What is AIP?

Adviser Initiated Payments (AIP) is a service available via Adviser Online that allows you to initiate payments online on your clients’ behalf. It saves you time and provides both you and your clients with more control when making payments from a Cash Management Account (CMA), Cash Management Accelerator Account or a Consolidator Cash Account.

Who can use AIP?

AIP can be used by any adviser with the appropriate level of authority. To be able to complete a payment your client will need to have their current mobile number and email address on record with us and the account signing instructions will need to be any one or two to sign.

What payments can be made using AIP?

AIP will give you and your clients the flexibility to make a number of different payment types without the need for a signed request.

The payment types available are:

- PayAnyone, transfers to any account in Australia, up to a limit of $100,000 per day
- transfers to any nominated account with no daily limit
- unlimited BPAY® payments (subject to BPAY biller code limits).
How do I make payments using AIP?

To make a payment using AIP, first log into Adviser Online and then follow the steps below.

1. Look up the account you are making a payment from
   a) Search for the client or account you want to make the payment from in the global account search bar.

   ![Search accounts](image)

   b) Start typing in part of the account name or number and a list of matching accounts will be shown. Once you’ve found the account which you are making the payment from, click on the account name.

   ![Account search](image)

2. Click on Make a payment and select the relevant client

   ![Make a payment](image)
3 Enter payment details

The *Make a payment* screen will open and you can choose to make a payment to a saved payee or biller, or a new payee or biller.

a) Saved payee or biller

```
Make a payment

Client:
Joe Test
SYDNEY

From:
Macquarie Cash Management Account $220
JOE TEST
182512 |
960289502

To:
Select payee

Amount:
$ Enter amount

Schedule:
Once off payment

Description on statement (optional):
Enter description

Description on recipient's statement (optional):
Enter description
```

b) New payee or biller

```
Make a payment

Client:
Joe Test
SYDNEY

From:
Macquarie Cash Management Account $220
JOE TEST
182512 |
960289502

To:
Select payee

Amount:
$ Enter amount

Schedule:
Once off payment

Description on statement (optional):
Enter description

Description on recipient's statement (optional):
Enter description
```
If you’re making a payment to a new payee or biller, choose either Transfer or BPAY, depending on the payment type.

**Transfer**

```plaintext
New payee or biller

TRANSFER  BPAY

BSB: [Enter text]
```

**BPAY**

```plaintext
New payee or biller

TRANSFER  BPAY

Biller code: [Enter text]
```

Enter the amount and if required, enter a description to appear on the client’s and/or recipient’s statement, then select Create request.
Select the payment schedule; *Once off*, *Future dated* or *Recurring payment*.

For *future* dated payment requests, **only** the *First payment date* is required.

Select the *Frequency* of the payment (weekly, monthly, yearly, etc).

For a *recurring payment*, complete the request detail and also provide a *payment end date* or select *continue until further notice*.
Payment authorisation

Review the details of the payment you’re making and select a client to send the secure code to. If there are multiple signatories you will be given a choice, provided the client has recorded their mobile and email addresses.

### Make a payment

**Joe Test (SYDNEY)**

**From**

JOE TEST  
182512 960289502

**To**

JOE & MARY TEST  
182512 | 960289510  
Description: Payment

**Payment schedule**

Once off

**Amount:** $0.10

Payment request 479736, created on 14/02/2020

Nominate one authorised signatory to receive the payment request secure code.

Joe Test  
**** **** 400

AIP is not available for accounts where the signing instruction is anything other than any one to sign or any two to sign. For accounts that are two to sign, select two signatories to receive the secure code.
Your client(s) will receive an SMS with a secure code.

The secure code must be provided verbally to you, and it’s important that you verify that you are speaking to your client before accepting the code. Once you’ve received this code from your client, enter it into the **Authorisation code** field, tick the box confirming you’ve received the secure code verbally, and click on **Submit**.

If you want to send the SMS to a different signatory on the account, you will need to cancel the payment request and create a new request.

Note: If your client has not received the SMS, you can resend by selecting **Resend SMS**.

Your secure code is 615629 for payment 479436 from 960289502 to new payee 182-512 960289510 amount $0.1. Please call your adviser’s office to confirm.
Once the authorisation code has been verified, you will see a green tick.

You will be presented with a Payment Authorisation screen, where you can finalise the payment request by clicking on the Authorise button.

Future dated payments must be authorised before the payment date. Recurring payments will start from the first scheduled payment after authorisation.
You will be presented with a **Payment Summary** screen.

![Payment Summary](image)

**What happens next?**

Once the payment has been authorised, your client(s) will receive a confirmation email and SMS for their records.

![Confirmation SMS](image)

**When will the payment be received?**

Any payment authorised before 5pm on a business day will be sent overnight and received the next morning. If the payment is being sent to another Cash Management Account, during business hours, it will be received within 20 minutes of being authorised.
How do I deposit funds to an Accelerator account using AIP?

Begin with steps 1 and 2 on page 2.

On the **Make a payment screen**, please select the Macquarie Cash Management Accelerator account linked to the Macquarie CMA as the payee.

To set up **future dated payment** or **recurring payment** requests, please refer to page 5 and 6. Enter the amount and if required, enter a description to appear on the recipient’s statement, then select **Create request**.
**Payment Authorisation** is not required for transfers between linked Macquarie CMA and Accelerator account if you have Limited Funds Transfer Authority (LFTA). Review payment details and click submit.

You will be presented with a *Payment Summary* screen.
What happens next?

Your client(s) will receive a confirmation email and SMS for their records.

When will the funds appear in the Accelerator account?

If you move funds on a business day, it will appear in the account immediately. Transfers on the non-business day will appear on the subsequent business day around 2am.
How do I withdraw funds from the Accelerator using AIP?

Withdrawals can be made via online funds transfer to the linked Macquarie CMA. Follow step 1 on page 2 to look up the Accelerator account you’re making the withdrawal from.

Once you have selected the account that you’re making the withdrawal from, select **Make a payment** and select the relevant client.

On the **Make a payment** screen, payee will be automatically populated with the details of the Macquarie CMA linked to the Accelerator account.
Enter the amount and if required, enter a description to appear on the client’s and/or recipient’s statement, then select *Create request*. 

**Payment Authorisation** is not required for transfers between linked Macquarie CMA and Accelerator account if you have Limited Funds Transfer Authority (LFTA). Review payment details and click submit.
You will be presented with a Payment Summary screen.

What happens next?

Your client(s) will receive a confirmation email and SMS for their records.

When will the funds be available in the Macquarie CMA?

If you move funds on a business day, it will appear in the account immediately. Transfers on the non-business day will appear on the subsequent business day around 2am.
Searching for and managing transactions

View pending and completed transactions

The *Manage Payments* screen can be used for:
- viewing and editing future dated and recurring payments requests
- viewing pending and completed Once off payment requests
- authorise pending payment requests.

Log into Adviser Online. Hover on *Payments* under the left side toolbar, and then select *Manage payments*.

Search by client name, account name, account number or reference number in the search box to find a transaction.

Authorise a pending payment request

From the *Manage Payments* screen, search for or filter pending payments to locate the request.

Once the payment has been found, click on it and follow step 4 *Payment Authorisation* on page 6 to authorise the payment.
Edit an authorised future dated or recurring payment

From the Manage Payments screen locate the payment by using the search bar and/or filtering for the payment. Click on payment to edit.

Under Manage Payments you can only view or edit payments that have been created using Adviser Initiated Payments.

You will be directed to the Payment Summary screen of the payment you have selected.

You can cancel the payment schedule. Cancelling a recurring payment will cancel all future recurrences.

You can only edit the transfer amount of the scheduled payment. Your client(s) will receive a new secure code for you to authorise this change.
Troubleshooting

In some instances you will not be able to use AIP for a particular account or payment type. Below are some scenarios where this might occur.

- If your client does not have the correct mobile or email address registered. To update these details, your clients can simply call us on 1800 806 310.
- If the amount of the transactions processed during the same business day exceed $100,000 for a PayAnyone payment.
- There are no limits on how much you can transfer out using BPAY however there can be incoming limits. Check with the payee to find out if limits apply.

Follow with step 4 Payment Authorisation on page 6.