



Halaxy card payments that match your bank

A guide for allied health practices using Halaxy and Xero, and for the bookkeepers who look after them.

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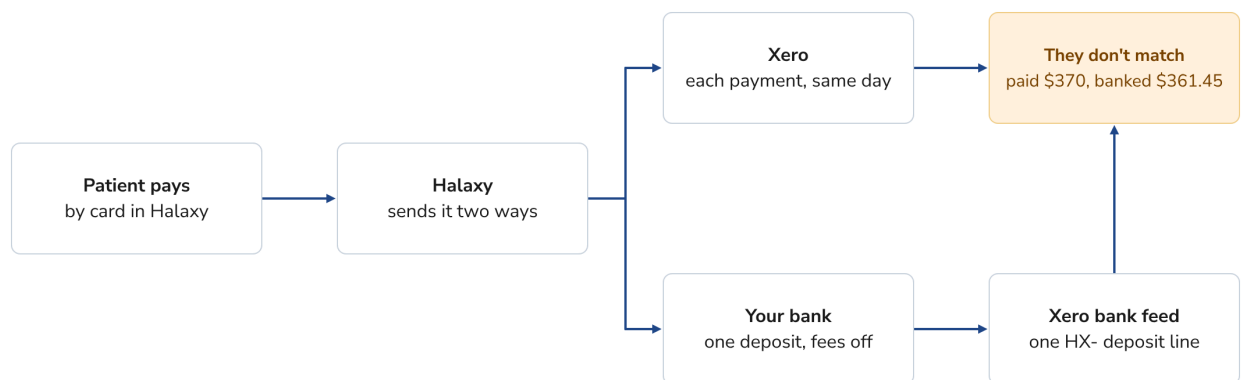
1. Why the numbers never match

When a patient pays by card through Halaxy, the payment reaches Xero by two routes, and the two never agree.

Halaxy sends each invoice payment to Xero on its own, one line per patient, on the day it's paid.

The money itself goes to your bank as one deposit for the whole day, usually on the next business day. Its reference is HX- followed by the date. If your practice pays the card fees, they come off before the money is paid in.

So Xero holds the individual payments, while the bank feed brings in one smaller lump sum. Someone has to match the two by hand.



One day, in numbers

Monday in Halaxy	Amount
Patient 1, consult	\$95.00
Patient 2, long consult	\$180.00
Patient 3, consult	\$95.00
Payments Xero receives from Halaxy	\$370.00
Less card fees	\$8.55
Single deposit in your bank on Tuesday	\$361.45

The card fees in this example are illustrative.

2. What it costs your practice

None of this is hard to fix. It's slow, and it comes back every day, so it tends to slip.

Time

Someone works out each day which payments make up which deposit and where the fees went. Over a month that adds up to hours, and month end gets later each time it's skipped.

Income counted twice

If the HX- deposit is coded to Sales, Xero records the same money twice, once from Halaxy as patient payments and again from the bank. In the example on page 2, \$370.00 of work shows as \$731.45 of income. Your profit looks higher than it is, and so does anything worked out from it.

Refunds that never reach Xero

Halaxy takes a refund out of the day's deposit but doesn't send it to Xero. The deposit comes up short and nobody can see why.

Gaps nobody notices

If the link between Halaxy and Xero drops, payments stop arriving in Xero until someone reconnects it, and nothing warns you. Invoices deleted in Halaxy also stay in Xero.

These limits are described in Halaxy's help documentation.

3. Card fees

Halaxy gives practices two ways to pay card fees, and each one looks different in the bank.

Fee setting in Halaxy	What you see in the bank
Taken off each payment	The daily deposit is smaller than the day's payments, as in the example on page 2.
Charged to your credit card	The deposit equals the day's payments. The fees are charged to the practice credit card at the end of the day.

Our check works with either. We confirm which one you use on the first call.

4. The service in brief

We match your Halaxy payments to your bank and fix what's wrong in Xero, at a fixed price quoted after a free check.

We work in your Xero file through a login you create and can remove at any time.

We only need dates, amounts and references. Patient names aren't needed, and we ask you to take them out before you send anything.

Tax questions stay with your accountant or BAS agent. If we find something that needs their view, we list it for them and leave it alone.

What the free check looks at

Check	What it shows
Daily deposits	Each HX- deposit against that day's payments less card fees. Every difference is listed with its cause, or the possible causes where the files can't settle it.
Income counted twice	Deposits coded to Sales when Halaxy has already sent the payments to Xero.
Refunds	Refunds taken out of a deposit that aren't in Xero.
Missing days	Days with payments in Halaxy and no deposit in Xero, and the reverse.

5. What we need for the free check

Item	Why
Halaxy Auto Payments report for one month	Shows which payments and fees make up each day's deposit.
Xero Account Transactions report for the same month, for the account the HX- deposits go into	Shows what reached Xero and where each deposit was coded.
Your card fee setting in Halaxy	Tells us whether to expect fees in the deposit or on the credit card.

Each report takes a few minutes to download. On the call we show you where to find them and how to take out patient names.

The next two pages show a sample report. It is illustrative only. It shows the format of the report you get back from the free check, but the practice is invented and the problems were added on purpose. Your report is produced from your own files.



Deposit Check Report

Halaxy card payments against Xero

Prepared for	Sample Physio Co	Report date	4 April
Prepared by	Insivue Analytics	Reference	DCR-0142
Period checked	1 to 31 March	Card fee setting	Taken off each payment
Files checked	Halaxy Auto Payments report and Xero Account Transactions		

1. SUMMARY

Of 22 days with card payments, 18 match the deposit in Xero and 4 don't. Two of the four are refunds that were never entered in Xero. Separately, three deposits were coded to Sales, so \$3,408.39 of income is counted twice.

Days checked	Days that match	Days with a difference	Income counted twice
22	18	4	\$3,408.39

2. FINDINGS

No.	Finding	Amount	Action
F1	Deposit for 7 March short	\$46.20	Enter refund in Xero
F2	Deposit for 15 March has no payments	\$386.10	Check Halaxy for the right date
F3	Deposit for 21 March short	\$85.00	Enter refund in Xero
F4	Deposit for 24 March missing from Xero	\$922.22	Find deposit on bank statement
F5	Three deposits coded to Sales	\$3,408.39	Move to clearing account

The detail behind each finding is on page 2.



Deposit Check Report

Sample Physio Co, March

3. DETAIL

F1. Deposit for 7 March short by \$46.20

Card payments in Halaxy	\$1,212.00
Less card fees	\$25.45
Expected deposit	\$1,186.55
Deposit in Xero	\$1,140.35

Cause: a \$46.20 patient refund that day. Halaxy took it out of the deposit, and no matching refund is in Xero.

F2. Deposit for 15 March has no payments

Card payments in Halaxy	\$0.00
Deposit in Xero	\$386.10

Possible causes: the Halaxy report was run for the wrong dates, or the payments were recorded under another location. We confirm which with you.

F3. Deposit for 21 March short by \$85.00

Card payments in Halaxy	\$1,724.62
Less card fees	\$36.22
Expected deposit	\$1,688.40
Deposit in Xero	\$1,603.40

Cause: an \$85.00 patient refund that day, with no matching refund in Xero.

F4. Deposit for 24 March missing from Xero

Card payments in Halaxy	\$942.00
Less card fees	\$19.78
Expected deposit	\$922.22
Deposit in Xero	none

Possible causes: the bank feed hasn't brought it in yet, or it was matched to another transaction. We confirm which with you.

F5. Three deposits coded to Sales

Deposit for 3 March	\$1,480.74
Deposit for 6 March	\$1,072.00
Deposit for 8 March	\$855.65
Total counted twice	\$3,408.39

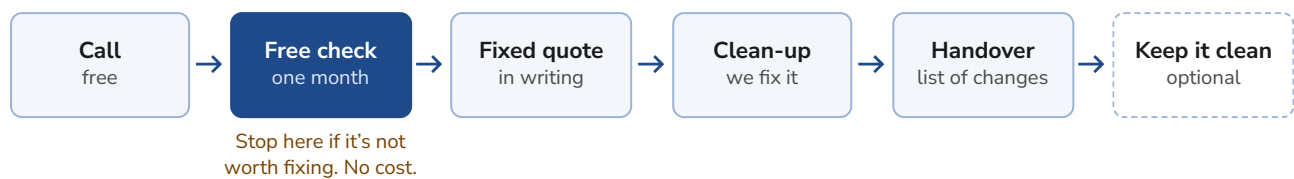
Cause: Halaxy already sends each payment to Xero as income, so coding the deposit to Sales counts it a second time.

4. SCOPE

Checked: daily deposits, card fees and refunds. Not checked: deleted Halaxy invoices, which needs the Xero invoice list. This report is based on the files provided. No changes were made to the practice's Halaxy or Xero accounts.

Prepared by Asim Sarfraz, Insivue Analytics

6. How a job runs



	Step	Who	What happens
1	Call	You and us	A short call about how you use Halaxy, how far back the problem goes, and who does your books. You get a clear yes or no on whether we can help.
2	Free check	Us	You send one month of reports through a private link. You get a report like the sample within 3 business days.
3	Fixed quote	Us	One price in writing for the backlog, what it covers, and a finish date.
4	Access	You	You create a Xero login for us with the least access needed.
5	Clean-up	Us	Deposits matched, refunds entered and gaps fixed. Deposits coded to Sales are moved to a clearing account, set up with your accountant's agreement.
6	Handover	Us	Your clean file and a list of every change made, before and after.
7	Keep it clean	Optional	A monthly check so it doesn't drift again.
8	Close	You and us	You remove our login. We delete your files and confirm it in writing.

7. How your data is handled

1. We only ask for dates, amounts and references. We don't need patient names or bank logins.
2. If a bookkeeper sends files for a practice, they confirm in writing that the practice has agreed.
3. Files are stored in Australia, encrypted, and only we can open them. Every access is logged.
4. You can see what we do in Xero and remove our access at any time. We never use shared passwords.
5. All copies are deleted within 30 days of handover, or sooner if you ask, and we confirm the date in writing.

8. Common questions

What period can the check cover?

The free check covers one month. That's enough to show whether the problem is there and roughly how big it is. The clean-up can go back as far as you need, usually to the last time the books were properly reconciled.

Do you need access to Halaxy?

No. We work from the Auto Payments report you download. We never log in to Halaxy.

Do you need access to Xero?

Not for the free check. For the clean-up you create a login for us with the least access needed, and you remove it when we finish.

Will we have to change how we use Halaxy?

No. If a setting is causing the problem, we explain it and leave the decision with you.

We already have a bookkeeper. Where do they fit?

They're welcome on the call and can send us the reports. We work alongside them and hand the clean file back to them.

What does it cost?

The free check costs nothing. If you want the problems fixed, you get one fixed price in writing before any work starts.

What if the check finds nothing wrong?

We tell you, and that's the end of it. You don't pay anything.

How long does a clean-up take?

It depends on how many months need fixing. The quote includes a finish date, and we update you if the job runs past a week.

What isn't included?

BAS or IAS preparation and lodgement, GST advice, tax returns, payroll and super, and matching Medicare, DVA, NDIS or health fund remittances. If the check turns any of these up, we tell you and leave them with you or your accountant.

9. Next steps

1. Book a free call at insivue.com/book or ring **1800 953 754**.
2. Send one month of reports. You'll have the free report within 3 business days.
3. If the findings are worth fixing, we quote a fixed price. If they're not, you've lost nothing.



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