

Procedure for Phone Operators for updating or creating bank account for direct debit

Scripting for Phone DDR:

“ For the purposes of verifying your details, we will be recording this conversation. Are you happy for this to occur?

Response....

“ To assist in confirming your identity, please provide the membership/account number (if applicable), your full name and D.O.B. and Address?

Response....

“ To enable establishment of a Direct Debit Authority for the payment of your **(insert reason for payment)**, we now need to obtain relevant information from you, around the necessary account you would like to nominate for the payment processing.

Can you now confirm your agreement to continue with the Direct Debit payment option at this time?

Response....

Please advise your preferred payment cycle from the following options **(whichever is applicable)**:

- “
- Daily, Weekly, Fortnightly ,Monthly, Quarterly, Half yearly, Yearly **(delete if not applicable. If only one option available eg Monthly, advise customer and confirm day of deduction.)**
 - Advise amount to be debited for each payment cycle option
 - Advise Date of first deduction

Response....

“ We will issue you billing advice in advance of each direct debit which specifies the amount payable by you to us and when it is due. Please nominate the email address or postal address you would like your billing advice sent to. **(Delete if not applicable)**

Response....

“ To confirm, your nominated email/postal address is... *(Delete if not applicable)*

Response...

“ Can you provide the Name of your Financial Institution and the relevant Branch Name?

Response...

“ Can you provide the 6 Digit BSB number & Account Number you wish the payment to come from?

Response...

“ Please advise the full name/s the account is in?

Response...

To ensure we have recorded the details correctly, can you now re-confirm, the account information just provided?

“ *(Operator reads back details recorded)*

Response...

By agreeing to this Direct Debit Request, you have authorised **(company name)** to arrange for **(insert amount to be debited)** to be debited from your nominated account through the Bulk Electronic Clearing System (BECS) on a **(insert payment frequency)** basis. With the first deduction to occur on **(insert date of first deduction)**.

“

Is that correct?

Response...

“ You can now choose to agree to the Direct Debit Service Agreement based on the information just provided or listen to a recording detailing our full Direct Debit Service Agreement. The recording lasts approximately 4 minutes. At the end you will be asked to agree to the terms laid out. Would you like to listen to the recording or agree now?

Response...

If customer wants to listen to the full DDRSA, play recording.

If customer wants to agree to the DDRSA based on information provided

“ Do you agree to accept the terms of the Direct Debit Service Agreement based on the information already provided to you?

Response....

“ The full service agreement is available on our website. We will also send a copy to you within the next 7 days. Please tell me your preferred email or postal address to receive this.

Response....

“ To confirm, your nominated email/postal address is...

Response....

“ Thank you. Your Direct Debit has now been established. Have a nice day.

Telephone Service Agreement

(Required for new direct debits only)

Refer to the previously provided, “Authorisation Acceptance – Direct Debit Request & Service Agreement” guidelines:

Under “Telephone DDR”

There is an expectation to receive acknowledgement from your member of receipt (and understanding) of the Service Agreement. This assists to minimise risk of dispute at some future time

It is permissible for the reading of the service agreement to be recorded, virtually in full, and play it for the customer at the appropriate time of the phone call.

At the end you must get the customer to acknowledge acceptance of the agreement on the phone and have it form part of the recording of the conversation. Example below:

Before I update your direct debit details I just need to advise you of our Direct Debit Request Service Agreement.

The details of the terms of the debit arrangement were presented to you earlier when setting up or updating your direct debit request.

If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

(Company name) may vary any details of this agreement or a direct debit request at any time by giving you at least 14 days written notice.

You may change the arrangements under a direct debit request by contacting us on 1300 113 113 no less than 1 day prior to your debit date.

“ If you wish to stop a direct debit payment or cancel your direct debit request you may do so by contacting us on 1300 113 113 or your financial institution.

It is your responsibility to ensure that there are sufficient clear funds available in your account. If there are insufficient clear funds in your account to meet a debit payment you may be charged a fee by your financial institution.

You must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

If you believe that there has been an error in debiting your account you should notify us or your financial institution by phone or in writing as soon as possible so that we can resolve your query.

(Insert details of Debit User’s dispute resolution process) You will be advised in writing of the outcome of our investigation.

Direct debiting via the Bulk Electronic Clearing System (BECS) is not available on all accounts. We recommend that you check the account details provided against a recent statement from your financial institution to confirm their accuracy. If you are uncertain about either of these details you should confirm them with your financial institution before completing this Direct Debit Request.

All customer information, records and account details are kept strictly confidential and will not be shared with any third party. With the exception that the financial institution that supplies our Direct Debit service may require such information to be provided in connection with a claim relating to an alleged incorrect or wrongful debit.

Do you agree to these terms?

STOP RECORDING!