

## BPAY Frequently Asked Questions

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**What are the benefits of BPAY for my business?**

<b>For your business</b>	<b>For your customers</b>
Access to cleared funds the following business day maximising your cash flow.	Convenience of paying bills via phone or Internet at any time.
Efficient payment collection reducing your administrative costs.	Flexibility to pay from savings and cheque accounts and credit card accounts if permitted.
No dishonours as payer's account is checked before payment accepted.	Pay bills from numerous organisations in one simple service.
Enhanced payment reconciliation with validated Customer Reference Numbers (CRNs) and a daily payment file.	Ability to schedule payments to occur when they are due.
Improved customer service by offering flexible payment methods to your customers.	Peace of mind using a trusted payment service.

**Do I have to accept payments from credit cards if I offer BPAY?**

No, you can allow your customer to pay via BPAY from their savings or cheque account only or both their savings/cheque account and their Visa or Mastercard credit card accounts.

**Can I apply for BPAY if I'm a new business?**

Contact your Commonwealth Bank representative or call us on **1800 730 554** to discuss if BPAY is available to your business.

**What are my legal obligations if I become a BPAY Biller?**

You can find out more about your legal obligations by reading the Terms & Conditions within the [BPAY Biller Establishment Form](#) and your general obligations within the [BPAY Biller Operations Manual](#).

**Do I have to have a minimum number of payments received per month to access BPAY?**

No, however we recommend that BPAY will be most cost effective for you business if you have more than 150 transactions per month.

**How much does BPAY cost?**

To find out how much BPAY costs please contact your Commonwealth Bank representative or call us on **1800 730 554**.

**How do I find out what my Biller Code is?**

We will allocate your Biller Code to you. If you haven't been notified what your Biller Code is yet, please contact your Commonwealth Bank representative or call us on **1800 730 554**.

**How long does it take to set up BPAY?**

If you are an established CommBiz user, then it will take approximately 5 -10 working days from when we have received your completed application form.

**Do I need to get a new Biller Code if I transfer from another financial institution?**

No, you can keep your existing Biller Code by completing the [Existing BPAY Biller Code Transfer Letter](#).

**Why do I have to set a minimum & maximum payment limit?**

Setting a minimum & maximum payment limit (such as \$1 to \$5,000) is an additional measure we take to protect you and your customers from paying the wrong amount.

**What is a Customer Reference Number (CRN)?**

A Customer Reference Number (CRN) is a unique number identifying each of your customers and the amount to be paid enabling for easy and accurate account reconciliation.

**Can I have alpha characters in my CRN?**

No, CRNs must be all numeric (alpha characters can not be entered on phone all keypads)

**Why is the CRN one digit longer when I convert my existing reference numbers?**

The extra digit is the additional validation tool to ensure the correct account is paid.

### Where should I place the Customer Reference Number (CRN) on my invoice?

The CRN should be located on the right-hand side of the BPAY logo under your Biller Code.



The image shows the BPAY logo on the left, which consists of a blue square with a white 'iB' and the word 'PAY' below it. To the right of the logo are two input fields: 'Biller Code:' followed by a rectangular box, and 'Ref:' followed by a larger rectangular box. Below these fields is the text 'Telephone & Internet Banking – BPAY®' and a smaller line of text: 'Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au'.

### Do I need to display the BPAY logo on my invoice?

Yes, the [BPAY logo](#) is one of the most recognisable logos in Australia which will provide your customers with the details of how they can pay your bill using BPAY.

### What happens if the customer enters an incorrect CRN?

Generally the customer will be notified when they have entered an incorrect CRN via a message within their phone or Internet banking. If not, they should contact their Financial Institution who will investigate the issue.

### Where can I receive regular updates on what's happening with BPAY?

You can [register](#) to receive the quarterly BPAY newsletter, B\_Informed.