Suncorp Bank EasyPay

Electronic payments made easy

EasyPay explained

Suncorp Bank EasyPay is an electronic banking facility that enables customers to perform credit and debit payments using the industry standard APCA (Australian Payments Clearing Association) payment files, 24 hours a day, without leaving the office. You'll save time and money and have more control over your finances than ever before.

Suncorp Bank EasyPay Direct Credit

EasyPay Direct Credit enables you to perform payroll, creditor and supplier payments to individuals or companies that hold an account at a financial institution within Australia.

Suncorp Bank EasyPay Direct Debit

EasyPay Direct Debit allows the creation of direct debit files, enabling you to gather regular payments owing to you – for example, membership subscriptions, rental payments and reoccurring bill payments such as insurance premiums, mobile phone, electricity and gas bills.

Key features and benefits of EasyPay

Easy to use

Suncorp Bank EasyPay is a user-friendly, straightforward, PC-based software program. It's compatible with most payroll software such as MYOB, Quicken, Genius and Micropay, giving you the convenience of integration.

Easy to install

To save time and money, all you need to install Suncorp Bank EasyPay is a PC with Windows XP or Vista, plus an internet connection. Connection is via broadband or dial-up, which requires the use of an Austec approved modem (min 28.8 kb/s) and 16MB of RAM.

It's worth the switch

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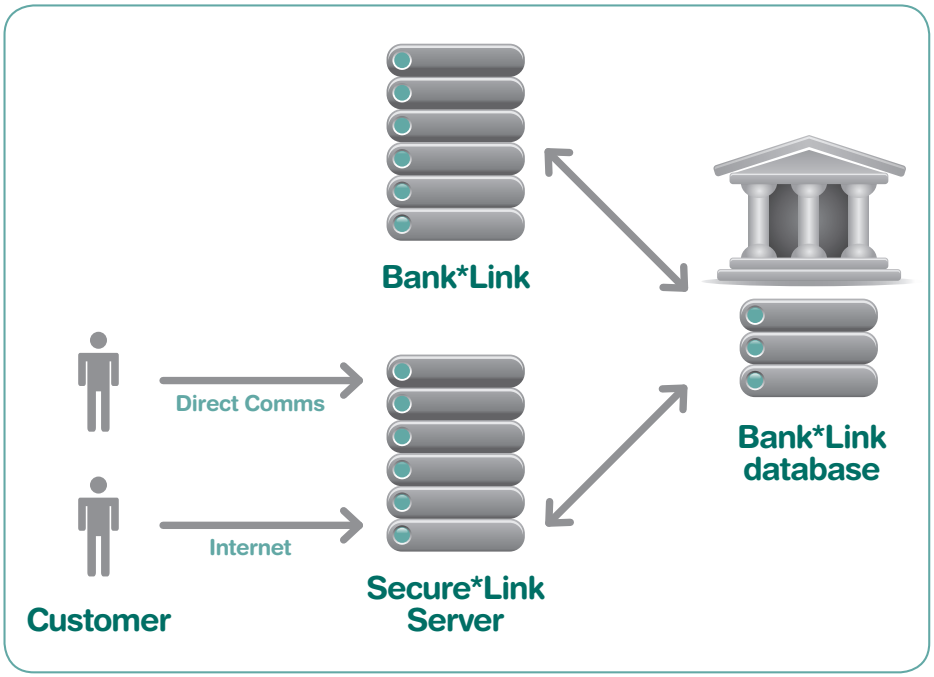
Business

How EasyPay works

- Suncorp Bank customers create payment files in an ABA (Australian Banking Association) file format using either the Suncorp Bank EasyPay software or their ERP software.
- Customers then send their payment files via Secure*Link Client using their broadband or dial-up connection.
- Suncorp Bank receives the files and processes payments.
- If customers submit a credit file, funds are debited from their nominated account that day and credited to the payee's bank account the next business day.
- If customers submit a debit file within the processing windows, funds are credited to their nominated bank account that day. Any returns will be debited against the customer's bank account.



Key features

Cost-effective

Suncorp Bank EasyPay offers a cost-effective way to deliver and process payments. After initial setup costs, you pay a set monthly fee and a maximum of 20c per transaction (depending on volumes). When you compare EasyPay to either issuing or receiving cheques, you'll soon see how cost-effective it can be.

Convenient

- Extremely fast way to deliver payment information without leaving the office.
- Easy retrieval of payment files and reports for viewing and retransmission purposes.
- Suncorp Bank EasyPay Secure*Link Client software has no time barriers, with payment files able to be transmitted 24 hours a day. (Please note that cut-off times for that day's clearing apply. Files transmitted after the daily cut-off time will be cleared the next business day).
- Connect over the internet or via a modem over PSDN.
- ERP Interface that allows corporate systems to submit payment files without human intervention.

Speedy

When you submit a file by the specified time, payments are processed overnight, ensuring payees receive their funds the next working day.

Secure

- Comprehensive user security allowing the owner to specifically define the functional privileges of any operator. Full audit trail is available to keep track of all operator activities.
- Extremely high levels of software-driven encryption, with no compromise on performance. Suncorp Bank EasyPay Secure*Link Client software utilises the latest in Public Key Infrastructure (PKI) cryptographic technologies, which includes:
  - Triple DES
  - Up to 2048 bit RSA PKI
  - Digital certificates and signatures
  - Message authentication
  - Checking
  - Hashing
  - SSL.

For more information

Call 13 11 75

www suncorpbank.com.au

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