

## Guide for Establishing Direct Debits Relationships over the Phone or Internet

NB this type of arrangement is only recommended for :

Government Services, Insurance Premiums, Utility Services to fixed premises eg gas, water & telecommunications, Educational Fees for long term students.

The following are important considerations for approved debit users who are planning to replace written DDR (Direct Debit Requests) with Electronic or Phone DDRs. The purpose of these guidelines is to highlight the importance of being able to authenticate individuals giving instructions thereby mitigating fraud risk.

XXXXXX – A Division of Westpac Banking Corporation is a member of the Australian Payments Clearing Association ('AusPayNet') and is bound by the guidelines set down by that body.

To enable us to assess your request to accept Electronic/Paperless Direct Debit requests, please complete the following questionnaire.

<b>Question 1.</b> Business and DDR Details Industry Type (describe your business)	Company / Business Name: Direct Debit User Id: Industry Type
<b>Question 2.</b> What type of paperless Direct Debit Authority does your business offer?	Telephone (IVR) <input type="checkbox"/> Internet <input type="checkbox"/> Other <input type="checkbox"/> Please provide information:
<b>Question 3.</b> Please describe the procedures your company has implemented for paperless Direct Debit Authority.	
<b>Question 4.</b> How do you verify that the person providing the authority is actually the owner of the account being nominated? If this is a joint account please confirm that they can sign singly < client to say yes or no> if NO then advise the client that the other account owner/s must also agree to this arrangement via Direct Debit request form where there is provision for two account signatories to sign.  Please detail the following : Do your customers have an ID number, Proof of identity such as password access, secret questions, a limited number of login attempts. Do you retain audit trail of online client activity or maintain a recorded phone?	
<b>Question 5.</b> How and for what period of time does your business store the information? Must be retained for a minimum of 7 years after the last direct debit to the account	Number of Years: How and where is it stored:
<b>Question 6.</b> How is this information retrieved in the event of a dispute?	
<b>Question 7.</b> What is your dispute resolution process?	
<b>Question 9.</b> Do you have a refund policy	