

# Frequently Asked Questions (FAQs)

## Why pay by direct debit?

Imagine never having to worry about paying your bills on time. Direct debiting your bills saves time and gives you the peace of mind to focus on other things, without the hassle of bill stress or worrying about forgetting to pay.

Ezidebit transactions are cheaper than using cheques, withdrawing cash over the counter, or utilising periodic payments. Best of all, direct debits will allow you to reduce those pesky late payment fees.

Direct debits can be linked to your bank account or credit card, so you remain in control of how you want to pay.

## How do I sign up for direct debit?

You can sign up online, in person, or by using a paper direct debit request form. The business you are paying will help walk you through each step of the process.

If you choose to sign up online, the process should feel like a typical online buying experience. We'll email you a copy of your direct debit authority for safe keeping, and your payments will commence on the agreed date.

## Who do I contact about payments?

Your primary point of contact is the business you signed up to pay by direct debit.

## Why does a business use direct debit?

Direct debit is all about cash flow and affordability. The flexible, efficient, and trusted payments that Ezidebit provides have a clear and direct link to a business's cash flow and growth plans.

## Is my money safe?

Yes. We have invested heavily in security to ensure your money and personal details are protected. The diagram to the right outlines some of the steps we have taken to ensure we remain at the forefront of security.

- 01 We are backed by one of Australia's largest and most trusted banks.
- 02 Ezidebit operates under an Australian Financial Services License (AFSL No. 315388).
- 03 We are a member of the Australian Payments Clearing Association.
- 04 We have the world's highest payment card security standards (PCI DSS Level 1).

## Can I change my direct debit?

Certainly! All you need to do is contact the business that you are making payments to, and notify them that you wish to change your payment details or the direct debit schedule.

## Will this give the billing company access to my account?

No, direct debit does not give anyone access to your account. Direct debit authorises Ezidebit to request and process payments from your bank as agreed.



## Contacting Ezidebit

Your first point of contact should be the business you signed up to direct debit with, however please feel free to contact our support staff from 8:30am until 5:00pm Monday to Friday. We can answer your questions and trace payments for you.



**1300 763 256**



[support@ezidebit.com.au](mailto:support@ezidebit.com.au)



[ezidebit.com/au/contact](http://ezidebit.com/au/contact)

You enjoy life,  
we'll handle the bills.



## What direct debit gives you?

Direct debit allows you to pre-authorise payments to be made from you to your supplier; just like your internet or insurance payments. You can pay from your bank account or credit card, for fixed or variable amounts. It ensures your payments are made on time, in the simplest way possible, via our automated software.

With Ezidebit direct debit, you can set up recurring payments that are fully automated, so you don't have to waste time manually making payments to the same business week after week.

Ezidebit allows you to make payments from all banks, building societies and credit unions, as well as Visa and MasterCard. And you can change any of your payments along the way too. All you have to do is talk to the business you're paying and they can make the necessary changes for you.

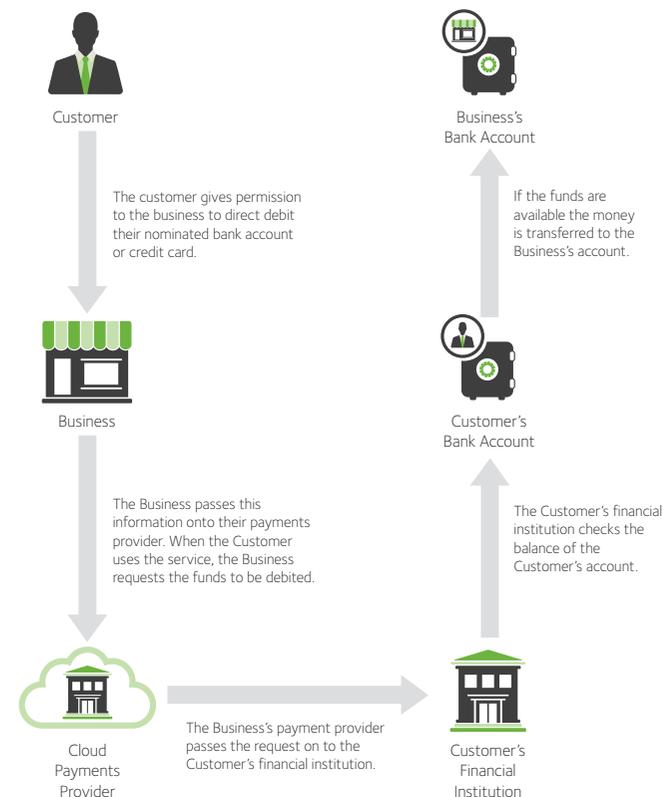
## How does it work?

When you sign up to direct debit, you are preauthorising payments to be made from your bank account or credit card to a business. The diagram to the right illustrates how this process typically works.

Direct debit is one of the most common forms of payment used in Australia. Most of us have paid for insurance or telecommunications services by direct debit. As a customer, this saves you time by automating the payments for a service you are going to use on a regular basis.

When you are setup on the Ezidebit platform, you will receive an email from us letting you know who you are paying, and what you can expect to see on your credit card or bank statement.

There are three ways you can set up your direct debit payments with Ezidebit:



### SIGN UP BY EMAIL

In many cases you can sign up to direct debit by email. The business will set up your details, and we'll send you an email asking you to complete your details online. When you receive the email, click on the "Pay Now" link. You can then enter your payment details on our secure payment page.



### SIGN UP IN PERSON

If you're signing up to a recurring service, such as your childcare centre or with your accountant, you may be able to sign up to direct debit on the spot. The business supplier can set up your profile in their Ezidebit Account and let you add your payment details. On completion we'll email you a copy of the agreement for your records.



### SIGN UP ON PAPER

In some cases you may still be asked to complete a written direct debit application. The business is responsible for keeping your paperwork safe and secure as part of their agreement with us. You can also request a copy for your records. When your payments are setup, we'll email you a confirmation.



## Who are Ezidebit?

Ezidebit is part of Global Payments, one of the largest payment providers in the world. Ezidebit was started in 1998 in Brisbane, and today processes over \$3bn of funds for small and medium size businesses throughout Australia and New Zealand.

Over 16,000 businesses use Ezidebit to process payments for 1.5m consumers. When you're paying with Ezidebit, you're in good company.

