

Your *complete* rent
collection solution



User manual

for property managers



| | |
|--------------|--|
| Visit | realway.com.au/realpay |
| Email | realpay@corum.com.au |
| Call | 1300 303 815 |
| Fax | 1300 662 003 |

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1 Introduction

Welcome to RealWay RealPay, your complete rent collection solution.

RealPay automates your rent payment and collection process – collecting and batching rent payments into a single daily deposit, and integrating payment details with your property management system – to save you time and money every day.

For your tenants, RealPay provides a smarter, faster, easier and more rewarding way to keep on top of their rent payments. With multiple payment options they can pay rent almost anywhere, anytime, and any way they like and automatic membership to RealPay Rewards offers instant savings on groceries, petrol, dining out and more at over 1650 outlets nationwide!

This User Manual is designed to provide you with detailed information about using RealPay in your office. If you have any questions or would like to book free training please contact Customer Care.

| | |
|---------|--|
| Phone | 1300 303 815 (operating hours: 8.30am – 6.00pm EDST, Monday-Friday) |
| Website | www.realway.com.au/realpay |
| Email | realpay@corum.com.au |
| Fax | 1300 662 003 |

Note. All fees and charges are quoted inclusive of GST.

2 Overview

2.1 How does RealPay work?

1. Tenants register to receive a RealPay card with a unique number
2. Tenants make rent payments by bank account, credit card, cash or cheque via:
 - a. Phone
 - b. BPAY
 - c. Internet
 - d. POSTbillpay in-person
 - e. Automatic direct debit
3. RealPay collects rent payments made for your office each day and makes a single batch deposit into your trust account
4. RealPay reconciles the payment details, providing you with a file to integrate into your property management system to enable automatic receipting



2.2 Card Expiry

RealPay cards issued from 14 August 2008 will contain an expiry date which is associated with RealPay Rewards. Cards will expire in 12 months and be automatically re-issued if the tenant is still 'active' ie renting through you and paying rent with their RealPay card.

3 Tenant Payment Options

3.1 Overview

RealPay is an easier, more convenient and more rewarding way for tenants to keep on top of their rent payments. It enables them to pay their rent almost anywhere, anytime and any way they like.

With RealPay, your tenants can:

- Make payments 24 hours a day, 7 days a week from anywhere
- Choose from the multiple payment options
- Access payment history online anytime
- Use payment history as a credit reference for loan or credit card applications

| | |
|------------------------|--|
| Internet | Visit www.realway.com.au/realpay and login to pay by credit card or bank account |
| Phone | Call 1300 303 815 to login and pay by bank account or credit card |
| Automatic direct debit | Call 1300 303 815 or visit www.realway.com.au/realpay and setup automatic direct payments from bank account or credit card |
| BPAY | Use the biller code and reference number on the back of their RealPay card to pay from bank account by BPAY phone or internet banking |
| POSTbillpay | Use their RealPay card to pay at Australia Post outlets by EFTPOS, cash or cheque payable to RealPay |

3.2 One-off credit card payments

Providing your office allows tenants to pay by credit card, they can make one-off payments with an alternative credit card online. This payment flexibility can ensure payments are still made on time and enable tenants to avoid bank dishonour fees.

All tenants can take advantage of one-off credit card payments, regardless of whether they originally registered to pay by bank account or credit card, or whether they setup scheduled payments or 'pay as they go'.

Points to note

- The standard 1.32% credit card convenience fee applies to these payments.
- The credit card name must match the tenant (RealPay card holder name).

IMPORTANT NOTE: For tenants with scheduled payments

Tenants making a one-off payment in place of a scheduled automatic direct debit must call Customer Care to stop the automatic direct debit before 2.00pm EDST the day the payment is due, before making the one-off payment online. Failing to stop the automatic direct debit will result in a double rent payment.

Example 1 'pay as you go'

Kylie registered with RealPay to initiate her rent payments from her bank account by phone or online. Kylie realises her bank balance is insufficient to pay her rent due today. Kylie visits the RealPay website and logs in. Instead of selecting to pay by her

default bank account, Kylie can select Alternative Credit Card and input the relevant details. This ensures Kylie still pays her rent on time and avoids the bank dishonour fee.

Example 2 'automatic direct debit'

Tom usually pays his rent via scheduled payments so his bank account is automatically debited each fortnight. The morning his rent is due Tom realises his bank balance is insufficient and he will incur a dishonour fee when his payment is automatically withdrawn.

Providing it is before 2.00pm EDST the day his rent is scheduled for payment, Tom can call Customer Care to stop the automatic direct debit from his bank account on this occasion, then initiate a one-off payment by credit card. Tom visits the RealPay website, selects Alternative Credit Card and inputs the relevant details. Tom's next fortnightly payment will be automatically debited as usual from his bank account.

Convenience fee examples

Because Tom and Kylie pre-registered to pay by *bank account* they pay a monthly fee regardless of the number of payments made. They will also incur the 1.32% credit card convenience fee for this one-off credit card payment.

If they had pre-registered to make rent payments by *credit card* they would be used to paying 1.32% per payment (rather than per month). Choosing to make a one-off payment from another credit card would make no difference to their fees.

4 RealPay Rewards

4.1 Overview

Just as RealWay RealPay is the easy way for your tenants to pay rent, RealPay Rewards is the easy way for them to save!

- Automatically incorporated into new RealPay cards
- Provides hundreds of dollars worth of discounts
- No extra cost to you or your tenants, membership is normally \$199!
- No reward points to accumulate, just instant savings

RealPay Rewards is a rewards program exclusive to RealPay users, giving them instant discounts at more than 1650 retailers across Australia and New Zealand, from Coles and Woolworths to petrol stations, restaurants, hotels, cinemas, leisure attractions and more.

For details of all the ever-growing savings available, tenants simply visit RealPay Rewards at www.realpay.com.au/rewards then select their state and desired category. Please note that conditions apply and may vary from time to time.

4.2 Operated by Ambassador Card

RealPay Rewards is operated on our behalf by Ambassador Card, where membership is normally \$199. Your tenants enjoy the same benefits and savings for no cost with their RealPay card.

4.3 How does RealPay Rewards work?

Automatically incorporated into RealPay card issued from 14 August 2008, RealPay Rewards is an instant rewards program so tenants do not need to earn points so they can start saving almost immediately.

They can save at the same retailer again and again by simply showing their card displaying the Ambassador Card logo at participating retailers, or mentioning Ambassador Card when pre-purchasing over the phone. To avoid any confusion or dissatisfaction, tenants should read the instructions for use which are available at www.realpay.com.au/rewards and displayed below.

4.4 Instructions for use

Please note these are current at the time of publication and may vary from time to time. Please visit www.realpay.com.au/rewards for the current guidelines.

When can you use RealPay Rewards

RealPay Rewards can be used as many times in as many locations as tenants can manage. They can save hundreds of dollars simply by following the simple guidelines below. However, RealPay Rewards cannot be used in conjunction with any other concessional, promotional or special offer.

Dining

- RealPay Rewards can be used at restaurants all year except for Easter, Christmas Eve, Christmas Day, New Year's Eve, New Year's Day, Mother's Day, Father's Day or Valentine's Day, unless otherwise indicated.

- There is a limit of two RealPay cards per booking unless otherwise specified.
- Tenants must be accompanied by at least one other person to be entitled to use RealPay Rewards.
- When tenants are presented with the bill, they should give their RealPay card to the waiter together with their payment.
- When dining at one of the partner restaurants, the benefit is one complimentary main course menu item, or the dollar (\$) value indicated. When two main courses are ordered, the restaurant will deduct the price of the least expensive main course from the bill. A maximum of two cards per group booking may be used (unless otherwise specified in the validation). Please note that only one bill per group will be issued to the table.
- If a restaurant chooses to offer a saving on fixed price menu the relevant amount will be indicated in the validation box.
- Entrees and child portions are not considered main course menu items.

Accommodation

- When tenants call to make a booking at selected accommodation property, they should mention RealPay Rewards (and The Ambassador Card) and present their RealPay card at reception on arrival. The room rate will be adjusted according to the validation and is not valid with any other “special”. Bookings, which are subject to availability, must be made direct with the accommodation property and not through an agent.
- Many hotel restaurants also accept RealPay Rewards so tenants should show their RealPay card to the waiter to ensure your bill is adjusted. The normal dining rules outlined above apply.

Leisure & entertainment activities

- Tenants should present their RealPay card at the ticket or box office to receive a complimentary admission with the payment of an admission of equal or greater value; or the percentage rebate indicated. Bookings must be made direct with the attraction and not through an agent.

Goods & services

- Tenants should present their RealPay card at point of sale to receive the specified benefit.

Gift cards & theme park tickets

- Tenants should call 1300 724 477 to pre-purchase.

Cinemas

- When you call Spendless Buying Advisory Service on 1800 352 600, mention your RealWay RealPay card (and Ambassador Card) to purchase movie vouchers at reduced prices for Hoyts, Greater Union, Birch Carroll & Coyle, Village and Readings cinemas. The usual membership fee for Spendless is waived.
- At select cinemas, RealPay Rewards members receive one free ticket for one fully paid adult ticket. Restrictions may apply to some session times and movies classified as “No Free List”.

4.5 Savings examples

- Every day living – save 5% on groceries, petrol and more at Coles, Myer, Woolworths, Caltex and associated participating retailers!

- Dining out – receive a free main course at hundreds of top quality restaurants
- Weekend fun – enjoy discounts of 20% to half price on theme parks, wildlife parks, sightseeing cruises and scores of other leisure activities!
- Health & beauty – save at hair and beauty salons, health clubs and gyms
- Happy holidays – save 10% to 20% at hotels, motels and resorts plus receive special rates on rental cars

4.6 Can existing tenants get RealPay Rewards?

Tenants already using RealPay can request a new card incorporating RealPay Rewards by calling Customer Care on 1300 303 815. Their card number and PIN will remain the same.

5 Interacting With Tenants

5.1 Talking to tenants

Remembering that you cannot force tenants to use RealPay, here are some benefits you could discuss with tenants or mention in answering common questions.

“Why should I use RealPay?”

“Our **preferred payment method** is RealPay. It gives you a wide range of convenient options so you can pay your rent almost anywhere, anytime and any way you like.”

“And it comes with **automatic membership to RealPay Rewards** which is normally \$199. You can save hundreds of dollars on groceries, petrol, dining out, entertainment, accommodation and more. Unlike most rewards programs, you don’t have to earn points so you can use your RealPay to start saving almost immediately.”

“With RealPay you can **choose which account or credit card you pay from and how you pay**. And you can pay over the phone or internet 24 hours a day, 7 days a week. You can also setup an auto direct debit, or pay via BPAY, or even by cheque or cash at Australia Post outlets.” *

“It’s an easy and convenient way to keep on top of your rent payments and it **ensures your money is processed securely**.”

“With RealPay **you don’t have to waste time** organising and posting cheques, travelling to our office or standing in queues; or worry about carrying large amounts of cash.”

“**You can change your details and access your payment history** online anytime. A print-out can be an excellent credit reference when applying for a loan or credit card.”

“All these convenient payment options, benefits and RealPay Rewards from the cost of a cup of coffee per month.”

“Do I have to use RealPay?”

“No, but it is our standard payment method and we’d really prefer that you use it. I’m sure you’ll find it a valuable service. Our tenants find it really convenient and easy to use. And many love being able to pay by credit card if their bank account balance is insufficient, or to earn the credit card reward points.[†] Then there’s the fantastic instant rewards program! Why don’t you try it for a few months?”

*Not all payment types available with all payment methods.

† Dependent on the terms of the tenant’s specific credit card, participating offices.

6 Tenant fees

Fees are based on how tenants first register for RealPay. They can then change this setup at any time.

| | |
|----------------------------------|---|
| Register to pay by bank account | \$3.20 per month (monthly fee) |
| - One-off credit card payments | monthly fee + 1.32% of payment amount per payment |
| - BPAY payments | monthly fee + \$0.75 per payment |
| - POSTbillpay in-person payments | monthly fee + \$1.90 per payment |

| | |
|----------------------------------|--|
| Register to pay by credit card | 1.32% of payment amount per payment (no monthly fee) |
| - BPAY payments | \$1.65 per payment |
| - POSTbillpay in-person payments | \$2.75 per payment |

Note.

- Prices include GST and are correct at the time of publication.

Fee timing

| | |
|------------------------------|--------------------------------|
| Monthly fee: | Charged quarterly in advance |
| Credit card convenience fee: | Charged at the time of payment |
| BPAY: | Charged monthly in arrears |
| POSTbillpay in person: | Charged monthly in arrears |

7 Registering Tenants

Before tenants can pay rent through RealPay they must be registered in our system. There are currently 4 ways to register tenants for RealPay.

- A1 Tenant self-registration
- A2 Tenant self-activation
- B Online tenant registration
- C Manual tenant registration

Each method is described in detail below.

7.1 Option A1: Tenant self-registration

We recommend you use this registration method – it is the quickest and most convenient way to register tenants. In this process your tenants register themselves by phoning Customer Care or visiting the website. We will then send them their card by mail within 7 days.

Points to note

- Tenants can pay rent online or by phone within 5 minutes of registering.
- No hard copy forms for tenants to complete!
- No hard copy forms for you to fax and file!

Process

1. In the new lease agreement, specify RealPay as the payment method (in all states except Victoria where no payment method should be specified in the lease).
2. Include a Tenant Brochure in your document bundle for lease agreement signing and explain RealPay.
3. After signing the lease agreement tenants register for RealPay by phone or internet. These details are included on the Tenant Brochure.
Recommendation: encourage tenants to register while they are still in your office so you know it is done.
4. We will mail tenants their new RealPay card within 10 days of registration.
5. Check your daily RealPay email for any new registrations. In your property management system, enter the last 8 digits of each new tenant's card number to enable automatic receipting of future rent payments.
6. If necessary, link any cards belonging to tenants sharing the same property. See Important Note below for details.

IMPORTANT NOTE: for multiple tenants in a property

If multiple tenants renting the same property wish to pay their portion of rent separately, they can register individually for their own RealPays. Refer to section 4.5 for details.

7.2 Option A2: Tenant self-activation

The Tenant Self-Activation process is very similar to Tenant Self-Registration but is *only* used as part of a specific project to register your existing tenants.

In this process your office works with a RealPay Account Manager to post temporary RealPay cards to tenants which they can then activate by phone or internet.

Following activation we will post their permanent RealPay cards within 10 days which then enables the BPAY and POSTbillpay in-person payment options.

For more details contact Customer Care.

Points to note

- Tenants can pay rent online or by phone within 5 minutes of activating.
- Tenants can use all payment options after receiving their permanent RealPay within 7 days of activating their temporary RealPay
- No hard copy forms for tenants to complete!
- No hard copy forms for you to fax and file!

7.3 Option B: Online tenant registration

In this process your tenants complete a hard copy registration form which you then enter online, note the card number on and fax to us. You give tenants their new RealPay number by noting it on the Tenant Brochure, and we will then send them their card in the mail within 10 days. Tenants will be automatically notified of their new card number by email (if email address entered online) immediately.

Points to note

- Tenants can pay rent within 5 minutes of registering.
- Tenants must complete a hard copy Tenant Registration Form.
- You must fax the Form to us after entering it online and file the original.

Process

1. In the new lease agreement, specify RealPay as the payment method (in all states except Victoria where no payment method should be specified in the lease).
2. Include a Tenant Brochure and Tenant Registration Form in your document bundle for lease agreement signing and explain RealPay.
3. After signing the lease agreement tenants complete the hard copy Tenant Registration Form
4. Check the Tenant Registration Form to:
 - a. Ensure all parts are complete (except for the card number which you will obtain online)
 - b. Ensure both the tenant and the bank account holder sign (if the tenant is the bank account holder they must sign in both places)
 - c. If a tenant elects to pay by auto direct debit, ensure the Commencement Date is no earlier than 5 working days
5. With your RealPay Client number and PIN, visit the RealPay website and follow the prompts to register the tenant and obtain their new card number. This should only take a few minutes.
6. Note the tenant's new card number on the Tenant Registration Form and fax it to us at 1300 662 003.
7. Give the tenant their new card number by noting it on the Tenant Brochure. Inform tenants that they can start using it within 5 minutes even without having a card. Inform them that they will receive immediate email notification (if entered online) and then receive their card in the mail within 10 days.

8. After faxing the Tenant Registration Form to us file the original and retain it for the statutory period.
9. In your property management system, enter the last 8 digits of the new tenant's card number to enable automatic receipting of future rent payments.
10. If necessary, link any cards belonging to tenants sharing the same property. See Important Note below for details.

IMPORTANT NOTE: for multiple tenants in a property

If multiple tenants renting the same property wish to pay their portion of rent separately, they can register individually for their own RealPays. Refer to section 4.5 for details.

7.4 Option C: Manual tenant registration

In this process your tenants complete a hard copy registration form which you then fax to us immediately. We will then send them their card in the mail within 10 days. Tenants will be automatically notified of their new card number by email (if email address entered online) within 1 business day.

Points to note

- Tenants can pay rent within 1 business day of registering.
- Tenants must complete a hard copy Tenant Registration Form.
- You must fax the Form to us and file the original.
- Forms completed incorrectly or missing information will be returned for you to rectify.
- In the event of the above processing delay, check that no payment dates have been, or will be missed. Tenants may need to select a new first payment date and initial the amendment (and any other amendments required).

Process

1. In the new lease agreement, specify RealPay as the payment method (in all states except Victoria where no payment method should be specified in the lease).
2. Include a Tenant Brochure and Tenant Registration Form in your document bundle for lease agreement signing and explain RealPay.
3. After signing the lease agreement tenants complete the hard copy Tenant Registration Form
4. Check the Tenant Registration Form to:
 - a. Ensure all parts are complete (except the card number which you will obtain online)
 - b. Ensure both the tenant and the bank account holder sign (if the tenant is the bank account holder they must sign in both places)
 - c. If a tenant elects to pay by auto direct debit, ensure the Commencement Date is reasonable i.e. at least 5 business days later
5. Inform tenants that they can start paying rent immediately upon receiving notification by email (if email address provided) of their new card number (they will receive this email within 1 business day). They will receive their new RealPay card in the mail within 10 days.
6. Fax the Tenant Registration Form to us 1300 662 003.
7. File the original Tenant Registration Form and retain it for the statutory period.
8. We will process the registration within 1 business day, ensuring tenants can begin to pay rent using their new card number within 1 business day.

9. In the next day's Daily Report you will receive the tenant's new card number. In your property management system, enter the last 8 digits to enable automatic receipting of future rent payments.
10. If necessary, link any cards belonging to tenants sharing the same property. See Important Note below for details.

IMPORTANT NOTE: for multiple tenants in a property

If multiple tenants renting the same property wish to pay their portion of rent separately, they can register individually for their own RealPays. Refer to section 4.6 for details.

7.5 Tenant registration status

You can check whether or not a tenant has been registered by reviewing your daily RealPay emails or visiting the RealPay website.

Daily email

Once a tenant is registered you will receive confirmation in the daily email we send you. The following text will appear in the body of the email:

List of new tenants registered on 2007-03-26
Miss Jane Citizen – 1/11 Kings Road SYDNEY NSW 2000
(Tenant Reference Number: 00000000, Card Number: 9036003700000000)

Website

You can also check if a tenant is registered by visiting the RealPay website.

7.6 Registering for share accommodation

RealPay supports multiple rent payments for one property by linking the card numbers. This is ideal for two or more tenants sharing who want to pay their portion of rent individually.

Depending on your property management system you may need to link these cards to ensure payments are accepted into your trust account and reconciled into your property management system. There are 2 ways you can do this:

1. Visit the RealPay website and select Tenant References
2. Contact Customer Care by phone or email

8 Payment Processing: Cleared Funds

8.1 Cleared funds processing versus Shadow payment processing

In the Australian Banking system it can take from 1 to 3 days (possibly longer) for a direct debit transaction to be “cleared” by the acquiring bank. **Shadow payment processing** means transferring rent payments to your trust account the same day we process the payments or the following day, even though they have not been “cleared” by the banking system.

If a tenant’s rent payment dishonours due to insufficient funds or some other bank account problem, RealPay attempts to reclaim the money by reversing the transaction from your trust account. If you receipt and disburse funds the same day you receive them into your trust account (as is required by law), and we reverse the payment later due to a dishonour, this may cause problems with your reconciliation and auditing.

Cleared funds processing eliminates 99% of reversals to avoid this issue.

Cleared funds processing means there will be a 2-3 business day lag between the date RealPay requests a payment amount from a tenant account, and the date the rent amount is deposited into your trust account. This time lag applies to all tenant payment methods (bank account, credit card, phone, internet, BPAY, POSTbillpay in-person).

- For rent payments made **before** 3.00pm on a business banking day, the 'cleared funds' will be deposited into your trust account overnight 2 business banking days later.
- For rent payments made **after** 3.00pm on a business banking day, the 'cleared funds' will be deposited into your trust account overnight 3 business banking days later.

8.2 Trust account deposits

You may receipt and disburse your tenants rent payments as soon as the cleared funds are deposited into your trust account. This will be following the 2 business banking day clearance time lag and will be indicated on your daily report.

8.3 Timing

The daily cut-off time for processing payments is 3.00pm EDST (Eastern Daylight Savings Time). Any payments made after 3.00pm will be processed the following business day. No processing is conducted on weekends so any payments made after 3.00pm EDST on Fridays or anytime on Saturdays or Sundays, will be processed the following Monday (or Tuesday if Monday is a holiday). Note: processing in this context refers to RealPay requesting relevant payment amounts from tenant accounts.

- For rent payments made **before** 3.00pm on a business banking day, the 'cleared funds' will be deposited into your trust account overnight 2 business banking days later.

- For rent payments made **after** 3.00pm on a business banking day, the 'cleared funds' will be deposited into your trust account overnight 3 business banking days later.

8.4 Disbursing to your landlords

You may receipt and disburse your tenants rent payments as soon as the cleared funds are deposited into your trust account. This will be following the 2 business banking day clearance time lag and will be indicated on your daily report.

8.5 Tenant funds

It is the tenant's responsibility to ensure sufficient funds are in their nominated account at the time of payment and for the following 2 business banking days. Generally, payments will be debited overnight but, depending on the bank, it can take longer in some cases.

If a tenant has insufficient funds, RealPay will charge the tenant a Dishonour Fee. It is your responsibility to investigate any such missed rent payments.

8.6 Public holiday payments

Rent payments due for processing on Australia-wide or NSW public holidays will be processed on the next business banking day.

Please note, following a holiday period, some banks can take an extra day or so to bring their processing up to date due to the larger daily transaction volumes.

8.7 Reports

Every morning following a business banking day (Tuesday – Saturday), you will receive an email from RealPay with two files attached.

1. Daily Report A readable and printable report (PDF format)
2. .PAY File An importable file for automatic receipting within your property management system (CSV format)

At the end of each month you will also receive a monthly summary report listing all payments and any declined transactions during the month.

Daily Report

You can view and print this PDF file to see at a glance the transactions processed before 3.00pm the previous day.

Reports are split into 3 categories:

1. Payments uncleared
2. Payments cleared
3. Payments declined

Where a payment is marked as "uncleared" we recommend you do not send an arrears notice. You would send an arrears notice if the payment has been "declined".

.PAY File

This file is for importing directly into your Property Management System (PMS) where it automatically allocates each transaction to the correct tenant. It updates your tenant records and automatically prints receipts of all RealPay payments.

.PAY file contains payments processed 3-4 business days earlier which are now classified as 'Payments Cleared'.

This file matches the Payments Cleared category in your Daily Report.

8.8 Automatic receipting

To set up automatic receipting in your PMS, follow these steps.

1. Confirm your PMS supports the automatic receipting of the .PAY File. At the time of publication, the following are compatible:

- ADEPT Property Management
- Clarke Combined Rent & Sales Trust '98 (Windows)
- Clarke Quick Trust '98 (Windows)
- Console Gateway
- GeeDee Realty Systems
- Linear Logic React Rental
- Macpro REOffice
- Macpro Trust Manager
- Multi-Array
- Multi-Developments CMS VRM
- Real OZ Software
- Rockend Rest Professional
- Rockend Rest
- RP Data Your Property Manager
- Sherlock Trust Manager 3.4
- Sherlock Trust Manager 5
- Surfways Solutions (Apple Mac)
- Tenacity
- Tenacity Software Realty Gold V4.3

If your PMS does not appear in the list above contact your PMS representative to check if your current version supports the .PAY File. You may need to upgrade to a latest version.

2. Save the .PAY File you receive each day and export/import it into your PMS. Your PMS representative will be able to provide you with instructions to do this.

The last 8 digits of each tenant's RealPay number is the link between the .PAY File and your PMS, enabling automatic receipting. Whenever a new tenant registers, you will need to add the last 8 digits of their RealPay number to their record in your PMS.

If you have any questions regarding this process, please call Customer Care.

9 RealPay Website: realway.com.au/realpay

9.1 For you

On the homepage, enter your client number and PIN to access your office's secure area. This contains all RealPay tools and functions you need.

You can:

- Check tenant payment history up to the minute
- Search by tenant name, card number or address
- List all tenants using RealPay
- Change your PIN
- Print forms, guides and marketing material
- Read FAQs
- Email us an enquiry

9.2 For your tenants

Your tenants can:

- Pay rent (automatically obtaining a receipt)
- Make one-off payments with an alternative credit card
- Review and print payment history
- Change their PIN and contact details (excluding property address)
- Change their bank account or credit card details
- Change their payment amount or schedule
- See RealPay Rewards retailers and instructions for use
- Read FAQs and the Conditions of Use for the website, RealPay and RealPay Rewards
- Email us an enquiry