

**Direct Debit Authorities
Sympli Australia (Sympli)**

Guidelines for trust account operations

April 2019

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Guidelines for trust account operations

Version 1 | April 2019

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Background

Pursuant to section 250(1) of the *Legal Profession Act 2007* (LPR), a Queensland law practice cannot disburse money from a law practice trust account, or controlled money account, by electronic funds transfer unless the law practice has been authorised by the Queensland Law Society (QLS) to do so. Direct debit authority payments are a form of electronic funds transfer.

Sympli Australia (Sympli) has a web-based property exchange settlement system which has a direct debit authority payment function that is issued to the bank via the Sympli system.

Sympli has requested QLS to authorise Queensland law practices that are subscribers to the Sympli system to participate in the Sympli financial settlement process by providing a direct debit payment function in the Sympli system for the purpose of paying settlement moneys from law practice trust accounts as part of the source funding.

Payments can only be made using the Sympli system and cannot be made for more than the amount authorised by the law practice that is payable in respect of the matter.

QLS has delegated to the General Manager of the Society's Regulation Department the power to authorise Queensland law practices to make settlement payments using the Sympli system by issuing instructions for direct debit payments from the law practice trust accounts.

1. Sympli Electronic Settlement System

1.1. Registering as a Sympli Subscriber

When the law practice enters into the agreement with Sympli it registers as a user of the Sympli system to the effect that Sympli will accept instructions for the withdrawal of money from the law practice's trust bank account if the law practice has given a specific authorisation to Sympli to issue instructions to the law practice's authorised deposit-taking institution (ADI) to withdraw the money from the law practice trust bank account.

The law practice will provide to Sympli all the required details of the law practice's trust account. The law practice shall also provide to Sympli details of the authorised trust account signatories intended to be recorded as Trust Account Authorised Signer (TAAS) within the Sympli system.

Sympli will provide these details of the trust account and signatories to the relevant ADI to ensure that the trust account can be used for property transactions within the Sympli system.

The ADI must verify to Sympli that the list of TAAS are signatories to the law practice trust account as per the ADI's records. The law practice is reminded that it is a requirement of Section 48 of the LPR to notify the QLS of the appointment and cessation of trust signatories

Once the law practice's trust account has been verified by the ADI, Sympli will include the law practice's trust account details in the Subscriber's Profile and Sympli will allocate permission for the users who have been previously set up and identified as TAAS by the Subscriber and verified by the ADI.

1.2. Sympli Source Account

If the law practice does not operate a law practice trust account with an Integrated Financial Institution, the law practice can utilise the Sympli Source Account. (For a list of Integrated Financial Institutions, see Sympli.com.au) This is an ADI account in the name of Sympli that can be used to deposit source funds.

Sympli shall verify that Source Funds are cleared and available from that account.

The law practice is still required to create a line item and digitally sign the transaction for Financial Settlement to occur. Refer to 2.1 for process of creating a source financial line.

When depositing funds to the Sympli Source Account, funds must be deposited and cleared at least 3 business days before the Scheduled Settlement date.

The Sympli Source Account becomes a power money account for the law practice that does not operate a law practice trust account.

It should be noted that the Directions to disburse funds from the Sympli Source Account must be made by a person that meets the qualifications to be a TAAS e.g principal of the law practice, employed solicitor of the law practice or two other employees of the law practice jointly.

It should also be noted that the law practice that operates on a power money account is required to lodge an external examiner's report for the period ended 31 March each year by 31 May. Refer Item 6 for information of the trust records to be maintained for a power money account.

1.3. Sympli Users

Sympli provides for Subscriber Users. Within the Subscriber Users there can be different user levels:

- 1.3.1 a Subscriber User who can create Workspaces, invite participants to the workspace, prepare and save electronic documents, distributions and payment summaries and submit them and the Distribution Summary records to another user within the law practice for authorisation via signing – this type of user cannot authorise payments or electronically sign documents for lodgement with the Titles Office.
- 1.3.2 a Trust Account Authorised Signer (TAAS) is a Subscriber User who is also an authorised signatory in respect of the law practice trust account – this type of user is providing authorisation for transaction instructions to be provided to the ADI to debit source funds from the law practice trust account for the purposes of the conveyancing transaction. This type of user can be restricted so that they cannot create records or save them as draft records, or change/alter the amount that can be authorised. The Super Admin may set up TAAS as either single or dual authorisations for each Source Financial Line Item. If dual authorisation is required, the Super Admin must also define the threshold above which dual authorisation is required. The threshold can be determined, or it can be set to “unlimited” which will require dual authorisation for all Source Financial Line Items;
- 1.3.3 a Distribution Summary Signer (DSS) is a Subscriber User who is also authorised to sign the Distribution Summary – this type of user is providing authorisation for transaction instructions to be provided to the ADI for the disbursement of settlement funds. This user is similar to the TAAS in that they are authorised signatories in respect to the law practice trust account. This type of user can be restricted so that they cannot create records, or save them as draft records or change/alter the amount that can be authorised;
- 1.3.4 an Electronic Document Signer can sign and verify electronic documents for lodgement with the Titles Office – this type of user must be suitably qualified to sign transfer documents e.g. Australian Legal Practitioner – this type of user can be restricted so that they cannot create records, save them as draft records, submit them for approval or authorise a Distribution Summary;
- 1.3.5 a Super Admin can maintain Subscriber details for the law practice, including maintenance of the law practice's trust account registered with Sympli, submit TAAS (for verification by Sympli with the ADI) maintain Electronic Document Signer details, maintain non-signer user details and also set financial signing limits, managing the trust and fee paying accounts within Sympli System. It is suggested that the Super Admin would be the principal of the law practice. A Super Admin can enable other user(s) to manage the above permissions and authorisations through the provision of administrative privileges (provided that those other users meet the required criteria as set out above);
- 1.3.6 a user can be authorised to do more than one of the above.

The law practice controls, via the Super Admin, which users have which access levels.

2. Providing Funds for Financial Settlement

2.1. Adding Source Financial Line Item

The law practice will complete 'Add Source Financial Line Item' by identifying the:

- 2.1.1 Category of funds (eg Purchaser's Equity, Loan Proceeds)
- 2.1.2 Source account (Law Practice Trust Account or Sympli Source Account)
- 2.1.3 Amount of funds required for the Sympli Financial Settlement
- 2.1.4 Client Name/s
- 2.1.5 Reference – will appear on the Law Practice Trust Account Statement. (Note: this defaults to the Matter ID which has been added by the Subscriber at Workspace creation. It is suggested that the Matter ID include the client name/s and client matter number)

It should be noted that:

- A separate Source Financial Line Item shall be created for each separate source of funds eg funds being sourced from law practice trust account, funds being sourced from the incoming financier.
- The Reference in Sympli creates the link between the law practice trust account cashbook, trust account ledger, trust account bank statement and the Sympli Workspace.

Once the law practice has added the Source Financial Line item, the law practice will need to verify the availability of the source funds. The verification confirms that the law practice has received settlement funds from its purchasing client and that the funds are available for settlement. This verification can be performed by a Subscriber User.

A Source Financial Line item will be unverified if the details of a verified Source Financial Line is modified by a Subscriber User. All Source Financial Line items must be verified in order for Financial Settlement to proceed at the Scheduled Settlement date and time eg:

Law practice must verify that it holds the purchaser's equity funds
+
Incoming financier must verify that it holds loan proceeds
=
Financial Settlement.

2.2. Procedure for authorising a payment

The Source Financial Line Item must be verified in order for a TAAS to authorise the payment of the source funds. The authorisation by the TAAS is really providing instructions to Sympli to provide instructions to the law practice's ADI to debit source funds from the law practice's trust account for the purposes of the conveyancing transaction.

A TAAS must meet the following conditions:

- 2.2.1 the 'TAAS' profile must have been given permission by the Super Admin, in the Subscriber Profile
- 2.2.2 the Source Financial Line Item Amount is equal to or lower than the "TAAS" source signing limit, and
- 2.2.3 the "TAAS" is an authorised user for the law practice trust account provided in the Source Financial Line Item (the account that shall provide settlement funds).

Authorisation must be provided for each Source Financial Line Item with a digital signature by a TAAS. Funds being sourced from the incoming financier will be authorised by the financier.

Once the Source Financial Line Item has been verified and authorised, the Sympli system will allow the law practice to digitally sign the Distribution Summary.

A Source Financial Line Item may be unauthorised by a Subscriber User that has the appropriate permissions to modify distributions.

A Source Financial Line Item will be unauthorised if:

1. the details of an authorised Source Financial Line Item has been modified (*by a Subscriber User*),
2. the Source Financial Line Item has been unverified, or
3. a user unsigns the Source Financial Line Item.

This means that if the law practice wishes to allow a TAAS to authorise payments on his/her own the TAAS limit needs to be determined. If a TAAS is required to authorise the payment jointly with another TAAS, the limit should be set to “unlimited” given the dual authorisation is required within the Sympli profile.

2.3. Trust Account Authorisation Record

When a TAAS authorises a Source Financial Line Item, a Trust Account Authorisation Record is generated. This document records the Signer’s approval for Sympli to instruct the ADI to debit the amount of funds specified in the Source Financial Line Item from the law practice’s trust account into their ADI’s nominated internal account (ADI Sympli Clearing Account) for the purposes of a Sympli property transaction.

The Trust Account Authorisation Record is available to Subscribers before and after settlement as documentary evidence of the transactions performed for the relevant Source Financial Line Item.

The Trust Account Authorisation Record includes:

- 2.3.1 Details of the Sympli Electronic Workspace, including:
 - 2.3.1.1 Subscriber Name (law practice name)
 - 2.3.1.2 Matter ID (law practice’s reference e.g. matter number and client name)
 - 2.3.1.3 Sympli Workspace Identification.
- 2.3.2 Details of the transaction, including:
 - 2.3.2.1 Payment Category (Purchaser’s Equity or Loan Proceeds)
 - 2.3.2.2 Client Name/s
 - 2.3.2.3 Trust Account Name
 - 2.3.2.4 Trust Account BSB
 - 2.3.2.5 Trust Account Number
 - 2.3.2.6 Amount
 - 2.3.2.7 Receiving ADI
 - 2.3.2.8 Receiving Account Name (ADI Sympli Clearing Account)
 - 2.3.2.9 Receiving Account BSB
 - 2.3.2.10 Receiving Account Number
 - 2.3.2.11 Reference (which defaults to the Matter ID as previously entered by law practice and creates the link between the law practice trust account cashbook and trust account ledger, trust account bank statement and the Sympli Workspace)
 - 2.3.2.12 Transaction Identification (Sympli Financial Line Item Id)
 - 2.3.2.13 Date of Transaction (settlement date)
 - 2.3.2.14 Authorised by (TAAS)
 - 2.3.2.15 Authorised on (date TAAS approved).

Trust Account Authorisation Record example:

Workspace Details	
Subscriber	XYZ Lawyers Pty Ld
Matter ID	XYZ123809
Sympli ID	Sympli1234567
Reference	XYZ123809
Category	Purchaser's Equity
Client	Peter Smith
Trust Account Name	XYZ Lawyers Pty Ltd Trust
Trust Account BSB	789123
Trust Account Number	60657112
Amount	\$124,210.00
Receiving Financial Institution	ANZ
Receiving Account Name	ANZ Sympli Clearing Account
Receiving Account BSB	010191
Receiving Account Number	128910
Reference	XYZ123809
Transaction ID	Sympli123456702S01
Settlement Date	12 Dec 2017
Authorised by	Joe Bloggs
Authorised on	10 Dec 2017, 12.24PM

2.4. Rollback of Source funds

If a Sympli Financial Settlement fails (e.g. due to Lodgement Failure), all source funds successfully debited from the law practice's trust account and credited into their ADI's nominated internal account (ADI Sympli Clearing Account), will be returned to the law practice's trust account.

The Source Financial Line Item will be unverified, therefore removing all authorisations that had been performed by the Subscriber User and TAAS.

The Subscriber User and TAAS must re-verify and re-authorise the Source Financial Line Item in anticipation of the rescheduled settlement. This means that the Subscriber User must re-verify that the funds returned to the law practice's trust account are ready and available. The TAAS must re-authorise Sympli to instruct the ADI to debit the amount of funds specified in the Source Financial Line Item from the law practice's trust account into their ADI's nominated internal account (ADI Sympli Clearing Account) for the purposes of a Sympli property transaction.

3. Receiving Funds from Financial Settlement

3.1. Creating Directions Financial Line Items

All Subscriber Users with access to the Workspace have the ability to create Directions Financial Line Items, including the law practice for both the purchaser and vendor.

The Super Admin may set the Subscriber User that only allows the disbursement of Directions Financial Line Items to the law practice trust account. This restriction does not apply to Directions Financial Line Items payable to Third Party Beneficiaries including for example Utilities, Local Council or body corporates.

The law practice will complete “Add Directions Financial Line Item” by identifying the:

- 3.1.1 Category of funds (e.g. Vendors Funds, Third Party Beneficiary)
- 3.1.2 Direction accounts
- 3.1.3 the amount of funds to be disbursed
- 3.1.4 Payment Reference (which is different to the Reference described above at in section 2 as it does not default to the Matter ID but is instead the reference entered by the user that will appear on the payee’s statement to identify the payment.)

The law practice will have the ability to nominate the Distribution Account, this could be:

- the law practice’s trust account (based on the Subscriber’s profile set up);
- the bank account as supplied by the Vendor; or
- a BPAY Biller.

If funds are to be paid to a destination other than the law practice’s trust account, the law practice needs to ensure that the Account Name, BSB and Account Number, or BPAY Biller Code and BPAY Reference, details are correct. Sympli only validate that the BSB or BPAY Biller Code are valid. Sympli does not validate the Account Number or the Account Name. The Receiving ADI will not validate the BSB and Account Number to the Account Name.

Any error in recording the Distribution Account (excluding the law practice trust account) may result in the loss of funds.

The Subscriber User is required to include a Payment Reference in each Directions Financial Line Item in the Sympli system. The Payment Reference will appear on the law practice’s trust account or the Recipient’s bank account statement when funds are credited to the account.

If funds are to be paid to a Third Party Beneficiary for unpaid adjustments, the law practice for both the purchaser and the vendor will have the ability to create the Directions Financial Line Item.

Funds will be paid by BPAY or bank transfer. A DSS from the law practice need to authorise the Third Party Beneficiary payments. Where a Third Party Beneficiary payment has been entered by the purchaser on behalf of the vendor, a DSS from both law practices must sign off on this line item.

3.2. Authorising Directions Financial Line Items

A Directions Financial Line Item may be unsigned by any Subscriber User with the permissions to modify distributions and also has access to the relevant workspace. Additionally, any modification to a Directions Financial Line Item, will cause the Directions Financial Line Item to automatically become unsigned.

A DSS must meet the following conditions:

- 3.2.1 the Subscriber User must have been given permission to sign the Distribution Summary by the Super Admin
- 3.2.2 the Directions Financial Line Item Amount is equal to or lower than the DSS authorisation limit.

The Super Admin may set up DSS as either single or dual authorisations for each Directions Financial Line Item.

If dual authorisation is required, the Super Admin must also define the threshold above which dual authorisation is required. The threshold can be determined, or it can be set to “unlimited” which will require dual authorisation for all Directions Financial Line Items.

This means that if the law practice wishes for the DSS to authorise payments on his/her own the DSS limit needs to be determined appropriately within the profile (by setting the appropriate threshold limits that suit your risk profile/ business requirements).

If the law practice wishes a DSS to authorise the payment jointly with another DSS, the limit should be set appropriately within the Sympli profile.

4. Distribution Summary

4.1. Distribution Summary record

The Distribution Summary is automatically generated per Subscriber, based on their financial details in the Sympli Electronic Workspace and is a combination of the Directions Line Items and Source Fund Line Items the Distribution Summary includes the details of:

- 4.1.1 Subscriber
- 4.1.2 Matter ID
- 4.1.3 Client name/s
- 4.1.4 Sympli ID
- 4.1.5 Workspace Type
- 4.1.6 Settlement Date
- 4.1.7 Lodgement Override (if applicable)
- 4.1.8 Electronic signature (including date and time) of DSS
- 4.1.9 Certification
- 4.1.10 All Source Financial Line Items created by the Subscriber
- 4.1.11 All Directions Financial Line Items created by the Subscriber
- 4.1.12 All System Generated Directions Financial Line Items owned by the Subscriber
- 4.1.13 Any Directions Financial Line Items of category 'Third Party Beneficiary' that has been created by another Subscriber and associated with your Subscriber

The Distribution Summary is specific to each Subscriber and does not display any private details (ADI account numbers) of the transaction created by the other Subscribers (with the exception of Third Party Beneficiaries which are unpaid adjustments).

The Distribution Summary contains a certification from the law practice that:

- all financial information included in the Distribution Summary is accurate
- it agrees to the details included in the Distribution Summary schedule
- it agrees to the fees that will be charged as a result of this settlement transaction
- it understands that if the settlement time is extended during the settlement run due to delay, this document will not automatically become unsigned unless settlement is extended to the next business day
- a user will then be able to stop settlement in the Distribution Summary if they wish.

4.2. Signing Distribution Summary

Each Subscriber that is a participant in the Distribution Summary must digitally sign the Distribution Summary.

By signing the Distribution Summary, the Subscriber is providing their acceptance of the financial instructions provided to Sympli as part of the conveyancing transaction.

A Source Financial Line Item can only be authorised by a TAAS as detailed in Item 2.2 Procedure for authorising a payment.

A Directions Financial Settlement Item can only be authorised by a DSS as detailed in Item 3.2 Authorising Distribution Line Items.

4.3. Distribution Summary Un-signing Rules

A Distribution Summary will be un-signed if:

- 4.3.1 any notices have been lodged on title (eg Caveat), the Title Activity Checks would un-sign the Distribution Summary;
- 4.3.2 a Subscriber User un-signs the Distribution Summary for the Sympli Workspace;
- 4.3.3 any details of a Source or Directions Financial Line Item owned by that Subscriber is modified; or
- 4.3.4 Financial Settlement Execution failure, causing the Settlement date and time to be cleared from the Sympli Workspace.

5. Financial Settlement Completion Record

5.1. The Financial Settlement Completion Record is automatically generated based on the Subscriber's financial details in the Sympli Electronic Workspace.

The Financial Settlement Completion Record includes the following details:

- 5.1.1 Subscriber (e.g. XYZ Lawyers Pty Ltd)
- 5.1.2 Workspace Type (e.g. Purchase)
- 5.1.3 Matter ID (e.g. XYZ123809)
- 5.1.4 Client Name
- 5.1.5 Description of the property being transferred (e.g. 43 Ann Street, Brisbane QLD 4000)
- 5.1.6 Land Title Reference (e.g. 50839456)
- 5.1.7 Total Source Funds settled via Sympli (e.g. \$624,210.00)
- 5.1.8 Total Directions Funds settled via Sympli (e.g. \$624,210.00)
- 5.1.9 Sympli ID (e.g. SympI1234567)
- 5.1.10 Settlement Date (e.g. 12 Dec 2017)
- 5.1.11 Signature on Source Funds (e.g. Joe Bloggs 10 Dec 2017 12:24 PM)
- 5.1.12 Signature on Distribution Summary and Certifications (e.g. Jane Bloggs 10 Dec 2017, 12:24 PM)
- 5.1.13 All Source Financial Line Items (created by the Subscriber and Incoming Financier) (includes Transaction Id, Category (e.g. purchasers' equity or loan advance), Source of Funds, Client Name, Subscriber who is the owner of Source Financial Line Item, e.g. XYZ Lawyers Pty Ltd)
- 5.1.14 All Directions Financial Line Items (created by the Purchaser, Outgoing Financier and Vendor Subscriber) (includes Transaction Id, Category (e.g. council rates), Payee and Payment details (Sympli, Sydney Council), Subscriber who is the owner of Directions Financial Line Item e.g. XYZ Lawyers Pty Ltd and amount).

The Distribution Summary is specific to each Subscriber.

The Purchaser's Distribution Summary clearly identifies:

- the name of the source of funds (e.g. law practice trust account, account number and client name);
- the destination of funds (e.g. Stamp Duty, Sympli fee, Local Council) and in the case of payments to Third Party Beneficiaries – account name (Sydney Council) account details and amount; and
- does not display any details of Account Name or Account Details of the transaction created by Vendor's Subscribers (Outgoing Financier and Vendor's law practice).

The Vendor's Distribution Summary clearly identifies:

- the name of the source of funds (e.g. Purchaser's equity but does not disclose law practice trust account, account number and client name);
- the destination of funds (e.g. Stamp Duty, Sympli fee, Third Party Beneficiary (Local Council), account name (Brisbane City Council) account details and amount; and
- details of Account Name and Account Details of the transaction created by Vendor's Subscribers (Outgoing Financier and Vendor's account name and account details).

6. Does the law practice need to maintain trust records when no money is received to the law practice trust account

Yes, the law practice for the vendor directs where the “pool of funds” is to be disbursed and it is the interpretation of Queensland Law Society that this is “Power Money” as defined in section 237 of the *Legal Profession Act 2007* (LPA).

Pursuant to section 254 of the LPA a law practice must account for the money in a way prescribed under a regulation.

Section 56 of the *Legal Profession Regulation 2017* requires a law practice to keep a record of all dealings with the money and all supporting information in relation to the dealing. The record and supporting information must be kept by the law practice as part of the law practice’s trust records.

The law practice acting for the vendor will be required to retain the “Settlement Completion Record” which records the destination of the funds that have been disbursed at the direction of the law practice acting for the vendor as a trust account record.

If the law practice acts for the purchaser and utilises the Sympli Source Account where the “pool of funds” are to be disbursed from, it is the interpretation of the Queensland Law Society that this is “Power Money” as defined in Section 237 of the LPA (see item 1.2 Sympli Source Account above).

7. Protection of user identification information and password

It is absolutely imperative that the Sympli user digital signature identification information and password of each user are kept secure. **An authorised user of the Sympli system must not, under any circumstances, advise these details to another person.** Nor is an authorised user to store them in a way that another person may easily gain access to them.

Subscribers must use strong passwords for accounts used to access Sympli. The passwords must meet the following requirements:

- be at least 10 characters in length;
- are unique (e.g. not used across multiple user or system accounts);
- do not include dictionary words or any business-related words that are easy to guess, or use something obvious such as a person’s name, birth date or similar;
- are not increments of previously used passwords (e.g. “password1”, “password2”); and
- are changed, at a minimum, every 3 months.

8. Numbering of Payment Instructions

All Source Financial Line Items (payment instructions) are assigned a unique transaction identifier (Transaction ID) which will be shown under ‘All settlement distribution in this workspace’ in the Financial Settlement Completion Record.

Transaction Identifier generated by Sympli would be as follows:

SYMPLI101882303S01– this being:

- Workspace: SYMPLI1018823
- Workspace Participant: 03
- Source Financial Line Item: S01

9. Information Recorded on Bank Statement

Payments made via Sympli will result in the following information being recorded on the law practice trust account bank statement:

- 9.1. the date the payment is made;
- 9.2. the name of the payee (the recipient ADI) OR the remitter (Sympli Settlement);
- 9.3. Reference (As set out above, this defaults to the Matter ID); and
- 9.4. the amount of the payment.

10. Recording Payments in Trust Account Records

Details of payments are to be recorded in the trust account cash payments book and the relevant trust account ledger within five (5) working days of the payment in accordance with section 41(4) of the *Legal Profession Regulation 2017*.

The details to be recorded in respect of each payment are as follows:

- 10.1 the date the payment is made;
- 10.2 the name of the payee (the recipient ADI) (Sympli settlement);
- 10.3 the Reference that will appear on the trust account bank statement (which will be the Reference that the Subscriber has previously entered into the Source Fund Line Item);
- 10.4 the law practice internally generated reference (XYZ123809) and matter description;
- 10.5 reason for payment (settlement moneys); and
- 10.6 the amount paid.

11. Recording Receipts in Trust Account Records

Details of receipts are to be recorded in the trust account cash receipts book and the relevant trust account ledger within five (5) working days of the receipt in accordance with section 40(4) of the *Legal Profession Regulation 2017*.

The details to be recorded in respect of each receipt are as follows:

- 11.1. the date the receipt is made, and if different, the date the funds were received;
- 11.2. the name of the payor (the providing ADI) (Sympli settlement);
- 11.3. the receipt reference number that will appear on the trust account bank statement;
- 11.4. the law practice internally generated Reference (XYZ123809) and matter description;
- 11.5. reason for receipt (settlement moneys); and
- 11.6. the amount received.

Appendix A

Application Letter

DATE

PRIVATE & CONFIDENTIAL

General Manager
Regulation
Queensland Law Society
GPO Box 1785
BRISBANE QLD 4001

Dear Sir

APPLICATION FOR APPROVAL TO MAKE PAYMENTS TO Sympli

XYZ Lawyers Pty Ltd hereby applies to the General Manager Regulation of the Queensland Law Society for approval to make payments using the Sympli Australia (Sympli) system in accordance with the Society's Direct Debit Authority Sympli Australia (Sympli) Guidelines for Trust Account Operations in relation to the Sympli electronic funds transfer payment function in its web based property exchange system.

I enclose a Certificate, signed by a principal of XYZ Lawyers Pty Ltd, in support of the application. Yours faithfully

XYZ Lawyers Pty Ltd

Appendix B

Certificate in Support of Application for Approval to make payments to Sympli

I,, the sole principal/a principal/a law practice director of, law practice ('the law practice'), certify that the Direct Debit Authority Sympli Australia (Sympli) Guidelines prepared by the Queensland Law Society ('the Guidelines') have been read and, to the best of my knowledge, are understood by all authorised trust account cheque signatories and all staff of the law practice involved in the management of the trust account.

I further certify that, to the best of my knowledge, suitable practices and procedures have been implemented and will be observed by the law practice to comply with the Guidelines.

Details of the trust account cheque signatories and staff of the law practice that have read the Guidelines are set out hereunder:

Name	Job Description	Trust account signatory
		Y/N
		Y/N
		Y/N
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		Y/N
		Y/N
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		Y/N
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		Y/N
		Y/N

Name Position Role

..... Signature

..... Name of principal/partner/director