

# Government of South Australia

## Payments Processing Service User Guide

Version 1.4



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## 1.0 Introduction

The Payment Processing Service (“PPS”) provides you with the means to electronically transmit your bulk payment files to Westpac in an agreed format for processing. These files may include requests for Direct Entry transactions, (and/or) cheque payment instructions and Remittances. The PPS and Direct Entry Identifier Codes for the Government of South Australia (“SA Govt”) have been provided to Agencies in a separate letter or advice from Westpac. If you do not have this advice, please contact your Customer Enquiry Manager, Global Transactional Banking (refer section 2.0 for contact details).

All PPS files provided by SA Govt Agencies may include Direct Entry transactions with corresponding Remittances and/or cheque payment instructions. If an Agency wishes to add cheques to their existing PPS facility then they should contact the Senior Client Manager, Global Transactional Banking at Westpac (refer section 2.0 for contact details).

A Payment Processing Service file can contain Direct Entry transactions therefore it is a pre-requisite that Agencies wanting to participate in PPS be a subscriber to the Direct Entry System. Westpac will provide separate documentation and procedures should the Agency wish to process cheque payments using PPS.

SA Govt are solely responsible for the preparation of the PPS file in the agreed format, for ensuring the accuracy of the information to be transmitted and for complying with all the technical and procedural requirements of the Bank and the Direct Entry System.

Data may not be processed until the next processing day if your PPS file fails to comply with the requirements of the Direct Entry System or is transmitted after the designated cut-off time. Cut-off times are covered in section 5.5.

Confirmation on processing of SA Govt transactions may be downloaded electronically through DeskBank and various reports may be produced. Refer section 6.0 for details on reports.

Should any of these procedures require alteration or adjustment please contact your Senior Client Manager, who will welcome any comments relating to either this document or PPS in general.

## 2.0 Westpac Contact details for PPS

The following main points of contact are available at Westpac for help or assistance with PPS.

### 2.1 Processing & Operational Enquiries – PPS Delivery Team

Global Payments Delivery  
Level 3, 68-80 George Street  
Parramatta NSW 2150

Supervisor:

Ph: (02) 9806 4345

Fax: (02) 9806 4244

Production:

Ph: (02) 9806 4316

Fax: (02) 9806 4294

### 2.2 General Issues or Escalation

Sonya Marks  
Client Enquiry Manager  
Global Transactional Banking  
Level 5, 2-8 King William Street  
Adelaide SA 5000  
Phone: (08) 8210 3568  
Fax: (08) 8210 3731  
Email: [smarks@westpac.com.au](mailto:smarks@westpac.com.au)

Fiona Barty  
Client Enquiry Manager  
Global Transactional Banking  
Level 5, 2-8 King William Street  
Adelaide SA 5000  
Phone: (08) 8210 3163  
Fax: (08) 8210 3731  
Email: [fbarty@westpac.com.au](mailto:fbarty@westpac.com.au)

Julie Forrest  
Senior Client Manager  
Global Transactional Banking  
Level 5, 2-8 King William Street  
Adelaide SA 5000  
Phone: (08) 8210 3410  
Fax: (08) 8210 3731  
Email: [jforrest@westpac.com.au](mailto:jforrest@westpac.com.au)

### 2.3 Technical Support – Deskbank

Deskbank Support Team

Phone: 1300 361 891

Email: [deskbank@westpac.com.au](mailto:deskbank@westpac.com.au)

This area is staffed from 8.30am – 5.30pm (Adelaide Time) weekdays.

## **2.4 Technical Support – XCOM/Extranet Transmissions**

Only Agencies using Masterpiece Mainframe to transmit PPS files use this method. Treasury and Finance will contact Westpac or refer to the 'SA Govt XCOM Banking Server Technical Usage Guide' should there be any problems with Transmission.

## **2.5 Technical Support – PPS**

PPS Support Team  
Level 8, 77 King Street  
SYDNEY NSW 2000

Phone: (02) 9260 5466  
Fax: (02) 9260 7871

## **2.6 Direct Entry Transaction Tracings**

Westpac Transactional Solutions Team

Phone: 1800 150 140  
Fax: 1800 150 121  
Email: [transactionalsolutions@westpac.com.au](mailto:transactionalsolutions@westpac.com.au)

## **2.7 Direct Entry Operations**

Phone: 1300 360 406  
Fax: (02) 9767 1113

## **2.8 Bank Cheque Stop Payment Request**

PPS Stops Team  
Global Payments Delivery

Fax: (02) 9806 4547 or (02) 9806 4524  
Phone: (02) 9806 4549



## 3.0 General Overview

Each payment within the transmitted PPS file will contain a flag, which provides instruction as to the type of payment and remittance.

1. The Direct Entry Credit transactions in the file will be processed through either the GDES or standard Direct Entry processing channels resulting in payments to the bank accounts specified in the file. Refer to section 5.5 for more information on when the file will be processed through the GDES or standard direct entry processing channels and when the Agency's bank account will be debited. In accordance with agreed service levels, remittances will either be:
  - Printed by Australia's premier security printer Leigh Mardon, checked, reconciled enveloped and mailed;
  - Faxed; or
  - Emailed
2. The Bank Cheque payments contained in the file will be printed by Australia's premier security printer, Leigh Mardon, checked, reconciled, enveloped and depending upon the instructions contained in the file, either;
  - Mailed; or
  - Made available for collection.

At the conclusion of each payment run, an electronic file will be transmitted back to the Agency via DeskBank containing:

- Exception and Disbursement reports from the Direct Entry System showing details of direct credit payments processed.
- Error report showing details of any payments or remittance errors found in the PPS system.
- Cheque audit report containing details of all Bank Cheques produced

Refer to section 6.0 for more information on Deskbank Reports.

## 4.0 Fees and charges for PPS

At the end of each month Agencies' nominated accounts will be debited for all fees and charges relating to PPS. An Account and Analysis and Fee statement will also be provided to Agencies showing an itemised listing of all activities.

If you have any questions or concerns with charges relating to PPS, please refer to the fee schedule for further details or contact your Customer Enquiry Manager, Global Transactional Banking (refer section 2.0 for contact details).

## 5.0 Transmission of files to Westpac

### 5.1 PPS File Format

The agreed PPS File Format containing payment and remittance details is contained in Appendix A. It is Agencies' responsibility to ensure that PPS files transmitted to Westpac:

- Are in the agreed PPS file format (see Appendix A),
- Contain a current PPS ID (see section 1.0),
- Contain only valid payment types (see section 5.2),
- Using the valid Transmission Methods for the particular PPS ID (see section 5.3).

### 5.2 Valid Payment Types

Within the PPS File, a 'payment type' needs to be allocated to each payment denoting the make up of the payment. The payment type consists of four characters and must be placed in an agreed position in the PPS file. The payment type characters have the following meanings:

Payment Type: (File Format Ref.C14)	'C'	Indicates cheque payment
	'D'	Indicates Direct Entry System Credit payment
	'R'	Indicates Remittance only
Remittance Type: (File Format Ref. C15)	'N'	Indicates that no remittance is required (currently not available in Masterpiece)
	'F'	Instructs Westpac to fax a remittance advice
	'P'	Instructs Westpac to print a remittance advice
	'E'	Instructs Westpac to email a remittance advice
Remittance Type: (File Format Ref. C16)	'N'	Indicates no remittance to be delivered (currently not available in Masterpiece)
	'P'	Instructs Westpac to post the cheques/remittance advices within Australia
	'R'	Instructs Westpac to return the cheques/remittance advices to the Customer.
	'M'	Instructs Westpac to post multiple cheques per envelope.
	'O'	Instructs Westpac to post Overseas
Delivery Priority: (File Format Ref. C17)	'2' the	Same day service. File must be lodged between 4.30pm Adelaide time
	'3'	day prior and 7.30am Adelaide time the same day. Next day service. File must be lodged prior to 4.30pm Adelaide time day prior

### 5.3 Valid Transmission Methods

There are currently two types of Agencies using Westpac PPS:

- Masterpiece Mainframe Users
- Masterpiece Users not on the Mainframe (UNIX or other)

#### 5.3.1 Masterpiece Mainframe Users

Current Masterpiece Mainframe Users are:

Adelaide Festival Centre Trust  
Attorney General's Department  
Courts Administration Authority  
Courts and Suitors  
Department of Administration and Information Services  
Department of Education and Childrens' Services  
Department of Premier and Cabinet  
Emergency Services Administrative Unit  
Country Fire Service  
Metropolitan Fire Service  
State Emergency Service  
South Australia Police

The PPS files for each one of these agencies will be transmitted to Westpac via the SA Govt XCOM Banking Server to the following dataset at Westpac:

AK01.S.SAGOV.XMINT(+1)

The following Trigger Job should also be used:

AK2TSAG1

For more information on Transmissions via the SA Govt XCOM Banking Server please contact the FAST Helpdesk or refer to the SA Govt XCOM Banking Server Technical Usage Guide.

### **5.3.2 Masterpiece Users not on the Mainframe (UNIX or other)**

Current Masterpiece Users not on the Mainframe (UNIX or other) are:

Attorney Generals Department (Tenancies)  
Department for Environment and Heritage  
Department of Families and Communities  
Department of Treasury and Finance (Revenue SA)

The PPS files for each one of these agencies will be transmitted to Westpac using Deskbank. For more information on transmission of PPS files to Westpac refer to the Deskbank Payment Processing Quick Reference Guide or the On-Line Help feature of Deskbank.

## **5.4 File Transmission when Deskbank or the SA Govt XCOM Banking Server is down**

In the event that the Deskbank system or the SA Govt XCOM Banking Server is down, you may arrange for the PPS file to be delivered to Westpac either by email or 3.5" diskette. If the file is large it may be necessary for it to be 'Zipped' ([www.winzip.com](http://www.winzip.com)) to compress the file.

Contact your Customer Enquiry Manager who will coordinate the delivery of the PPS file (refer section 2.0 for Contact details).

The file delivered to Westpac must be in the agreed PPS file format (refer section 5.1) and must be accompanied with a PPS lodgement form (refer Appendix B).

The production and delivery of the file should be carefully monitored, as Westpac will not be able to amend the payment data contained in the file

NOTE that Westpac cannot guarantee that files will be processed via the GDES system in the event that the file is not delivered via Deskbank or XCOM.

## 5.5 Cut off Times

### 5.5.1 Remittances

If the transmission of a PPS file is **completed** by 4.30pm Adelaide time then all remittances will be printed and dispatched, faxed or e-mailed the next banking day in Adelaide regardless of the processing date in the file.

### 5.5.2 Value

Currently, all Direct Entry User IDs linked to PPS IDs (refer section 1.0) are loaded at Westpac for processing via GDES. Before the files can be processed through the Government Direct Entry System ("GDES") Westpac must receive the **entire** PPS file by 4.30pm Adelaide time the day before the processing date in the file. Files can also be future dated up to 14 calendar days prior to the nominated processing date.

If the file is processed through the GDES processing channel, beneficiaries receive value into their accounts by 9am on the processing date in the file.

Files will not be directed through the GDES processing channel, but rather, will be directed through the standard Direct Entry processing channel if Westpac receives the file on the same day as the processing date in the file. In this case, the funds are posted overnight and are "visible" and accessible the following morning by the beneficiaries. The Agency's nominated account is also debited overnight and "visible" the following morning.

#### **Please note:**

**The processing date must be shown in the Record Type '01', character positions 11-16. Refer Appendix A - PPS File Format.**

## 6.0 Deskbank Reports

The reports detailed below are automatically made available through the Payments Processing Service Module of Deskbank. These reports are a good starting point to query what transactions have and possibly haven't been processed.

For more information on how to access reports refer to the Deskbank Payments Processing Service Quick Reference Guide or the On-Line Help feature of Deskbank.

### 6.1 (DE) Direct Entry Exception Report

This report shows a summary of all Direct Entry Credit payments as well as all errors identified when the Direct Entry Payments are processed in the Direct Entry system. A narrative underneath the relevant transaction will indicate the reason for the reject.

The Agency should amend any transaction details that appear on the (DE) Direct Entry Exception Report to ensure that the transaction does not reject when the file is next transmitted.

The Agency will receive 3 reports per PPS file.

#### **Report 1**

Includes transactions paid to accounts at Westpac. If there are no payments to Westpac accounts then this report will not be supplied. The amount will be less any recalled Westpac transactions.

#### **Report 2**

Includes transactions paid to accounts at other Banks. If there are no payments to other Bank accounts then this report will not be supplied.

#### **Report 3**

This report will show the single debit to the Agency's bank account for the value of the other bank transactions. The amount will be less any recalled other Bank transactions. If there are no payments to other Bank accounts then this report will not be supplied.

All three reports will be made available to download via the Payments Processing Service Module of Deskbank by 9am on the processing date if the file has been processed through the GDES channel. If the file has not been processed through the GDES channel, but rather, processed through standard direct entry, there will only be one report showing all transactions and will be available within two hours of receipt of the file at Westpac.

Refer section 5.5.2 for more information on GDES and standard direct entry processing channels and Section 8.2 of the Direct Entry User Guide for more information on the Direct Entry Reports available when the file is processed using the Standard Direct Entry channel.

#### **Please note:**

- **The (DE) Direct Entry Exception Report lists only the Bank's transactions or transactions unable to be sent to other Financial Institutions because of invalid details in the BSB field. Other Financial Institutions will return items with invalid account details to the nominated Trace Record Account (see section 12.2).**
- **The (DE) Direct Entry Exception Report will be made available to download through the Payments Processing Service Module of Deskbank even if the file has been processed using the Standard Direct Entry processing channel.**

## 6.2 (DE) Direct Entry Disbursement Report

This report lists all the details on the Direct Entry Credit payments contained in the PPS file. The Agency will receive 3 reports per PPS file.

### Report 1

Includes transactions paid to accounts at Westpac. If there are no payments to Westpac accounts then this report will not be supplied. Individual transactions recalled will be listed on the report and indicated with an 'R'.

### Report 2

Includes transactions paid to accounts at other Banks. If there are no payments to other Bank accounts then this report will not be supplied. Individual transactions recalled will be listed on the report and indicated with an 'R'.

### Report 3

This report will show the single debit to the Agency's bank account for the value of the other Bank transactions. The amount will be less any recalled other Bank transactions. If there are no payments to other Bank accounts then this report will not be supplied.

All three reports will be made available to download via the Payments Processing Service Module of Deskbank by 9am on the processing date if the file has been processed through the GDES channel. If the file has not been processed through the GDES channel, but rather, processed through the standard direct entry channel, there will only be one report showing all transactions and will be available within two hours of release of the file on the processing date.

Refer section 5.5.2 for more information on GDES and standard direct entry processing channels and Section 8.2 of the Direct Entry User Guide for more information on the Direct Entry Reports available when the file has been processed using the Standard Direct Entry channel.

### Please note:

**The (DE) Direct Entry Disbursement Report will be made available to download through the Payments Processing Service Module of Deskbank even if the file has been processed using the Standard Direct Entry processing channel.**

## 6.3 (CA) Exception Report

This report shows all errors identified when the file is received by the PPS system.

## 6.4 (CA) Control Summary Report

This report provides totalled summaries of Bank Cheque instructions by deliver instruction.

## 6.5 (CA) Cheque Payments Report

This report provides a listing of all cheque numbers allocated.

Also provided is a list of error/warning codes for any faulty records within the file (CA Exceptions) – refer to section 13.0 for more details.

Samples of all reports currently used by SA Govt can be found in Appendix C, D, and E.

## 7.0 CHEQUES

### 7.1 'Return to Customer' Cheques

Under normal circumstances (i.e. where cheques are to be sent out by Westpac via post), within the file the 'Payment Type' of each payment to be processed will be specified. If you require a batch of cheques to be returned to your office rather than posted, the 'Payment Type' of these cheques should be specified.

#### 7.1.1 Option 1 – Customer organises own courier

In order for these cheques to be returned to your offices, a courier needs to be arranged and pick up of the cheques can be done from:

Leigh Mardon  
81 Williamson Road  
Ingleburn NSW 2565

Contact: Kathy Elsarky  
Phone: (02) 9829 0168 or mobile 0400 081 103

The cheques will be ready for collection at 2 pm each day, depending on the transmission time of your file (same day/day after).

#### 7.1.2 Option 2- Westpac organises courier on customer's behalf

The cheques will be delivered via courier from Leigh Mardon and be available the day the cheque is printed. The courier costs will be charged to your nominated account on a monthly basis. Where problems are experienced with courier pick-ups, Westpac will contact the customer and advise the situation and correct immediately. If you do not receive a phone call prior to the agreed delivery time please contact your General Issues or Escalation contacts advised in section 2.2.

### 7.2 Receiving Cheque Presentation Data

You can access the dedicated Westpac Bank Cheque account via your existing Account Information module of DeskBank. Details of cheque presentation are available on a daily basis.

### 7.3 Payment Enquiries

All enquiries relating to the processing or status of any payment should be directed to the PPS Delivery Team.

All enquiries relating to the tracing of bank cheques can be directed to the Transactional Solutions Team. (Refer Attachment C)

### 7.4 Stopping Payment of a Cheque

If stop payment of a bank cheque is required, you must fax an appropriately completed and authorised Letter of Request and Indemnity to:

PPS Stops Team  
Global Payments Delivery

Fax: (02) 9806 4547 or (02) 9806 4524  
Phone: (02) 9806 4549

Bank cheques may only be stopped in the following circumstances:

Lost,  
Stolen or  
Destroyed.

All enquiries relating to processing or status of stop payments can be directed to the PPS Stops team.

Westpac will credit the proceeds of the bank cheque to the customer's original funding account and details will be reflected by the deletion of the item from bank cheque account ledger.

Westpac will not stop payment or accept liability if the cheque has already been presented. (Refer Attachment A)

## **7.5 Issuing a Replacement Cheque**

Westpac CANNOT reprint the same cheques for loss or damage claims. These cheques must be cancelled (as above) and a new request issued from you, either as a separate file or an extra payment in your next payment file.

## **7.6 Cheques Returned to the Customer or Westpac**

It is possible that some bank cheques will be returned to either yourselves or Westpac undelivered to the intended recipient (e.g. wrong address or name).

If such cheques are returned to Westpac, the PPS Delivery Team will forward them to the relevant Accounts Payable contact immediately. For all cheques that are returned to the customer direct, the following steps may be taken depending on the individual circumstances of the returned cheques:

1. Make a correction on the address box of the remittance advice and resend the cheque
2. Destroy the cheque and send the PPS Stops Team a standard Letter of Request and Indemnity to place a stop payment on the cheque as per Attachment A.
3. Repurchase

Forward the bank cheques along with details to PPS Delivery requesting the items to be 'repurchased'. Repurchasing refers to the cancellation of the bank cheque with the bulk total, being credited to your account. The individual bank cheques are processed through the bank's clearing system with a unique Trancode identifier (only 6 digit cheque numbers), which allows you to identify items that have been repurchased.

A repurchase is similar to a stop payment with the only difference being that the bank cheque must be physically delivered to Westpac for



## 8.0 Payment Enquiries and Traces

All enquiries relating to the processing or status of any payment should be directed to the PPS Delivery Team.

Should the Agency wish to enquire as to the destination of a payment, the first place to start would be to check the:

- (CA) Exception Report
- (DE) Direct Entry Disbursement Report
- (DE) Direct Entry Exception Report

If you require further assistance, please contact the Transaction Solutions Team on Ph: 1800 150 120. Alternately, you can complete the Tracing Request form located in Appendix F and fax to the Transactional Solutions Team on Fax: 1800 150 121.

## 9.0 Limits

### 9.1 Transaction Negotiation Authority Limit (TNA)

A **TNA** limit gives the processing Financial Institution authority to draw funds up to the value of the TNA limit from the nominated account for the total value of the Direct Entry Credit transactions of all PPS files processed plus any fees within the current cycle, regardless of the amount of cleared funds in the nominated account. Files that exceed the requested limit will incur a \$50.00 fee (plus GST).

It is extremely important that the TNA limit is sufficient to cover unexpected increases in the value of the Agency's Direct Entry Credit payments in PPS files (we would suggest a margin of 20%). The TNA Limits have been provided to Agencies in a separate letter or advice from Westpac. If you do not have this advice or if you anticipate that you will be exceeding your limit please contact your Client Enquiry Manager, before sending the file, (refer section 2.0 for contact details). Any amendment to these limits is agreed between the Agency and the Customer Enquiry Manager.

**Please note:**

**The TNA Limit only relates to the Direct Entry Credit portion of the PPS file.**

### 9.2 Exceeded TNA Limits

We ask that the Agency monitor the TNA limit and take steps to arrange an increase in the limit before it is required.

Exceeded TNA limits cause the Agency's file to be held aside while we seek the necessary approval to continue processing. This impacts on our ability to provide smooth and efficient processing, which is our prime objective. When the value of the Agency's file exceeds the current TNA limit a fee is charged automatically to the Agency's account. Please refer to the fee schedule for further details or contact your Customer Enquiry Manager.

If you anticipate that you will be exceeding your limit, please contact your Customer Enquiry Manager before transmitting the file to Westpac so either a temporary or permanent increase in limit can be arranged. To implement a temporary or permanent increase in limit, completed documentation is required by your Customer Enquiry Manager at least 10 days prior to the effective date.

If you are unsure of the file limit allocated to your PPS file Direct Entry Credit payments, please contact your Customer Enquiry Manager.

**Please note:**

**The processing of Agencies' files will be delayed and late payments could result if the value of the files exceeds the approved limit during the specified current cycle. Additionally, an Exceeded TNA Limit Fee of \$50.00 will apply.**

## 10.0 Recalling Direct Entry Credit Items

The recall facility is an **emergency process** that can be used to delete individual direct entry credit items in a PPS file or the entire direct entry credit portion of the PPS file once all other avenues have been exhausted eg adjustment to subsequent payments or settlement direct with the beneficiary.

A single direct entry credit transaction within the PPS file or the entire direct entry credit portion of the PPS file can be recalled if the instructions below are followed. Amendments to amounts or account details are not permitted.

A recalled direct entry credit item will be returned to the Agency account. There is a fee for both recalling transactions and recalling an entire file. Refer to the fee schedule or contact your Customer Enquiry Manager for more information on these fees.

### 10.1 Recalling individual direct entry credit transactions

Refer section 5.5.2 for information on the GDES and standard direct entry processing channels.

#### 10.1.1 GDES processing channel

##### Step 1

The Agency must complete all sections on the 'Request for Recall of an Individual Direct Entry Credit Transaction (in a PPS file)' document (refer Appendix G) and fax it to Direct Entry Operations on (02) 9767 1113 by 3.30pm Adelaide time **the day before the processing date**.

##### Step 2

The Agency will need to telephone Direct Entry Operations on 1300 360 406 (Select Option 1 from the Voice Response Unit) also no later than 3.30pm Adelaide time the day before the processing date to confirm that the fax has been received and all details are correct.

##### Step 3

The Agency's nominated account will be debited the amount of the file less any recalls made. Individual transactions recalled will be listed on the (DE) Direct Entry Disbursement Report and indicated with an "R". Refer to section 6.2 for more information on the (DE) Direct Entry Disbursement Report.

#### 10.1.2 Standard direct entry processing channel

##### Step 1

The Agency must complete all sections on the 'Request for Recall of an Individual Direct Entry Credit Transaction (in a PPS File)' document (refer Appendix G) and fax it to Direct Entry Operations on (02) 9767 1113 as soon as possible after the file has been transmitted to Westpac.

##### Step 2

The Agency will need to telephone Direct Entry Operations on 1300 360 406 (Select Option 1 from the Voice Response Unit) to confirm that the fax has been received and all details are correct.

##### Step 3

The Agency's nominated account will be debited the amount of the file less any recalls made. Individual transactions recalled will be listed on the (DE) Direct Entry Disbursement Report and indicated with an "R". Refer to section 6.2 for more information on the (DE) Direct Entry Disbursement Report.

### 10.2 Recalling all direct entry credit transactions in a PPS file

### 10.2.1 GDES

#### Step 1

The Agency must complete all sections on the 'Request for Recall of an Entire Direct Entry Credit File (PPS)' document (refer Appendix H) and fax it to Direct Entry Operations on (02) 9767 1113 by 3.30pm Adelaide time **the day before the processing date**.

#### Step 2

The Agency will need to telephone Direct Entry Operations on 1300 360 406 (Select Option 1 from the Voice Response Unit) also no later than 3.30pm Adelaide time the day before the processing date to confirm that the fax has been received and all details are correct.

#### Step 3

The Agency's nominated account will not be debited if the file is successfully recalled. All the transactions recalled will be listed on the (DE) Direct Entry Disbursement Report and indicated with an "R". Refer to section 6.2 for more information on the (DE) Direct Entry Disbursement Report.

### 10.2.2 Standard direct entry processing channel

#### Step 1

The Agency must complete all sections on the 'Request for Recall of an Entire Direct Entry Credit File (PPS)' document (refer Appendix H) and fax it to Direct Entry Operations on (02) 9767 1113 as soon as possible after the file has been transmitted to Westpac.

#### Step 2

The Agency will need to telephone Direct Entry Operations on 1300 360 406 (Select Option 1 from the Voice Response Unit) as soon as possible after the file has been transmitted to Westpac to confirm that the fax has been received and all details are correct.

#### Step 3

The Agency's nominated account will not be debited if the file is successfully recalled. All the transactions recalled will be listed on the (DE) Direct Entry Disbursement Report and indicated with an "R".

#### Please note:

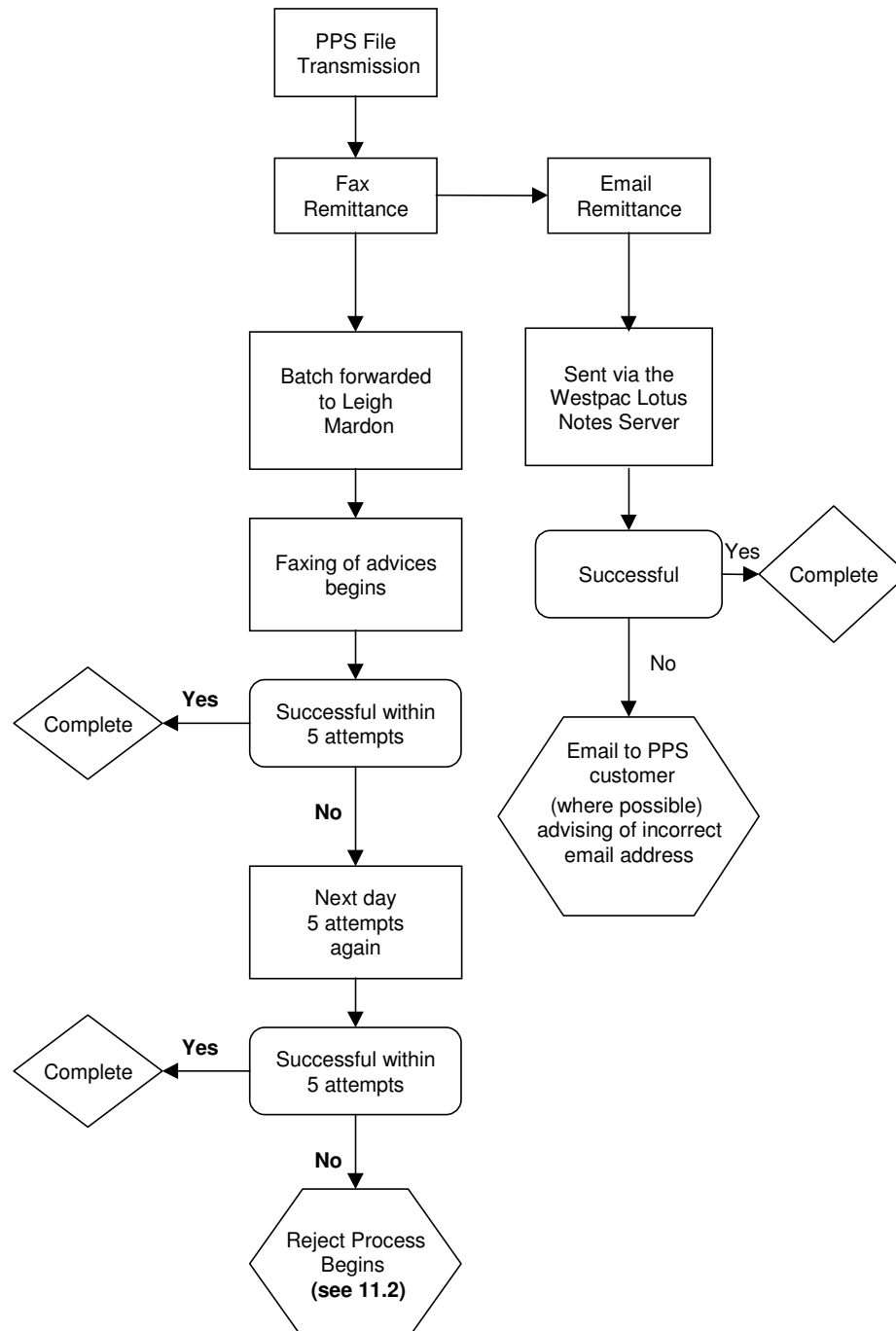
- **The Agency must indicate whether the file is a GDES or Standard Direct Entry file on the Request for Recall (Appendix G or H) form otherwise Westpac can not guarantee that the recall will be actioned.**
- **Recall of entire PPS files is not available. Only the value of the direct entry credit payment (individual) or that portion can be recalled. Remittances cannot be recalled.**
- **If the Agency does not request a recall immediately after the file has been transmitted to Westpac, there is a chance that the file will have been processed and released. In this situation, Direct Entry Operations will not be able to action the Agency's recall request.**

## **11.0 Undeliverable Cheques or Postal Remittances**

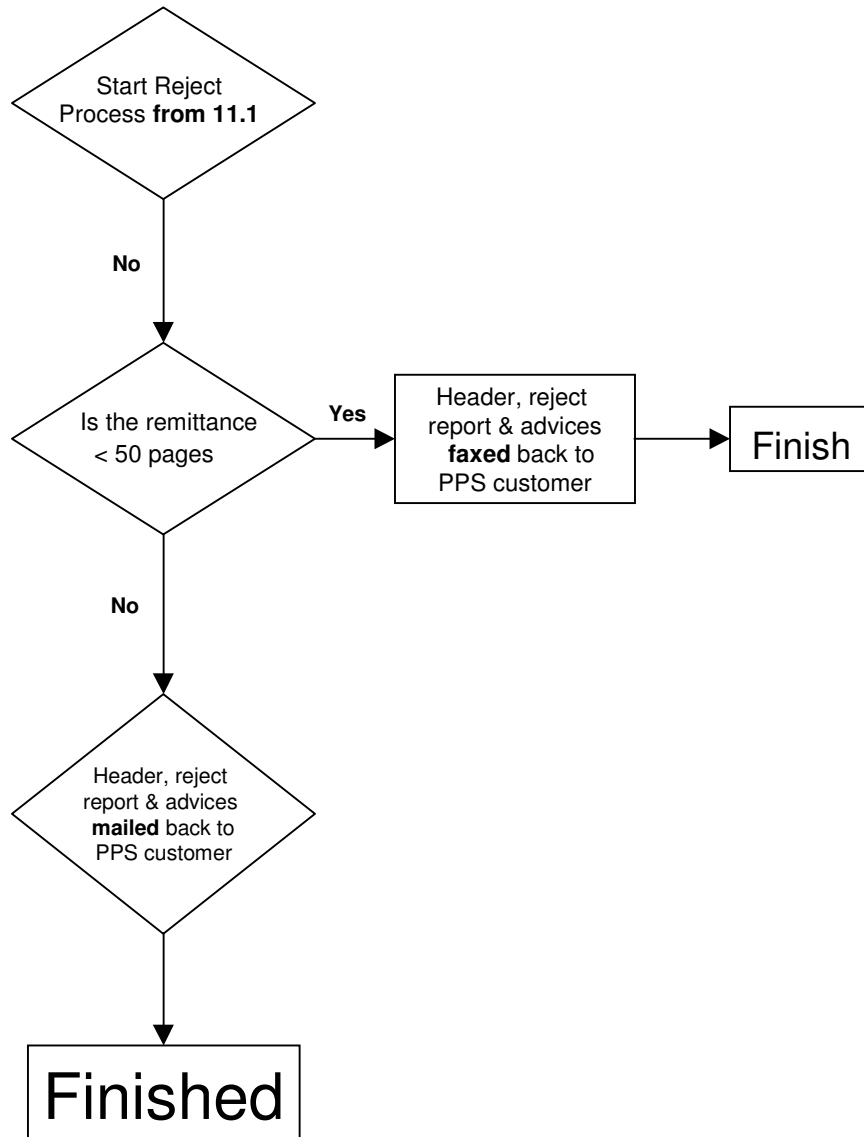
If a Bank Cheque or Remittance advice cannot be delivered by Australia Post because the address is invalid or the beneficiary is no longer at the specified address the remittance will be returned to Westpac PPS Operations in Parramatta, NSW. PPS Operations will then forward the undeliverable mail to the Agency's nominated address.

## 12.0 Process flow for Facsimile and E-mail Remittances

### 12.1 Fax and Email Remittance Process flow



## 12.2 Fax Reject Process Flow



## 13.0 PPS File Processing Errors

There are three groups of errors that can occur when Westpac receives a PPS file for processing. These errors will appear on the '(CA) Exception Report' (see section 6.3).

There are also errors that can occur when Direct Entry payments reach other banks. These errors are called Direct Entry Returns.

### 13.1 PPS Errors

Refer to Appendix A for a full list of Error Codes for each Error type:

#### 13.1.1 Fatal Error

Whole PPS file rejects and will not be processed by Westpac.

#### 13.1.2 Normal Error

Individual payment record (value and remittance) will be rejected but all the other payments in the PPS file will be processed.

#### 13.1.3 Warning Message

Payment (value and remittance) does not reject but the message indicates that a change should be made to the Agency's system to ensure that the message does not reappear.

### 13.2 Direct Entry Credit Returns

From time to time, Direct Entry Credits contained in the PPS file will be returned from other banks because the bank account number in the PPS file provided by the Agency is invalid or closed etc.. You will be able to view any Direct Entry Credit Returns the banking day after the file has been processed.

Direct Entry Credit Returns can be viewed individually on the Agency's Bank Statement. The following information will be provided:

- Date of Original File
- Lodgement Reference contained in Original File
- Amount of return
- Direct Entry Return Reason Code

Each Agency has also been provided with a special Deskbank Crystal report in the Account Information Module called 'Direct Credit Returns Report'. This report simply takes all the individual Direct Entry Credit Returns shown individually on the Agency's bank statement and lists them on the one report for easy viewing.



### 13.2.1 Direct Entry Return Reason Codes

Valid Direct Entry Return Reason Codes are:

Return Reason Code	Return Reason Code Description
1	Invalid BSB Number
2	Payment Stopped
3	Account Closed
4	Customer Deceased
5	No account or incorrect account number
6	Refer to customer
7	(Deleted)
8	Invalid User ID number
9	Technically Invalid