



Post
Billpay

Operational Document

Effective 30 April 2020

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1 Fees

All fees include GST

Fees as at 30 April 2020 and may be subject to change, including, as set out in the Online Portal, varied by Australia Post in accordance with the terms and conditions or otherwise as notified by Australia Post prior to entering into the terms and conditions.

1.1 Per transaction fees

Over the Counter (OTC) and Self Service Terminals (SST)	Website and Telephone
\$3.080	\$0.275

1.2 Card processing fees

Card Type	Fee type	Rate (inc. GST)
Mastercard Credit	of transaction value	0.36190%
Mastercard Debit	per transaction	\$0.04070
Visa Credit	of transaction value	0.42900%
Visa Debit	per transaction	\$0.09240

1.3 Other fees

Cheque Processing Fee	Cheque Dishonour Fee	Card Dishonour and Reversal Fee	
\$0.396	\$27.500	\$25.00	In Person per dishonour, reversal or chargeback
		\$9.00	By Phone, Online per dishonour, reversal or chargeback

Any fee imposed on Australia Post by the Customer's financial institution will also be charged to the Principal

2 Barcode Specifications

2.1 Australia Post Formatting and Printing Specifications

Data entry information required by Australia Post will conform to the standards specified below. The items required on supporting documentation (which must accompany each transaction) are as follows:

Post Billpay logo

Adjacent to the barcode and keying line (either above or beside) must appear a **Post Billpay** logo. Different versions of the logo can be used depending on the application and background colour. The mono version can only be used as a last resort for items that can't be reproduced in colour. The logos can be obtained from Australia Post on request.

Minimum Print Size

The logo should never appear smaller than 10mm in height.

Clear Space

The minimum amount of clear space is the same as half of the width of the logo. But wherever possible, give the logo as much room as space allows

Headings

Must clearly identify the name of the Biller and the transaction type

If unable to print the logos as shown in the panel below, the words Post Billpay may be used. The preferred weight for typesetting our service name is AP Letter Regular with kerning set to optical and tracking set to -15. The service name **must** be typeset correctly, and should NOT be typeset in all uppercase or lowercase or any other mix, unless part of a website address.

Post Billpay is a registered trademark. 'Australia Post, Post Billpay and their associated device marks are trademarks (registered or otherwise) of the Australian Postal Corporation.'

1 Post Billpay logo

Post Billpay logo on White



Post Billpay negative logo



Post Billpay mono logo



2 Minimum print size



4 Clear space



Post Billpay by Phone and Post Billpay on the Internet Payment Information, consisting of three elements:

1. Billpay Code and Reference Number must be printed in the format below and positioned to the right of the Post Billpay logo.

A keying line is to be included in rectangular area to the left of the Post Billpay logo.

Field	Type/Value	Length
Label	'Billpay Code:'	13
	<space>	1
Billpay Code	'2202'	4
	<New Line>	
Label	'Ref:'	4
	<space>	1
Reference Number	Numeric	28 The reference number should be grouped in sets of four digits separated by spaces for ease of keying
To the immediate right:	Text: 'Pay in-store at Australia Post, online at auspost.com.au/postbillpay, by phone 13 18 16 or via Auspost app.'	

2. A Post Billpay logo (shown above). The logo must comply with the 'Post Billpay Logos and Identity Standard Guidelines'.
3. Payment instructions 'Pay in-store at Australia Post, online at auspost.com.au/postbillpay, by phone 13 18 16 or via Auspost app' must be printed on the notice and accompanied by the Post Billpay logo (above). The logo will be positioned to the left of the payment instructions.

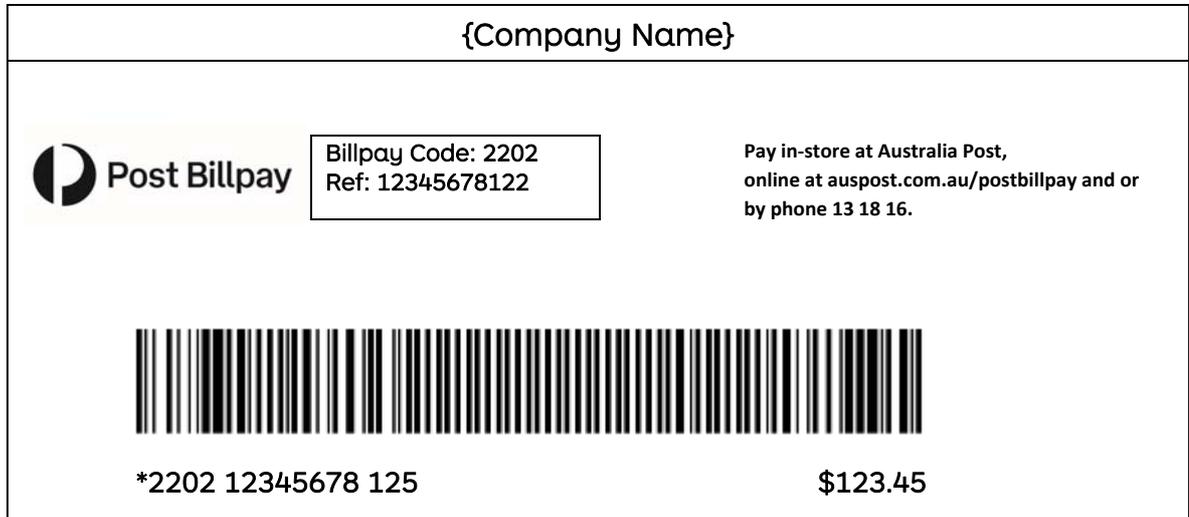
The following must NOT appear on any supporting documentations:

- a. **Primary Account Number (PAN)** as defined by the Payment Card Industry Data Security Standard (PCI DSS) which includes the 16 digit account number of a credit/debit card and/or any sensitive authentication data must not be evident or exist in any form on or embedded within any of the remittance advice documentation accepted by Australia Post.

The biller may include any other identification and instructions in addition to the above.

2.2 Example of Supporting Documentation

Examples of a perforated payment stub containing all the identification and data entry information required by Australia Post.



3 Cheques Procedures

1. Where payment is made by a cheque made payable to bearer, to Australia Post or to the Principal, the receipt number (or system reference number for EPOS transactions) and the Post Office date stamp will be recorded and the cheque will be deposited for clearance through a bank account operated by Australia Post.
2. Where any cheque deposited is not honoured but returned to Australia Post marked "present again", "refer to drawer" or "not sufficient funds" or by reason of any irregularity alleged by Australia Post's or the drawer's bank in respect of the manner in which the cheque is drawn or endorsed, Australia Post will deduct the value of the dishonoured cheque and any related bank fees due and payable from the payments made to the Principal and such sum will be separately identified. If the total value of the dishonoured cheque(s) exceed the payments received on behalf of the Principal, Australia Post will have no obligation to settle any amount to the Principal.
3. If payment of a Bill by a Cheque is subsequently dishonoured by the Customer's financial institution Australia Post will reverse the original payment, together with any fee charged to Australia Post by the Customer's financial institution.
4. When the cheque is missing, the procedure for reversing the transaction based on the tender of that missing cheque is set out below:
 - (a) A cheque tendered to Australia Post as a component of any transaction or service under this Agreement will be deemed to be "missing" when the cheque has not been processed through or by Australia Post or its cheque processing agents within fifteen calendar days of the day upon which the cheque was handed to Australia Post. The day the cheque is handed to Australia Post is day 1.
 - (i) When a cheque is identified as "missing", Australia Post will contact the Principal to advise that a payment tendered by cheque for a bill payment has not been received by Australia Post.
 - (ii) On Day 16 Australia Post will send to the Principal a letter to be sent by the Principal to the person or corporation on whose behalf the cheque was tendered, together with a reply paid envelope addressed to Australia Post's Shared Services Division. The letter will identify:
 - (A) the date and place of the transaction/s in which the cheque or cheques were tendered;
 - (B) the Principal name, amount and reference of the payment intended to be made by cheque; and
 - (C) the amount of the cheque and the value of the transaction (which may not be the same as the amount due to the Principal or the same as the "missing" cheque);and will request the person or corporation on whose behalf the cheque was tendered to cancel the cheque, and deliver a replacement cheque to Australia Post in the reply paid envelope.
 - (iii) The Principal will send the Australia Post letter to the person or corporation on whose behalf the cheque was tendered within seven (7) days of receipt from Australia Post.
 - (iv) If a replacement cheque is not received by Australia Post from or on behalf of the person or corporation on whose behalf the cheque was tendered by Day 30 Australia Post will advise the Principal of non-payment.
 - (v) The incomplete payment or transaction will then be reversed by Australia Post.
 - (vi) The procedure for reversing and, if applicable, correcting the details of a cheque payment involves Australia Post reversing the incorrect entry and, if applicable, re-entering the correct details, thereby entitling Australia Post to receive from the Principal (or alternatively set off against, or withhold from, current receipts on behalf of the Principal) the amount or value of the reversal.
5. Dishonoured cheques will be returned to Australia Post for adjustment in Australia Post financial systems.

4 Cheque Dishonour, Credit/Debit card Disputes and Reversal Procedures

1. Cheque Dishonours

- (a) Where payment is made by a cheque made payable to bearer, to Australia Post or to the Principal, the receipt number (or system reference number for EPOS transactions) and the Post Office date stamp will be recorded and the cheque will be deposited for clearance through a bank account operated by Australia Post.
- (b) Where any cheque deposited is not honoured and returned to Australia Post marked "present again". "refer to drawer" or "not sufficient funds" or by reason of any irregularity alleged by Australia Post's or the drawer's bank in respect of the manner in which the cheque is drawn or endorsed, Australia Post will deduct the value of the dishonoured cheque and any related bank fees from the payments made to the Principal and such sum will be separately identified. If the total of the value of the dishonoured cheque(s) is equal to or exceeds the payments received on behalf of the Principal, Australia Post will have no obligation to settle any amount to the Principal and the Principal will owe Australia Post any balance.
- (c) If payment by a Cheque is subsequently dishonoured by the Customer's financial institution Australia Post will reverse the original payment, together with any Financial Institution fees charged, to the Principal.

2. Credit Card and Debit Card Disputes and Reversals

- (a) Acceptance of Credit and Debit Cards by Australia Post as a method of payment is subject to the codes of practice in place within the Banking industry. These codes provide consumers with the opportunity to enquire about the validity of a transaction itemised on their statement. If the explanation provided by the merchant, to their financial institution, is unacceptable, the Customer can request that the transaction be charged back to the merchant.
- (b) Australia Post will cooperate fully and promptly with a charge back request (whether by a Customers or otherwise) but is not responsible for any delay in the processing of requests by other parties, including the Customer's Bank and Australia Post's Bank. The finalisation of charge back requests may take several months and may involve more than one communication between the cardholder, the cardholder's Bank, Australia Post and its Bank.
- (c) The Principal acknowledges that where, for whatever reason, a cardholder (whether a Customer or otherwise) requests the charge back of a transaction accepted on behalf of the Principal by Australia Post, that transaction will be promptly reversed to the Principal and the Principal will be liable to Australia Post for the transaction amount and any associated bank fees that may also be applied and the Principal will be obliged to recover the funds concerned directly from the cardholder. The Principal is liable for all disputes raised resulting in a charge back even if this results in a negative balance.

Once the Principal has been notified by Australia Post of the negative balance in the Principal's charge account, if payment is not received within 30 days for the outstanding balance Australia Post may suspend the Principal's account.
- (d) If Australia Post is notified of suspicious activity on the Principal's account, the Principal acknowledges that Australia Post has the right to reverse the suspicious transactions impacted.

3. Reversals for Operator Error

Where Australia Post identifies an operator error, whether at the time the transaction is processed or at a later time, Australia Post will:

- (a) reverse the incorrect transaction;
- (b) enter a new transaction with the correct details; and
- (c) include details of the reversal in the Negative Adjustment Report.

Australia Post is not responsible for any reliance or consequence of the operator error. The Principal acknowledges the transaction will be reversed and if necessary, the Principal will be obliged to recover the funds concerned directly from the Customer.

5 Settlement Procedures

1. Australia Post will settle with the Principal on the Business Day after the Settlement Report is created. Settlement will occur by an electronic funds transfer initiated by Australia Post by 1pm on that day into the bank account nominated by the Principal.
2. Principals will receive the amount set out in the Daily Settlement Advice.
3. Australia Post's current cut-off time is 5pm AET. Payment transactions completed before the cut-off time will be processed on that Business Day. Any transactions completed after the cut-off time, or completed on a non-Business Day, will be processed on the Business Day following the next Business Day.
4. Australia Post may change the cut-off time in its discretion and if it does so it will advise the Principal of such a change. If Australia Post makes a permanent change of its cut-off time it will provide the Principal with reasonable notice prior to doing so.
5. Payment transactions are processed according to AET regardless of where they actually occur.
6. Australia Post will use its reasonable endeavours to ensure that all payments received on any day are entered into the EPOS system on the same day. Post Offices that are not equipped with EPOS will pass their payment details to a parent office, equipped with EPOS. Data from manual sites will be forwarded to an EPOS equipped office in the first available mail after the close of business. Transactions shall be entered into EPOS on the day of receipt from manual sites.

6 Compliant and Enquiry Procedures

1. Enquiries by the Principal

The Principal must report any errors in a report concerning the delivery of transaction data or accounting statement to:

Australia Post
Shared Services Division
GPO Box 5091
MELBOURNE VIC 3001
T: 1300 656 772
F: (03) 8371 6162
E: agency.enquiry@auspost.com.au

2. Enquiries by Customers

The Principal will be required to provide a copy of the Customer's receipt for the POSTbillpay in Person service or a payment number for the POSTbillpay by Phone or POSTbillpay on the Internet services. Where this information is not available, the details specified below must be supplied to Australia Post to resolve the inquiry.

2.1 POSTbillpay in Person

The procedure for an initial Customer inquiry is outlined above.

- (a) Customer to contact the Post Office where the payment is alleged to have been made where:
 - (i) upon presentment of a receipt, the Postal Manager will check the receipt details against records contained in the Post Office; or
 - (ii) no receipt is presented, the Customer provides sufficient information to the Postal Manager regarding the Bill details to assist in investigating the inquiry. Details to include:
 - (iii) Amount Paid
 - (iv) Date of transaction
 - (v) Method of Payment
 - (vi) Name of Principal
 - (vii) Type of Bill paid
 - (viii) Any applicable reference number
 - (ix) Identify if the paid amount is split between more than one Bill.
- (b) The following action will be undertaken based on the outcome of the investigation:
 - (i) if a transaction record indicates amount paid, but not brought to account, then Australia Post will pay the amount to the Principal;
 - (ii) if a transaction record indicates amount paid and processed, then Australia Post will advise the Principal to follow-up;
 - (iii) if no record of payment is found, the Customer will be requested to follow up the matter with the Principal.

2.2 POSTbillpay by Phone

The procedure for an initial Customer enquiry is outlined above. The procedure for a Principal enquiry is listed above

- (a) Customers to contact Australia Post by telephone or in writing where an unauthorised transaction has been detected on their account, a transaction has been declined, delayed or perceived to be incorrectly processed.

Telephone Contact Number: 1300 137 678

Address: Manager Service Desk
POSTbillpay, Retail Services Operations
GPO Box 1777
Melbourne VIC 3001

Customer must cooperate with Australia Post by providing all information necessary to assist with enquiry handling.

2.3 POSTbillpay on the Internet

The procedure for an initial Customer enquiry is outlined above. The procedure for a Principal enquiry is listed above.

- (a) Customers to contact Australia Post on the Internet or by telephone or in writing where an unauthorised transaction has been detected on their account, a transaction has been declined, delayed or perceived to be incorrectly processed.

Telephone Contact Number: 1300 137 678

Address: Manager Service Desk
POSTbillpay, Retail Services Operations
GPO Box 1777
Melbourne VIC 3001

- (b) Customer must cooperate with Australia Post by providing all information necessary to assist with enquiry handling.