|  |
| --- |
| black_header_in_1cm  |
|  |
| Standard Business ReportingAustralian Taxation Office – Direct Debit 2018 (dd.0003.2018)Business Implementation Guide Date: 10 January 2019Final |
|  |
| attention_pms This document and its attachments are **Unclassified** |  |
|  | For further information or questions, contact the SBR Service Desk at SBRServiceDesk@sbr.gov.au or call 1300 488 231. International callers may use +61-2-6216 5577 |

|  |
| --- |
|  |
|  |  |  |

VERSION CONTROL

|  |  |  |
| --- | --- | --- |
| **Version** | **Release date** | **Description of changes** |
| 1.0 | 10/01/2019 | Changes to 2018 service incorporated - Endorsed for publishing. |

**ENDORSEMENT**

**APPROVAL**

Toni Smart Assistant Director

 Capture and Payment Products

 Client Account Services

 Australian Taxation Office

David Baker Director

 Project and Systems Support

 Intermediaries and Lodgments

 Australian Taxation Office

**Copyright**

© Commonwealth of Australia 2018
This work is copyright. Use of this Information and Material is subject to the terms and conditions in the "SBR Disclaimer and Conditions of Use" that is available at [http://www.sbr.gov.au](http://www.sbr.gov.au/). You must ensure that you comply with those terms and conditions. In particular, those terms and conditions include disclaimers and limitations on the liability of the Commonwealth and an indemnity from you to the Commonwealth and its personnel, Standard Business Reporting Agencies and their personnel.

You must include this copyright notice in all copies of this Information and Material that you create. If you modify, adapt or prepare derivative works of the Information and Material, the notice must still be included but you must add your own copyright statement to your modification, adaptation or derivative work that makes clear the nature of your modification, adaptation or derivative work and you must include an acknowledgement that the adaptation, modification or derivative work is based on Commonwealth or SBR Agency owned Information and Material. Copyright in SBR Agency specific aspects of Standard Business Reporting Taxonomy is owned by the relevant SBR Agency.

**TABLE OF CONTENTS**

1. Introduction 5

1.1 Purpose 5

1.2 Audience 5

1.3 Document Context 5

1.4 Glossary 6

2. What is the Direct Debit service? 7

2.1 Interactions 7

2.2 Service Orchestration 8

2.3 Direct Debit (dd.0003.2018.add) 9

2.4 Direct Debit (dd.0003.2018.cancel) 10

3. Direct debit Guidance 11

3.1 Date validation 11

3.2 Existing debt 11

3.3 Direct debit authorithy 11

3.4 PAYGW large withholder 11

3.5 PAYGW not a large withholder 12

4. Authorisation 13

4.1 Intermediary Relationship 13

4.2 Access Manager 13

4.3 Initiating parties 13

4.4 Permissions 14

5. Constraints and Known Issues 15

5.1 Constraints When Using These Services 15

5.1 Known issues 15

6. Declarations 16

6.1 Suggested wording 17

[Table 1: Interactions available for Payment Management process 7](#_Toc532201470)

[Table 2: Inputs required to add a direct debit payment 9](#_Toc532201471)

[Table 3: Inputs required to cancel a direct debit payment 10](#_Toc532201472)

[Table 4: Initiating Parties 13](#_Toc532201473)

[Table 5: Access Manager Permissions 14](#_Toc532201474)

[Table 6: Service constraints 15](#_Toc532201475)

[Figure 1: SBR interactions and the Payment Management business process 8](#_Toc532201476)

1. Introduction
	1. Purpose

The purpose of this document is to provide digital service providers with the information needed to understand the business context surrounding the Direct Debit (DD) Service.

This document defines the interactions with the Australian Taxation Office (ATO) available to tax practitioners, business and business intermediaries based on their role. The interactions are available through the Standard Business Reporting (SBR) ebMS3 platform with a message format of XML. The document also explains any constraints and known issues with the use of these interactions and provides guidance on specific identified issues.

The service allows tax practitioners, business and business intermediaries depending on their role, to:

* request to add a single Direct Debit payment, or
* cancel a previously requested single Direct Debit payment.

These payments can be initiated or cancelled for the following accounts/roles:

* Income Tax (individuals, company, trust, superannuation fund and self-managed superannuation fund)
* Fringe Benefits Tax
* Integrated client account (ICA)
* PAYGW role (large withholders only).

This service can be used where a payment plan cannot be used, for example before a debt is due, as a prepayment for an expected lodgment or the payment is needed to raise the debt (PAYGW for large withholders).

* 1. Audience

The audience for this document is any organisation that will be building any ATO SBR services into their products. Typically this will be software application developers and business analysts.

* 1. Document Context

The ATO Business Implementation Guide forms part of the broader suite of documents used by the ATO to describe or interpret how the technical implementation relates back to the business context and process. This document is designed to be read in conjunction with the ATO SBR documentation suite including the:

* Web service/platform information
* ATO Common Business Implementation Guide
* ATO SBR Service Registry
* Test information for example Conformance suites
* Message Structure Tables
* Validation Rules.

See the ATO SBR Logical Artefact Map for the relationship of this document with others in the suite.

* 1. Glossary

This table only contains terms that need specific explanation for this document. Other terminology can be found in the [SBR glossary](http://www.sbr.gov.au/software-developers/developer-tools/glossary), the Common business implementation guide and the [ATO Glossary](https://www.ato.gov.au/Definitions/?anchor=top)

| **Term** | **Definition** |
| --- | --- |
| ASN | **Account sequence number.**  |
| Business day | A business day is defined as any weekday (Monday to Friday) excluding national public holidays in the context of this direct debit service. |
| DSP | **Digital Service Provider also sometimes referred to as Software Provider.**  |
| EFT code | **Electronic Funds Transfer code.**  |
| FIA | **Financial Institution Account.** |
| ICA | **Integrated client account (ICA). This is the account used for activity statement processing.**  |
| Non-individual | Non-individual entities include companies, partnerships, trusts, superannuation funds and self-managed superannuation funds. |
| PAYGW | Pay As You Go Withholding. This is a system that requires payers to withhold tax from payments made to employees and businesses and pay it to the Commissioner. This amount is then credited to the payee on their income tax return, to aid in their tax liability. |
| RBA | Reserve Bank of Australia. The ATO’s sponsor for the provision of the direct debit service. |

1. What is the Direct Debit service?

The purpose of this service is to schedule and cancel single direct debit payments of a client’s nominated bank account for selected accounts/role.

The 003.2018 direct debit service requires either the Account Sequence Number (ASN) or account ID to identify the target account for the direct debit payment.

* **If using the direct debit service as a stand-alone**, the ASN can be sourced from various ATO communications such as the Statement of Account, Business Activity Statement, Notice of Assessment etc.
* **If the Digital Service Provider (DSP) is consuming the Client Account Summary list web service**, they can source the account ID or ASN directly from the service instead of requiring the end user to manually input the details.
	1. Interactions

The Direct Debit process could consist of the following interactions:

| **Interaction** | **Short Description** | **Single** | **Batch** | **Optional** |
| --- | --- | --- | --- | --- |
| ldglst.list | View a list of expected and received lodgments for Activity Statements, Income Tax, FBT returns.See the Lodgment List Business Implementation Guide for further information. | Y | N | Y |
| clntaccsum.listclntacc.list | Retrieve a list of basic account information (**clntaccsum**) or retrieve a list of basic account information with additional features of due and payable balance and forecasting of penalties and interest (**clntacc**). The [CLNTACC8] Account Identifier and [CLNTACC9] Account Sequence Number returned in clntaccsum or clntacc response can be provided in the direct debit add request to direct the payment to the relevant account.See the Client Account Business Implementation Guide for further information. | Y | Y | Y |
| dd.0003.2018.add | This interaction provides the ability to add a single direct debit. | Y | Y | N |
| pmtpln.service | If existing debt is present, see Payment Plan Business Implementation Guide for further information. | Y | N | Y |
| dd.0003.2018.cancel | This interaction provides the ability to cancel a single direct debit. | Y | Y | Y |

Table 1: Interactions available for Payment Management process

* 1. Service Orchestration

|  |  |  |
| --- | --- | --- |
| View expected lodgments  | Client, Intermediary or Tax/BAS Agent | SBR service interaction |
| Lodgment List (ldglst.list)View list of expected/received lodgmentsView account balancesClient Account (clntaccsum.list clntacc.list)Create direct debitDirect Debit (dd.add)Cancel direct debitDirect Debit(dd.cancel) |  |
| View account list |  |  |
| Add direct debit |  |  |
| Payment Plan process | Create payment plan | Payment Plan (pmtplnelg.list, pmtpln.get, pmtpln.calculate, pmtpln.submit) |
| Cancel direct debit |  |  |

Figure 1: SBR interactions and the Payment Management business process

## Direct Debit (dd.0003.2018.add)

The direct debit add service allows a user to request the ATO to initiate a single request to transfer via ATO initiated direct debit an amount from the client’s nominated bank account to the ATO.

This request

* will not create a Direct Debit Authority
* can only be accepted when a Direct Debit Authority is already in place with the ATO
* must include the date for the direct debit to occur
* can only be scheduled 3 business days and not more than 90 business days into the future, and
* the bank account details specified must match those for the Direct Debit Authority.

Customers can request the authority be added:

* Over the phone
* Through the Individual Portal (when making a payment plan online), or
* Using the ATO publication – [Direct debit request form (NAT 2284)](https://www.ato.gov.au/forms/direct-debit-request-form---instructions/?page=1).

When an Account Sequence number (ASN) or account ID is provided, the payment is directed to the account level. ATO systems then use payment allocation rules to determine whether to apply the payment at account level or, if no matching liability is found, at role level. When applying the payment at role level, a role allocation order exists.

When adding a direct debit payment for PAYGW (for large withholders) selecting the role type directs the payment to be applied at the role level under the ICA account.

| **Interaction** | **Account/role** | **Inputs required** |
| --- | --- | --- |
| dd.add | IT | * Reporting party tuple
* One client identifier
* Account details tuple
* [DD07] Account identifier, OR
* [DD08] Account sequence number
* Direct debit details tuple
* [DD14] Payment date
* [DD15] Account BSB
* [DD16] Account number
* [DD17] Account name
* [DD18] Payment amount
 |
| ICA |
| FBT |
| PAYGW | * Reporting party tuple
* One client identifier
* Account details tuple
* {[DD07] Account identifier, OR
* [DD08] Account sequence number}
* [DD09] Role type
* Direct debit details tuple
* [DD14] Payment date
* [DD15] Account BSB
* [DD16] Account number
* [DD17] Account name
* [DD18] Payment amount
 |

Table 2: Inputs required to add a direct debit payment

## Direct Debit (dd.0003.2018.cancel)

The direct debit cancel service allows a user to cancel a previously requested single direct debit with the ATO.

Any single direct debit payment for Income Tax, FBT, ICA or PAYGW role large withholders can be cancelled, irrespective of the channel the payment was added.

This request

* will not cancel the Direct Debit Authority,
* will not cancel a lump sum or instalment payment that has been scheduled via a payment plan, and
* can only be cancelled no less than 3 business days before the date the payment is to occur.

| **Interaction** | **Account/role** | **Inputs required** |
| --- | --- | --- |
| dd.cancel | IT | * Reporting party tuple
* One client identifier
* Account details tuple
* [DD07] Account identifier, OR
* [DD08] Account sequence number
* Direct debit details tuple
* [DD14] Payment date
* [DD18] Payment amount OR
* [DD23] Payment arrangement identifier
 |
| FBT |
| ICA | * Reporting party tuple
* One client identifier
* Account details tuple
* [DD07] Account identifier, OR
* [DD08] Account sequence number
* Direct debit details tuple
* [DD14] Payment date
* [DD18] Payment amount
 |
| PAYGW | * Reporting party tuple
* One client identifier
* Account details tuple
* {[DD07] Account identifier, OR
* [DD08] Account sequence number}
* [DD09] Role type
* Direct debit details tuple
* [DD14] Payment date
* [DD18] Payment amount
 |

Table 3: Inputs required to cancel a direct debit payment

# Direct debit Guidance

* 1. Date validation

The add and cancel direct debit is subject to date constraints. If the user attempts to add or cancel a payment outside of these time periods, the service will return a generic error message.

* A payment can be added, 3 business days and not more than 90 business days into the future
* Payments can be cancelled no less than 3 business days before the date the payment is to occur

.

|  |  |
| --- | --- |
| attention_pms | A digital service provider MUST provide the date range to users for the direct debit add interaction. |

* 1. Existing debt

If there is an existing debt, payments will generally be offset against the oldest debt on the account first.

For this reason, prior to scheduling a payment, the ATO recommends to view the account balance as available in the client account (CLNTACC) service. If there is an existing financial obligation on the relevant account/role, this should be paid by use of a payment plan.

Within SBR services, the payment plan (PMTPLN) service only allows for direct debit payments to be scheduled where there is an existing debt for Income Tax or FBT. This direct debit (DD) service will allow for direct debit payments to be made for Income Tax, FBT, ICA accounts and where there is no existing debt on the client account.

* 1. Direct debit authorithy

To add a payment, an active direct debit authority must already be in place for the specified account.

Within ATO systems this means the FIA details are recorded from when the FIA details are active up until the FIA is superseded or not applicable. A payment can be scheduled from a direct debit FIA at any point during the start and end date of the FIA details.

The direct debit cancel service will not cancel the Direct Debit Authority.

* 1. PAYGW large withholder

As detailed in *Table 2: Inputs required to add a direct debit paymen*t, when adding a payment specifically for PAYGW large withholder, the user must select the PAYGW role to ensure that the payment is assigned to the correct role. Large withholders for PAYGW only report their W1 amount on monthly or quarterly activity statements. The PAYGW section will no longer appear on BAS for large withholders who have previously reported their payroll event (label W1) via Single Touch Payroll. A tax practitioner, business or business intermediary can verify if they are a large withholder for PAYGW by using the ACCROLE service [ACCROLE15] Role name and [ACCROLE19] Lodgment Cycle.

For a reporting party that is a PAYGW large withholder, when cancelling a payment specifically for PAYGW, the user must select the PAYGW role to ensure that the payment is cancelled from the correct role. This role needs to be active and not end dated. If a payment has been added for PAYGW and after this the role is end dated, the service will not allow payment to be cancelled. In these circumstances, the request to cancel will need to be made through the following channels:

* Email eft-information@ato.gov.au
* Call 1800 802 308.
	1. PAYGW not a large withholder

For an entity that reports PAYGW on their business activity statement (not a large withholder for PAYGW), if the user selects PAYGW role when adding a payment, the payment will be added on the ICA account.

The add and cancel service operate differently, depending on the service mode – the add service will validate whether the reporting party has a PAYGW large withholder lodgment cycle, whereas the cancel service will not validate this. For a reporting party that is not a PAYGW large withholder, selecting the PAYGW role in the:

* + add service will add the payment on the ICA account
	+ cancel service will return an error message.

A reporting party that is not a large withholder should select the ICA account to cancel the payment.

1. Authorisation
	1. Intermediary Relationship

The SBR identifies services an intermediary can use on behalf of their clients depending on the activity being undertaken and whether the intermediary has a relationship with the client. That is, an intermediary has the appropriate authorisation for the interaction being performed on behalf of the client recorded in ATO systems.

|  |  |
| --- | --- |
| attention_pms | The intermediary relationship is a fundamental precondition to interacting with SBR for the Direct Debit service. |

**Note**: If the relationship does not exist, the Client Update Relationship services can be used to establish the relationship between the tax practitioner and the taxpayer. See the Client Update Relationship Business Implementation Guide and the ATO SBR Service Registry for further information.

## Access **Manager**

AUSkey, which provides authentication of identity in combination with Access Manager, is used to manage access and permissions for SBR web services. The initiating parties authorised to use each service and the access manager permissions required for a business or intermediary are shown below.

For further information on AUSkey, see the [Australian Business Register website](https://abr.gov.au/AUSkey/). For more information on Access Manager, see the [ATO website](https://www.ato.gov.au/General/Online-services/Access-Manager/).

* 1. Initiating parties

ATO systems will check that the initiating party is allowed to use the interaction that is received through the SBR channel. The initiating party is subject to restrictions on the clients account based on their Access Manager permissions.

The table below displays the interactions available to each initiating party via SBR for the Direct Debit service.

| **Service**  | **Interaction** | **Activity** | **Tax agent** | **BAS agent** | **Business** | **Business Intermediary** |
| --- | --- | --- | --- | --- | --- | --- |
| Direct Debit | dd.0003.2018.add | This interaction will add a direct debit | ✓ | ✓ | ✓ | ✓ |
| dd.0003.2018.cancel | This interaction will cancel a direct debit | ✓ | ✓ | ✓ | ✓ |

Table 4 : Initiating Parties

* 1. Permissions

A user must be assigned the appropriate authorisation permissions to use the Direct Debit service. The table below references the SBR service to the relevant permission in Access Manager:

| **Service** | **Initiating Party** | **Client Type** | **Access Manager Permission** | **Permission UI label** |
| --- | --- | --- | --- | --- |
| dd.adddd.cancel | Tax Agent | Non-Individuals/Individuals | Client.DirectDebit.Submit | Direct DebitLodge |
| BAS Agent |
| Business/Business intermediary | Non-Individuals/Individuals | DirectDebit.Submit | Direct DebitLodge |

Table 5: Access Manager Permissions

1. Constraints and Known Issues

These interactions have the following unique constraints:

## Constraints When Using These Services

|  |  |
| --- | --- |
| **#** | **Constraint** |
|  | An active direct debit authority must already exist with the ATO. |
|  | The FIA details in the add request must match those in the direct debit authority. |
|  | BAS agents will only be able to add and cancel a direct debit payment for ICA account and PAYGW. |
|  | A direct debit payment can only be scheduled for amounts between $10 and $999,999.99. |
|  | A payment can only be added between 3 and 90 business days in the future.  |
|  | To add a payment at PAYGW role level, the client must have an active, non-end dated PAYGW role. To cancel the direct debit the PAYGW must still be active and non-end dated. If the role has been end dated, payment cannot be cancelled through this service. |
|  | Payments can be cancelled no less than 3 business days before the date the payment is to occur.  |
|  | Payments for ICA and PAYGW can only be cancelled with amount and date information. No payment arrangement ID is available for this account and role. |
|  | Cancelling a previously requested one-off direct debit will not cancel the Direct Debit Authority. |
|  | Only accounts held with an Australian branch of a financial institution are able to be used as FIA details for a direct debit. |

Table 6: Service constraints

* 1. Known issues

Not applicable.

1. Declarations

Each time an intermediary or authorised representative authorises or cancels a payment via direct debit on behalf of a taxpayer, the Reserve Bank requires a declaration indicating the taxpayer authorised the direct debit from their account. The Direct Debit Request Service Agreement must also be made available to the taxpayer.

Developers of SBR-enabled software products must provide a printable version of the taxpayer Direct Debit Request declaration and Direct Debit Request Service Agreement within their products to assist intermediaries.

|  |  |
| --- | --- |
| attention_pms | A taxpayer Direct debit request form must be obtained by the intermediary for all direct debit requests lodged on behalf of their client. The Direct debit request service agreement is available on [ato.gov.au](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/). |

For more information on the declaration between the intermediary and the ATO, see below.

The ATO requires, for most business collaborations, a declaration indicating the information contained in the submission is true and correct. In addition, when a direct debit is added or cancelled, the Reserve Bank requires a declaration stating that:

* the intermediary has read and agrees to the terms and conditions of the Direct debit request service agreement
* the intermediary or reporting party has read and agreed to the terms and conditions in the Direct debit request service agreement
* the intermediary has obtained a signed direct debit request from the account holder, or
* the reporting party authorises the ATO to arrange for funds to be debited from the authorised account.

To make a declaration, the person making the declaration (the declarer) must be aware of two things:

1. the statement they are making, and
2. that it becomes a declaration by them ‘signing’ it.

As a result, the declarer must have displayed to them:

* a specific statement(s) describing what they are about to declare,
* a statement they have read and agree to the terms and conditions of the direct debit request service agreement.
* an acknowledgment that the declaration is made by signing the statement(s) in a particular way.

The person signs by actively confirming what constitutes their ‘signature’ by using a tick-box, submit button, or similar mechanism. Their signature must be some information sent with the transaction that enables the sender to be uniquely identified within the business.

The wording of the declaration varies depending on whether the declarer is the reporting party or the intermediary and what type of AUSkey the intermediary or reporting party is using. The tables below describe each scenario and provide the wording for each declaration and suggested wording for the signing statements.

Examples of suggested declaration wording are shown below. Online (cloud) service providers sending a message on behalf of another entity (reporting party or an intermediary) must support Example 2 and 4.

* 1. Suggested wording

**5.1.1 example 1**

| Case 1: A reporting party or an intermediary, who is not a registered agent, is lodging via SBR using an AUSkey assigned to an **individual**. |
| --- |
| **Type** | **Scenario** | **Declaration requirements** |
| Declaration statement | For new or cancelled direct debit requests | The statement that the reporting party or intermediary who is not a registered agent is declaring shall be:“*I declare that:** *The information I have prepared and transmitted in this payment request is true and correct and that I am authorised to make this declaration.”*
 |
|  | In addition, where direct debit request payments are to be set up by the account holder, the following declaration statement | “*I have read and agree to the terms and conditions outlined in the* [*Direct debit request service agreement*](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/?page=1)*.**I request and authorise the Australian Taxation Office (User 12721), to arrange for funds to be debited from the nominated account through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the Direct debit request service agreement.**I understand that this agreement may be terminated if I don’t meet my responsibilities. I am aware that if this agreement is terminated, the ATO may take further action to collect the debt, such as:** *starting legal action without further notice*
* *issuing a garnishee notice to a financial institution, employer or creditor without further notice*
* *referring the debt to an external collection agency.”*
 |
| In addition, where direct debit request payments are to be set up and not by the account holder, the following declaration statement | *“I have read and agree to the terms and conditions of the* [*Direct debit request service agreement*](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/?page=1)*.* *I have obtained a signed Direct debit request from the account-holder(s) and understand that I may be required to produce a copy to the ATO if requested.  I am authorised by the account-holder(s) to request and approve the Australian Taxation Office (User 12721), to arrange for funds to be debited from the nominated account through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the Direct debit request service agreement.**I will provide* ***[UnstructuredFullName]****, with access to, or a copy of, the Direct debit request service agreement, details of the payment request and the following direct debit payment conditions.**I understand that this agreement may be terminated if* ***[UnstructuredFullName]*** *does not meet their responsibilities. If this agreement is terminated, the ATO may take further action to collect the debt such as:** *starting legal action without further notice*
* *issuing a garnishee notice to a financial institution, employer or creditor without further notice*
* *referring the debt to an external collection agency.*

*I declare that all information provided on behalf of* ***[UnstructuredFullName]****, is true and correct.”* |
| Signing statement |  | The text describing the way that they are ‘making’ the declaration by ‘signing’ it in a particular way shall include reference to signing with the AUSkey.For example:*“Tick this box to sign this declaration with the AUSkey you* used to log in.”A statement “Tick this box to sign this declaration” would not be acceptable as it does not state the identity the reporting party or intermediary, who is not a registered agent, is using to make the declaration. |

**5.1.2 example 2**

| Case 2: A reporting party or an intermediary, who is not a registered agent, is lodging via SBR using an AUSkey assigned to a **device**. |
| --- |
| **Type** | **Scenario** | **Declaration requirements** |
| Declaration statement | For new or cancelled direct debit requests | The statement that the reporting party or intermediary who is not a registered agent is declaring shall be:“*I declare that:** *The information I have prepared and transmitted in this payment request is true and correct and that I am authorised to make this declaration.”*
 |
|  | In addition, where direct debit request payments are to be set up by the account holder, the following declaration statement | “*I have read and agree to the terms and conditions outlined in the* [*Direct debit request service agreement*](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/?page=1)*.**I request and authorise the Australian Taxation Office (User 12721), to arrange for funds to be debited from the nominated account through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the Direct debit request service agreement.**I understand that this agreement may be terminated if I don’t meet my responsibilities. I am aware that if this agreement is terminated, the ATO may take further action to collect the debt, such as:** *starting legal action without further notice*
* *issuing a garnishee notice to a financial institution, employer or creditor without further notice*
* *referring the debt to an external collection agency.”*
 |
| In addition, where direct debit request payments are to be set up and not by the account holder, the following declaration statement | *“I have read and agree to the terms and conditions of the* [*Direct debit request service agreement*](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/?page=1)*.* *I have obtained a signed Direct debit request from the account-holder(s) and understand that I may be required to produce a copy to the ATO if requested.  I am authorised by the account-holder(s) to request and approve the Australian Taxation Office (User 12721), to arrange for funds to be debited from the nominated account through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the Direct debit request service agreement.**I will provide* ***[UnstructuredFullName]****, with access to, or a copy of, the Direct debit request service agreement, details of the payment request and the following direct debit payment conditions.**I understand that this agreement may be terminated if* ***[UnstructuredFullName]*** *does not meet their responsibilities. If this agreement is terminated, the ATO may take further action to collect the debt such as:** *starting legal action without further notice*
* *issuing a garnishee notice to a financial institution, employer or creditor without further notice*
* *referring the debt to an external collection agency.*

*I declare that all information provided on behalf of* ***[UnstructuredFullName]****, is true and correct.”* |
| Signing statement |  | The text describing the way that they are ‘making’ the declaration by ‘signing’ it in a particular way shall include reference to signing with the AUSkey for the device and the field giving a unique user identifier.For example:*“Tick this box to sign this declaration with the AUSkey used by this software and your full name inserted above.”*A statement “Tick this box to sign this declaration” would not be acceptable as it does not state the identity the reporting party or intermediary, who is not a registered agent, is using to make the declaration.The user identifier must allow the AUSkey owner or an external auditor to uniquely identify the individual who made the declaration.The identifier used can be specified by the AUSkey owner providing it allows identification as mentioned above. Examples of suitable identifiers include a user login, a full name, or an email address. |

**5.1.3 example 3**

| Case 3: An **intermediary,** who is a registered agent, is lodging via SBR using an AUSkey assigned to an **individual**. |
| --- |
| **Type** | **Scenario** | **Declaration wording** |
| Declaration statement | For new or cancelled direct debit requests | The statement that an intermediary who is a registered agent is declaring shall be:“*I declare that:** *I have prepared this payment request in accordance with the information supplied by* <Client Name>*, and all information provided by me on their behalf is true and correct. I am authorised by the account-holder/s to undertake these actions on their behalf and I am required to provide details of the payment request to my client.”*
 |
|  | Where direct debit request payments are to be set up by an intermediary who is a registered agent, the following declaration statement is also required: | *“I have read and agree to the terms and conditions of the* [*Direct debit request service agreement*](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/?page=1)*.* *I have obtained a signed Direct debit request from the account-holder(s) and understand that I may be required to produce a copy to the ATO if requested.  I am authorised by the account-holder(s) to request and approve the Australian Taxation Office (User 12721), to arrange for funds to be debited from the nominated account through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the Direct debit request service agreement.**I will provide* ***[UnstructuredFullName]****, with access to, or a copy of, the Direct debit request service agreement, details of the payment request and the following direct debit payment conditions.**I understand that this agreement may be terminated if* ***[UnstructuredFullName]*** *does not meet their responsibilities. If this agreement is terminated, the ATO may take further action to collect the debt such as:** *starting legal action without further notice*
* *issuing a garnishee notice to a financial institution, employer or creditor without further notice*
* *referring the debt to an external collection agency.*

*I declare that all information provided on behalf of* ***[UnstructuredFullName]****, is true and correct.”* |
| Signing statement |  | The text describing the way that they are ‘making’ the declaration by ‘signing’ it in a particular way shall include reference to signing with the AUSkey.For example:“*Tick this box to sign this declaration with the AUSkey you used to log in.”*A statement “Tick this box to sign this declaration” would not be acceptable as it does not state the identity an intermediary, who is a registered agent, is using to make the declaration. |

**5.1.4 example 4**

| Case 4: An **intermediary,** who is a registered agent, is lodging via SBR using an AUSkey assigned to a **device**. |
| --- |
| **Type** | **Scenario** | **Declaration wording** |
| Declaration statement | For new or cancelled direct debit requests | The statement that an intermediary who is a registered agent is declaring shall be:“*I declare that:** *I have prepared this payment request in accordance with the information supplied by* <Client Name>*, and all information provided by me on their behalf is true and correct. I am authorised by the account-holder/s to undertake these actions on their behalf and I am required to provide details of the payment request to my client.”*
 |
|  | Where direct debit request payments are to be set up by an intermediary who is a registered agent, the following declaration statement is also required: | Where direct debit request payments are to be set up, the following declaration statement is also required:*“I have read and agree to the terms and conditions of the* [*Direct debit request service agreement*](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/?page=1)*.* *I have obtained a signed Direct debit request from the account-holder(s) and understand that I may be required to produce a copy to the ATO if requested.  I am authorised by the account-holder(s) to request and approve the Australian Taxation Office (User 12721), to arrange for funds to be debited from the nominated account through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the Direct debit request service agreement.**I will provide* ***[UnstructuredFullName]****, with access to, or a copy of, the Direct debit request service agreement, details of the payment request and the following direct debit payment conditions.**I understand that this agreement may be terminated if* ***[UnstructuredFullName]*** *does not meet their responsibilities. If this agreement is terminated, the ATO may take further action to collect the debt such as:** *starting legal action without further notice*
* *issuing a garnishee notice to a financial institution, employer or creditor without further notice*
* *referring the debt to an external collection agency.*

*I declare that all information provided on behalf of* ***[UnstructuredFullName]****, is true and correct.”* |
| Signing statement |  | The text describing the way that they are ‘making’ the declaration by ‘signing’ it in a particular way shall include reference to signing with the AUSkey for the device *and* the field giving a unique user identifier.For example:“*Tick this box to sign this declaration with the AUSkey used by this software and your full name inserted above.”*A statement “Tick this box to sign this declaration” would not be acceptable as it does not state the identity an intermediary, who is a registered agent, is using to make the declaration.The user identifier must allow the AUSkey owner or an external auditor to uniquely identify the individual who made the declaration.The identifier used can be specified by the AUSkey owner providing it allows identification as mentioned above. Examples of suitable identifiers include a user login, a full name, or an email address. |