

Bendigo Bank Direct Debit

Everyone in business knows cash flow is vital. So it's vital you make it easy for your customers to pay you.

Whether it's a monthly account or an ongoing fee for your service, Bendigo Bank Direct Debit simplifies the payment process and allows you to manage your cash flow effectively.

Direct Debit allows you to debit your customers' account. It's ideal for Schools, Real Estate Agents, Sporting Clubs, Insurance Companies, Gyms and other businesses taking regular payments from their customers.

For more information about Direct Debit, or other business banking options, contact your local branch, 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.

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?

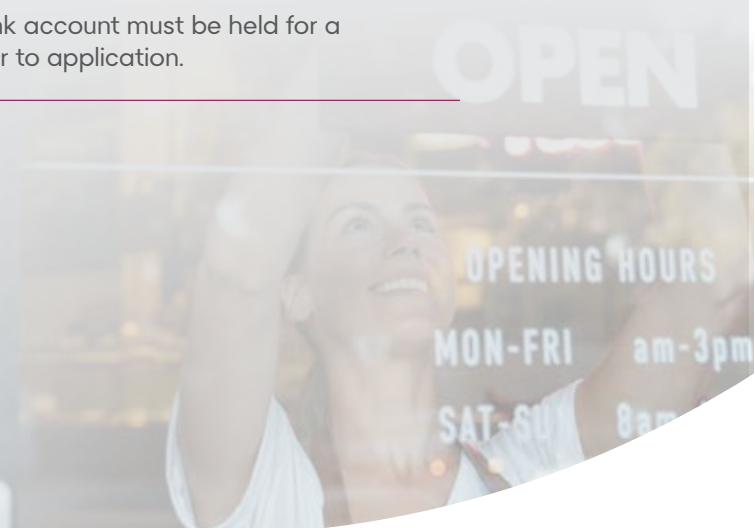
A data file is a file containing electronic transactions in a format that has been agreed by all Australian Financial Institutions. The format is known as an ABA file format. You must have a compatible accounting package to use this service. Most accounting/payroll packages will enable an ABA file to be created. Please check with your software supplier regarding ABA file compatibility.

How do I apply for Bendigo Bank Direct Debit?

Grab an application form from 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 six months prior to application.



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

5.30pm AEST/AEDT

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

No, once a file is submitted via Direct Debit, it can't be recalled or cancelled.

How do I sign up customers for Direct Debit?

We'll give you 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 every time.

What records do I need to keep?

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

What happens if someone disputes the debit?

You'll need to give us a copy of the valid authority within 5 business days.

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 Direct Debit?

Call Bendigo Bank Funds Transfer Services on (03) 8414 7727

More questions?

Call us

1300 236 344 (1300 BENDIGO)

Monday to Friday 8:00am to 5:00pm AEST/AEDT

Visit us

bendigobank.com.au/business/payments-and-merchant-services/direct-debits/

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