# røckend

# How to Setup and Use Tenant Direct Debits

#### Overview

Tenant Direct Debit option raises direct debit transactions from the tenant's bank accounts for rental and invoices that is due. The funds are debited from the tenant and credited to the Agent's Trust account. Receipts will be processed in Rest.

You must contact your bank to setup the Authority to direct debit and other banking setup.

This Document will cover:

- How to Setup in System Options
- How to Setup in Company Details
- How to Setup on Tenant Card
- How to Process Tenant Direct Debits
- How to Upload the Direct Debit File

## How to Setup in System Options/Company details

- 1. Go into Other > Utilities > System options and click on the Transactions Tab
- 2. Enter in Tenant debit days ahead. This option allows to debit the tenants rent a number of days prior to the rent being due. In general this can be left to 0 days ahead

| Receipts  |   |   |
|---|---|---|
| Invoices exempt from GST  | Notice days for invoices 21   |   |
| Print all invoices as default Email all invoices as default   | Tenant debit days ahead 0 ~   |   |
| Reverse management fees on lettings   | Default payment method Direct deposit ~   |   |
| Charge GST on tenancy fees to owner   | Download Code Start No. 10001000  |   |
| Show credit card surcharge on rent receipt  | Allocate Code Start No. 10001000  |   |
| Allow inexact amount in tenant download   | Enforce unique Tenant Code No.  |   |
| Add cards to banking  | Display tenant check digit - modulus 10 V   |   |
| Tenant Invoice - Disburse to Creditor   | Show Payee details on Payment reports   |   |
| Receipt format       Print m         Format       Print m         Duplicate       (Laser)       Print m         Use manual receipts       Print receipts       Print receipts         Print computer receipts       Print receipts       Print receipts | nanual receipts Print rent reversal comment<br>eader Print effective date<br>nailing address<br>eceipt signature line<br>DUPLICATE' on laser receipts |   |
| Owner defaults<br>Show remarks on Disbursements Show  | remarks on owners Disb paid date on ledger  |   |
| Creditor/Property maintenance<br>Display Key No on work orders and quotes<br>Email work orders and motes  | Print owner name on work orders   | K |
| Cilide work orders and dones  |   |   |

NOTE: If you require multiple direct debit groups setup you will need to contact Rockend for a response code. For more information on multiple direct debit Groups please see Rest help menu.

# How to Setup in Company Details

- 1. Go into Other > Utilities > Company details and click on the General Tab
- 2. Enter in the Tenant Debit User ID/APCA number provided from your bank for the direct debit upload
- 3. Enter in the Tenant Debit ABA File Name path location of where Rest will save the file for the direct debit upload to the Bank. The extension of the file should be .AB1.

| eneral   Charges | /Taxes   Internal Accounts   Defaults   Advertising   Water Invoicing   Third Party  |   |
|------------------|--|---|
| Agency Name      | Rockend Real Estate  |   |
| Address          | 1 Chandos Street   |   |
|                  | ST LEONARDS NSW 2065   |   |
|                  | Tet(02) 9966 0900 Fax(02) 9966 0922  |   |
| Email address    | support@rockend.com.au   |   |
| Trust Name       | ROCKEND REAL ESTATE TRUST ACCT   |   |
| Licensee Name    | Bedrock  |   |
| ockend Client ID | TRAINING Print Licensee on Statement/Invoices  |   |
| Account          | Taust IIID   |   |
| Trust acco       | Junt name BOCKEND TRUST ACCOUNT  |   |
| Trust accou      | nt number 10257576 B S B 062-123   |   |
| Payment Use      | ID/APCA 123456 Bank code WBC   |   |
| Payments ABA     | File Name C:\REST\WBCABA Browse  |   |
| Tenant Debit Use | ID/APCA 234567   |   |
| enant Debit ABA  | File Name C:\REST\WBC.AB1 Browse   |   |
|                  | have Deale and a second s | × |
| Bulk B           | pay Bank CBA Commbiz V   |   |

### How to Setup on Tenant Card

- 1. Go into Files > Tenant and put in the alpha index of the tenant and press ENTER
- 2. Go to the Bank Tab
- 3. Tick option Active for this Tenant to activate Tenant Direct Debits
- 4. Enter in the Debit account name and account details provided by the tenants.
- 5. In the comments box you can enter the Bank & Branch if required.
- 6. Enter the debit amount for this contact. This usually is the rental amount. If this field is left unpopulated Rest will take any arrears due with no max amount set.
- 7. Enter in the Debit Start date. Rest will not direct debit until this start date
- Tick the option Debit Invoices if you wish to direct debit the tenants for outstanding invoices

| 😚 Tenant Details   | - 0 💌           |
|--|-----------------|
| Alpha index CLOONEY Active   |                 |
| Lease name George Clooney  | -               |
| General Rental Bank Inspections Renegotiation Notes/Mail/Reminder Invoices | Commercial      |
| Regular cheque details   |                 |
| Drawer Branch Bank   |                 |
| Tan and Constant Danking Datally   | - X             |
| General Change Change  | Cancel - ESC    |
| decige clothey V   |                 |
| Code Number  | Action - F1     |
| 10001010 Allocate Search   |                 |
|  | Clear - F2      |
| Tenant direct debit  |                 |
| Debit account name George Cloney   | Delete - F3     |
| Account number 8753523 BSB 657.452   |                 |
| Comments   | Add Mode - F4   |
| Max debit amount \$240.00 does not apply to invoices                       |                 |
| Debit start date 07/09/17 Debit end date / /                               | Status - F6     |
|  | Q               |
| C Deak invoices  | Search - F7     |
|  | 6               |
|  | Last Edits - F9 |
|  | $\checkmark$    |
|  | 0K - F12        |

NOTE:

- You can disable individual tenant invoices if required with leaving this option ticked. In the invoices screen there will be a 'Disable Debit' tick box.
- A warning prompt will display when saving the Tenant Details screen if a tenant's direct debit amount is less than the tenant's rent amount.
- When generating the Tenant Direct Debit Details report, rent changes will display for tenants with rent negotiation changes, for example: Rent changes 25/06/2018 to \$1,200.00/W1.

### How to Process Tenant Direct Debits

- 1. Go to Transactions > Process Tenant Direct Debits
- You will get prompted to run a backup. You must proceed to do this. Click on OK and proceed.
- 3. REST will rename your backup automatically to REST\_TDD-Pre.Dat.zip

| REST         | Professional Backup X   |
|--------------|---|
|              | It is highly recommended that you backup your data before proceeding. |
| [            | Skip Backup OK  |
| REST Profess | ional Backup X  |
|              | Select where to save your Current Data backup                         |
| 9            | O Backup to removable drive 🐨 🐨 Quick backup to hard drive            |
| Location     | C:\REST\Database\Quickbak\  |
| File Name    | REST_TDD-Pie.Dat.zip ~  |
| Location     | O Backup to Cloud Storage   |
| File Name    |   |
|              |   |
| Save settin  | gs <back. next=""> Finish Cancel</back.>                              |

- 4. Select Group if they are set up or select Ungrouped.
- 5. Select option to include Rent & Invoices, Rent Only or Invoices only

| Erenant direct debits - [Receipt Printing: OFF]   | × |
|---|---|
| <ul> <li>Direct debit transactions are created in an 'ABA' file for contacts :</li> <li>that have been activated for direct debit in the tenant details form</li> <li>with valid debit start and end dates</li> <li>whose rent is in arrears and not disabled</li> <li>with enabled invoice(s) due today or earlier</li> <li>Select 'Preview' below to see a list of the debits.</li> </ul> |   |
| Include Rent & Invoices ~   |   |
| Print detail Preview Cancel   |   |

- 6. Click on Preview
- If you wish to turn printing off and not print individual receipts press SHIFT F9 on your keyboard.

| ALBAJ       Jessica Alba       LOUISA16/7       7/16 Louisa Road       700.00       More       700.00       More         ANISTONJ       Jernifer Aniston       GIBSON40/4       4/40 Gibson Street       1020.00       E         BERNALG       Gael Garcia Bernal       GIBSON40/2       2/40 Gibson Street       40.00       More       820.00       E         BLOOMO       Orlando Bloom       HOSK14/28       28/14 Hosking Street       1070.00       E         CLOONEY       George Clooney       GALL24       24 Galimore Avenue       840.00       E         CDOPERS       Sheldon Cooper       WHARF22       22 What Road       1760.00       E         DAMONM       Matt Damon       HUDSON10/2       Suite 2 / 10 Hudson Street       1208.34       E         DAVIDC       Craig David       KENT78/207       207/78 Kent Street       820.00       E         DAVISG       Geena Davis       GIBSON40/3       3/40 Gibson Street       2170.80       E         DEPPJ       Johnny Depp       WYLDE3A       3A Wylde Street       2120.00       E         DIESEL       Vin Diesel       JONES30       30 Jones Street       2000.00       E         DIRAPERD       Don Draper       BILLY22/6   | Tenant    | Name               | Property   | Address                    | Deficit  | Notes      | Amount      | Debit | E |
|--|-----------|--------------------|------------|----------------------------|----------|------------|-------------|-------|---|
| ANISTONJ       Jenniřer Aniston       GIBSON40/4       4/40 Gibson Street       1020.00       1020.00         BERNALG       Gael Garcia Bernal       GIBSON40/2       2/40 Gibson Street       40.00       More       820.00       6         BLODMO       Orlando Bloom       HOSK14/28       28/14 Hosking Street       1070.00       6         CLOONEY       George Clooney       GALL24       24 Galimore Avenue       840.00       6         COOPERS       Sheldon Cooper       WHARF22       22 Whatf Road       1760.00       6         DAMONM       Matt Damon       HUDSON10/2       Suite 2 / 10 Hudson Street       1208.34       6         DAVIDC       Craig David       KENT78/207       207/78 Kent Street       820.00       6         DAVISG       Geena Davis       GIBSON40/3       3/40 Gibson Street       2170.80       6         DEPPJ       Johnny Depp       WYLDE3A       3A Wylde Street       22000.00       6         DIRSEL       Vin Diesel       JONES30       30 Jones Street       2000.00       6         DIRAPERD       Don Draper       BILLY22/6       6/22 Billyard Avenue       2400.00       6         EVANSC       Cadel Evans       AQUA19       19 Aqua Place       1200.00 </td <td>ALBAJ</td> <td>Jessica Alba</td> <td>LOUISA16/7</td> <td>7/16 Louisa Road</td> <td>700.00</td> <td>More</td> <td>700.00</td> <td></td> <td>T</td>  | ALBAJ     | Jessica Alba       | LOUISA16/7 | 7/16 Louisa Road           | 700.00   | More       | 700.00      |       | T |
| BERNALG       Gael Garcia Bernal       GIBSON40/2       2/40 Gibson Street       40.00       More       820.00       E         BLODMO       Orlando Bloom       HOSK14/28       28/14 Hosking Street       1070.00       E         CLOONEY       George Clooney       GALL24       24 Galimore Avenue       840.00       E         CDOPERS       Sheldon Cooper       WHARF22       22 Wharf Road       1760.00       E         DAMONM       Matt Damon       HUDSON10/2       Suite 2 / 10 Hudson Street       1208.34       E         DAVIDC       Craig David       KENT78/207       207/78 Kent Street       820.00       E         DAVISG       Geena Davis       GIBSON40/3       3/40 Gibson Street       2170.80       E         DEPPJ       Johnny Depp       WYLDE3A       3A Wylde Street       2120.00       E         DIESEL       Vin Diesel       JONES30       30 Jones Street       2000.00       E         DIRAPERD       Don Draper       BILLY22/6       6/22 Billyard Avenue       2400.00       E         EVANSC       Cadel Evans       AQUA19       19 Aqua Place       1200.00       E         FEYT       Tina Fey       GIBSON40/1       1/40 Gibson Street       1040.00       E <td>ANISTONJ</td> <td>Jennifer Aniston</td> <td>GIBSON40/4</td> <td>4/40 Gibson Street</td> <td></td> <td></td> <td>1020.00</td> <td></td> <td>h</td>  | ANISTONJ  | Jennifer Aniston   | GIBSON40/4 | 4/40 Gibson Street         |          |            | 1020.00     |       | h |
| BLOOMO       Orlando Bloom       HOSK14/28       28/14 Hosking Street       1070.00       E         CLOONEY       George Clooney       GALL24       24 Galimore Avenue       840.00       E         CDOPERS       Sheldon Cooper       WHARF22       22 What Road       1760.00       E         DAMONM       Matt Damon       HUDSON10/2       Suite 2 / 10 Hudson Street       1208.34       E         DAVIDC       Craig David       KENT78/207       207/78 Kent Street       820.00       E         DAVISG       Geena Davis       GIBSON40/3       3/40 Gibson Street       2170.80       E         DEPPJ       Johnny Depp       WYLDE3A       3A Wylde Street       2000.00       E         DIESEL       Vin Diesel       JONES30       30 Jones Street       2000.00       E         DIRAPERD       Don Draper       BILLY22/6       6/22 Billyard Avenue       2400.00       E         EVANSC       Cadel Evans       AQUA19       19 Aqua Place       1040.00       E         FEYT       Tina Fey       GIBSON40/1       1/40 Gibson Street       1040.00       E  | BERNALG   | Gael Garcia Bernal | GIBSON40/2 | 2/40 Gibson Street         | 40.00    | More       | 820.00      |       | 1 |
| CLOONEY         George Clooney         GALL24         24 Galimore Avenue         840.00 <td>BLOOMO</td> <td>Orlando Bloom</td> <td>H0SK14/28</td> <td>28/14 Hosking Street</td> <td></td> <td></td> <td>1070.00</td> <td></td> <td>1</td> | BLOOMO    | Orlando Bloom      | H0SK14/28  | 28/14 Hosking Street       |          |            | 1070.00     |       | 1 |
| COOPERS         Sheldon Cooper         WHARF22         22 What Road         1760.00         1           DAMONM         Matt Damon         HUDSON10/2         Suite 2 / 10 Hudson Street         1208.34         1           DAVIDC         Craig David         KENT78/207         207/78 Kent Street         820.00         1           DAVISG         Geena Davis         GIBSON40/3         3/40 Gibson Street         2170.80         1           DAVISG         Geena Davis         GIBSON40/3         3/40 Gibson Street         2120.00         1           DEPPJ         Johnny Depp         WYLDE3A         34 Wylde Street         2000.00         1           DIESEL         Vin Diesel         JONES30         30 Jones Street         2000.00         1           DIRTYHAIR         Beyonce Knowles         CROWN42         42 Crown Street         11220.00         1           DRAPERD         Don Draper         BILLY22/6         6/22 Billyard Avenue         2400.00         1           EVANSC         Cadel Evans         AQUA19         19 Aqua Place         1200.00         1           FEYT         Tina Fey         GIBSON40/1         1/40 Gibson Street         1040.00         1   | CLOONEY   | George Clooney     | GALL24     | 24 Gallimore Avenue        |          |            | 840.00      |       | 1 |
| DAMONM     Matt Damon     HUDSON10/2     Suite 2 / 10 Hudson Street     1208.34     E       DAVIDC     Craig David     KENT78/207     207/78 Kent Street     820.00     E       DAVISG     Geena Davis     GIBSON40/3     3/40 Gibson Street     2170.80     E       DEPPJ     Johnny Depp     WYLDE 3A     3A Wylde Street     2120.00     E       DIESEL     Vin Diesel     JONES30     30 Jones Street     2000.00     E       DIRTYHAIR     Beyonce Knowles     CR0WN42     42 Crown Street     11220.00     E       DRAPERD     Don Draper     BILLY22/6     6/22 Billyard Avenue     2400.00     E       EVANSC     Cadel Evans     AQUA19     19 Aqua Place     1200.00     E       FEYT     Tina Fey     GIBSON40/1     1/40 Gibson Street     1040.00     E   | COOPERS   | Sheldon Cooper     | WHARF22    | 22 Wharf Road              |          |            | 1760.00     |       | 1 |
| DAVIDC         Craig David         KENT78/207         207/78 Kent Street         820.00         8           DAVISG         Geena Davis         GIBSON40/3         3/40 Gibson Street         2170.80         8           DEPPJ         Johnny Depp         WYLDE 3A         3A Wylde Street         2120.00         8           DIESEL         Vin Diesel         JONES30         30 Jones Street         2000.00         8           DIRTYHAIR         Beyonce Knowles         CR0WN42         42 Crown Street         11220.00         8           DRAPERD         Don Draper         BILLY22/6         6/22 Billyard Avenue         2400.00         8           EVANSC         Cadel Evans         AQUA19         19 Aqua Place         1200.00         8           FEYT         Tina Fey         GIBSON40/1         1/40 Gibson Street         1040.00         8   | DAMONM    | Matt Damon         | HUDSON10/2 | Suite 2 / 10 Hudson Street |          |            | 1208.34     |       | 1 |
| DAVISG Geena Davis GIBSON40/3 3/40 Gibson Street 2170.80 G<br>DEPPJ Johnny Depp WYLDE3A 3A Wylde Street 2120.00 G<br>DIESEL Vin Diesel JONES30 30 Jones Street 2000.00 G<br>DIRTYHAIR Beyonce Knowles CR0WN42 42 Crown Street 11220.00 G<br>DRAPERD Don Draper BILLY22/6 6/22 Billyard Avenue 2400.00 G<br>EVANSC Cadel Evans AQUA19 19 Aqua Place 1200.00 G<br>FEYT Tina Fey GIBSON40/1 1/40 Gibson Street 1040.00 G  | DAVIDC    | Craig David        | KENT78/207 | 207/78 Kent Street         |          |            | 820.00      |       | 1 |
| DEPPJ         Johnny Depp         WYLDE3A         3A Wylde Street         2120.00         2           DIESEL         Vin Diesel         JONES30         30 Jones Street         2000.00         2           DIRTYHAIR         Beyonce Knowles         CR0WN42         42 Crown Street         11220.00         2           DRAPERD         Don Draper         BILLY22/6         6/22 Billyard Avenue         2400.00         2           EVANSC         Cadel Evans         AQUA19         19 Aqua Place         1200.00         2           FEYT         Tina Fey         GIBSON40/1         1/40 Gibson Street         1040.00         2   | DAVISG    | Geena Davis        | GIBSON40/3 | 3/40 Gibson Street         |          |            | 2170.80     |       | 1 |
| DIESEL         Vin Diesel         JONES30         30 Jones Street         2000.00  | DEPPJ     | Johnny Depp        | WYLDE3A    | 3A Wylde Street            |          |            | 2120.00     |       | 1 |
| DIRTYHAIR Beyonce Knowles CR0WN42 42 Crown Street 11220.00 E<br>DRAPERD Don Draper BILLY22/6 6/22 Billyard Avenue 2400.00 E<br>EVANSC Cadel Evans AQUA19 19 Aqua Place 1200.00 E<br>FEYT Tina Fey GIBSON40/1 1/40 Gibson Street 1040.00 E<br>Total selected : \$65,309.98  | DIESEL    | Vin Diesel         | JONES30    | 30 Jones Street            |          |            | 2000.00     |       | 1 |
| DRAPERD         Don Draper         BILLY22/6         6/22 Billyard Avenue         2400.00         2400.  | DIRTYHAIR | Beyonce Knowles    | CROWN42    | 42 Crown Street            |          |            | 11220.00    |       | L |
| EVANSC         Cadel Evans         AQUA19         19 Aqua Place         1200.00         E           FEYT         Tina Fey         GIBSON40/1         1/40 Gibson Street         1040.00         E           Total selected : \$65,309.98   | DRAPERD   | Don Draper         | BILLY22/6  | 6/22 Billyard Avenue       |          |            | 2400.00     |       | 1 |
| FEYT Tina Fey GIBSON40/1 1/40 Gibson Street 1040.00 CI<br>Total selected : \$65,309.98   | EVANSC    | Cadel Evans        | AQUA19     | 19 Agua Place              |          |            | 1200.00     |       | 1 |
| Total selected : \$65,309.98   | FEYT      | Tina Fey           | GIBSON40/1 | 1/40 Gibson Street         |          |            | 1040.00     |       | Ŀ |
| Total selected : \$65,309.98   |           |                    |            |                            |          |            |             | Clear | 1 |
|  |           |                    |            |                            | Total s  | selected : | \$65,309.98 |       |   |
| Contacts colocted : 42   |           |                    |            |                            | Contecto | - hotoolo  | 42          |       |   |

- Print Ledger. Click on a tenant and click print ledger and the tenants ledger will come up
- Print Detail You can print or preview the "pre-debit preview"
- When there is a Deficit, click on More... to view reason

| Tenant dir | ect debit details - ALBAJ                      |                          |                        | × |
|------------|--|--------------------------|------------------------|---|
| -          | Jessica Alba                                   |                          |                        |   |
|            | Tenancy Rent                                   | 1,400.00                 |                        |   |
|            | Direct debit amount for<br>Minus uncollectable | Jessica Alba<br>(700.00) | Max debit specified    |   |
|            | TOTAL RECEIPT                                  | 700.00                   |                        |   |
|            | Paid to date<br>Credit                         | 11/08/17<br>0.00         |                        |   |
|            | More details follow                            |                          |                        |   |
|            |  |                          | DK Cancel              |   |
| Tenant o   | direct debit details - /                       | ALBAJ                    |                        | > |
| 6          | Jessica Alba                                   |                          |                        |   |
| -          | Max rental debit                               | specified - \$7          | 00.00                  |   |
|            | Can be changed                                 | on "Bank" tal            | b in "Tenant Details". | , |
|            |  |                          |                        |   |
|            |  |                          |                        |   |

- 8. Click Process to proceed.
- 9. A screen will appear with the number of direct debit and totals. Click on YES and this will create the EFT Debit file to upload into your banking software

| 2 | Debits for 43 contacts totalling \$ 65,309.98  |  |
|---|--|--|
|   | You are about to produce a receipt transaction for each<br>contact selected. The direct debits will be written to a<br>temporary EFTDebit file for transmission to the bank. |  |
|   | Continue?  |  |

10. This will now produce a Debits Receipted report confirming the receipts created from the debits.

How to create the Direct Debits file for upload to your bank

- 1. Go to Transactions > Create file for upload to Bank
- 2. Select Tenant Direct Debits
- 3. Click on Print-F12

| Selection Month to Print Current                             | Advanced   |
|--|--|
| All     Range Start at Alpha Index     Finish at Alpha Index | Tenant debit date 07/09/17 Tenant Direct Debit file location |
| ⊖ Select ✓   | C:\REST\WBCAB1   |
| A   A   🏓  |  |
| Qrientation Fort Select Printer Select                       | Print - F12 Preview - F11 Export - F10 Cancel - E            |

 The Direct Debit file has now been created and ready to import into your banking software.

04/11/2019 10:11 am AEDT