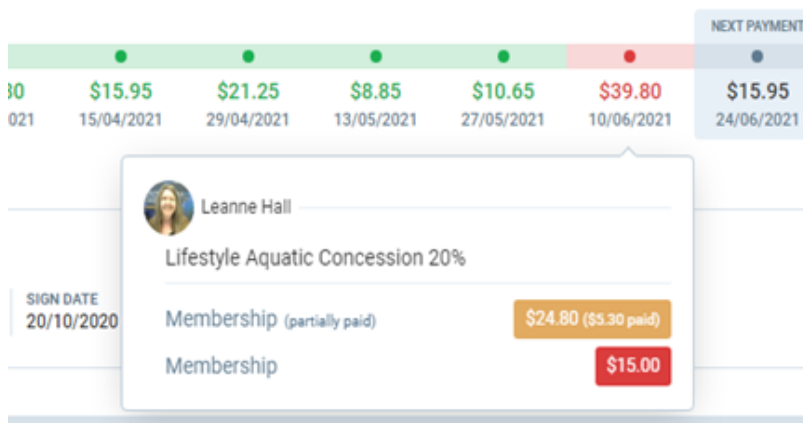


What to look for

- When did the payment reject
- The reason the payment rejected
- Is the payment a full direct debit or an odd amount
- Did the member have a suspension in place / credit on the account

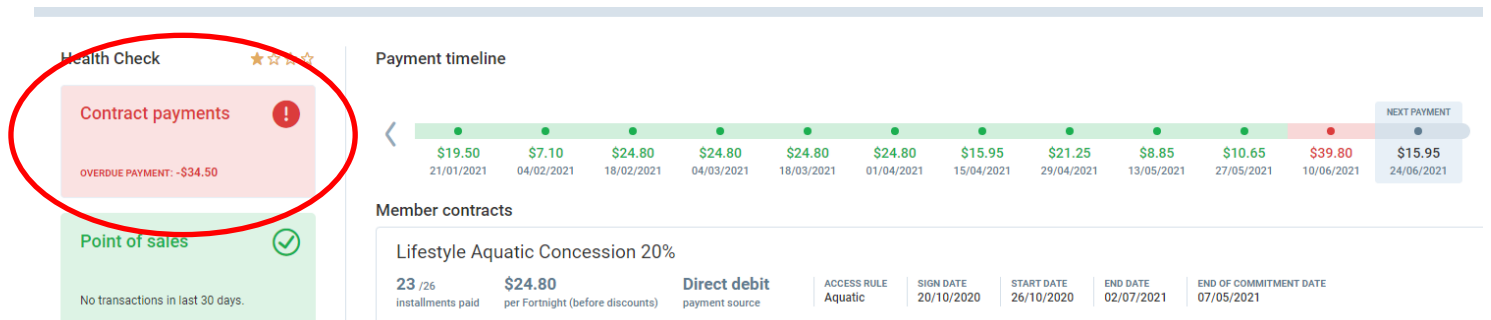
When did the payment reject

The payment timeline is the most accurate way to view **WHEN** the payment rejected. Outstanding payments will appear in red on the timeline, however this amount does not always show an accurate outstanding balance. When you click on the red payment, it will give a breakdown of the payment details.



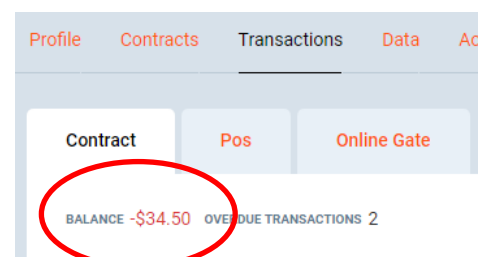
With the example above, at first glance it seems the outstanding amount is **\$39.80**.

- Select the missed payment
- The details show the member’s standard membership payment **\$24.80**
- **\$5.30** has been paid
- The remaining \$19.50 is currently outstanding.
- A standard **\$15** rejection admin fee is charged
- Resulting in an outstanding total of **\$34.50**.



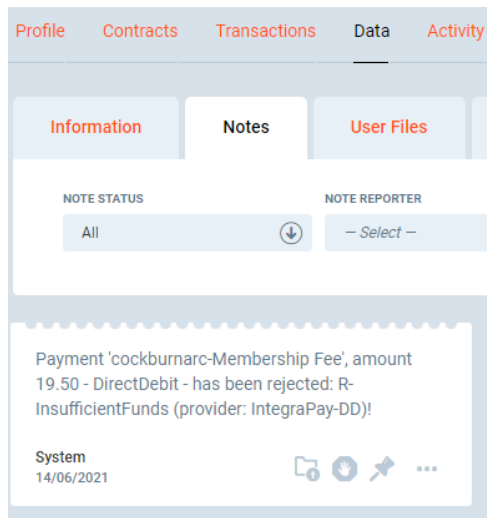
The most accurate way to view exactly **HOW MUCH** is outstanding.

- On the left hand side under > *Transactions* > *Contract*.



What is the reason the payment rejected?

The best way to view **WHY** a payment has rejected is under the notes section of the members PGM account.



This particular member has rejected due to insufficient funds.

Common reasons that payments may bounce include:

- Insufficient funds
- Invalid credit card
- Expired credit card
- Transaction declined
- Authority revoked by payer
- Stolen / Pick up credit card
- Invalid Account BSB
- Invalid Bank Account number
- Not processed (payer inactive)
 - Payer inactive – you will need to look further back at older notes to see the original rejection reason. See eg: Max Beavis #38872

Admin fee? Why?

The \$15 administration fee is a cost that is dictated by the reason of rejection from the bank. It is an automatic charge that is added to the account to cover the fee we incur from the bank, and administration time to follow up with outstanding accounts.

Is the outstanding balance a full direct debit or an odd amount? What do I do?

1. Refer to the transaction page
2. Under debit it will show the amount.
3. If it is a full payment owing, view under the notes section as listed above and advise the customer of why the payment has rejected.
4. If it is an odd amount we need to do more digging.
 - Most of the time this is due to a previous suspension that has left credit on the account, reducing the amount owing
 - OR:**
 - An upcoming suspension and the member has not suspended for the full 14 days, the odd amount will be a pro-rata amount for the days the member was not suspended
 - OR:**
 - Member has early returned and the outstanding balance is the pro-rata amount to pay for the days in the fortnight that their membership is now active
5. Refer to their previous suspensions and DD calendar to see if they suspended mid-way through a debit, this will result in a suspension credit being applied and a reduced amount outstanding.
6. Clicking on the (i) next to the debit will give a break-down of the payment we have received and if it has come from suspension credit or been settled on a different date.
(see e.g below)

Detailed below for member Leanne Hall #23094

- 17/05/21 - we received a payment of \$24.80
- A suspension was added (see Freezes)
- The suspension credit has been divided
- Covering the debit on the 27/05/2021 and part of the 10/06/2021.

Status	Date ↓	Due date ↓	Debit	Payment amount	Contract	Transaction Type	Payment type	Employee name
					Active contracts	- Select -	- Select -	- Select -
Outstanding	10/06/2021	10/06/2021	-\$15.00		Rejection fee of '23094-16' - InsufficientFunds	Admin fee		System System
Partially paid	10/06/2021	10/06/2021	-\$24.80		Cockburn ARC Lifestyle Aquatic Concession (14 days) in 10/06/2021	Membership		System
Paid	27/05/2021	27/05/2021	-\$10.65		Cockburn ARC Lifestyle Aquatic Concession (6 days) in 27/05/2021	Membership		Mandy Harwood
	27/05/2021	27/05/2021		\$0.00	Cockburn ARC Aquatic (8 days) freeze DD Suspension	Freeze		Mandy Harwood
	17/05/2021			\$24.80	cockburnarc-Membership Fee, e-provider='IntegraPay-DD'	Membership		System
Paid	13/05/2021	13/05/2021	-\$8.85					Mandy Harwood
	13/05/2021	13/05/2021		\$0.00				Mandy Harwood
	03/05/2021			\$12.40	cockburnarc-membership fee, e-provider='IntegraPay-UU'	Membership		System
Paid	29/04/2021	29/04/2021	-\$21.25		Cockburn ARC Lifestyle Aquatic Concession (12 days) in 29/04/2021	Membership		b.holt Creadhoc

SETTLEMENTS

13/05/2021 **\$8.85**(-\$8.85) Cockburn ARC Lifestyle Aquatic Co... [see details](#)

27/05/2021 **\$10.65**(-\$10.65) Cockburn ARC Lifestyle Aquatic Co... [see details](#)

10/06/2021 **\$5.30**(-\$24.80) Cockburn ARC Lifestyle Aquatic Co... [see details](#)

Understanding Partially paid breakdown

- The blue status indicates partial payment was received not a full direct debit
- Partial payment made by a previous debit due to a suspension.

Outstanding	10/06/2021	10/06/2021	-\$15.00	ⓘ	Rejection fee of '23094-16' - InsufficientFunds
Partially paid	10/06/2021	10/06/2021	-\$24.80	ⓘ	Cockburn ARC Lifestyle Aquatic Concession (14 days) in 10/06/2021
Paid	27/05/2021	27/05/2021	-\$10.65		
	27/05/2021	27/05/2021			

SETTLEMENTS

17/05/2021 **\$5.30**(\$24.80) cockburnarc-Membership Fee, e-pro... [see details](#)

- Select the (i) attached to the \$24.80 partially paid transaction
- Details show \$5.30 out of the normal (\$24.80) has been covered by the direct debit on the 17/05/2021.
- Select [see details](#) to see payment allocation details from the 17/05/2021 .

Settlements

Date	Settlement amount	Transaction amount	Description
13/05/2021	\$8.85	-\$8.85	Cockburn ARC Lifestyle Aquatic Concession (5 days) in 13/05/2021
27/05/2021	\$10.65	-\$10.65	Cockburn ARC Lifestyle Aquatic Concession (6 days) in 27/05/2021
10/06/2021	\$5.30	-\$24.80	Cockburn ARC Lifestyle Aquatic Concession (14 days) in 10/06/2021

Further details show

- On the 10/06/21 total amount due was \$24.80, only \$5.30 was received
- The remaining \$19.05 was attempted to be taken via DD on the 10/06/21

Member portal view

- Login to the members portal > account > payments
- Payment details will be listed with correct outstanding amounts

PAYMENT	MEMBER	DUE DATE	AMOUNT
<input checked="" type="checkbox"/> Initial payment (Selected payments: 2 / 2)		10/06/2021	\$34.50
<input checked="" type="checkbox"/> Cockburn ARC Lifestyle Aquatic Concession (14 days) in 10/06/2021	Leanne Hall	10/06/2021	\$19.50
<input checked="" type="checkbox"/> Rejection fee of '23094-16' - InsufficientFunds	Leanne Hall	10/06/2021	\$15.00