



# Financial Service Guide and Product Disclosure Statement

**IntegraPay**

ABN: 63 135 196 397

PO Box 6290  
Upper Mt Gravatt, Queensland 4122  
Ph: 07 3040 4320 Fax: 07 3343 8590

Email: [admin@integrapay.com.au](mailto:admin@integrapay.com.au)

Australian Financial Services Licence No. 418105



# Financial Service Guide

---

This Financial Services Guide ("FSG") is an important document which we are required to give to you to assist you in deciding whether to use the financial services we provide.

This FSG outlines the types of services and products we can offer to you. It also explains how we (and other relevant persons) are remunerated for these services and includes details of our internal and external complaints handling procedures and how you can access them.

To utilise any of the financial products outlined in this FSG, you must review and consider the Product Disclosure Statement ("PDS") relevant to that product and complete the relevant application form. The PDS contains important information about the particular product or service and will assist you in making an informed decision about that product or service.

## Who are we? Who will provide the financial services?

---

IntegraPay Pty Ltd (ABN 63 135 196 397) is the holder of Australian Financial Services Licence No. 418105 ("the Australian Financial Services Licence").

All financial products and services will be provided by IntegraPay Pty Ltd.

IntegraPay Pty Ltd has authorised the distribution of this FSG.

IntegraPay Pty Ltd acts on its own behalf when IntegraPay Pty Ltd and its employees provide the financial services to you.

All references to "IntegraPay", "IPL", "us", "we" or "our" in this FSG shall refer to these entities as discussed above.

## Contact details

---

The full contact details of IntegraPay Pty Ltd are as follows:

IntegraPay Pty Ltd

ACN: 135 196 397

ABN: 63 135 196 397

PO Box 6290

Upper Mt Gravatt Qld 4122

Telephone: (07) 3040 4320

Facsimile: (07) 3343 8590

Email: admin@integrapay.com.au

## What products and services do we offer?

---

IntegraPay, pursuant to the conditions of the Australian Financial Services Licence is permitted to:

- a) Provide general financial product advice for non-cash payment products; and
- b) Issue, apply for, acquire, vary or dispose of non-cash payment products to retail and wholesale clients.

Please note that this is a summary of the services IntegraPay is permitted to provide. Full details of the conditions applicable to the Australian Financial Services Licence are available upon request.

IntegraPay may or may not offer any or all of these services at any particular time. You should refer to the PDS issued by IntegraPay for further information of the specific products and services provided.

You should be aware that in providing these services, IntegraPay will provide general advice only and will not take account of your particular objectives, financial situation or needs and there is a risk that the products and services described may not be appropriate for you. Prior to acquiring any financial products and services, you should carefully consider those products and services and consider seeking independent advice before making a decision about whether or not the products and services are suitable for your particular objectives, financial situation and needs.

## How do you do business with us?

---

The PDS outlines the procedures for acquiring or utilising a particular product or service we offer. Please refer to the PDS as to how a particular product or service is administered.

## How are you charged for our products and services?

---

IntegraPay charges fees for products and services it provides to you. Details of fees and charges IntegraPay receives for providing the products and services will be contained in the PDS Fee Schedule for those products.

## Benefits received by IntegraPay

---

In addition to the fees described above, IntegraPay does not receive any additional benefits as a result of you utilising the products or services outlined in this FSG.

## Remuneration or other benefits received by our staff

---

Generally, IntegraPay's staff are salaried employees and do not receive any commissions or fees calculated by reference to the sale of products or services referred to in this FSG. Sales representatives do, however, receive a sales commission based on the volume of sales and the level of revenue generated from such sales, which may vary from time to time.

You may request further particulars of these commissions by contacting IntegraPay on the details above, however; such a request must be made within a reasonable time after you have been provided with this FSG and before any financial service identified in this FSG has been provided to you.

## Benefits to other parties

---

If you have been referred to IntegraPay by a third party, IntegraPay may have an arrangement with that third party that may result in remuneration (including a commission) being paid to that third party. Such remuneration will generally be calculated by reference to the quantity of services provided by IntegraPay to you or the level of revenue generated as a result of you utilising the products or services identified in this FSG.

You may request further particulars of these payments by contacting IntegraPay on the details above, however; such a request must be made within a reasonable time after you have been provided with this FSG and before any financial service identified in this FSG has been provided to you.

## How do we protect the information you give us?

---

At IntegraPay, the privacy of your personal information is important to us. All personal information collected will be handled in accordance with our Business Privacy Policy. Our Business Privacy Policy details how we comply with the requirements of the Privacy Act in the handling of your personal information.

Copies of our Business Privacy Policy and our Web Privacy Policy, outlining exactly how we go about protecting your rights and privacy can be downloaded from <http://www.integrapay.com.au/privacy.html> or a copy sent to you upon request.

Your rights include full access to the personal information held concerning yourself. You may request a copy of this information or further information about our privacy practices at any time by contacting our Privacy Officer on (07) 3040 4320 or by e-mailing [privacy@integrapay.com.au](mailto:privacy@integrapay.com.au).

For further information regarding your rights visit the Australian Privacy Commissioner's web site at <http://www.privacy.gov.au>

## Complaints and Dispute Resolution

---

If you encounter any problems or have any complaints in relation to the products or services referred to in this FSG, please contact IntegraPay on either (07) 3040 4320 or [admin@integrapay.com.au](mailto:admin@integrapay.com.au). In most instances, IntegraPay will be able to resolve your issue over the phone.

If you are unsatisfied with how your complaint was dealt with, you may lodge a formal complaint by contacting IntegraPay on the details set out above.

In dealing with complaints and disputes, IntegraPay will endeavour to comply with the Essential Elements of Effective Complaints Handling contained in Section 2 of the Australian Standard AS 4269–1995. This means that IntegraPay will, within five (5) business days of receiving a complaint, acknowledge receipt of the complaint and include in the response:

- a) Details of IntegraPay's complaints handling procedure;
- b) The name, title and contact details of the client support manager who will be handling the complaint;
- c) If the complaint has not been dealt with fully in the first response, then a reasonable estimate of the time it may take IntegraPay to resolve the complaint; and
- d) Details of any remedies available to you in respect of the complaint, if applicable.

If resolution of the complaint is not possible within 14 days, IntegraPay will contact you monthly with the progress of the complaint.

Once IntegraPay has determined how to proceed with the complaint, IntegraPay will inform you of the view IntegraPay has reached, setting out clear and concise reasons and inform you of the avenues open to them if you are not satisfied with the response of IntegraPay.

If you are unsatisfied with how your complaint was dealt with or resolved, you have the option of contacting the Financial Ombudsman Service, of which IntegraPay is a member.

Financial Ombudsman Service can be contacted by calling 1300 78 08 08 or by writing to:

Financial Ombudsman Service,  
GPO Box 3  
Melbourne Vic 3001

## Professional Indemnity Insurance

---

IntegraPay has professional indemnity insurance arrangements in place for compensating persons who suffer loss or damage as a result of IntegraPay breaching its obligations under the Corporations Act 2001 (Cth) ("the Act").

These professional indemnity insurance arrangements comply with IntegraPay's legal obligations under the Corporations Act 2001 (Cth).

Additional information in relation to IntegraPay's professional indemnity insurance arrangements is available upon request from IntegraPay.

# Product Disclosure Statement

---

A Product Disclosure Statement ("PDS") provides information in relation to financial products and services, in order to enable you to make an informed decision about whether the particular products and/or services offered will meet your needs. The information will also assist you when comparing the particular financial products and services with other services that are of a similar type that you may be considering.

The particular functions, benefits and risks in relation to the services are discussed later in this PDS. If you wish to receive any further information in relation to this PDS or the services, please contact IntegraPay from the details on page 2 of this document.

## IntegraPay Direct Debit System

---

IntegraPay's Direct Debit System is a fully automatic direct debit solution that allows for the collection of recurring payments, fees, variable amounts, invoiced or payment plan amounts from your customers. IntegraPay payments can be made from customer bank, building society or credit union accounts or supported credit and debit card accounts.

To use IntegraPay's Direct Debit Service, customers must complete an IntegraPay Direct Debit Request (DDR), Electronic Direct Debit Request (eDDR) or custom direct debit request form approved by IntegraPay, in print or electronic format containing the customers' details, details of the direct debit request, nominated account details and the account holder's approval by signature or electronic acknowledgement.

## IntegraPay Payment Gateway

---

The IntegraPay Payment Gateway provides a secure payment solution to allow you to accept credit card payments through your website, kiosk, Virtual POS and management software.

IntegraPay's Payment Gateway application supports the ability for your customers to make invoice or account payments on your website; finalise purchases in real time from your integrated shopping cart program; process real time bookings or membership purchases from an approved kiosk; and allow for the triggering of real time payments from within your client management software.

Payments are processed in real time via IntegraPay's secure payment servers through a merchant facility provided by the Business or sub-merchant assigned by IntegraPay. For online, shopping cart and kiosk transactions, the IntegraPay system passes back a transaction result and transaction ID for display to the customer to confirm the result of the transaction.

## Benefits

---

### IntegraPay Direct Debit System:

- Simple and easy to use;
- Accepts bank accounts, credit and debit cards;
- Ability to process card transactions via the Business merchant;
- Ability to display the correct business name transaction identifier on customer bank and card statements;
- Have cleared funds settled the next business day;
- Secure 'live' online management portal;
- Amendments can be made online and in real time;
- Seamless integration capabilities;
- Business security risk reduced;
- Handles static and variable payments simply and easily;
- Ability to accept any appropriate batch payment upload file online

### IntegraPay Payment Gateway:

- Customers can make payments online, 24 hours per day, 7 days per week;
- Payments made by credit card are processed in real time;
- IntegraPay assistance in providing a suitable merchant facility for the acceptance of Visa, MasterCard and American Express payments;
- All payments processed via a merchant held in the name of the business settle directly into your nominated settlement account;
- Payments are undertaken in a secure, encrypted environment;
- The IntegraPay Payment Gateway can be integrated with your existing website or shopping cart;
- The IntegraPay Payment Gateway can be integrated with selected kiosk or account management software to automate payment reconciliation;
- Level 1 PCI DSS Compliant and Secure;

## Risks

---

### IntegraPay Direct Debit System:

- The accounts from which direct debits are to be taken may not have sufficient funds or credit balance and therefore the debit transaction may be refused;
- A customer may dispute or chargeback a debit that has been processed and you will be required to refund any amounts IntegraPay has been required to return to the customer and a fee applied to your account;
- If you ask IntegraPay to perform a debit from an account without the account holder's authority, you may have to repay the amount of the payment and any loss or damage suffered;
- The account nominated by the customer may be owned or controlled by a different party or entity;
- Customers may use forged or stolen account details or credit cards which may result in a chargeback and a fee being processed against your account;
- Direct debit, including payment variations, amendments or integrated direct debit request information received by the IntegraPay system after 1530 hours AEST or not on a business day may not be processed until the next business day;
- Unless you take adequate security precautions, it may be possible for unauthorised persons to gain access to your account and use and view your information or send us instructions using your passwords. You should always ensure that appropriate steps are taken to reduce this risk;

### IntegraPay Payment Gateway:

- A customer may dispute or chargeback a debit that has been processed and you will be required to refund any amounts IntegraPay has been required to return back to the customer;
- Use of the service may be disrupted if technology or systems employed by IntegraPay or other businesses involved in the payment process fail for whatever reason and may result in delays in payments being processed by IntegraPay and credited to your account. This may impact on your available cash flow; and
- Customers may use forged or stolen credit cards which may result in a chargeback being processed against your account, and a fee applied to your account.

## Additional Services

---

The following Additional Services may be provided by IntegraPay in connection with delivery of the services:

- **IntegraPay Online Management Portal** - a secure online management facility allowing you to access live up-to-date and detailed information about payments processed through IntegraPay's services including the establishment and management of recurring direct debit payments, payment histories and transaction forecasts.
- **IntegraPay Integration** - a secure interface operating between your management software and IntegraPay enabling the real time submission and retrieval of results across all IntegraPay services.
- **SMS and Email Notifications**
  - **Payment Reminders** - You can nominate to notify your customers that they will receive SMS Payment Reminders of their upcoming direct debit.
  - **Failed Payment Notification** - You can nominate to notify your customers by SMS when a payment has failed.
  - **Set Up Notification** - You can nominate to notify your customers upon the establishment of their direct debit payment.
  - **Recurring Payment Confirmation** - All customers who complete an eDDR (electronic direct debit request) request form will automatically receive SMS notification upon the establishment of their recurring payment and will be required to reply to the SMS in order for the direct debit to commence.
  - **Online Payment Confirmation** - All customers performing an online transaction where the Business is not processing via their own merchant facility will receive an SMS to notify them of their online payment and will be required to reply to the SMS in order to approve the transaction.
- **Hosted Payment Page** - a secure real time payment capture and submission page hosted on the secure IntegraPay PCI DSS Compliant environment.
- **Transparent Redirect** - a process that involves your web infrastructure serving up a payment page including fields to capture credit card data; however these fields are set to POST the credit card data directly to your payment gateway, bypassing your web server
- **Merchant Assignment** - a IntegraPay issued merchant facility for the recurring and instant processing of credit card payments.
- **Early Funds Settlement** - settlement of a percentage of the previous days' processed volume to the business prior to the specified clearance period.
- **eDDR (Electronic Direct Debit Request Form / No Signature DDR)** - an electronic direct debit request form hosted on the secure IntegraPay environment allowing the business to have customers complete, authorise and establish their recurring direct debit payment online or via an electronic device (tablet, phone, touch screen) without the need of a physical printed form or physical signature.
- **Card Vault Data Storage** - the automatic tokenisation and secure storage of banking account, credit and debit card details.

## Taxation Implications

---

All funds received by you from your customer through use of the services will usually have the same character from a taxation perspective as funds received by you from customers through traditional payment methods. You should, however, obtain independent taxation advice as this may not be the case for all payments and the payment of fees and charges charged by IntegraPay in relation to the services may not be deductible in all circumstances.

## Fees and Charges

---

Full details of the fees and charges payable in relation to the services are set out in Schedule A: Fee Schedule. You can choose to pay certain fees or you may pass on these fees to the customer as detailed in the Letter of Offer. The fees, charges and other information contained in the Fee Schedule are in force at the date of this PDS and subject to change in accordance with the IntegraPay Terms and Conditions. IntegraPay may waive, vary or reduce the fees and charges in certain circumstances.

## Terms and Conditions

---

The Business is required to read and consider the terms of this combined FSG and PDS.

The Business is also required to read the IntegraPay terms and conditions before completing and submitting an IntegraPay Application Form, along with the required additional information as listed in the Application Form.

IntegraPay in its discretion, may or may not agree to provide you with the services and that your application is not accepted until IntegraPay has verified all the information provided and agreed to accept your application.

## Amendment

---

This combined FSG and PDS may be amended and in most circumstances, you will be notified of the changes electronically as an amended or supplementary PDS provided by IntegraPay. However, IntegraPay reserves the right to update this combined FSG and PDS and host them on IntegraPay's website, which further updates shall be legally binding on the Business. IntegraPay encourages the Business to check the IntegraPay website on a regular basis regarding any amendments or updates to this document.

# Schedule A – Fees Schedule

Set out below are the fees and charges payable to IntegraPay in respect to transactions performed and services provided by IntegraPay (unless otherwise agreed).

## Direct Debit

Facility Establishment	Up to	\$ 220.00	Once only per Business entity
Data Storage / Security / Compliance	Up to	\$ 2.20	Once only per new Direct Debit record
Transaction Fee – (bank account, building society or credit union)	Up to	\$ 1.65	Per transaction
Transaction Fee* – (domestic Visa or MasterCard)	Up to	1.50%+	Calculated on the transaction value
Transaction Fee* – (Amex)	Up to	1.50%+	Calculated on the transaction value
Failed Transaction Fee	Up to	\$ 5.50	Per failed or returned transaction attempt
Minimum Monthly Fee	Up to	\$ 22.00	Per month
Communication Fee – (SMS and/or Email)	Up to	\$ 0.22	Per message
eDDR Administration Fee	Up to	\$ 1.10	Once only per new Direct Debit record
Refund Fee	Up to	\$ 10.00	Per refund

## Realtime Payment Gateway

Establishment Fee	Up to	\$ 220.00	Once only per Business entity
Transaction Fee	Up to	\$ 1.10	Per transaction
Transaction Fee* – (domestic Visa or MasterCard)	Up to	3.30%+	Calculated on the transaction value
Transaction Fee* – (Amex)	Up to	2.20%+	Calculated on the transaction value
Gateway Fee	Up to	\$ 33.00	Per month
Refund Fee	Up to	\$ 10.00	Per refund
Hosted Payment Page	Up to	\$ 33.00	Per Month
Transparent Redirect	Up to	\$ 33.00	Per month

## Sub-Merchant Facility

### **Premium Merchant**

Domestic Visa or MasterCard	Up to	2.20 %	Of total transaction value
Amex	Up to	4.40 %	Of total transaction value
Merchant Fee	Up to	\$ 33.00	Per month

### **Standard Merchant**

Domestic Visa or MasterCard	Up to	2.20 %	Of total transaction value
Amex	Up to	4.40 %	Of total transaction value
Merchant Fee	Up to	\$ 55.00	Per month

### **Other Merchant Fee**

Sub-Merchant Establishment	Up to	\$ 55.00	Of total transaction value
Non-Domestic, Premium, International Surcharge	Up to	2.20 %	Plus Domestic Merchant Fee
Termination Fee – within 12 months	Up to	\$ 550.00	
Termination Fee – after 12 months	Up to	\$ 165.00	

## Supporting Services and Other Fees

Resubmit Credit Card – (Applies to Direct Debit only)	Up to	\$ 1.65	Per transaction
Pre-Settlement of Funds – (Applies to Direct Debit only)	Up to	\$ 0.11	Per transaction
Own Merchant Establishment	Up to	\$ 165.00	Per merchant
Chargeback (Credit Card)	Up to	\$ 55.00	Per successfully returned chargeback
Claim (Direct Debit)	Up to	\$ 55.00	Per successfully returned claim

- **IntegraPay may waive, vary or reduce the fees and charges in certain circumstances.**

- All fees are subject to change at IntegraPay's discretion.
- All fees are in Australian Dollars.
- All fees include GST (as defined in the A New Tax System (Goods and Services Tax) Act 1999 (Cth) and all relevant support and legislation and rulings). All fees are subject to change at IntegraPay's discretion.
- \*Calculated on the total transaction amount charged. Minimum transaction fee of up to \$2.20 may apply.
- + Plus IntegraPay Sub-Merchant Fees (where applicable)