

BECS Direct Debit | FAQs

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What is BECS Direct Debit?

Bulk Electronic Clearing System (BECS) Direct Debit is a popular Australian bank transfer system for recurring payments. It allows businesses to collect authorised payments automatically and directly from customers' bank accounts, a method known as direct entry.

How long do BECS Direct Debit payments take to process?

BECS Direct Debit payment requests can take up to 3 days to process, at which point the transfer will either process successfully and be settled into the relevant organisation's bank account via Stripe, or fail, in which case the registrant and organisation will be notified by email.

Why would a BECS Direct Debit payment fail?

Like any transaction, a BECS Direct Debit payment may fail as a result of various circumstances, including (but not limited to):

- The Bank Account is closed
- The Bank Account is incorrect/does not exist
- The Bank Account has insufficient funds
- The transaction has been blocked by the bank

In this case, the registrant and the organisation will receive a notification advising that the bank transfer has failed. In the registrant's notification email, they will be provided with a link to complete the payment again should they wish to.

What happens when a transaction fails during processing?

If a transaction fails for any reason while it is processing, the transaction status will update from Paid to Unpaid in your Passport database, and the member will receive a notification and a prompt to pay the outstanding transaction online.

When can the organisation expect to receive the funds from a BECS Direct Debit payment?

BECS Direct Debit settlements are handled directly by Stripe, so the funds will only be settled to the relevant organisation's bank account when the payment is successfully processed, which can take up to 3 days.

Can I refund a BECS Direct Debit payment?

Yes, however you will not be able to refund the transaction through Passport until the transaction has been finished processing and has been paid successfully - this can take up to three days from the transaction date. Additionally, BECS payments must be refunded within 90 days of the original payment.
