input checked="" type="checkbox"/>	112233	femlee house	Mark	1	1	SA
<input checked="" type="checkbox"/>	3	HARVARD PLACE	Mark	3	3	Rohit...
<input checked="" type="checkbox"/>	99	Peppermint Gardens	James Jannes	2	2	NSW
<input checked="" type="checkbox"/>	6	Belair Apartments	Ashley Jones	1	1	SA

3 4

1. The date will default to today's date, but you can change if you want. If you have set up rules to give discounts on early payment or charge interest on late payment – the program will use this date to calculate those amounts.
2. You can tick here to select all or tick individual buildings
3. Click Process when you are ready
4. Click Finish only after you have completed the Process.

 You are about to auto allocate credits for 311 lots across 82 buildings. Continue?

Click OK to confirm you want to proceed

 Bulk credit transfer completed successfully.

You will see a pop-up message confirming that the bulk credit transfer has been completed.

CREDIT TRANSFER FOR BUILDINGS WITH MULTIPLE SCHEDULES

If any lot owners have credits in one schedule and unpaid levies in another schedule, you will see the following message. You can choose whether you want the credit to allocate to:

If there is only one schedule with payable levies, it will automatically be selected

If there are payable levies in multiple schedules, you can choose *All Schedules* and credit will be allocated using standard allocation rules

If there are payable levies in multiple schedules, you can choose *All Schedules* to allocate credit using your standard allocation rules, or you can select a specific schedule for credits to be allocated to.

Bulk Credit Transfer Results

Credit for the selected lots has been transferred to levies in the same schedule.

The following lots still have credit, and have unpaid levies in a different schedule. If a cross schedule transfer is appropriate:

- Click 'Process' to immediately transfer the credit from the schedule in 'Schedule Name' to the schedule in the 'Allocate Credit To' drop down.
- If there is only one schedule with payable levies it will already be selected, and you can just click 'Process'.
- If there are payable levies in multiple schedules, choosing 'All Schedules' will allocate credit using the standard allocation rules.

Optionally, you can select a specific schedule for the credit to be applied to before clicking 'Process'.

Note: If a schedule contains any negative levies you will see two totals; the sum of positive levies, followed by the sum of negative levies.

S/Plan	Lot	Owner Name	Schedule Name	Credit	Payable Levies	Allocate Credit To
B1	1	Owner 1 v2 - 'mixed' delivery but all posthgfnfg	Utility Schedule	\$205.00	\$151,097.38	All Schedules

Process Close

Once this is complete, you will see all levies for all direct debit enabled lot owners that fit your criteria.

1. All levies on the screen will be selected by default. You can use the Select All or Deselect all buttons to select or de-select in bulk or click in the boxes to de-select individual levies
2. This shows a summary of the action that is about to take place
3. Click on Show Legend for an explanation of any green or orange coloured levies on the screen
4. Click Process to proceed when you are ready

PropertyIQ Strata Currently Logged In as: sms
Role: Super Administrator
01/11/2020/2018

Direct Debit

Process Transactions

Up to Date: 06/04/2018
☐ Selected Folio: All Folios
☐ Single Building:

☐ Selected Manager: All Managers
☐ Single Lot:

☒ Include Discount Amounts
☒ Include Interest Due
 Interest/Discount as at Date: 06/04/2018 Search

S/Plan	Lot	Levy Recipient Name	DEFT Account Name	Manager	Ref #	Date	Period From	Period To	Levy Type	Details	Admin	Cap. Works	Total	Select All	Deselect All	Include
10	1	Jasmine Houlihan	R S	Training Manager	708	10/11/2016			Special	Charge for arrears notice dated 10/11/2016	\$44.00	\$0.00	\$44.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	437	1/1/2017	1/1/2017	31/3/2017	Standard	Standard Levy OC2	\$61.93	\$0.00	\$61.93	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	518	1/4/2017	1/4/2017	30/6/2017	Standard	Standard Levy Building	\$151.99	\$0.00	\$151.99	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	550	1/4/2017	1/4/2017	30/6/2017	Standard	Standard Levy OC2	\$60.58	\$0.00	\$60.58	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	752	19/4/2017			Special	Charge for arrears notice dated 19/04/2017	\$44.00	\$0.00	\$44.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	759	19/4/2017			Special	Charge for arrears notice dated 19/04/2017	\$44.00	\$0.00	\$44.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	769	20/4/2017			Special	Charge for arrears notice dated 20/04/2017	\$44.00	\$0.00	\$44.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	519	1/7/2017	1/7/2017	30/9/2017	Standard	Standard Levy Building	\$148.55	\$0.00	\$148.55	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	551	1/7/2017	1/7/2017	30/9/2017	Standard	Standard Levy OC2	\$59.20	\$0.00	\$59.20	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	770	19/7/2017			Special	Charge for arrears notice dated 19/07/2017	\$44.00	\$0.00	\$44.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	778	15/8/2017			Special	Charge for arrears notice dated 15/08/2017	\$16.50	\$0.00	\$16.50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	786	17/8/2017			Special	Charge for legal notice dated 17/08/2017	\$35.00	\$0.00	\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	787	17/8/2017			Special	Charge for arrears notice dated 17/08/2017	\$16.50	\$0.00	\$16.50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	788	17/8/2017			Special	Charge for final notice dated 17/08/2017	\$17.50	\$0.00	\$17.50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	520	1/10/2017	1/10/2017	31/12/2017	Standard	Standard Levy Building	\$145.07	\$0.00	\$145.07	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	552	1/10/2017	1/10/2017	31/12/2017	Standard	Standard Levy OC2	\$57.82	\$0.00	\$57.82	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	1	Jasmine Houlihan	R S	Training Manager	829	23/10/2017			Special	Charge for final notice dated 23/10/2017	\$0.00	\$1.00	\$1.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

81 outstanding levies, 81 selected levies, 7 selected lot(s), \$199,769.90 to be direct debited

Show Legend Process

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If a lot owner has more than one levy due, the total owing will be taken in one sum – they will only see one sum leaving their bank account.

When you click on show legend, you will see the following information:

Hide Legend

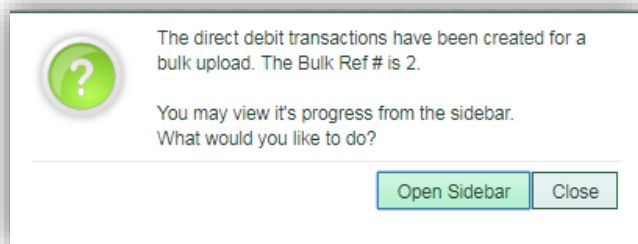
- Levy has outstanding interest due
- Levy has discount applicable

You will now see a pop-up telling you the total amount you are about to collect. Click Yes to continue.

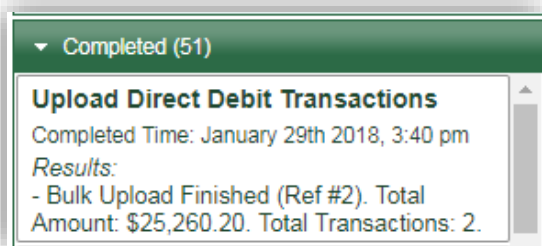
This will Direct Debit 2 lot(s) for a total amount of \$25,260.20. Do you want to continue?

Yes No

A job is now created in your job centre on the right of your screen



Once the job is complete, you will see the results in your job centre on the right of your screen.



The funds will usually appear in your next day's TXN file if you process the run during business hours, but there may sometimes be exceptions where the funds appear on a subsequent TXN file.

TRANSACTIONS TAB

The Transactions tab contains records of all direct debit transactions that have been processed.

1. The date range defaults to the past month but you can click in the boxes to open the calendar and view a different date range
2. Click on a column heading to order the screen by that column
3. Type some key letters in any of the empty boxes on the top line to refine your search
4. Click on a transaction to highlight it. Each transaction shows the levy recipient name as well as the DEFT account name in case they are different. (for example a lot owner might have set the direct debit to come out of their business account)
5. Transactions have different statuses. Click on the tabs to filter your view

All – Shows the transactions with any status.

Created – The transactions have been created in PIQ, but haven't been sent to DEFT yet. Normally transactions will change from *Created* to *Pending* within a few seconds. They would only stay on created for a while if there were a lot of jobs in the background server which results in the direct debit upload Job being queued and not starting straight away.

Pending – The transactions have been uploaded to DEFT and PIQ is waiting for DEFT to finish processing the batch upload, to see if there were any errors. (while the status is pending, the background server in PIQ will be polling the DEFT API and should show the progress of the job in the sidebar)

Submitted – The transactions in the batch upload have been processed by DEFT

Error – If there was any error reported by DEFT for that single transaction. (e.g. trying to direct debit more than \$70000 for a single person will report an error).

NOTE: This does not include dishonoured transactions.

Levies that were part of a direct debit transaction with an error status will be able to be direct debited again.

REPROCESS OPTION

If a direct debit has dishonoured and you have permission to reprocess you can retry a direct debit once, provided there is still an amount owing for that levy. See [Permissions](#) above.

1. Select the *Transactions* tab from the Direct Debit screen
2. Enter a date range to search for the transaction
3. Use the tab to filter the screen to transactions with submitted status. Only submitted transactions can be reprocessed
4. You can enter some key words in any of the boxes on the top line to filter the screen view
5. Click on the transaction you want to process then double click to open it

PropertyIQ Strata File To Do Processing Billing End of Period Reporting Utilities Help Log Out

Currently Logged In as: Bella
Role: Administrator
0.182.0 14/8/2019

Direct Debit

Process Transactions (1)

From: 23/07/2019 To: 23/08/2019 (2)

All Created Pending Submitted (3) Error

	Ol/Corp	Lot	Levy Recipient Name	DEFT Account Name	Bulk Ref #	Tran Ref #	Amount	Status	Created By	Sent	Created +
<input checked="" type="checkbox"/>	10	1	Jasmine Houlahan	Rohit Sachdeva	31	69	\$0.50	Submitted	ams (4)	15/08/2019 - 3:51 pm	15/08/2019 - 3:51 pm
<input type="checkbox"/>	10	2	Vaanya	Rohit Sachdeva	31	70	\$29.00	Submitted	ams	15/08/2019 - 3:51 pm	15/08/2019 - 3:51 pm

1. The details of the original process show here
2. The details of each line item show here
3. You can hide or show the legend – these items have either not come through on a .txn file or have been dishonoured so are able to be reprocessed once
4. Bulk details show here
5. Select *Reprocess* to allow the items to be reprocessed

Direct Debit Transaction

Sent Time

15/08/2019 - 3:51 pm

O/Corp

10

Bulk Ref #

31

Lot

2

Tran Ref #

70

Status

Submitted

DRN

12340002000058

Created By

ams

Currency

AUD

Created Time

15/08/2019 - 3:51 pm

Amount

\$29.00

Breakdown of Amount

The values below show how the total amount of the transaction was calculated when it was created. The colour of the row represents the current levy status.

Ref #	Admin Princi...	Admin Paid	Admin Interest	Admin Disco...	Maint Principal	Maint Paid	Maint Interest	Maint Discount	Total
119	\$13.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13.50
126	\$15.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.50

Hide Legend

- The levy is still unpaid. (I.e. deposit for the levy has not come through the Txn file yet, or the direct debit transaction was dishonoured)
- The levy has been fully paid.
- The levy has been partially paid.

Bulk Details

Included Interest:

☒

Included Discount:

☐

Interest / Discount

calculated as at: 15/8/2019

Reprocess

Close

When you select *Reprocess*, you will see the following message:

1. Enter a reason for the Reprocess
2. Confirm you wish to proceed

Direct Debit Reprocessing

Reason for reprocess*

Original payment dishonoured on 22.8.2019

This will unlock the levies so they will re-appear on the "Direct Debit -> Process" screen to allow you to direct debit the levies again. This will not automatically direct debit the levies, and you will have to process them. Are you sure you want to proceed?

Yes

No

HOW TO DEAL WITH A DISHONoured DIRECT DEBIT

Payment will initially appear in your TXN file regardless of whether your lot owner has funds in their account and will automatically allocate against the appropriate levy. If your client has insufficient funds in their bank account, the payment will initially appear on your TXN file as a deposit (Credit) but will show on a subsequent TXN File as a payment (debit). When you process the subsequent TXN File, this negative amount will show in the unallocated tab.

You will need to allocate these funds as a negative amount against the levy that the payment was allocated to.

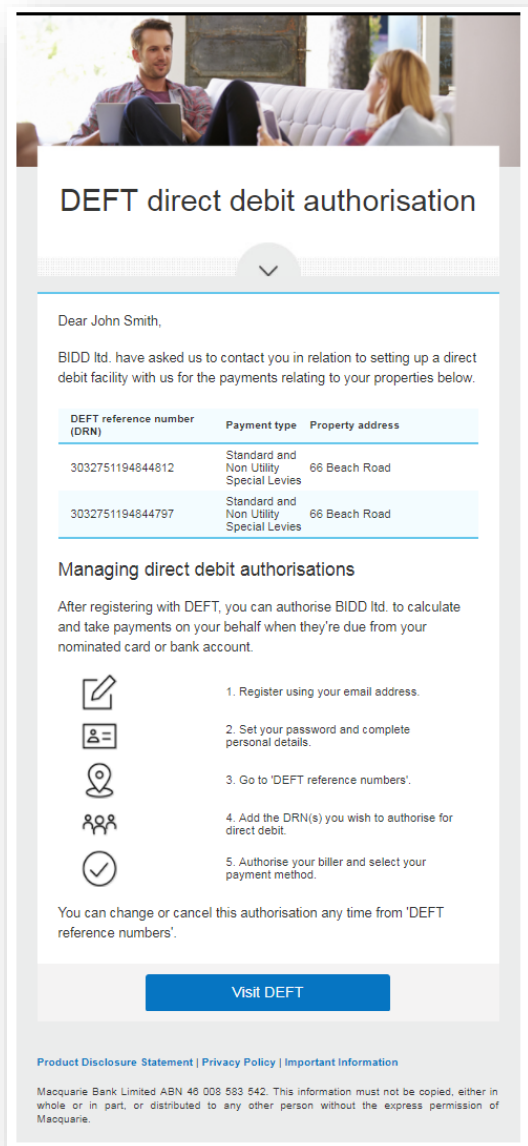


For full details about processing TXN Files, and instructions for processing a dishonour, see the manual “Receipts”

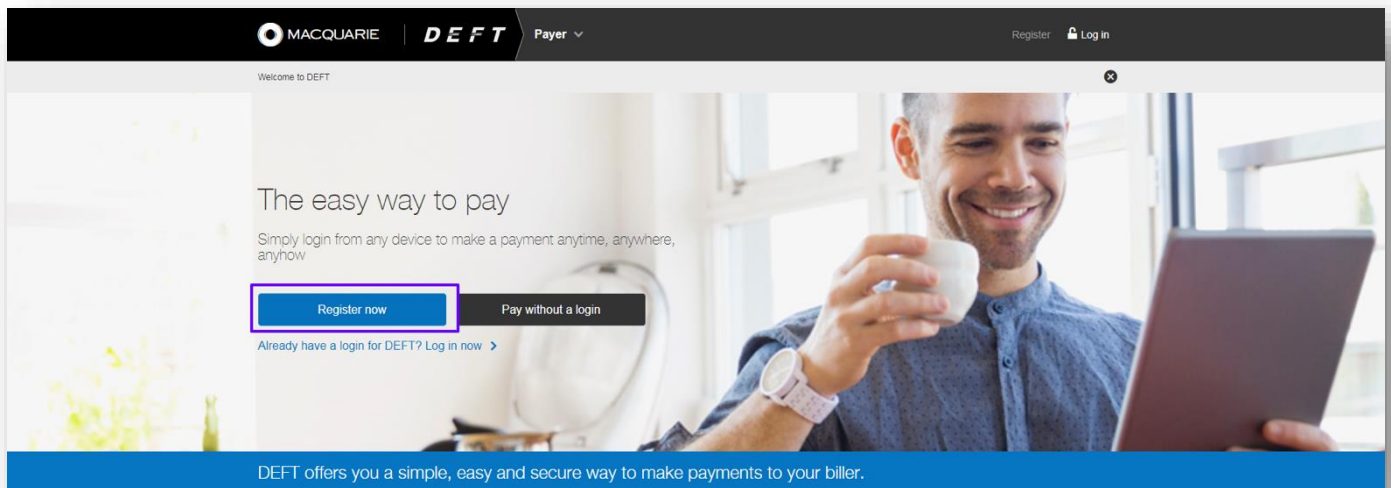
CLIENT DIRECT DEBIT SETUP STEPS

When you send a direct debit invitation email, your lot owner (client) receives an email containing a link that takes them to the DEFT Site, along with their DEFT Reference number.

The email will look something like this:



If they are not registered for DEFT, they need to register first.



Register for DEFT

First name First name	Last name Last name
--------------------------	------------------------

Email address
john.smith@example.com

Australia ▼

Mobile number
e.g. 04xxxxxxx

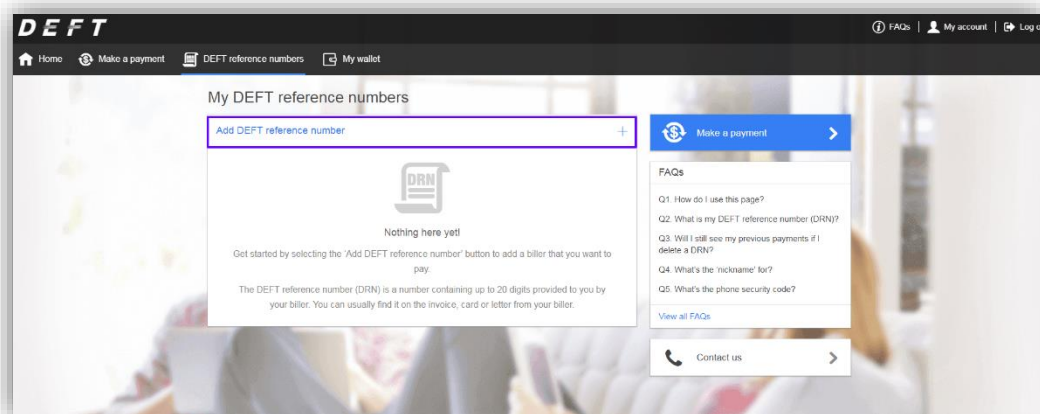
[Add landline](#)

☐ By selecting this, I:

- confirm that I have read and accept the [DEFT Product Disclosure Statement](#); and
- understand that my details will be handled in accordance with the [Privacy Policy](#).

Create account

Once they are registered, they select “Add DEFT reference number”



1. DEFT number is entered here
2. A nickname can be entered here
3. Tick *Direct debit Authorisation* (biller initiated)
4. Add a payment method

Add DEFT reference number

DEFT reference number
12340001206899

1

✓

ACCOUNT 12340.1
This is a number containing up to 20 digits provided to you by your biller. You can usually find it on the invoice, card or letter from your biller.

Nickname (optional)
Strata Levies

2

Give your DEFT reference number a nickname to make it easy to find payments to this biller. Only you will be able to see the nickname.

☒ Direct debit authorisation (Biller-initiated)

3

By ticking this option you authorise your biller to calculate and take payments on your behalf as they fall due, from your nominated card or bank account, in accordance with the [DIRECT DEBIT SERVICE AGREEMENT \(DDSA\)](#).

This authorisation continues until you either edit or delete this direct debit authorisation from the 'DEFT reference numbers' menu, or notify us in writing.

Add payment method

4

+

☐ Enable phone system payment

Phone security code
e.g. 123456

You can make payments over the phone to this biller by calling [1800 672 162](#). If you'd like this option, you need to choose a 6 digit numeric code. When you call to make a payment, you'll be prompted for this phone security code.

×

Add card

Add bank account

Please enter the details of a bank account that you are a legal signatory to, and which supports direct debits. Note that some bank accounts such as high interest savings accounts do not permit direct debits.

BSB
000-000

Account number
000000000

Account name
John Smith

Add

Once a payment method is entered the client's direct debit setup is complete.

Clients can change their direct debit preferences any time from the DEFT site.

×

DEFT reference number
20023840007123

Biller name
LEGAL DEMO - WITH INTEREST

Nickname (optional)
PIQ Test DRN 1

Give your DEFT reference number a nickname to make it easy to find payments to this biller. Only you will be able to see the nickname.

✓

Direct debit authorisation (Biller-initiated)

Start date: 23/05/2018 11:48:40 AM (Sydney time)

By ticking this option you authorise your biller to calculate and take payments on your behalf as they fall due, from your nominated card or bank account, in accordance with the [DIRECT DEBIT SERVICE AGREEMENT \(DDSA\)](#).

This authorisation continues until you either edit or delete this direct debit authorisation from the 'DEFT reference numbers' menu, or notify us in writing.

VISA

**** 1111

Expiry date: 11/22

▼

PropertyIQ
Macquarie Direct Debit
30.11.2021
24

They can click on the drop down list to change the card/bank account they want the payment to come from.

×

DEFT reference number
20023840007123

Biller name
LEGAL DEMO - WITH INTEREST


Nickname (optional)
PIQ Test DRN 1

Give your DEFT reference number a nickname to make it easy to find payments to this biller. Only you will be able to see the nickname.

☒ Direct debit authorisation (Biller-initiated)
Start date: 23/05/2018 11:48:40 AM (Sydney time)

By ticking this option you authorise your biller to calculate and take payments on your behalf as they fall due, from your nominated card or bank account, in accordance with the [DIRECT DEBIT SERVICE AGREEMENT \(DDSA\)](#).

This authorisation continues until you either edit or delete this direct debit authorisation from the 'DEFT reference numbers' menu, or notify us in writing.

 **** 4444
Expiry date: 02/22

▼

To opt out of direct debit altogether the client can untick the authorisation

×

DEFT reference number
20023840007123

Biller name
LEGAL DEMO - WITH INTEREST

Nickname (optional)
PIQ Test DRN 1

Give your DEFT reference number a nickname to make it easy to find payments to this biller. Only you will be able to see the nickname.

☐ Direct debit authorisation (Biller-initiated)
Start date: 23/05/2018 11:48:40 AM (Sydney time)

By unticking this option you no longer authorise your biller to take payments from your nominated card or bank account. As a result, you will need to initiate any future payments to this biller.

By ticking this option you authorise your biller to calculate and take payments on your behalf as they fall due, from your nominated card or bank account, in accordance with the [DIRECT DEBIT SERVICE AGREEMENT \(DDSA\)](#).

This authorisation continues until you either edit or delete this direct debit authorisation from the 'DEFT reference numbers' menu, or notify us in writing.

Select a payment method

IMPORTANT INFORMATION

This information has been provided by PropertyIQ Pty Ltd (PIQ), which is not an authorised deposit-taking institution for the purposes of the Banking Act 1959(Cth). PIQ's obligations do not represent deposits or other liabilities of Macquarie Bank Limited (MBL). MBL does not guarantee or otherwise provide assurance in respect of the obligations of PIQ.