

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?

Files are uploaded via Business Portal for processing.

How do I gain access to the portal?

Once your application has been approved you will be provided with a link to the Business Portal. This will enable you to upload your files.

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

Yes, an active internet connection is required.

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

Please refer to our Bendigo Business Accounts and Facilities Product Disclosure Statement for further details.

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. The format is known as an ABA file format. You must have a compatible accounting package to use this service. Most accounting/payroll packages will enable an ABA file to be created. Please check with your software supplier regarding ABA file compatibility.

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.



 **Bendigo Bank**
Bigger than a bank.™

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

5.30pm (Melbourne time).

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.

How do I sign up customers 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.

Can I choose any account in internet banking to use for Bendigo Direct Debits?

Each account you wish to use for Bendigo Direct Debits will need to be registered separately as a unique APCA user ID must be allocated.
Should you require new accounts to be established for use with Bendigo Direct Debits, you will need to contact Bendigo Bank to arrange establishment of these facilities.
Establishment fees will apply.

Can I use my mobile to upload Direct Debit files?

No, but you can authorise Direct Debit files.

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.

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