

Frequently Asked Questions

Questions Companies ask...



How does StrataPay work?

StrataPay provides commonly accepted payment options for your customers to pay you. StrataPay incorporates a unique reference number with your own invoice numbers into the payment information. We have helped streamline over 10,000 registered billers in the collection and payment of bills. You can even [check to see if a business you want to pay is a registered StrataPay biller here](#).

Do we need to change bank accounts?

StrataPay is totally bank independent, which means no changes are required to your existing banking arrangements.

How much does it cost?

A once only registration fee of \$199.

StrataPay transaction fees are so simple! They are:

- \$2.75 per transaction for Australia Post
- \$2.50 per transaction for all other payment options
- an additional 1.80% for Visa and MasterCard
- The potential costs to you are:
 - Reversals, dishonours or insufficient funds incur a \$35 fee, which you can pass on to your customer.

How long does it take for monies to be deposited into my bank account?

All monies take 2 to 3 business days to appear on your bank account.

When does the money come out of my customers credit card/bank account?

The money will come out immediately.

Is my accounting package compatible?

Most major accounting packages are compatible. However, if your system is not compatible, contact us and we will assess the situation on a case by case basis. If you don't have an accounting package, you can use MS Excel as an alternative.

What is a Direct Debit Request (DDR) Authority?

A DDR authority is to be filled in by your client then sent to StrataPay to direct debit your clients Bank account or Credit Card. The DDR Authority **must** be mailed to StrataPay. It is especially useful for regular payments or for clients who have purchased large ticket items.

How much notice must I give to cancel or alter a Direct Debit?

We need five business days notice to vary an amount or cancel the Direct Debit.

Are all transactions secure to both my customer and my business?

StrataPay provides you and your customers with the latest in security and technology. Our secure Payment Gateway is 128 bit encrypted and offers full security and traceability on all transactions. Your Administration Console is also 128 bit encrypted for your added security. All funds are processed through the StrataPay Trust Fund Account.

What support can I expect from StrataPay?

StrataPay offers full support and training in the operation of your individual Administration Console. You have support at your fingertips 24 hours a day through our online help file. Our systems have been developed with a strong customer service focus and quality assurance that creates a secure safe environment in which your customers will feel at ease in paying for your product or service. StrataPay's friendly staff are also on hand to answer any enquires.

Which Credit Cards do you accept?

StrataPay accepts Visa and Mastercard.

What happens if my customer is unable to make a transaction via the telephone?

If there is a problem with our Interactive Voice Recognition (IVR) service, they can still utilise our other phone payment channels via Bpay and your clients individual financial services phone banking system or via the Australia Post Billpay phone banking service. So there is really no excuse that your customer can give for not paying your Bill!

How do I issue a refund?

If a refund is required you have the option of writing a cheque or transferring funds from your account to your customers account via EFT.

Can I give each customer an individual invoice number?

Yes, you can generate invoice numbers that are incorporated within the billing codes for each of the payment options.

How do I log into the administration console?

Go to <https://www.stratapay.com.au/spcardadmin/> . Then log in with your e-mail address and the password we give you.

How can I view my transaction history?

StrataPay can send you a report via email giving you a break down of individual transactions. The report, which can be sent direct to you on a daily basis, can be configured to various formats.

Alternatively, log into your Administration Console and view/download the report in the format of your choice and over the time period that you choose. This streamlines your accounts payable and facilitates effective automatic reconciliation.

Can I have multiple cards?

Yes, for your convenience you can have as many cards as reasonably required by your business.

What currency are the transactions in?

All transactions are in Australian dollars only and are deposited as cleared funds in Australian dollars to your nominated account.

Do I need any additional software or hardware?

No, even if you do not have an accounting package you can still generate professional invoices through your Administration Console. There is no requirement for specific hardware.

Do I have minimum transaction limit per month?

We do not require a minimum number of transactions! This allows companies of all sizes to make StrataPay their convenient and preferred payment method to reduce costs and improve their cash flow.

Do I receive confirmation of a successful IVR payment immediately?

When you use the IVR system on completion of a successful transaction a verbal receipt number will be given. We can also send an SMS confirmation if requested.

If I am using one card for all my transactions, how can I match payments when I receive the StrataPay payment?

By adding an Invoice Number (up to 7 digits) to your StrataPay reference number when issuing payments, you will be able to identify this number on the reports generated from the Administration Console to reconcile your transactions.

If I lose my StrataPay card can someone access my company or personal details, or access money from my card?

No. The card can only be used to receive payments and without your e-mail or password, no-one can access your personal details. If you do lose your card however, please contact customer service on (07) 5575 7422 and we will be happy to re-issue a replacement (standard card replacement fee of \$11 applies).