

Direct Debit Request Facility

Information, Terms and Conditions Booklet



ARCHDIOCESAN DEVELOPMENT FUND

"The Archdiocesan Development Fund (the Fund) is not subject to the provisions of the Corporation Act 2001 nor has it been examined or approved by or registered with the Australian Securities and Investments Commission. The Fund is not subject to the normal disclosure requirements of a financial institution. Deposits with the Fund are guaranteed by CDPF Limited, a company established by the Australian Catholic Bishops Conference for this purpose. We welcome your investment with the Fund rather than with a profit oriented commercial organisation as a conscious commitment by you to support the Charitable, Religious and Educational works of the Catholic Church.

In addition, neither the Corporation of the Trustees of the Roman Catholic Archdiocese of Brisbane, nor the Archdiocesan Development Fund is prudentially supervised by APRA; contributions to the Fund do not obtain the benefit of the depositor protection provisions of the *Banking Act 1959*; and the Fund is designed for investors who wish to promote the charitable purposes of the Fund."



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About this Booklet

This information booklet contains information on the direct debit facility, how to manage forms and submit them to the ADF and to the overarching terms and conditions for customers wishing to access the ADF's facilitated direct debit service.

Contents of this booklet should be read carefully. By using the Direct Debit facility, an indication is made that the participating entity understands and agrees to be bound by the terms and conditions outlined in this booklet.

Contact details:

Direct Debit Support Services are available Monday to Friday between the hours of 8:15am and 4:30pm. Provided below is a listing of the dedicated direct debits support team to assist in the provision of this service.

Karen Fraser (Monday - Wednesday)

Debbie Rogers (Wednesday - Friday)

Phone: 07 3324 3777

Email: directdebits@bne.catholic.net.au

Website: adf.brisbanecatholic.org.au





Glossary of Terms

Below is a listing of terminology used throughout this booklet in relation to the direct debit facility, functionality and transactional processing.

ADF – Archdiocesan Development Fund

Us – The Archdiocesan Development Fund (the ADF)

Rejection – Term for when a direct debit is returned to the ADF as unpaid.

APCA – Australian Payments Clearing Association. APCA is the self-regulatory body for the Australian Payments industry. It is their responsibility to develop regulations, procedures, policies and standards governing payments processing within Australia. They oversee five clearing systems including the direct debit network. Part of the oversight of the direct debit network focuses on who can process direct debit payments.

BECS – Bulk Electronic Clearing System.

CBA – Commonwealth Bank of Australia.

DDR – Direct Debit Request/s.

A# Number – ADF system generated reference number for the direct debit request.





Terms and Conditions of Using the ADF's Direct Debit Facility

By using the Archdiocesan Development Fund's Direct Debit Facility and accepting direct debit payments into your account, you agree to abide by all terms and conditions specified by APCA in the BECS Regulations and BECS Procedures which are summarised below. The full BECS Regulations and BECS Procedures can be obtained from the ADF on request.

Direct Debit Request Forms

- 1. Approved Direct Debit request forms** - Schools, Parishes and Outside School Care (OSC) providers must use the approved Direct Debit Request (DDR) form supplied by the ADF for every parent/parishioner wanting to use this facility. The approved form contains all content specified in the BECS Regulations, is in the format required by the ADF and contains the Direct Debit Service Agreement which must be read by all parents/parishioners before agreeing to the Direct Debit Request. If entities wish to use an alternate form, this form must be submitted to the ADF for written approval before commencing use.
- 2. Retaining of original DDR forms.** If submitting DDR forms via email or fax the original must be securely retained by the school, parish or outside school hours care provider for the duration of the direct debit authority and for a period of 7 years after the cessation of the debit.
- 3. DDR form required information.** For the ADF to successfully process requests, the school, parish or outside school hours care provider must ensure that the DDR form is completed in its entirety and all mandatory details supplied. Mandatory fields are:
 - Name of the person giving the direct debit authority;
 - BSB, Account Number and Account name to be debited;
 - Amount to be debited;
 - Commencement date of the debit;
 - Frequency of the debit;
 - Acknowledgement that the Direct Debit Service Agreement has been read; and
 - Signature of the person giving the direct debit authority.
- 4. Electronic Completion of forms.** Electronic completion of forms is acceptable however all forms require a manual signature. Forms signed with a digital or electronic signature will not be accepted.

Alterations and Cancellations of Direct Debits

- 5. Alterations / Cancellation DDRs.** Person/s nominated on the DDR may alter, stop or cancel requests at any time by giving the ADF notice in writing. This must be co-ordinated via the school, parish or outside school hours care provider. All alterations or cancellations must have the Periodic Payment A# reference number noted on the form, and be received at the ADF no later than the day prior to the next payment date. The person/s nominated as the account holder on the DDR may also instruct their financial institution to cancel the DDR at any time, resulting in the debit being rejected. Refer to the Rejection Processing section for additional information.





Processing and Cut Off Times

6. **Cut-off Times – new requests.** All new direct debit requests must be submitted to the ADF at least two business day prior to the first processing date. Forms not received in time for the first payment date will be commenced on the next payment period and the end date will not be changed.
7. **Cut-off Times – alterations or cancellations.** All requests for alterations and/or cancellations of current direct debits must be submitted to the ADF at least two business day prior to the next payment due date. Requests to alter or cancel direct debits not received in time will result in the direct debit being processed as normal from the parent/parishioners account and the School, parish or outside school hours care provider will be liable for any refunds or repayments payable.
8. **Processing Date.** On the processing date, the amount as nominated on the DDR will be credited to the school, parish or outside school hours care provider's account and debited from the parent/parishioner's accounts, generally overnight however they can take 48 hours to debit the account.
9. **Processing Date when Non Business Day.** Where the due date for a payment falls on a day which is not a business day, the debit will be processed on the prior available business day. In the event that the due date for payment is the last day of the month and that day is not a business day, the debit will be processed by the ADF on the last business day of the month.

Communication

10. **Parent/Parishioner communications.** Responsibility for communications between the school, parish or outside school hours care provider and their parent/parishioner community in relation to Direct Debit Requests resides with the school, parish or outside school hours care provider. All notices regarding changes in direct debits including amounts and billing cycles must be provided to the parent/parishioner in writing at least 14 business days before the change is to take place.
11. **School, parish and outside school hours provider communications.** The ADF will notify the school, parish or outside school hours care provider of any changes to processing timeframes and requirements in writing at least 14 business days before the change is to take place.

Rejections and Returned Debits

12. **Rejection processing.** The ADF will process all rejections to the school, parish or outside school hours care providers account as information becomes available. Each day the ADF will email notifications stating the reason for the rejection to the email address on file for the entity.
13. **Make up payments.** The ADF will not process make up or once off payments to cover a debit that was rejected. It is the responsibility of the school, parish or outside school hours care provider to recover the missed payment from the account holder.
14. **Rejection reasons.** In certain circumstances, other financial institutions may reject a Direct Debit, which normally takes place within three (3) business days. Rejection reasons may include:
 - Insufficient funds in the account;
 - the nominated account number is incorrect;
 - the nominated account has been closed;
 - the nominated account holder has placed a stop the Direct Debit Request; or





- the Direct Debit Request is technically invalid.
15. **Rejection Fee.** If any Direct Debit Request is rejected by another financial institution, a \$1.10 (including GST) Rejection Fee will be passed on to the school, parish or outside school hours care provider.
 16. **Maximum Number of Rejections.** Direct Debit Requests that have rejected four (4) times within the same calendar year will be cancelled by the ADF to prevent further processing costs.

Privacy Information

17. **Privacy Information.** The ADF collects, holds, uses and discloses personal information about the parent. The ADF collects personal information directly from the parent for the purposes of providing services and products, including processing of payments and transactions and managing accounts. If the personal information provided is incomplete or inaccurate, we may not be able to provide the services or products they seek.

The ADF may disclose personal information about the parent to parishes, schools and agencies within the Archdiocese, and external third parties, including service providers and other financial institutions that assist the ADF in providing services and products. The ADF does not disclose personal information overseas, but the ADF may engage with third parties who use service providers with overseas infrastructure.

The Privacy Policy (available on the ADF website or on request) sets out how the parent can access and ask for correction of personal information, how to complain about privacy-related matters and how the ADF responds to complaints. Contact details: Privacy Officer, GPO Box 282, Brisbane, Queensland, 4001. Email: privacyofficer@bne.catholic.net.au, telephone +61 7 3324 3579.





Form Management, Submission and Storage

Below is information on the ADF's preferred submission process as well as your requirements for the management and storage of forms.

Management and Completion of Forms

Approved Form Templates

The ADF will supply the school, parish or outside school hours care provider with an approved Direct Debit Request Form. This form contains all information that is required to process the direct debit as well as the Direct Debit Service Agreement that all account holders must receive and read before they sign the DDR. These forms have been specially designed to ensure that they comply with our APCA requirements and our internal processes.

If you wish to make any changes or alterations to the Direct Debit Request form, please contact the ADF to discuss the requested changes. Each request will be considered on a case by case basis.

Completion of Forms

We have made all Direct Debit Request forms writable PDFs. This means that they can be completed on the computer and then printed out to be signed. This assists with minimising processing errors that can occur due to poor handwriting or smudged ink.

All DDR forms must be completed in their entirety with all mandatory details included before the ADF can process the request. Mandatory fields are:

- Name of the person giving the direct debit authority;
- BSB, Account Number and Account name to be debited;
- Amount to be debited;
- Commencement date of the debit;
- Frequency of the debit;
- Acknowledgement that the Direct Debit Service Agreement has been read; and
- Signature of the person giving the direct debit authority.

Signatures

All DDR forms must be signed by the account holder before the ADF will process the request. If a form is not signed, it will be returned to the school, parish or outside school hours care provider for signing.

Please Note – Digital and/or typed signatures are not acceptable. Any forms received with these will not be actioned and will be returned.





Altering of Completed Forms

Under no circumstances is a school, parish or outside school hours care provider to change or alter any account holder or payment or account information on a DDR form. Reference details and office use only sections can be altered.

If the parishioner or parent requests a change, they will need to complete a new form, indicating it is an alteration. The only exception to this is if the account holder and the school, parish or outside school hours care provider agree to an alteration via email, in this circumstance the full email trail is to be forwarded to the ADF as authorisation of the alteration.

Ready Reckoner Payment Calculator – Schools Only

Included in the approved template for schools is the Ready Reckoner. The Ready Reckoner is a tool that allows for ease of calculation of end dates and/or number of payments. It works by looking at the requested start date and number of payments required or the required end date of payments.

If the direct debit is to be ongoing or you don't wish to use the Ready Reckoner, you can instruct the parents to leave this section blank, once they print the form to sign it, the Ready Reckoner will disappear.

Payment Reference Details

There are 2 different reference details that the Direct Debit will contain.

The first reference is the details that the school, parish or outside school hours care provider use to reconcile the payment, eg student number, parishioner name etc.

The second reference is the details that the account holder will see which is the Periodic Payment Number of the direct debit. Once a DDR has been loaded for processing, it will be assigned a Periodic Payment Number, referred to as an A# number. The ADF use this number to manage the debit so all requests relating to this debit must include this number. You can locate the A# numbers in two ways:

The first and quickest one is to log into ADF Online. At the Welcome Page, click on the Accounts tab and then select Periodical Payments List. All the current direct debits that you have will appear in this listing. You can find the A# number of the one that you want by using CTRL+F and searching for the surname or the school or parish reference. The number appearing beside this is the A# number.

The second method is to review all the transactions on the statement to find the one you are looking for. On the statement you will see the BSB and Account Number of the person being debited and the A# number will be beside this.





Submitting Forms to the ADF for Processing

Before Submission

All forms must be reviewed by the school, parish or outside school hours care providers prior to submission to the ADF to ensure they are legible and all mandatory fields have been completed.

Forms received by the ADF that are not legible or completed in their entirety may not be actioned and will be returned to the school, parish or outside school hours care provider.

Common Errors to Look Out For

There are a number of common errors that are made when completing the DDR form. These include:

- Final payment date is incorrect for fortnightly payments or number of instalments not completed.
- BSB or Account Number incorrect or incomplete.
- Credit Card Number supplied on form. These details cannot be accepted on this form. Forms will be returned to the school.
- No commencement date or date is incomplete.
- Payment amount unclear.
- Payment Frequency not completed.
- Authority number (A#) not recorded on alteration or cancellation forms.

Submitting Forms via Email

Email is the preferred method for the submission of all Direct Debit Request forms to the ADF. For ease of administration, we ask that the below guidelines be followed:

1. **Separate request types into New, Alterations or Cancellations.** Once forms are separated into these categories, all forms within that category can be scanned and emailed together. For example, a school may have 16 forms for processing, 10 new requests, 2 alterations and 4 cancellations. The school will scan all the new forms and email to directdebits@bne.catholic.net.au in the one email, then scan all the alterations and email in a second email, and finally scan all the cancellations and email in a third email.
2. **Forms Submitted by 11am for Same Day Loading.** We will accept forms at any time of the day, however we aim to have all forms submitted before 11am loaded that day (all processing is completed in line with cut off times outlined in the Terms and Conditions section).
3. **Original Forms to be retained by Parish, School or Outside School Hours Care.** Once the form has been submitted to the ADF for processing, it is to be securely retained by the school, parish or outside school hours care provider for a period of seven (7) years after the end date of the debit. Please do not post the originals into the ADF as this may result in the debit being loaded twice.





Submitting Forms via Fax

As outlined previously, email is the preferred method for the submission of all Direct Debit Request forms to the ADF. However we understand that this may not be possible for all requests. If you are unable to email the requests to us you can fax them in. For ease of administration, we ask that the below guidelines be followed:

1. **Fax Requests.** You can fax direct debit request forms to the ADF for processing on 07 3229 8061.
2. **Forms Submitted by 11am for Same Day Loading.** We will accept forms at any time of the day, however we aim to have all forms submitted before 11am loaded that day (all processing is completed in line with cut off times outlined in the Terms and Conditions section).
3. **Original Forms to be retained by Parish, School or Outside School Hours Care.** Once the form has been submitted to the ADF for processing, it is to be securely retained by the school, parish or outside school hours care provider for a period of seven (7) years after the end date of the debit.

Submitting Forms via Mail

As outlined previously, email is the preferred method for the submission of all Direct Debit Request forms to the ADF, however we understand that this may not be possible for all requests. If you are unable to email the requests to us you can post them in.

Please Note – Posting the requests to the ADF may result in the request not being received by the ADF before the processing date. If the request is not received by the processing date, the ADF will not load any additional or make up payments, any outstanding payments will need to be re-couped from the account holder.

Storage of Original Forms

If you are emailing or faxing DDRs to the ADF for processing, you will need to securely retain the original form provided to you by the account holder for a minimum of 7 years after the last debit date. They can be stored on site or off if you utilise an off-site storage facility.

If you are mailing the DDRs to the ADF for processing, we will retain the original form as per the above requirement.





Frequently Asked Questions

Below are a number of questions that we commonly receive and their answers. If you are unable to find the answer to your question, please don't hesitate to contact us.

General FAQs

What is a Direct Debit?

A direct debit is a type of electronic transaction that allows an organisation or entity to debit (withdraw) funds from a person's bank account, normally an ongoing amount. The account holder must authorise the direct debit in writing and the account holder can revoke this authority in writing at any time.

Who is APCA?

APCA stands for the Australian Payments Clearing Association and they are the self-regulatory body for the Australian Payments industry. It is their responsibility to develop regulations, procedures, policies and standards governing payments processing within Australia. They oversee five clearing systems including the direct debit network. Part of the oversight of the direct debit network focuses on who can process direct debit payments. For an entity to be able to process direct debit transactions, they must be 'sponsored' by their financial institution in an application to APCA who will then grant the entity permission to use the direct debit network. In our case, the Commonwealth Bank of Australia sponsor the ADF, which is how we can offer this service to our clients.

What is an APCA User ID?

The APCA User ID, sometimes referred to as an APCA number, remitter number or remitter code, is a unique 6 digit number that APCA provide to an entity once they have received permission to use the direct debit network. This code is then used by financial institutions in the transmitting of the direct debit transactions.

The ADF's APCA number is 062782 and we are able to use our APCA User ID to facilitate direct debit payments for our clients.

How can a Direct Debit be Cancelled?

A direct debit can be cancelled a number of ways:

- The account holder can contact their financial institution and request that the direct debit authority be revoked. The financial institution must then cancel the authority on their system to ensure that no additional debits are deducted; they normally do this using the APCA Number. The financial institution will then normally send us through notification of the authority being revoked in line with APCA Account Switching guidelines and we will cancel the debit on the system.
- The account holder can contact the entity that is debiting them in writing and request that the direct debit authority be revoked. The entity must then cancel the authority to ensure that no additional debits are deducted.
- The entity can cancel the direct debit themselves if the goods/services are no longer being supplied or if the direct is continually being returned as unpaid.





Direct Debit Request Form FAQs

What is the Direct Debit Request (DDR) form?

The Direct Debit Request form has been designed to include all the information that we require to facilitate the direct debit transaction including name, account details to be debited, frequency of debit, amount of the debit, end date of the debit, the parent/parishioners signature plus details of the ADF account/client that is to receive the direct debit payment.

The DDR form has also been designed so that it can be used for any new requests, any alteration requests and any cancellation requests so there is no need to keep a number of different forms, all requests can be actioned from the one.

Why do we have to have a signed Direct Debit Request (DDR) form?

APCA have developed a set of rules and guidelines for the use of a direct debit facility. These rules have been designed to protect the consumer (the person being debited) and the provider (the entity debiting the consumer). The most significant part of these guidelines is to ensure that the provider has received adequate and verifiable authority from the consumer to set up the direct debit. The easiest way for us to receive adequate and verifiable authority is to have the DDR form completed.

What actions do we need a signed DDR form for?

- Setting up a new direct debit
- Changing an amount of the direct debit
- Changing account details for the direct debit*
- Changing details of the payment (frequency, end date etc)

Please note that if changes are being made to the original debit, crossing out or amending details on the original form is not acceptable, a new form is required.

If the parent/parishioner has sent you an email to change the details of the payment (account number, frequency, end date), this can be used as authority to make the change in most cases. Please forward this email to the ADF and we will advise if any additional information is required.

*The parent/parishioner can also change their bank account details for the debit from their current financial institution to their new institution by using the Account Switching process at the new institution. The new institution will then follow the APCA Account Switching guidelines and provide the new account details to the ADF and we will amend the debit details.

What actions don't require a signed DDR form?

- If you as the entity receiving the direct debit payment wish to cancel the direct debit for any reason you can do so via an email request.
- If you as the entity agree with the parent/parishioner to suspend or miss a payment you can request this via an email.





What is the worst that could happen if we didn't receive a signed request?

If we actioned a request for a direct debit or made alterations to an existing direct debit without a signed request and the parent/parishioner then disputes the transaction or the ADF's authority to direct debit their account, the ADF may be held liable and incur penalties with the most severe of these being the revocation of our APCA User ID, meaning we can no longer process direct debit transactions.

Is a digital signature acceptable?

No, we do not accept forms that have been signed by a digital signature.

What fields need to be completed on the form?

All fields on the form with the exception of the Number of Instalments and the Final Payment Date are mandatory. The Number of Instalments and the Final Payment Date are optional fields.

Should the DDR form be hand-written or typed?

We prefer that all forms be typed. We have created all our Direct Debit Request forms as writable PDFs to make it easier for your parents/parishioners to complete. This also assists to make our uploading process easier and more accurate, as only the signature is handwritten.

Can I/we put a reference on the direct debit?

Yes you can put a reference on the direct debit and we recommend that you do so to make reconciling your accounts easier. Schools normally use the parent or family code, parishes normally use an ID number that they generate, OSHC normally just use the parent's surname.

Can I/we make changes to the DDR form?

The DDR form has been specially designed so that all information is captured automatically through the scanning process. As any changes in design, layout or content would impact this functionality, no modifications can be made to the DDR form.

What's the A# number field?

The A# number is the reference number that the direct debit is allocated by our system when it is set up. For new requests, the ADF will complete this field when we set up the payment; however this number should be included on all alteration and cancellation requests. Information on how to find the A# number is provided further on.

What is the Ready Reckoner? (Schools Only)

The Ready Reckoner has been designed to be a simple, easy to read and easy to use tool that identifies the start and end dates for recurring payments. There is a generic Ready Reckoner table that has been created for weekly and fortnightly payments however it has also been built into the DDR form for schools. It allows for the automatic calculation of instalments based on the overall amount to pay and the number of instalments. It will also accurately work out the end date (if there is one) based on the commencement date and the number of instalments entered.





Submitting DDR Forms FAQs

Can I email the DDR forms?

Yes, we prefer that all forms are emailed to directdebits@bne.catholic.net.au

Can I fax the DDR forms?

We prefer that all forms are emailed to directdebits@bne.catholic.net.au however yes, you can fax the form to us on 07 3229 8062.

Is there a special method or order that I need to email the DDR forms in?

Yes. We request that you bundle all new DDRs together and send in one email, then bundle any alterations together and send in a separate email, then bundle any cancellations together and send in a separate email. This helps us to manage the administration of the direct debits more efficiently.

If I email the form, what do I do with the original?

If you have already emailed (or faxed) us the form to be processed, you do not need to send the original to us. All you need to do is securely retain the original form for your records.

Is there a cut off time for sending through requests?

You can submit requests to us at any time however we do have some guidelines for when submitted requests will be processed.

New direct debits. We recommend that you allow at least 24 hours before the commencement date processing time for any new direct debit requests. If you have your requests to us by 11am, they will normally be processed that day depending on processing volumes.

Alterations/Cancellations. If you have a request to alter or cancel a direct debit, we must receive it at least 24 hours before the next payment due date to ensure that we can make the changes or cancel the payment before it is sent.

I need to submit an urgent request, what do I do?

If you have an urgent request that needs to be processed that day, please send it through as a high priority email with 'URGENT' in the title and we will process it as soon as possible.

Direct Debit Processing and Reconciliation Details FAQs

How does the ADF process the DDRs?

During peak processing periods, normally January through to March each year, the ADF utilise a data scanning service to assist us in the loading of direct debits.

During normal processing periods, ADF staff will process each DDR manually.





Where can I find the A# Number?

You can find the A# number in two ways.

The first and quickest one is to log into ADF Online. At the Welcome Page, click on the Accounts tab and then select Periodical Payments List. All the current direct debits that you have will appear in this listing. You can find the A# number of the one that you want by using CTRL+F and searching for the surname or the school or parish reference. The number appearing beside this is the A# number.

The second method is to review all the transactions on the statement to find the one you are looking for. On the statement you will see the BSB and Account Number of the person being debited and the A# number will be beside this.

What details will appear on my/our account or statements that will help me reconcile payments?

Each direct debit will appear on your account as a separate two line transaction and will include the BSB and account number being debited on the first line and your reference and the A# number on the second line. Any direct debits that are rejected will be reversed out of the account using the same format.

When do I/we get the payment for the direct debit?

You will receive the credit for the direct debit into your account on the morning of the day that the direct debit is due.

What details appear on the parent/parishioners account?

All direct debits that are processed for schools, parishes and OSHC are processed under the ADF APCA User ID which means that Archdiocesan (short for Archdiocese Development Fund) will appear on the parent/parishioners account when the debit is processed. Depending on the amount of information their financial institution provides them, they may also see the school, parish or OSCH name, and the direct debit A# number in the reference field.

When does the debit come out of the parent/parishioners account?

Direct debits are set up on our system to credit your account the day they are due, however depending on the financial institution that the parent/parishioner banks with, the debit may not deduct from their account for another 24 – 48 hours after the due date.

I/we need to change the reference on the direct debit, can we do this?

Yes, we can change the reference on the direct debit. Simply advise us what you would like the new reference to be. Please remember to provide the A# so that we can locate the direct debit easily to make the change.

You may also be able to update this information via ADF Online, please contact the ADF to discuss the availability of this option.





I/we need to change the amount of the direct debit, can we do this?

Yes, you can change the amount of the direct debit at any time if the parent/parishioner completes and signs a DDR request form outlining the updated amount.

Schools Only - Please contact the ADF if you would like to receive information on how you may be able to change the amount of the direct debit without the parent signing a new form, and the notice periods and requirements to do so.

I/we need to change the next due date on the direct debit, can we do this?

Yes, we can change the next due date on the direct debit for you. Please send us details of the debit that is to be altered (A# number is preferable) and the updated next due date, please allow 24 hours processing.

You may also be able to update this information via ADF Online, please contact the ADF to discuss the availability of this option.

I/we need to cancel a direct debit, can we do this?

Yes. If the parent has requested the cancellation, please send us the cancellation form. If you are requesting the cancellation, please send us details of the debit that is to be cancelled, including the A# number.

You may also be able to update this information via ADF Online, please contact the ADF to discuss the availability of this option.

Can I/we re-activate a direct debit that was cancelled?

No. Once a direct debit is cancelled, it is deleted from the system. We require a new DDR form to be completed and submitted to the ADF and we will set up the direct debit as new.

Will the ADF ever cancel a direct debit without a request from me/us?

Yes, there may be times when the ADF will cancel a direct debit that you did not request the cancellation for. These are when the debit has rejected due to insufficient funds four times in a calendar year or when we receive a request in line with APCA procedures from the parent/parishioners financial institution instructing us to cancel the debit.

When will schools receive the yearly Direct Debit Pack?

The ADF aim to have the Direct Debit Pack for schools ready by the end of August each year. We will email the school pack including the DDR form, fortnightly Ready Reckoner and Information Booklet.

Direct Debit Rejections FAQs

What is a direct debit rejection?

A direct debit rejection is when the direct debit has been returned by the parent's/parishioner's financial institution as unpaid. This can be for a number of different reasons which are outlined below.





You will see the debit that has rejected reversed (deducted/debited) from your account a day or two after the due date of the debit. You will also see the reason for the rejection in the reference of the reversal. The account will also be debited a CBA rejection handling fee of \$1.10 for each rejection.

You should also receive an email notification of the direct debit that has rejected and the reason it was rejected. Please contact the ADF if you are not receiving these notifications.

Refer to Customer

This rejection is due to insufficient funds being in the parent/parishioners account. If the direct debit has rejected four (4) times in a calendar year for this reason, the ADF will automatically cancel the direct debit off our system. The parent/parishioner can request a new direct debit, however they will need to complete a new DDR form.

No Account

This rejection code means that there is no account held at the financial institution that matches the account number in the direct debit. If the account number was loaded incorrectly by the ADF, we will amend the direct debit and re-submit. If the account number was loaded correctly, the direct debit is cancelled off the system and a new DDR form will be required to set up the debit again.

Payment Stopped/Authority Cancelled

This rejection code means that the parent/parishioner has contacted their financial institution and requested that they stop or remove the authority for the ADF to debit their account. For any rejections with this code, the ADF will automatically cancel the direct debit off our system.

Technically Invalid

This rejection code means that the account that has supplied on the direct debit request is not enabled to allow direct debits. The ADF will automatically cancel this direct debit off our system.

Is there a fee for direct debits that reject?

Yes, there is a \$1.10 CBA rejection handling fee charged to the bank account when the rejection is processed.

Is the parent/parishioner charged a fee for the direct debit rejection?

Whilst the ADF does not charge the parent/parishioner a fee for the rejected direct debit, their financial institution may.

The parent/parishioner has advised there is now enough money in the account to cover the debit that rejected, can we do a once off debit?

No, we are unable to re-process a debit that has rejected. You will have to obtain payment from the parent/parishioner using other methods. Alternatively you can have the parent complete a Direct Debit Request form for a once off payment that we can then process.





A debit has rejected Payment Stopped/Authority Cancelled but the parent/parishioner says that they haven't stopped the payment?

When a financial institution is asked to stop a payment, the way they load this is by stopping all authorities on the APCA User ID. As all direct debits that the ADF process (whether for schools, parishes or OSHC) are processed using the generic APCA User ID of 062782, this can sometimes result in this issue.

Eg If a parent has direct debits set up for their school and OSHC but then advises their financial institution to stop the payments for the OSHC, the financial institution would stop this using our APCA User ID. However because the school direct debit and the OSHC direct debit are both processed under our APCA User ID, all direct debits would actually be stopped, not just the one that the parent wanted stopped. If this occurs, we will need to confirm with the parent/parishioner which debit was to be stopped and cancel it on our system. The parent/parishioner will then need to advise their financial institution to remove the stop on the debit authority and complete a new DDR form to set up the direct debit again.

