

PAYMENT GUIDE SUMMARY

GDPPro

Dec 2022

Table of Contents

General	3
Screens are only examples	3
Full outstanding balance paid	3
Click Tab	3
Bank File Formats Supported	3
Payment Eligibility	3
Process Overview	4
Settings	4
Payments – Enable DC Processing Lock	4
Trust Group	5
Trust Group – Payment Thresholds	5
Trust Group – Direct Credit Settings	6
Payments	6
Payments – Trust Group and DC Date	7
Payments – Trust Group and DC Date	7
Payments – Payee List	8
Payments – Summary Report	8
Payments – Produce Statements	9
Payments – Produce DC File	10
Payments – Upload DC File	10
Payments – Save Transaction Entries	11
Checks	11
Check – Financial Transactions	11
Check – DC Payment Run	12
Check – Reconciliation Report	12

General

Screens are only examples

Screen entries in this manual are examples only. Contact your accountant, trustee or trust manager if unsure what the settings are, for example, the payment threshold.

Full outstanding balance paid

The system pays out on the full outstanding balance for the selected trust group. Partial payments are not supported.

Click Tab

After each entry, click Tab to save the entry.

Bank File Formats Supported

The payment system creates a direct credit file for importing into online banking. The following banks are supported:

- ANZ 2010
- BNZ 2013
- BNZ Int (overseas)
- NAB (overseas)
- National 2
- NBI (overseas)
- Rabo
- Westpac/ASBFast

Payment Eligibility

IRD	123-456-78_	NRWT <input type="checkbox"/>	Bank Country	NZ
Pay	Direct Credit	Bank	11-1111-1111111-111	

To be eligible for payment, the following are required:

- On the main shareholder screen
 - Payment Type is Direct Credit
 - Bank Country
 - Bank Account
- The outstanding amount is over the payment threshold set in trust group settings (explained later)



If a shareholder has not been paid, it will be due to the payment eligibility not being met.

Process Overview

1. Setup Trust Group settings
2. Select payees
3. Produce summary report
4. Produce statements
5. Create DC File and upload to online banking
6. Save transactions
7. Check

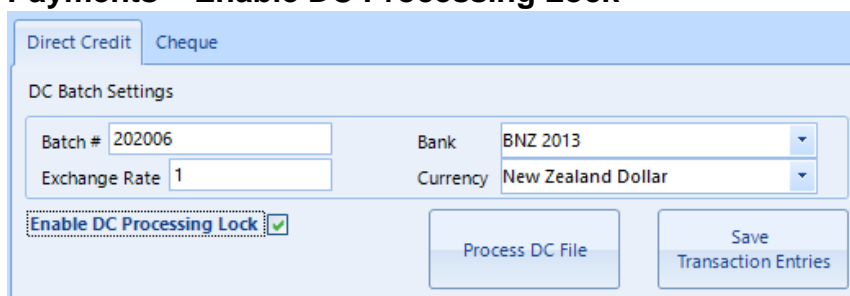
Settings

The following are required before starting and used throughout the payment process.

1. Trust group for payment
2. Direct Credit payment threshold for NZ payments
3. Direct Credit payment threshold for overseas payments, if applicable
4. Direct Credit payment date (DC Date)
5. Direct Credit payment batch number (DC Batch)
If not known, the year month and date can be used, eg 20221207
6. Bank used for internet banking (DC Bank)

Contact your accountant, trustee or trust manager if unsure what these settings are for your payment.

Payments – Enable DC Processing Lock



This option is to ensure that no other shareholder information is maintained during the direct credit payment process. This is a safety feature to ensure that shareholder screen is locked during a payment run.

The shareholder screen is locked when *Process DC File* is clicked, unlocked when *Save Transaction Entries* is clicked.

If the lock is unexpectedly ticked, this means another payment is in progress or *Save Transactions Entries* was not clicked after processing the DC File.

The lock can be unticked manually, but this is not recommended without knowing the cause of what made it ticked. Ask around the office if someone else is processing a payment. Otherwise, there is the **potential of overpaying owners** by mistakenly processing a DC file via online banking more than once. This is why we audit the manual unticking of the lock.

Trust Group

What you need to know for this section:



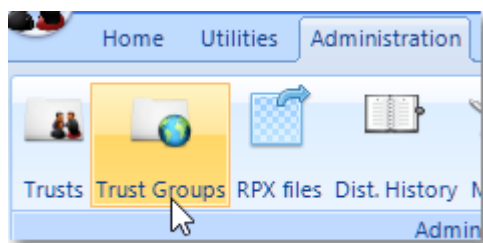
1. Trust group for payment
2. Direct Credit payment threshold for NZ payments
3. Direct Credit payment threshold for overseas payments, if applicable

Contact your accountant, trustee or trust manager if unsure what these settings are for your payment.

Trust group is used to hold payment thresholds and direct credit account details.

Using trust group payment thresholds ensure that only outstanding amounts that are equal or above the payment threshold, are included in payment batches.

Go to Administration | Trust Groups and select the trust group that the payment is for



Trust Group – Payment Thresholds

Enter thresholds as highlighted:

Main Details		Trusts	
ID:	1		
Name:	Kopuhaia Trust	* DC Acc Name:	Kopuhaia Trust
Address:	4990 Strathfield Avenue Bexley Christchurch 8743	* DC Acc No:	1111111111111111
		DC Code:	123
		DC Particulars:	789
IRD:		DC Reference:	456
Contact Name:		DC Threshold:	10.0000
Contact Phone:		DC Thresh. Offshore:	20.0000
		NAI Originator:	
		NAI Receiver:	

Note: these settings are examples only. Enter/Select the settings highlighted above applicable for your payment. If unsure, contact your accountant, trustee or trust manager.

DC Threshold is for NZ payments. DC Thresh. Offshore is for overseas payments. In the example above, a shareholder with an NZ bank account is to have \$10 or more outstanding to be included in payment batches.

Trust Group – Direct Credit Settings

Enter direct credit settings:

KEY STEP

Main Details		Trusts	
ID:	1		
Name:	Kopuhaia Trust	* DC Acc Name:	Kopuhaia Trust
Address:	4990 Strathfield Avenue Bexley Christchurch 8743	* DC Acc No:	111111111111111
IRD:		DC Code:	123
Contact Name:		DC Particulars:	789
Contact Phone:		DC Reference:	456
		DC Threshold:	10.0000
		DC Thresh. Offshore:	20.0000
		NAI Originator:	
		NAI Receiver:	

Note: these settings are examples only. Enter/Select the settings highlighted above applicable for your payment. If unsure, contact your accountant, trustee or trust manager.

For the direct credit online bank files, enter the account name and account number.

Payments

What you need to know for this section:

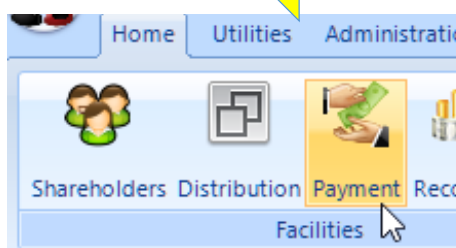


1. Trust group for payment
2. Direct Credit payment date (DC Date)
3. Direct Credit payment batch number (DC Batch)
4. Bank used for internet banking (DC Bank)

Contact your accountant, trustee or trust manager if unsure what these settings are for your payment.

Go to payments

KEY STEP



Payments – Trust Group and DC Date

Select Trust Group and DC Date:

KEY STEP

The screenshot shows a web form titled "PAYMENTS". It has several fields: "Trust Group" with a dropdown menu showing "Kopuhaia Trust", "Distribution:" with a dropdown, "Cheque / DC Date:" with a text input showing "3/06/2020", and "Statement Sort" with a dropdown showing "SH ID". Below these fields is an "Info" button. A tooltip or info box is visible over the "Info" button, stating: "0 Shareholders currently over cheque threshold of \$10.00" and "1 Shareholders currently over DC threshold of \$10.00".

Note: these settings are examples only. Enter/Select the settings highlighted above applicable for your payment. If unsure, contact your accountant, trustee or trust manager.

DC Date is the date of the payment used in the direct credit online banking file and shareholder statements. Ensure to click Tab after entering the date.

Clicking Info will show how many shareholders are eligible for payment, based on payment eligibility and payment threshold.

Payments – Trust Group and DC Date

Enter DC Batch, select DC Bank and currency

KEY STEP

The screenshot shows a web form with two tabs: "Direct Credit" and "Cheque". The "Direct Credit" tab is active. Below the tabs is a section titled "DC Batch Settings". It contains several fields: "Batch #" with a text input showing "202006", "Exchange Rate" with a text input showing "1", "Bank" with a dropdown menu showing "BNZ 2013", and "Currency" with a dropdown menu showing "New Zealand Dollar". Below these fields is a checkbox labeled "Enable DC Processing Lock" which is unchecked. At the bottom right are two buttons: "Process DC File" and "Save Transaction Entries".

Note: these settings are examples only. Enter/Select the settings highlighted above applicable for your payment. If unsure, contact your accountant, trustee or trust manager.

The currency would usually be New Zealand Dollar for local payments.

Batch # is numeric and in the above example is 202006 for June 2020. It displays in:

- DC file used for online / internet banking
- shareholder statement
- shareholder transaction screen.

Payments – Payee List

Click Refresh and then Payee List

KEY STEP

Click Tick All, review payee list

KEY STEP

Only those with **Pay?** ticked will be included in the payment batch.

Tick All will tick **Pay?** for all payees.

Untick those to be excluded from payment.

Once the payee list has been reviewed, click Update then Close

KEY STEP

Payments – Summary Report

Click Summary Report

KEY STEP

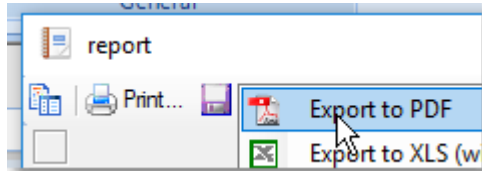
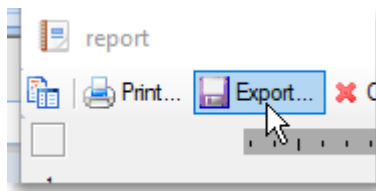
Payment Summary - Kopuhaia Trust

Date:	3/06/2020
Batch Number:	202006
Currency:	NZD
Exchange Rate:	\$1.00
Payment Threshold:	\$10.00

ID	Shareholder Name	Decd	Bank Account #	Amount (NZD)
138	David Wharekura	<input type="checkbox"/>	11-1111-1111111-111	\$1,000.00
Total Shareholders:		1	Total:	\$1,000.00

Export the report to PDF:

KEY STEP



Provide report to your accountant, trustee or trust manager to approve for payment.

Payments – Produce Statements

Enter Opening Balance Date and click Statement

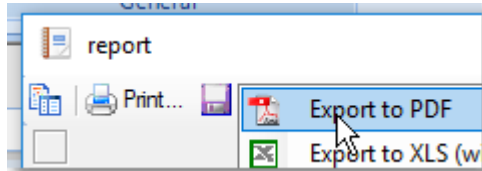
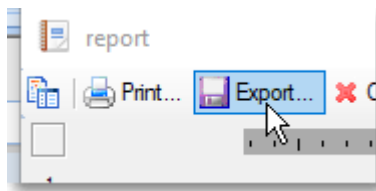
KEY STEP

Note: these settings are examples only. Enter/Select the settings highlighted above applicable for your payment. If unsure, contact your accountant, trustee or trust manager.

Statement Type		
Direct Credit		
Cheque / Batch #		
202006		
Statement Date		
3/06/2020		
IRD No.		
Shareholder IRD No.		
12345678		
Bank Account No.		
11-1111-11111111-111		
Total Paid		
\$1,000.00		
25-12-2017	Opening Balance	\$1,000.00
03-06-2020	Payment	\$1,000.00

Export the report to PDF:

KEY STEP



This can be printed for posting.



Provide report to your accountant, trustee or trust manager to approve for posting.

Payments – Produce DC File

Recheck settings are correct then click Process DC File

KEY STEP

A screenshot of a 'DC Batch Settings' window. It has a light blue background. At the top, it says 'DC Batch Settings'. Below this, there are four fields: 'Batch #' with the value '202006', 'Bank' with the value 'BNZ 2013', 'Exchange Rate' with the value '1', and 'Currency' with the value 'New Zealand Dollar'. Below these fields, there is a checkbox labeled 'Enable DC Processing Lock' which is unchecked. To the right of the checkbox are two buttons: 'Process DC File' (orange) and 'Save Transaction Entries' (blue). A mouse cursor is pointing at the 'Process DC File' button.

Note: these settings are examples only. Enter/Select the settings highlighted above applicable for your payment. If unsure, contact your accountant, trustee or trust manager.

This will create a file that is used for direct credit online banking.

Payments – Upload DC File

Upload the file into online/internet banking to confirm file loads OK.

KEY STEP

We do not have instructions or access to your online banking. Discuss with your bank manager, accountant, trustee or trust manager on how to process the DC file, if unsure.

Payments – Save Transaction Entries

ONLY WHEN ALL OF THE FOLLOWING IS COMPLETED:

- Produced and satisfied the summary reports are correct,
- Produced and satisfied the statements are correct,
- The DC File loaded into online banking and is correct.

Once the transactions are saved, the summary report, statements and DC file are unable to be produced.

Saved transactions are not easily reversed, and there could be delays if we need to reverse them.

Click Save Transaction Entries

KEY STEP

DC Batch Settings

Batch # 202006 Bank BNZ 2013

Exchange Rate 1 Currency New Zealand Dollar

Enable DC Processing Lock ☒

Process DC File Save Transaction Entries

A screen will ask to enter a PIN to ensure it was not clicked accidentally.

This will untick the Enable DC Processing Lock and post the payment transactions.

Checks

The payment process is complete and payment transactions posted to shareholder records.

Check – Financial Transactions

Go to a shareholder record and check Financial Transactions

KEY STEP

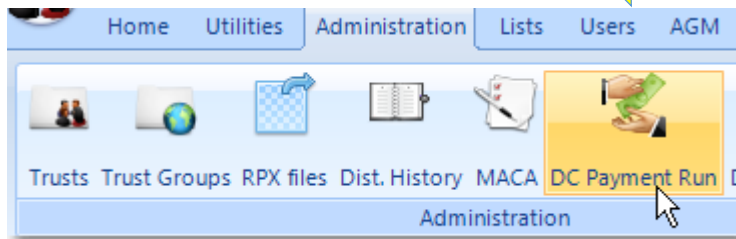
Date	Transaction	Comments	Reconciled	Trust Code	Amount	Balance
						Balance \$0.00
03-Jun- 2020	Payment Batch#202006			Kopuhaia2	-\$1000.00	\$0.00
03-Jun- 2020	Direct Credit Batch#202006 -\$1,000.00	Exchange: 1.00, Currency NZD	NO		0	\$1000.00
25-Dec- 2017	Journal	Xmas 2017		Kopuhaia2	\$1000.00	\$1000.00
22-Nov- 2015	Opening Balance			Kopuhaia2	0	\$0.00

The payment transactions should be added and the balance, for the trust group, set to nil.

Check – DC Payment Run

Click Administration – DC Payment Run

KEY STEP



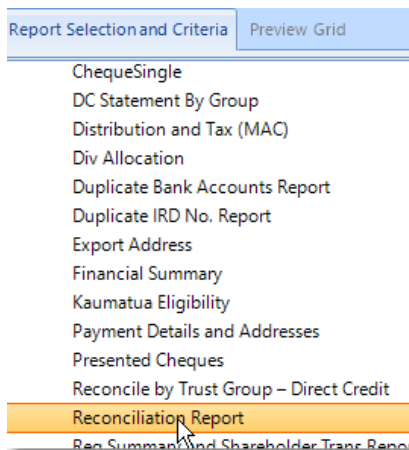
Trust Group	Run Date / Time	Total Payment (NZD)	Total Shareholders	Exchange Rate	User	Currency
Kopuhaia Trust	04/06/2020 12:23:22	\$1,000.00	1	1	a a	NZD

This provides a summary of the payment run.

Check – Reconciliation Report

Click Reports – Reconciliation Report

KEY STEP



Enter criteria

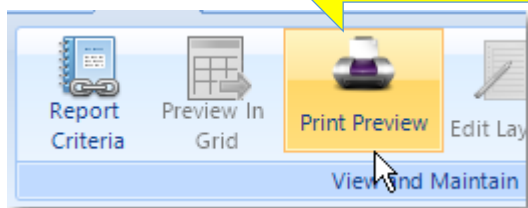
KEY STEP

Trust Group	Kopuhaia Trust			
Type	Direct Credit			
Reconciled	No			
Transaction Date	Date From	01/06/2020	to	04/06/2020 <input checked="" type="checkbox"/> Use Date Criteria
Transaction Reconciled Date	Date From	-	to	- <input type="checkbox"/> Use Date Criteria

Note: these settings are examples only. Enter/Select the settings based on the payment run to be reported.

Click Print Preview

KEY STEP



Reconciliation Report - Direct Credit report

Print... Export... Close

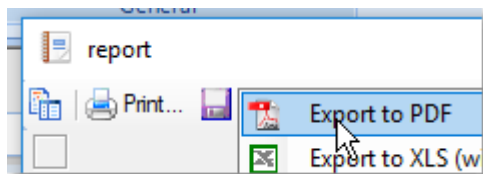
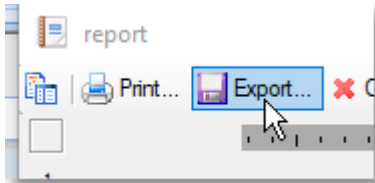
100 % 1/1

SH ID	Name	Date	Reference	Amount	Status
Kopuhaia Trust					
138	David Wharekura	03/06/2020	202006	\$1,000.00	Unpresented

Total Records: 1 Total Amount: \$1,000.00

Export the report to PDF:

KEY STEP



Provide report to your accountant, trustee or trust manager for their review.