

StrataPay

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StrataPay is a streamlined payment process that offers a number of payment methods - from cards to direct debit and Internet banking. Multiple convenient payment channels are offered on all of the Fee Notices / Levy Notices / Invoices issued from StrataMax. All payments are deposited directly into the bank account for processing in the **Bank Reconciliation**.

The below includes instructions on setting up the StrataPay deposit slip, which is available when these Fees Notices / Levy Notices / Invoices are issued for payment. Card payment options can be set using the StrataPay Card Enabled field.

There is also information on how receipt details are provided across the various payment channels when an owner makes a payment.

About StrataPay

StrataPay processes payments made by Owners / Tenants / other debtors to your Body Corporate and integrates with StrataMax. Payments received by StrataPay will be paid into the Body Corporate / Strata Plan bank account using the unique StrataPay reference number. This number is allocated to a Lot / Debtor account to identify and allow for easy reconciliation when the funds are receipted into the Bank Account.

Further information about StrataPay can be located on the StrataPay website:

<https://www.stratapay.com>.

StrataPay | Deposit Slip Setup

The deposit slip on a **Levy Notice**, **Invoice**, **Sub-Group Bill**, **Owner Ledger Card** or **Second Debtor Invoice** will provide the StrataPay payment options. The StrataPay deposit slip is enabled when the **Biller Code** field (see below) is set to 'STRATAPAY'.

StrataPay for New Buildings

The first step of the **new building setup process** is to open **New Building (BCMax)**. This is where the current **Biller Code** and the **StrataPay Card Accepted** defaults can be checked and configured if necessary.

- If the **BPay Biller Code** field already has 'STRATAPAY' in it, then no further action is needed -

proceed with creating your new building.

- For more information on the *StrataPay Card Accepted* field, please read [StrataPay Card Accepted / StrataPay Card Decision Date](#).

Add New Building

Task + ?

Building Name

Building Number

Financial Year Start

Financial Year End

Date of Registration of Plan

Plan Number

Current Month

Manager Company

Levy Year / AGM

State / Country

Building Type

Regulatory Module

Credit Card Fees

StrataPay Card Accepted

BPAY Biller Code

GST Style

Default ATO Creditor

Account Manager

Status ☐ Active ☐ Inactive

The number cannot be blank
The name cannot be blank

Save Cancel

StrataPay for Existing Buildings

If an existing building needs the StrataPay deposit slip enabled, the *Biller Code* field needs to be updated in [Building Information](#).

1. Search or select **Building Information**.
2. Search for the field *Biller Code* type (in capitals) **STRATAPAY**.

'StrataPay Ref Num' will populate automatically during the overnight upload for StrataCash Management accounts. The field will remain blank for all other banks.

StrataPay Fees

When an Owner / Debtor makes a payment, there may be associated transaction and card processing fees, depending on the payment method utilised. For clients that use StrataPay you are able to configure whether cards are accepted on a per building basis. Security Permissions

Configuring Buildings For Card Payments

Access to this menu is held within [Security Setup](#) under the 'Building' category.

- Permissions
 - Building
 - Surcharge Credit Card fees to building & StrataPay Card Accepted

In [Building Information](#), the *StrataPay Card Accepted* field is shown automatically for managers who already issue levy notices with a StrataPay payment slip. It determines whether card payments are accepted for the building. Its availability reflects your existing StrataPay arrangement and cannot be switched on manually; where the field is not shown, no action is required.

For more information about these changes, please see our [Card Changes](#) article.

From 1 October 2026, the cost of accepting a card payment can no longer be passed on to the person making the payment, so StrataPay will stop charging the card service fee that payers pay today. Each building that issues levy notices with a StrataPay payment slip therefore either:

- accepts card payments, and is charged the card processing fees; or
- does not accept card payments from that date

This applies to card payments. The fees on the other payment methods shown on the levy notice are not affected.

When the field is set to either *Yes* or *No*, users may also enter a 'StrataPay Card Decision Date' directly below it. The decision date is optional and is not required to save the building record.

Yes: Card Payment charges will be debited from the buildings account. Changing the value in this field will trigger a letter to be sent to the strata scheme, care of the body corporate to inform them that this has been enabled by their Strata Manager. Please see [mock-up sample of this letter](#) (for information purposes only, final wording may differ).

Debtor Fees & Payments

StrataPay Ref Number		★
StrataPay Card Accepted	Yes Card payment charges will be debited from the building's account. Note that changing the value in this field will trigger a letter to be sent to the strata scheme, care of you, to inform them that this has been enabled by their Strata Manager	★
StrataPay Card Decision Date		★
StrataPay Only	☐ (No)	★

No: The building will not accept card payments from 01/10/2026. Note that changing the value in this

field will trigger a letter to be sent to the strata scheme, care of the body corporate manager, to inform them that this has been disabled by their strata Manager. Please see [mock-up sample of this letter](#) (for information purposes only, final wording may differ). In addition, the following notification will appear on the relevant Portal and StrataPay payment pages:

Card payments will not be available for this strata scheme from 1 October 2026. You can continue with your card payment today, and the current card service fee applies. For more information, see [card payment changes](#).

A cancellation notification will also be sent to any payers with direct debits from card (i.e. not a bank account).

Debtor Fees & Payments

StrataPay Ref Number		★
StrataPay Card Accepted	No This building will not accept card payments from 1/10/2026. Note that changing the value in this field will trigger a letter to be sent to the strata scheme, care of you, to inform them that this has been disabled by their Strata Manager	★
StrataPay Card Decision Date		★
StrataPay Only	☐ (No)	★

Blank: Card payments will be accepted until 30/09/26 and will no longer be accepted from 01/10/2026. On this date, any existing direct debits from cards will be cancelled, notifications sent to those affected payers and a letter sent to the Strata Scheme advising that cards are no longer accepted, similar to the mock-up sample letters above.

Debtor Fees & Payments

StrataPay Ref Number		★
StrataPay Card Accepted	Credit card payments will be accepted until 30/9/2026, but will no longer be accepted from 1/10/2026.	★
StrataPay Card Decision Date		★
StrataPay Only	☐ (No)	★

StrataPay Card setup report

To identify the current StrataPay configuration for buildings and determine their card payment status, use [Search Buildings](#).

Add the following restriction - StrataPay Card Enabled = Yes, also add the columns StrataPay Card Enabled and StrataPay Card Decision Date. Additional columns and restrictions can be added as required. If this information will be used for regular reporting, remember to save the search configuration for future use.

Search Buildings - 24 UNICORN ROAD - KEEP 9681

Refresh Export List Saved Search: StrataPay Card Enabled (charges will apply)

Restrict To **Field** **Condition** **Value**

Columns Building Number is equal to

Sort Order StrataPay Card Enabled is equal to ☒ Yes ☐ No ☐ Not Set

Advanced

StrataPay Card Enabled Yes, Sorted By Building Name A to Z, Limited to 10,000 records

3 records displayed Find First Find Next

Building Number	Building Name	StrataPay Card Enabled	StrataPay Card Decision Date
9503	23 DOLPHIN LANE - KEEP	☒	05/09/2026 12:00 AM
9728	25 RED BARON WAY - KEEP	☒	29/09/2026 12:00 AM
74857	KOWLOON HARBOUR KEEP	☒	22/08/2026 12:00 AM

Print Load/Edit/Delete Search Save Search Save Search As Close

StrataPay Fees Legend Setup

When the StrataPay fees are paid from the bank account, these amounts can be applied to an expense account to automatically process with the setup of a Legend to define the applicable account code.

To ensure that the exact description is applied to the legend, we recommend setting this up when the fees first appear in the Bank Statement and come through in the **Bank Reconciliation**. Alternatively, this can be manually added to the legends area by entering the transaction 'Type' and exact 'Details'.

1. In the building, go into the **Bank Reconciliation**. Click and highlight the StrataPay fee. This will expand the line item. Copy the *Details* field to copy this information in the next screen.
2. Select *Local Legends* to configure an account for the local building OR *Global Legends* (this allows StrataMax to post these fees to the same account in all buildings). If a *Global Legends* is being set, it is recommended to complete use **Account Maintenance** to copy this account code to all buildings to ensure it exists when processing these StrataPay fees.
3. Click *Add* to add this StrataPay fee type to the list.
4. Review the *Transaction Type* and complete this line item with the same *Type* and *Details*. Complete the account code that should be posted to (use **Account Maintenance** to assist in creating a new account code if required).
5. Click *Save* and *Close*. This will finalise the legend setup.
6. Click *Auto Process* in the **Bank Reconciliation** screen to finalise the current entry.

The screenshot shows the 'Bank Reconciliation' window for 'OCEANIA KEEP'. The top bar includes a dropdown for 'OCEANIA KEEP', a checkbox for 'Show unreconciled only', and buttons for 'Configuration', 'Global Legends', and 'Local Legends'. Below this, account details are listed: 'Closing Balance: 115,213.20', 'Bank: SCM', 'Bsb: 124-367', 'Account Number: 784454', and 'Current Month: January 2023'. A table with columns 'Date', 'Type', 'Details', 'Reference', 'Amount', 'Balance', and 'Account' is shown, with a 'Brought forward' entry. A 'Local Legend' dialog box is open, showing options for 'Apply to' (Operating Accounts, Investment Accounts), 'Type' (Fee), 'Details' (StrataPay Trans/Svce Fee), and 'Account Code' (16890 TRANSACTION FEES). The dialog has buttons for 'Add +', 'Save', and 'Close'. The main window has buttons for 'Add Item', 'Save', 'Print', 'History', 'Statement', 'Auto Process', and 'Close'. Red callout numbers 1 through 6 point to specific elements: 1 points to the 'Details' field in the main table, 2 points to the 'Local Legends' button, 3 points to the 'Add +' button in the dialog, 4 points to the 'Type' dropdown in the dialog, 5 points to the 'Save' button in the dialog, and 6 points to the 'Close' button in the dialog.

StrataPay Direct Debits

Please be aware that as of 01/10/2026, if a strata scheme has decided to not accept card payments, any existing direct debit arrangement funded by a card will be cancelled automatically. For details on how to buildings are configured to accept cards, please see [StrataPay Card Accepted / StrataPay Card Decision Date](#).

To set up a direct debit for their levy payments, an Owner must complete the online form, which they can obtain from the StrataPay website here: <http://www.stratapay.com/directdebit/>

Once StrataPay has received the form, this data will be synchronised daily to the owner's record in StrataMax. For Owners that have an active Direct Debit, Direct Debit payment instructions will appear on the Levy Notice as long as a template with merge *Field 60* selected. This file also identifies the lots that have had their Direct Debit Authority removed by the Owner.

For information on using StrataPay and Direct Debits, including privacy, security, payment usage, and fees associated with StrataPay transactions, refunds or reversals, dishonoured payments, etc., see the [StrataPay Product Disclosure Statement](#).

Owner FAQ | Card Payment Changes

This section contains questions owners are asking about the card payment changes from 1 October 2026, with answers you can give as they are. They use the same wording as the owner help site, so an

owner who reads both gets the same answer.

Whether card payments remain available for a building depends on two things: whether StrataPay provides the levy payment service for it, and, where it does, whether a decision to accept card payments has been recorded in the StrataPay Card Accepted field in *[Building Information](#)*. Where that field is not shown for a building, the building does not issue levy notices with a StrataPay payment slip, and these answers do not apply to its owners. See *[StrataPay section in the Building Information article](#)* for more detailed information.

Can an owner still pay by card after 1 October 2026?

That depends on the strata scheme. Where StrataPay provides the levy payment service for the scheme and a decision to accept card payments has been recorded, card payments continue. Where no such decision has been recorded, card payments through StrataPay are not available.

The owner's latest levy notice shows the payment methods available for their strata scheme.

Will owners still be charged a card service fee?

No. From 1 October 2026, StrataPay no longer charges a card service fee to the person making a payment.

Who pays the card processing fees from 1 October 2026?

Where card payments remain available, the card processing fees are charged to the strata scheme. The cost of accepting a card payment has not gone away. What changes is who is charged.

Will the card processing rate change?

Where card payments remain available from 1 October 2026, the processing rate charged to the strata scheme will remain the same. Who pays the fee will change, but the rate itself will not. StrataPay will review the rate after the new arrangements have been in place for 12 months.

Why is this changing?

The Reserve Bank of Australia made changes to prevent card surcharging from 1 October 2026. From that date, the cost of accepting a card payment can no longer be passed on to the person making the payment.

The cost of processing a card payment does not disappear. A levy belongs to the strata scheme, so where card payments remain available, the cost is covered by the scheme.

Can an owner still pay by card in the Portal, through Quick Pay, or on the StrataPay website?

These are all ways of making the same StrataPay payment, so they all give the same answer. Card availability is set for the strata scheme, not for the payment channel. Where card payments are not available for a scheme, the card option is not available in any of them.

Does this apply to American Express?

Yes. From 1 October 2026, StrataPay no longer charges a card service fee on any card payment it accepts, including American Express. Whether card payments remain available still depends on the arrangements for the strata scheme.

Does this change the cost of paying by BPAY, EFT or bank-account direct debit?

No. These changes apply to card payments. They do not change anything about the other payment methods shown on the levy notice.

An owner has a direct debit funded by a card. What happens to it?

Direct debits funded directly from a bank account are not affected. A direct debit funded by a card can only continue while card payments remain available for the strata scheme. Where they are not available,

the arrangement is cancelled and StrataPay will email the owner using the contact details associated with the arrangement. Most affected arrangements were cancelled on 1 October 2026; it can also happen later if card payments stop being available for the scheme.

Direct debit arrangements are held with StrataPay, not with StrataMax. Owners set them up, change them and cancel them through StrataPay.

An owner says they received an email from StrataPay about their direct debit. Is it genuine?

StrataPay does email owners whose card-funded direct debit is affected, using the contact details associated with the arrangement. A genuine email will not ask for a card number, bank account details or a Portal password. If the owner is unsure, tell them not to use the links in the email, and to go to www.stratapay.com directly or use the contact details on their levy notice.

Why does an owner get a different answer for another property?

The answer follows the payment arrangements in place for each strata scheme, and those are set scheme by scheme. An owner with lots in more than one strata scheme may get a different answer for each.

What will owners see in the Portal?

From 1 October 2026, where card payments are not available, the message directs the owner to another payment method. Where card payments are continuing, no message is shown.

An owner wants their strata scheme to keep accepting card payments. What do I tell them?

The decision is recorded for each strata scheme by its strata manager, so it is a conversation for the owner to have with their committee or with you. Where a scheme accepts card payments, the card processing fees are charged to the scheme.

Does this affect the certificates, reports and documents owners buy through the Portal?

Card payments continue to be accepted for these purchases. From 1 October 2026, no card service fee is added, so the price shown is the amount the owner pays.

Where can I send an owner for more detail?

The owner help site has an article on the card payment changes at portalhelp.stratamax.com. The StrataPay website has the full explanation at www.stratapay.com/Important-Information/RBA-Surcharging-Announcement.

StrataPay Payment Confirmation and Receipts

As StrataPay has multiple payment channels, each one issues a different type of confirmation / receipt, and therefore, the various methods and what the payer / Owner will receive as an acknowledgement of their payment will be dependent on the payment method. Payment methods available on the deposit slip may vary from building to building.

Card over the telephone

The payer receives a voice confirmation with a receipt number.

Card through the StrataPay website

Payer receives an on-screen receipt, which they can save by clicking on the printer-friendly button, or they can receive this via email if they added their email address at the start of the transaction.

Card through the StrataMax website

Payer receives an on-screen receipt, which they can save by clicking the printer-friendly button.

Direct Debit

If the payer supplies their email address on the form they will receive confirmations of their payments via email.

BPay

The payer's bank will supply them with a receipt on their screen once they have confirmed the payment.

EFT

The payer's bank will supply them with a receipt on their screen once they have confirmed the payment.

Australia Post

When the payer makes a payment across the counter at any Australia Post outlet, they are given a printed receipt.

StrataPay FAQ's

Q. Is it possible to identify which StrataPay payment method was used when a deposit was received into the Bank Account?

A. This information is not available due to privacy reasons. It is possible to report current active direct debits using Global or Local Debtors.

Q. What is the difference between the *StrataMax User ID* and the *StrataPay Payment Reference*?

A. The *StrataMax User ID*, 8 digits, is used in Welcome Letters and contains the number used to create a manual portal account. If this ID is being used for portal account creation, the password is also required. The *StrataPay Payment Reference* is used when making a payment and is commonly available on the deposit slip. This reference is different from the *StrataMax User ID* and must be entered in full using all 9 digits so the payment can be applied to the correct account.

Q. If I have the StrataPay reference number, how can I locate the Owner / Lot details?

A. Use the StrataMax Search on the desktop to enter the reference number and locate the contact / lot associated. This will open the associated Roll record.