

GO CARDLESS

BECS Direct Debit

An introduction to Direct
Debit in Australia



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Chapter 1 – What is BECS Direct Debit?

What is BECS Direct Debit?

BECS Direct Debit is an automated payment method allowing merchants to take payment from customer bank accounts in Australia.

The Direct Debit system in Australia has two core features, around which most of the system revolves:

1. It offers pull-based payments: Once a customer completes a Direct Debit request, the merchant can then initiate Direct Debit payments without any further action needed from the customer.
2. Payments are bank-to-bank: Direct Debit doesn't involve any card networks. Instead, the banks communicate with each other directly via the [Bulk Electronic Clearing System \(BECS\)](#).

BECS Direct Debit is pull-based

When using Direct Debit, you, as the merchant, will initiate payment collection from your customer, known as the pull based approach. This offers considerable benefits, including:

- **Cash flow control:** Direct Debit gives you control over when you get paid. It can also reduce the number of late payments.
- **Convenient automation:** The entire collection process can be automated, reducing admin for both the merchant and their customer.
- **Increased flexibility:** Direct Debit allows the merchant to vary payment amounts and frequencies.

Because of the pull based nature of Direct Debit, strong customer protection is necessary, which is provided under the BECS scheme rules (apca.com.au/docs/default-source/payment-systems/direct_debit_brochure_2009.pdf).

BECS Direct Debit payments are bank-to-bank

Direct Debit operates through the BECS clearing scheme, instead of via the card networks. This provides significant benefits when taking payments on an ongoing basis, such as:

- **Lower costs:** Direct Debit payments are very cheap, because they don't need to be routed through Australia's expensive card networks.

- **Higher retention:** With Direct Debit, involuntary customer churn through card expiry isn't a problem, meaning customers stay with your service for longer.
- **Open to everyone:** Anyone with an Australian bank account can use Direct Debit to make payments.

Direct Debit payments through GoCardless

GoCardless is an international specialist in online bank-to-bank payments. Our service handles the entire payment collection process on your behalf. You can choose to collect and manage customer payments in a variety of ways: either by using the simple GoCardless online dashboard, through one of our pre-built integrations with popular accounting and billing software, or by creating your own integration using our REST API.

[Find out more \(gocardless.com/en-au\)](https://gocardless.com/en-au) about collecting Direct Debit in Australia with GoCardless.

Use cases for Direct Debit

There are some things that BECS Direct Debit is excellent for, and others for which it is less suitable.

BECS Direct Debit is excellent for...

- Taking regular payments, such as gym memberships or web hosting subscriptions. In these cases, retention rates are exceptionally high, as Direct Debit eliminates customer churn from expired cards.
- Invoicing for services where instant payment isn't necessary, such as those provided by accountancy firms and marketing agencies.
- Taking payments from account-based customers who you have an ongoing relationship with, such as wholesalers.

In these cases, using Direct Debit automates the collection process and lets customers simplify payment. For businesses, it's also cheaper than card payments.

BECS Direct Debit is less suitable for...

- Transactions which need immediate clearing. Direct Debit payments are not instant - see [our timings guide](#) for more info.
- Liquid assets and high value goods, such as cars or currency. If a bank account is debited without authorisation, the merchant may be exposed to financial loss and could be a target for fraudsters.

Direct Debit payments through GoCardless

Our simple online interface makes it cheaper and easier to access and use Direct Debit than ever before. This is great for:

- **Online businesses:** GoCardless offers a simple API that can be easily integrated with your website and CRM, automating previously manual processes.
- **Invoicing:** The GoCardless API will let you build automatic reconciliation into any invoicing software.
- **Small businesses:** There's no need to talk to your bank and to go through the lengthy processes of applying for access to Direct Debit. GoCardless does it all for you.

Chapter 2 – Getting access to BECS Direct Debit

Getting access to BECS Direct Debit

In this guide, we walk you through options for accessing BECS Direct Debit.

Direct access with your bank

If you're a larger business, you may prefer to manage BECS Direct Debit collection in-house. To do so, you will need to apply to your bank to become a Debit User. If approved, your bank will provide a Direct Entry User ID, along with support for your business to submit Direct Debit payments directly with the bank.

Setting up direct access to Direct Debit can be a time consuming and expensive process. In Australia, banks must carry out certain checks, including a credit risk assessment and financial strength review. Banks must also vouch for the integrity and reliability of the potential Debit User in BECS, so they will carefully review fraud controls, customer identification processes and risk processes. This process often takes a lot of time and resources.

Nevertheless, for large companies with a high volume of payments, the low transaction fees associated with direct access may outweigh the initial setup and overhead challenges and costs.

Submitting indirectly via a Direct Debit bureau

Many companies prefer someone else to manage the complexities of collecting Direct Debit. Third parties that manage these collections are called Direct Debit bureaus.

Some third parties offer multiple payment methods, including BECS Direct Debit, card payments and BPAY.

When it comes to handling Direct Debit collections, third party providers do so with varying levels of service and ease of use. Most charge you to set up the service, or per customer, in addition to costs per transaction. On top of that, most providers charge fees for failed payments.

Submitting indirectly via GoCardless

As a merchant using GoCardless, you can manage payments using our online dashboard, via an integration with your billing software, or by creating their own integration using our REST API.

The main difference between GoCardless and other Australian Direct Debit bureaus is that GoCardless enables you to collect Direct Debit payments from multiple geographies, as well as collecting them within Australia.

Your customers can set up Direct Debit payments to you online using your own online request form or GoCardless' suggested pages. As soon as a complete request is in place, you can automatically collect one-off or recurring payments from that customer.

Our pricing is simple and transparent, with no setup charges or hidden fees - and we don't charge for failed transactions.

Direct Entry User ID

A Direct Entry User ID is required by organisations collecting Direct Debit payments in Australia. A Direct Debit provider such as GoCardless can obtain a User Identification Number on your behalf.

This guide explains how Direct Entry User Identification Numbers are used when collecting Direct Debit payments. You may also want to [read our guide on accessing the Direct Debit system](#).

What is a Direct Entry User ID?

A Direct Entry User ID (sometimes also known as an APCA Number, BECS ID or BUDS ID) is a unique identifying number used by organisations collecting Direct Debit payments. All communications with BECS will use this ID, which is stored to create a record of the transaction.

Banks use the Direct Entry User ID to determine the correct name to show on customer bank statements. The User Identification Number will also be used to find other details about the originator. For example, if the customer files a [Customer Claim](https://gocardless.com/guides/beans-direct-debit/customer-claims) (gocardless.com/guides/beans-direct-debit/customer-claims) that's eligible for payment refund, the User ID is used to identify the originator who must pay the refund.

Having your own Direct Entry User ID is a requirement for submitting directly to the banks. However, even if you don't have a Direct Entry User ID, you can still submit indirectly via GoCardless, using our User Identification Number.

Getting a Direct Entry User ID

The APCA issues Direct Entry User IDs to organisations sponsored by its members - Australia's major banks. Banks will have their own different application processes, but all will require the following from the applicant:

- Management expertise to enforce the Direct Debit scheme rules, minimise submission errors and maintain the reputation of the scheme
- Financial capacity to indemnify the sponsor bank against any Valid Claims
- Adequate fraud and risk management controls in place

Sponsorship decisions are at the discretion of each bank. In most cases, a Direct Entry User ID will be granted if the above are satisfied, but the bank may impose additional requirements.

Using a Third Party's Direct Entry User ID

Organisations that don't have a Direct Entry User ID can still submit to banks through a third party. This is known as submitting indirectly.

Indirect submissions are still attached to a User Identification Number, but the Direct Entry User ID is owned by a third party. Collection happens in one of two ways:

- **Through a Direct Debit provider, such as GoCardless:** The provider sets up a Direct Entry User ID for each merchant, but owns all the identification numbers itself. The name on each User ID takes the form 'Bureau re Client' and payments are collected into a client monies account.
- **Through aggregation:** In this method, third parties can collect payments under their own name using a single Direct Entry User ID. These payments are then paid out to its clients.

To become an indirect submitter, you'll need to use a third party to make submissions on your behalf. The third party must satisfy requirements from both the bank and from BECS.

You should make sure your third party is compliant with Australia's strict financial regulations. Bureaus may need an Australian Financial Services Licence to deal in non-cash payments, and may also be required to register with AUSTRAC on the Remitters register. They will also need to be registered with the Financial Ombudsman Service.

Direct Entry User IDs and GoCardless

If you use GoCardless, you won't need to go through a bank to access the Direct Debit system. GoCardless satisfies the banking and scheme requirements as part of the service, with no upfront costs to collect payments by Direct Debit. As payments are collected under a single banking agreement, there also are scale benefits which we pass on to merchants.

GoCardless uses a single User Identification Number to collect on behalf of our merchants. We can also obtain User Identification Numbers on behalf of merchants, so your business name will appear on customer bank statements.

Chapter 3 – How does the BECS Direct Debit scheme work?

Direct Debit Requests

Before you can collect payment by BECS Direct Debit, your must receive authorisation from your customer through a Direct Debit Request (DDR).

What is a Direct Debit Request?

A Direct Debit request (DDR) is an authorisation from your customer to collect future payments from their bank account. Details of each authorisation are standardised and must include the following information:

- Future payments are authorised so you can collect set or variable amounts from your customer.
- The User ID number of the Debit User
- The BSB number, account number and account name of the customer
- The terms and conditions of the Direct Debit Service Agreement

No matter how the Direct Debit request is collected, the customer must be provided with a Service Agreement stating the terms and conditions of the request. [More details are here](#)

How to set up a Direct Debit Request

To set up a Direct Debit request, your customer must complete a request form. This happens in one of three ways:

1. Paper - your customer completes a paper Direct Debit request form and returns it to you.
2. Phone - you can collect customer details over the phone, using a bank-approved script.
3. Online - you can collect customer details online, using bank-approved payment pages.

Paper Direct Debit Requests

Paper Direct Debit request forms have a number of mandatory details that need to be included on each request.

The BECS procedures provides full details, and is available from your bank.

Your bank will need to approve all request forms before you use them with your customers.

Once a paper request form has been completed and returned to you, it should be retained as proof that your customer has authorised a Direct Debit payment.

It's advisable to work closely with your sponsor bank to make sure your Direct Debit request form complies with the Direct Debit scheme requirements.

Phone and Online Direct Debit Requests

Creating Direct Debit requests by phone and online requires special approval from your bank, which needs to sign off on all information sent to your customers.

Once your bank gives approval, you'll need to set up procedures for identifying customers and for them to access your service each time they initiate a payment.

Once payment information and approval have been collected from your customer, you must retain the information from the request.

For online Direct Debit requests, the Service Agreement should be included in the form that each customer completes. For phone Direct Debit requests, you must send the Service Agreement to the customer in writing within 7 days of the request being collected.

There is no physical copy of the request to retain, which can make proving authorisation harder if the customer disputes it in the future.

Managing your Direct Debit Requests

Each request must include the customer's BSB number, account number and account name. You must verify that all the necessary account details have been entered and that the BSB given is genuine and current.

Once a Direct Debit payment is set up, you must keep evidence of the authorisation to debit the customer bank account. You can cancel the Direct Debit by informing the bank, and your customer can also cancel it through their bank.

If you wish to cancel the Direct Debit request without the customer asking you to do so, you'll need to let your customer know about the cancellation at least 14 days in advance.

Your bank will send you a message whenever there are changes to your Direct Debit requests (for example, if a customer cancels their request or changes their account details). The customer's bank will forward the information to your sponsor bank, which will pass it on to you.

The Debit User must keep all Direct Debit requests for at least seven years after the last collection is made.

Direct Debit Request Service Agreement

Each time a request is set up, you must provide the customer with a Service Agreement.

For paper and online requests, the Service Agreement is generally included in the form that each customer completes. For phone requests, the Service Agreement must be sent in writing within 7 days of the request being collected.

While the layout and format of the Service Agreement is flexible, it must do the following:

- It must be clearly identifiable as the Service Agreement
- It must set out the details of the terms of the debit arrangement between the customer and the Debit User, including when the Debit User will issue billing advice notices to the customer
- Allow for at least 14 days' notice to the customer if the Debit User changes any terms of the Service Agreement or the debit arrangement.
- Tell the customer how they can request the deferral of a payment or any alteration to their payments, including cancelling a Direct Debit request. You must allow the customer to stop or cancel a Direct Debit payment by contacting the Debit User or their bank.
- Provide information on how the customer can dispute a payment, either by contacting the Debit User or their bank.
- Indicate that Direct Debit may not be available for all bank accounts and that the customer should check their account details on a recent bank statement.
- Explain that it's the responsibility of the customer to have sufficient clear funds in the nominated account by the Direct Debit payment due date
- Explain that if the due date for a payment is not a business day and the customer is not sure which day the payment will be taken, the customer should contact their bank.
- Outline the policy when a payment fails and if the customer will be liable for any related fees.
- Outline the data protection and confidentiality policy relating to customer data.

Payment terms must be included in the Service Agreement. Depending on the service provided, this could be a fixed amount taken at set intervals, or variable amounts depending on the bill.

Either way, you need to make this clear to your customer from the beginning. If payments are variable (either in amount or date), you should provide customers with a billing advice notice before taking the payment.

You should encourage your customers to keep a copy of the Service Agreement for their records.

Direct Debit Requests through GoCardless

With GoCardless (gocardless.com/en-au/), your customers can easily create new requests online.

This includes the following benefits:

- Optimised customer setup flow, with simple online payment pages which you can brand according to your business needs
- GoCardless handles setup and submission of payment requests to the bank on your behalf
- With GoCardless, Direct Debit request management is automated in response to messages from the bank

You don't have to collect or store any documents or the request itself, as we look after everything for you.

Taking payments by Direct Debit

When taking payments via BECS Direct Debit, you need to give your customers the relevant notification before submitting the payment request to the banks.

Here we explain how to submit payments to your bank, and the response messages you will receive.

Notifying your customers of payments

Payment terms can be flexible. They are usually agreed with customers in the the Direct Debit request and Service Agreement. Depending on the service provided, this could be a fixed amount taken at set intervals, or variable amounts depending on the bill, paid as and when needed.

You need to clarify this with your customer from the outset. For regular fixed amount payments, you can issue a single notification with details of the frequency and amount.

On the other hand, for payments that vary in due date and amount, billing advice slips containing the payment date and amount should be issued to the customer before each payment.

You must give the customer at least 14 days notice if there are any changes to the original Service Agreement, including payment terms.

Submitting payment requests to the banks

Once a customer has signed the Direct Debit request, you can collect payments by submitting a payment request to BECS through your bank. Each request is sent to your sponsor bank and also routed to your customer's bank.

On the day the payment is due, your bank credits your account, while your customer's bank debits theirs. The two banks then settle up between themselves.

More detail on the submission process is [available here](#)

Post-submission

If a payment is successful your account will simply be credited. But if a payment fails, the customer's bank will send a message through BECS with information about the failure. For full details on these messages see the [Messages from the Banks section](#)

You are required to provide customers with a receipt for successful payments.

Customer claims

Customers can request a refund for Direct Debit payments taken from their account under certain circumstances. The customer will need to fill out a Direct Debit Customer Claim form, which their bank will submit to the Debit User's bank on their behalf.

It's normally only a very low percentage of payments that receive such refund requests, but it's important to understand the process - see [Customer Protection](#) for more details.

Returned, refused, or failed Direct Debit payments

If a Direct Debit payment request is not paid, it must be returned electronically through the BECS system to the Debit User's bank no later than close of business on the next working day.

Taking Direct Debit payments through GoCardless

GoCardless process Direct Debit payments on your behalf, including:

- Setting up and checking Direct Debit requests
- Notifying customers: GoCardless sends customers a billing advice slip, if needed
- Submitting payment requests: GoCardless handles all submissions to the bank on your behalf
- Collecting as fast as possible: GoCardless has optimised the Direct Debit collection process to make collecting funds as fast as possible.

Customer protection & claims

Within BECS Direct Debit, there are customer protections in place allowing customers to cancel a Direct Debit request, and to refund customers for payments taken incorrectly.

Cancelling a Direct Debit Request

Customers can cancel a Direct Debit request (DDR) by contacting the merchant or by contacting their bank. If the customer's bank receives a request for a DDR cancellation, they must stop taking further payments from the customer's account.

The bank can't charge any overdraft fees to cover a cancelled Direct Debit, and if a customer is wrongly charged after a cancelled Direct Debit, the bank must refund them.

Asking for a refund

Customers can request a refund for Direct Debit payments taken from their account under certain circumstances. Their bank will submit a claim on their behalf.

A 'Valid Claim' is sent from the customer's bank to the Debit User's bank when:

- The customer account has been debited with amounts not authorised by a Direct Debit request
- The customer account has been debited with amounts not in accordance with the Direct Debit request
- The payment was not made in accordance with the Direct Debit request

A Valid Claim can also include any claim where:

- The Debit User's bank accepts liability, regardless of the circumstances
- Where a court or relevant industry body makes a decision or an order that the Debit User's bank make a refund payment
- The Debit User's bank accepts that the Direct Debit was made in error

Once a customer has asked for a refund, the customer's bank must establish whether it is a Valid Claim. The customer will then complete a 'Direct Debit Customer Claim' document, including the following:

- Customer contact details

- Identification of the Debit User
- Identification of the disputed debit transaction along with reference details
- Why the customer is disputing the Debit User's authority to debit their account
- Date and customer signature (if in writing)

The document will also advise the customer that the claim may be disputed. The customer's bank must submit the claim to the Debit User's bank by the next business day, who will forward the claim to the Debit User and require it to provide evidence of the authority to debit the customer's account.

The Debit User's bank must inform the customer's bank whether the claim is accepted or refused according to the timelines below:

- For claims made within 12 months of the date of the disputed Debit transaction, the Debit User's bank must respond within 5 business days of receipt.
- For all other claims, the Debit User's bank must respond within one month of receipt.

The Customer's bank must then notify the Customer of the response by the next business day following the period allowed for the Debit User's bank to respond to the claim. If the Debit User's bank accepts the claim or fails to respond to the claim, the Customer's bank may do one of the following:

- Refund the amount of the claim to the Customer
- Draw on the Debit User's bank claims account.

Disputing a customer claim

The Debit User's bank may refuse the claim within the claim period and produce evidence of the Debit User's authority to debit the customer's account. If the customer wants to contest the refusal, and their bank determines the claim is still appropriate, then the customer's bank must give written notice that the rejection of the claim is disputed to the Debit User's bank.

The customer's bank and the Debit User's bank should try to resolve the dispute between them. But if the dispute isn't resolved within 30 days from the date the Debit User's bank received the claim, it may be referred to the BECS management committee.

The risk of facing a Customer Claim can be minimised by:

- **Giving proper billing advice notices.** If customers are provided with billing advice notices in advance they will be able to raise any issues or cancel the payment before it is made.
- **Providing good customer service.** Clear contact information and good, easy to reach customer service will encourage customers to come to you with complaints before seeking a refund from their bank.

- **Promptly processing cancellation requests.** DDR cancellation requests should be processed immediately to avoid attempting payments on a cancelled authorisation.
- **Following the Direct Debit scheme rules.** Make sure you and your provider precisely follow the Direct Debit scheme rules - including any updates.

Managing refund requests with GoCardless

GoCardless helps you manage refund requests. If one of your customers makes a request, we'll notify you immediately. We'll work with you and your customer to understand why and retake the payment if appropriate.

GoCardless' processes are designed to minimise the risk of a refund request and to make sure you always follow the Direct Debit scheme rules.

These rules include:

- **Payment pages:** These should be clear and compliant.
- **Advanced notices:** GoCardless automatically notifies your customers via email in advance of a payment.

To find out more, [please see the GoCardless website \(gocardless.com/en-au\)](https://gocardless.com/en-au).

Direct Debit timings

BECS Direct Debit is not an instant payment method, as payments take at least one working day to reach your bank account.

Direct Debit file exchanges between banks occur Monday to Friday, excluding public holidays. These file exchanges contain the information necessary to debit the customer's account and credit the Debit User's account. Cut off timings for the file exchanges vary from bank to bank, and you'll need to speak to your bank for further information.

Let's assume that a Debit User submits files to their bank by 6:00pm for the evening's batch run by the bank. For files sent after that time, the files will not be received by other banks until the next morning and may be subject to a late processing fee.

Once your bank receives the file it will process the Direct Debit requests and send a copy to your customer's bank via BECS.

Your customer's bank will then accept the file and attempt to debit your customer's bank account. As long as you send your file to your bank by the cut off time, and the payments are successful, the requested funds should be in your account by 9:00am the next business day.

Once the file has been processed, you'll receive a report detailing any failed transactions. Some banks will notify you of a return as soon as they know on Day 1. But the scheme rules allow banks to send returns or refusals by the close of Day 1, meaning you may not receive notification of any returns or refusals until Day 2.

Even though Direct Debit is known as a 'next day settlement' mechanism, the payment failure rules mean it can take up to 3 days to confirm that a payment has been successfully processed with Direct Debit.

- Day 0 - File submitted to bank
- Day 0 - Bank processes file and sends through BECS network
- Day 0 - File available to your customer's bank
- Day 1 - Customer's bank account debited
- Day 1 - Debit User's bank account credited
- Day 1 - Customer's bank sends through file with any returns or refusals
- Day 1 or 2 - Your bank receives notification of any returns or refusals

Payment timings with GoCardless

GoCardless optimises the timings of all Direct Debit payments. We submit and receive messages from the bank on your behalf, complying with notification rules, file exchange timings and cut-off times. You can view the status of your payments at any time through our dashboard and API.

Submitting payment requests to the bank

To collect Direct Debit payments, payment requests must be submitted through BECS via your bank. This guide explains how to submit payment requests.

The submission process

Payment requests are submitted to BECS by uploading a file - as an originator you will need to upload this file to your bank who will process it and then send their own file to the BECS framework. The contents of the file depends on the submission, but the process is always the same:

- A file is created with the required structure, the details of which are provided below.
- The file is uploaded via a secure network, which helps ensure the security of the BECS framework.
- Once successfully submitted, the contents of the file are processed.

Each file will contain at least three records:

- **Descriptive Record (Record Type 0)** - This contains identifying information of the Debit User, the User's bank, description of the entries in the file and the date for processing.
- **Detail Record (Record Type 1)** - Each Detail Record contains one Direct Debit payment instruction. This contains information on the Customer account to be debited: BSB number, account number, account name, lodgement reference and the amount to be debited. The record also includes a trace record, which refers to the Debit User's account and is where a debit item will be returned if it cannot be paid. There also needs to be a transaction code (which for Direct Debit payments is 13).
- **File Total Record (Record Type 7)** - This is effectively a summary of the information provided in the Detail Records. It contains the BSB number of the Debit User's bank, the total Debits, the total Credits, total number of items in the file and net Total amount of the file.

The returned items file

For unpaid debits, the customer's bank will send through a *Returned Items File*. Each Returned Items File will contain:

- **Descriptive Record (Record Type 0)** - Again, this contains identifying information of the bank returning the items, a description of the entries in the file and the date for processing.
- **Detail Record (Record Type 2)** - Each returned item will have a detail record with the account details and the return reason. A list of return codes is provided below.
- **File Total Record (Record Type 7)** - A summary of the Detail Records showing the respective totals of the items in the detail record.

Return Code	Return Reason
001	Invalid BSB Number
002	Payment Stopped
003	Account Closed
004	Customer Deceased
005	No account or incorrect account number
006	Refer to customer
008	Invalid User ID Number
009	Technically invalid

Notice of Variation of Account Details

If a customer switches accounts, notification of the new account details may be sent to you through from the customer's bank to your sponsor bank in the form of a *Notice of Variation of Account Details*. Your bank will forward the notice to you, and you're responsible for updating the customer's account details.

Submitting to BECS through GoCardless

GoCardless provides a simple but powerful user interface for creating Direct Debit requests and payment requests. We then create and submit all messages to BECS via our bank for you. GoCardless also receives, interprets and actions all messages from BECS on your behalf. Where necessary, we notify you immediately and work with you and your customers to resolve any issues.

Timeline

Customers must be notified at least 14 days in advance of any change to the original Direct Debit request.

Transferring your Direct Debit requests to GoCardless

If you want to transfer your existing Direct Debit requests to GoCardless, we'll be able to help you through the process free of charge.

GoCardless can migrate existing requests for you, with just your existing request data and your schedule of future collections. You'll need to let your customers know, but they won't need to take any action.

To find out more about collecting Direct Debits or to register your interest with GoCardless, check out [our GoCardless Australia page \(gocardless.com/en-au\)](https://gocardless.com/en-au).