

How to process direct debit payments - before banking

Using the online web forms, a payee can enter their details and choose to pay by direct debit. An email template is automatically sent to them asking for authorisation. Once this authorisation is returned, the direct debit payments can be processed.

You will need to:

1. Verify the direct debit set-up
2. Run the Batch Processor
3. Create a new batch
4. Add transactions to the new batch
5. Extract the batch to create an ABA file for your bank

After the bank has imported your file, you will need to:

1. Check errors
2. Mark transactions as complete (this will activate recurring payment processes)

Refer: [How to process direct payments - after banking](#)

1. Verify Direct Debit setup

Step 3 of 3

Payment Confirmation Details

Thank you for signing up for regular Direct Debit Payments. We will be in contact with you shortly where we will ask for verification of ownership of this account and authority to set-up this Direct Debit facility. Upon successful verification, we will then activate the account. Please quote reference PAY-0000042 should you have any queries.

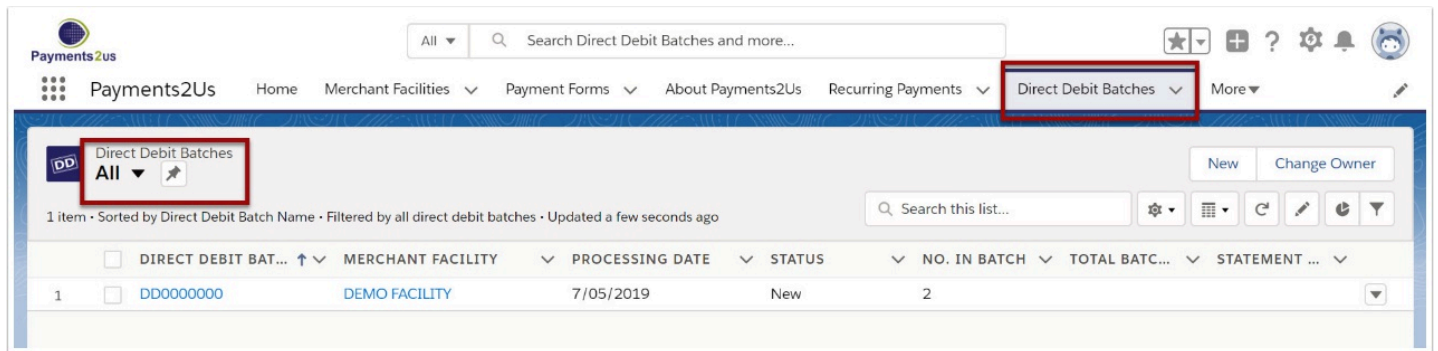
First Name	William
Last Name	Hobson

A payee can sign up for Direct Debits online. After the press the submit button, they will see the Confirmation Screen (Screenshot above), plus they will receive an email asking them to verify their banking details. The type of information they need to provide will be a requirement that your bank will specify.

All Direct Debits that are signed up for online are recorded in Recurring Payments and Subscriptions/Account Subscriptions with a status of "Awaiting Account Verification".

Once the payee has returned the verification details requested, their recurring direct debit payment can be and activated. The following steps detail how you would activate the Direct Debit for a payee.

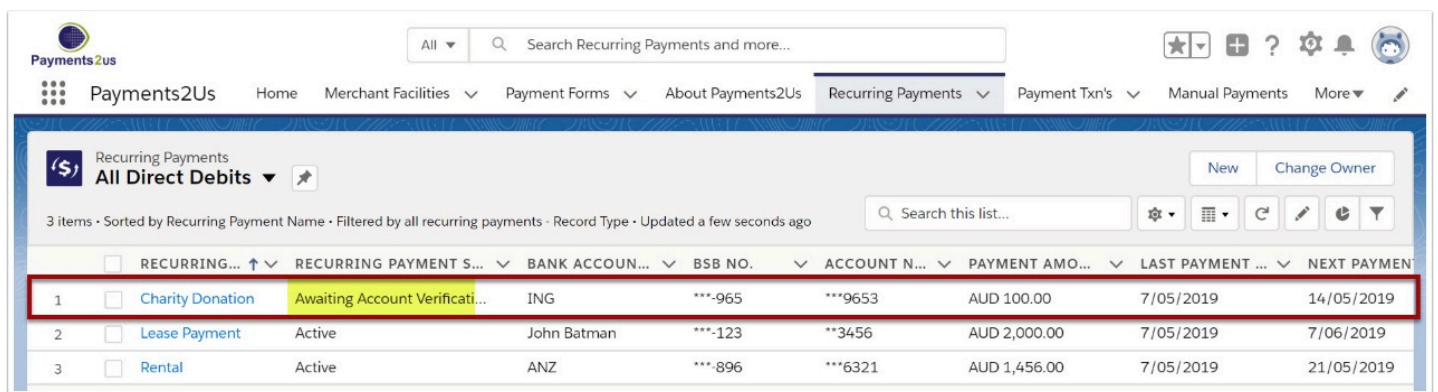
1.1. Navigate to the Recurring Payment tab and use the picklist to find All Direct Debits



The screenshot shows the Payments2us dashboard. The 'Direct Debit Batches' picklist is highlighted in the top navigation bar. Below it, the 'Direct Debit Batches' section is visible, showing a picklist with 'All' selected. A table lists one item:

DIRECT DEBIT BAT...	MERCHANT FACILITY	PROCESSING DATE	STATUS	NO. IN BATCH	TOTAL BATC...	STATEMENT ...
DD0000000	DEMO FACILITY	7/05/2019	New	2		

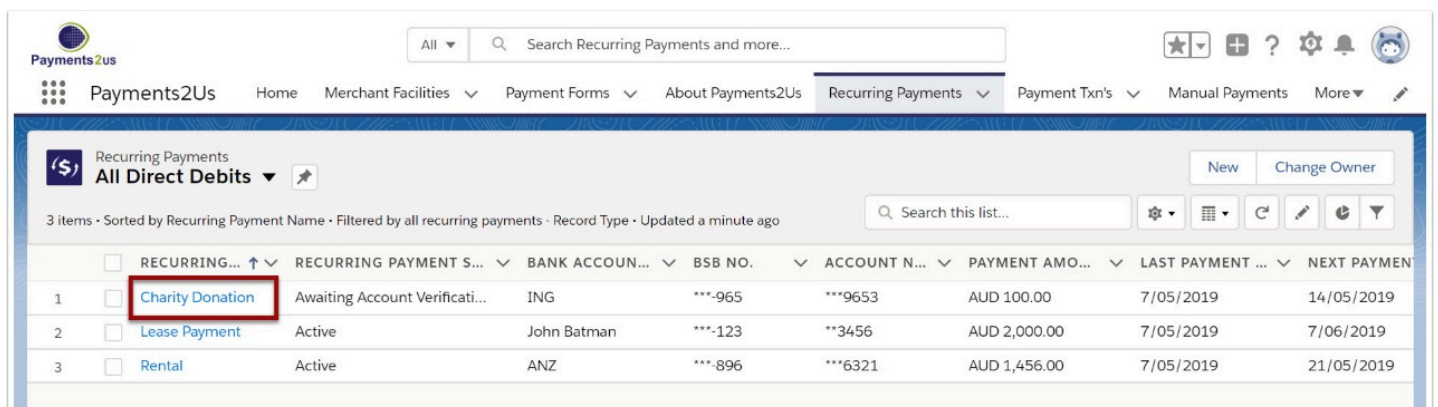
1.2. Sort using the Recurring Payment Status to find all direct debits awaiting account verification



The screenshot shows the Payments2us dashboard with the 'Recurring Payments' tab selected. The 'All Direct Debits' picklist is visible. A table lists three items:

RECURRING...	RECURRING PAYMENT S...	BANK ACCOUNT...	BSB NO.	ACCOUNT N...	PAYMENT AMO...	LAST PAYMENT ...	NEXT PAYMEN	
1	Charity Donation	Awaiting Account Verificati...	ING	***-965	***9653	AUD 100.00	7/05/2019	14/05/2019
2	Lease Payment	Active	John Batman	***-123	**3456	AUD 2,000.00	7/05/2019	7/06/2019
3	Rental	Active	ANZ	***-896	***6321	AUD 1,456.00	7/05/2019	21/05/2019

1.3. Select each direct debit payment



The screenshot shows the Payments2us dashboard with the 'Recurring Payments' tab selected. The 'All Direct Debits' picklist is visible. A table lists three items:

RECURRING...	RECURRING PAYMENT S...	BANK ACCOUNT...	BSB NO.	ACCOUNT N...	PAYMENT AMO...	LAST PAYMENT ...	NEXT PAYMEN	
1	Charity Donation	Awaiting Account Verificati...	ING	***-965	***9653	AUD 100.00	7/05/2019	14/05/2019
2	Lease Payment	Active	John Batman	***-123	**3456	AUD 2,000.00	7/05/2019	7/06/2019
3	Rental	Active	ANZ	***-896	***6321	AUD 1,456.00	7/05/2019	21/05/2019

1.4. Change the Recurring Payment Status to Active and SAVE

The screenshot shows the Payments2us web interface. At the top, there's a navigation bar with 'Payments2us' and various menu items like 'Home', 'Merchant Facilities', 'Payment Forms', 'About Payments2Us', 'Recurring Payments', 'Payment Txn's', 'Manual Payments', and 'More'. Below this is a search bar and a status bar for 'Charity Donation' with buttons for 'Edit', 'Change Record Type', and 'Update Account Details'. The main content area shows the 'Recurring Payment Status' as 'Awaiting Account Verification'. Below this, there's a 'Details' tab with a sub-tab 'Original Payment Txn'. The 'Information' section contains fields for 'Recurring Payment Name' (Charity Donation), 'Account' (Search Accounts...), 'Recurring Payment Status' (Active, highlighted with a red box), and 'Contact' (Avi Green). There are also buttons for 'Cancel' and 'Save'. On the right side, there are sections for 'Payment Txn's (0)' and 'Notes & Attachments (0)' with an 'Upload Files' button.

Refer: [How to process direct debit payments](#)

2. Run Batch Processor

A nightly process looks for all recurring payments that due for processing. To do this, it checks to see if the "Next Payment" date is on or before today, has a status of Active and has is not already being considered for processing.

The processor creates a new "Payment Txn" record with a status of "Direct Debit Started".

2.1. Navigate to the Merchant Facility tab and scroll down to the Batch Payments Processors heading

The screenshot shows the Payments2Us Merchant Facilities page. The 'Merchant Facilities' tab is selected. The 'Batch Payments Processors' section is highlighted with a red box. Below this heading, there are two processor status sections:

- Recurring Payments Processor Status:** Currently 'Stopped'. A 'Start' button is visible. The 'Last Recurring Payment Run' is shown.
- Batch Payments Processor Status:** Currently 'Stopped'. A 'Start' button is visible. The 'Last Batch Processor Run' is shown.

The right sidebar displays 'Recurring Payments (3+)' with details for 'Lease Payment', 'Rental', and 'Charity Donation'.

2.2. Check that the Recurring Payments Processor and Batch Payments Processor Status is set to 'Started'

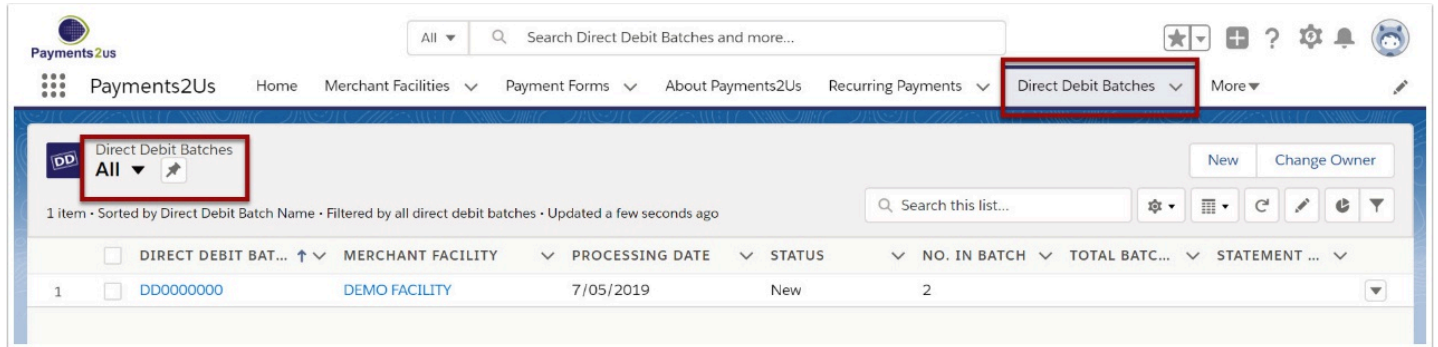
The screenshot shows the Payments2Us Merchant Facilities page. The 'Batch Payments Processors' section is highlighted. Below this heading, there are two processor status sections:

- Recurring Payments Processor Status:** Now 'Started'. A 'Stop' button is visible. The 'Next Run Time' is 8/05/2019 1:00 AM.
- Batch Payments Processor Status:** Now 'Started'. A 'Stop' button is visible. The 'Next Run Time' is 7/05/2019 11:03 AM.

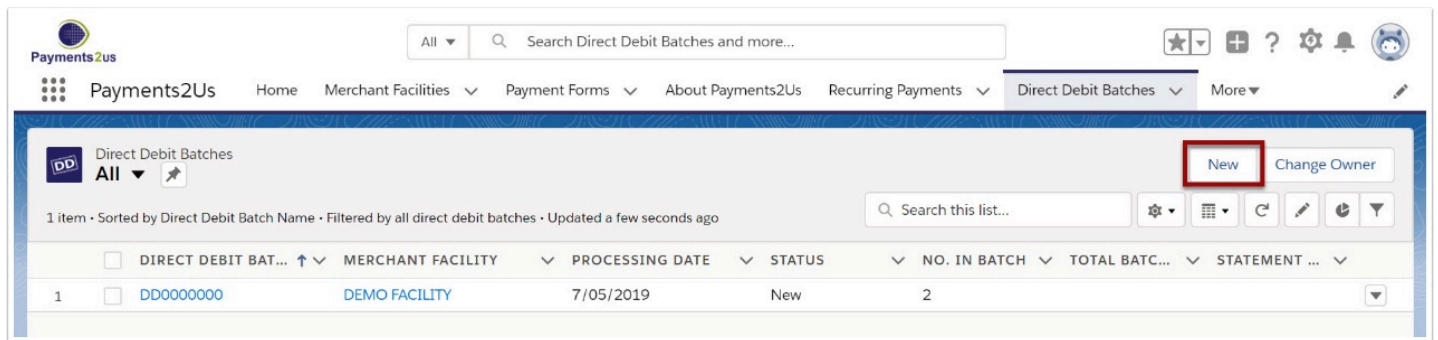
The right sidebar remains the same, displaying 'Recurring Payments (3+)' with details for 'Lease Payment', 'Rental', and 'Charity Donation'.

3. Create a new batch

3.1. Navigate to the Direct Debit Batches tab



3.2. Select the New button



3.3. Enter the Merchant Facility and Payment Form you are extracting unprocessed direct debits from and SAVE

⚠ If entering a value in the Statement Text field, please review [FAQ How is the Statement Text used, or why to all my Return Transactions have the same reference?](#)

Payments2us

Search Direct Debit Batches and more...

New Direct Debit Batch

Information

Direct Debit Batch Name

Owner: Anusree Jagath

* Merchant Facility: DEMO FACILITY

* Payment Form: Stylish Magazine

Processing Date

Status: New

Statement Text

No. in Batch

Currency

Total Batch Amount

Cancel Save & New Save

4. Add transactions to new batch

4.1. Select the Add to Batch button

Payments2us

Search Salesforce

Payments2us Home Merchant Facilities Payment Forms About Payments2us Recurring Payments Direct Debit Batches More

DD0000001

Edit Add to Batch Bulk Add to Batch Extract for Processing Mark Error Mark Complete Bulk Mark Complete

Status: New

Related Details

Direct Debit Batch Name: DD0000001

Merchant Facility: DEMO FACILITY

Payment Form: Stylish Magazine

Statement Text

Direct Debit File Format: Australian Banking Association (ABA)

User Preferred Specification: My Account

User Identification Number

Owner: Anusree Jagath

Processing Date

Status: New

No. in Batch: 2

Total Batch Amount: AUD 0.00

No. In Error: 0

No. Completed

Upload Files

Or drop files

Activity

Log a Call

Create new... Add

Filters: All time • All activities • All types

Refresh Expand All

Next Steps: More Steps

Note: If you have a large quantity of transactions to process, use the Bulk Add to Batch button which will run the processor in the background and notify you by email when the process is complete.

4.2. Check transactions to be included

Direct Debit Batch
Add transactions due to batch

Direct Debit Batch Information

Direct Debit Batch Name: DD0000001
Merchant Facility: DEMO FACILITY
Bank Account Name: DEMO Savings Account
Bank Code: BQL - Bank of Queensland

Direct Debit File Format: Australian Banking Association (ABA)
Processing Date:
User Identification Number: 1234
Status: New

Transactions to process (2)

	PAYMENT TXN NO	CONTACT	PAY FREQUENCY	TOTAL AMOUNT	STATUS	RECURRING PAYMENT
<input checked="" type="checkbox"/>	PAY-0000011	Rose Gonzalez	One-off	AUD 1,000.00	Direct Debit Start	
<input checked="" type="checkbox"/>	PAY-0000012	Rose Gonzalez	One-off	AUD 1,200.00	Direct Debit Start	

Buttons: Add to Batch, Cancel

4.3. Select the Add to Batch button

Direct Debit Batch
Add transactions due to batch

Direct Debit Batch Information

Direct Debit Batch Name: DD0000001
Merchant Facility: DEMO FACILITY
Bank Account Name: DEMO Savings Account
Bank Code: BQL - Bank of Queensland

Direct Debit File Format: Australian Banking Association (ABA)
Processing Date:
User Identification Number: 1234
Status: New

Transactions to process (2)

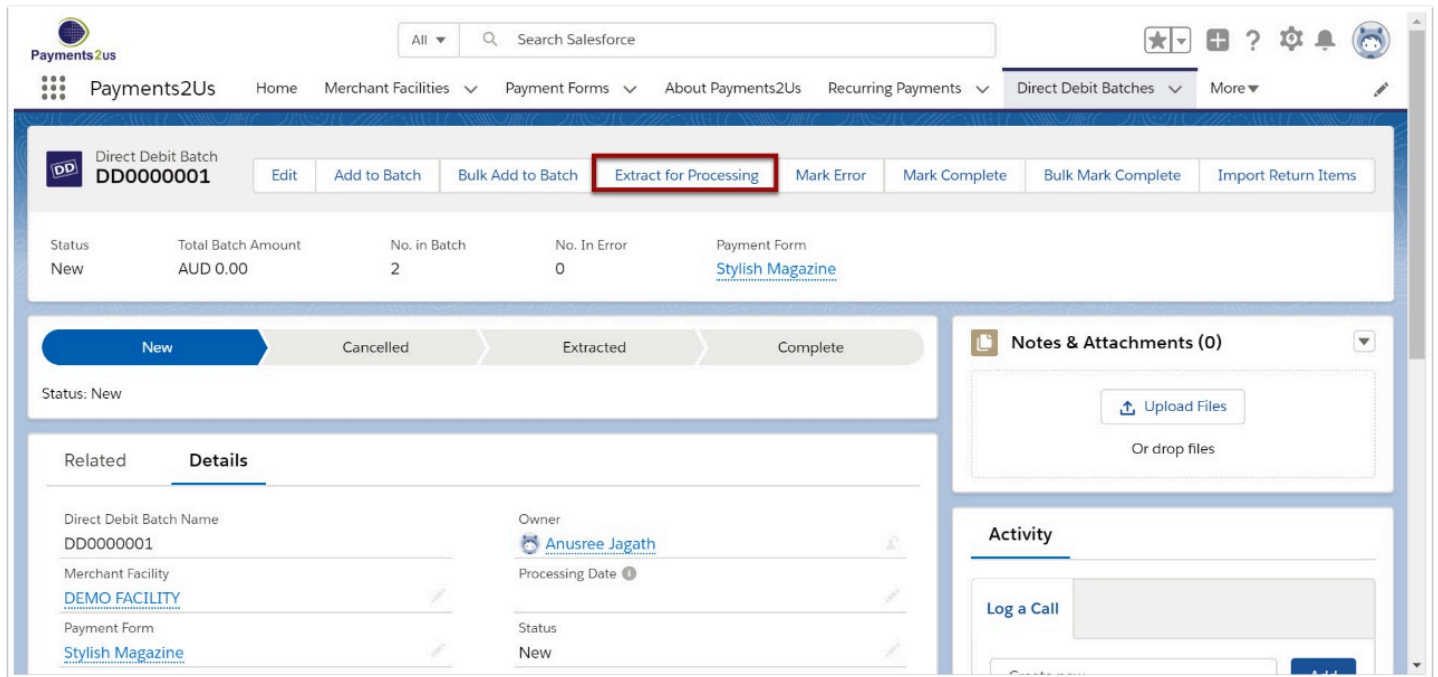
	PAYMENT TXN NO	CONTACT	PAY FREQUENCY	TOTAL AMOUNT	STATUS	RECURRING PAYMENT
<input checked="" type="checkbox"/>	PAY-0000011	Rose Gonzalez	One-off	AUD 1,000.00	Direct Debit Start	
<input checked="" type="checkbox"/>	PAY-0000012	Rose Gonzalez	One-off	AUD 1,200.00	Direct Debit Start	

Buttons: Add to Batch, Cancel

5. Extract batch to file

Clicking the “Extract for Processing” button on the batch will generate a text file in a format enabling the transactions to be uploaded by your banks Direct Debit facility.

5.1. Select the Extract for Processing button



The screenshot displays the Salesforce interface for Payments2us. At the top, there is a navigation bar with the Payments2us logo and a search bar. Below this, a sub-navigation bar shows various menu items, including 'Direct Debit Batches'. The main content area displays a 'Direct Debit Batch' record for 'DD00000001'. The record has a status of 'New' and a total batch amount of 'AUD 0.00'. The 'Extract for Processing' button is highlighted with a red box. Below the record, there is a status bar with buttons for 'New', 'Cancelled', 'Extracted', and 'Complete'. The 'Details' section on the left shows fields for 'Direct Debit Batch Name', 'Merchant Facility', 'Payment Form', 'Owner', 'Processing Date', and 'Status'. The 'Activity' section on the right shows a 'Log a Call' button and a 'Notes & Attachments' section.

5.2. Select Extract Transactions

Direct Debit Batch
Extract Direct Debits for Bank Processing

Extract Transactions Cancel

Direct Debit Batch Information

Direct Debit Batch Name	DD0000001	Direct Debit File Format	Australian Banking Association (ABA)
Merchant Facility	DEMO FACILITY	Processing Date	
Bank Account Name	DEMO Savings Account	User Identification Number	1234
Bank Code	BQL - Bank of Queensland	Status	New

Extract Transactions Cancel

5.3. Await processing and select Close

The Direct Debit process has been started. When it is complete, you will get an email notification and can then download the file from the Direct Debit Batch Tab - Notes and Attachments related list section.

Direct Debit Batch Information

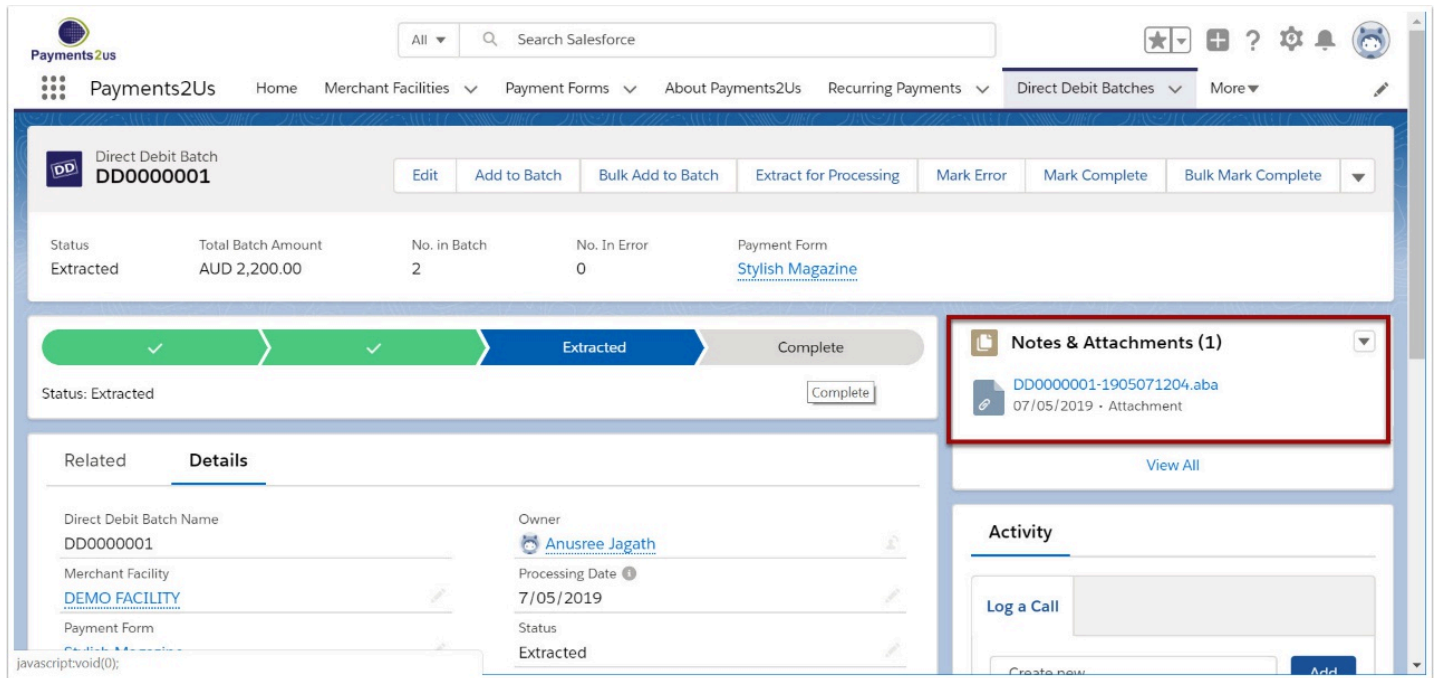
Direct Debit Batch Name	DD0000001	Direct Debit File Format	Australian Banking Association (ABA)
Merchant Facility	DEMO FACILITY	Processing Date	
Bank Account Name	DEMO Savings Account	User Identification Number	1234
Bank Code	BQL - Bank of Queensland	Status	New

Batch Apex Jobs

APEX CLASS	CREATED DATE	CREATED BY	STATUS	COMPLETION DATE
directDebitBatchExtractProcessor	7/05/2019 12:03 PM	Anusree Jagath	Completed	7/05/2019 12:04 PM

Close

5.4. Download file for bank from the Notes & Attachment heading



The screenshot displays the Payments2us interface for a Direct Debit Batch (DD00000001). The batch status is 'Extracted', and the total batch amount is AUD 2,200.00. The batch contains 2 items, with 0 in error. The payment form is 'Stylish Magazine'. The interface includes a top navigation bar with links to Home, Merchant Facilities, Payment Forms, About Payments2Us, Recurring Payments, Direct Debit Batches, and More. A search bar is also present. The main content area shows a progress bar with stages: 'Extracted' (completed) and 'Complete'. The right sidebar contains a 'Notes & Attachments (1)' section, which is highlighted with a red box. This section lists an attachment: 'DD00000001-1905071204.aba' (07/05/2019 - Attachment). Below this is a 'View All' link. The 'Activity' section is also visible, showing a 'Log a Call' button and a 'Create new' button.

5.5. Import ABA file to your bank

After the bank has imported your file, you will need to:

1. Check errors
2. Mark transactions as complete (this will activate recurring payment processes)

Refer: [How to process direct debit payments - after banking](#)