

redPAY

redPAY is an electronic payment processing service that is fully integrated in your child care software.

The [payment options](#) with redPAY include Real time transactions, Direct Debit and BPay.

This tip sheet will walk you through:

- [Activating redPAY](#)
- [BPay](#)
- [Direct Debit](#)
- [redPAY Processing Time](#)
- [redPAY Processing fees](#)
- [redPAY receipts](#)
- [Troubleshooting](#)

Summary

Activating redPAY

1. Click on the Settings Cog
2. Select Set Up
3. Click on the redPAY Settings tab
4. Select edit
5. Select the payment method you wish to activate
6. Download and print the agreements
7. Save
8. Email through your agreements

Detailed

redPAY Payment options

Redpay offers 3 payment options for families and services:

Real time transactions

Services can accept secure online payments from parents at any time. Real time payments can be made from an invoice sent to a parent, on site or through the parent portal.

Direct debit

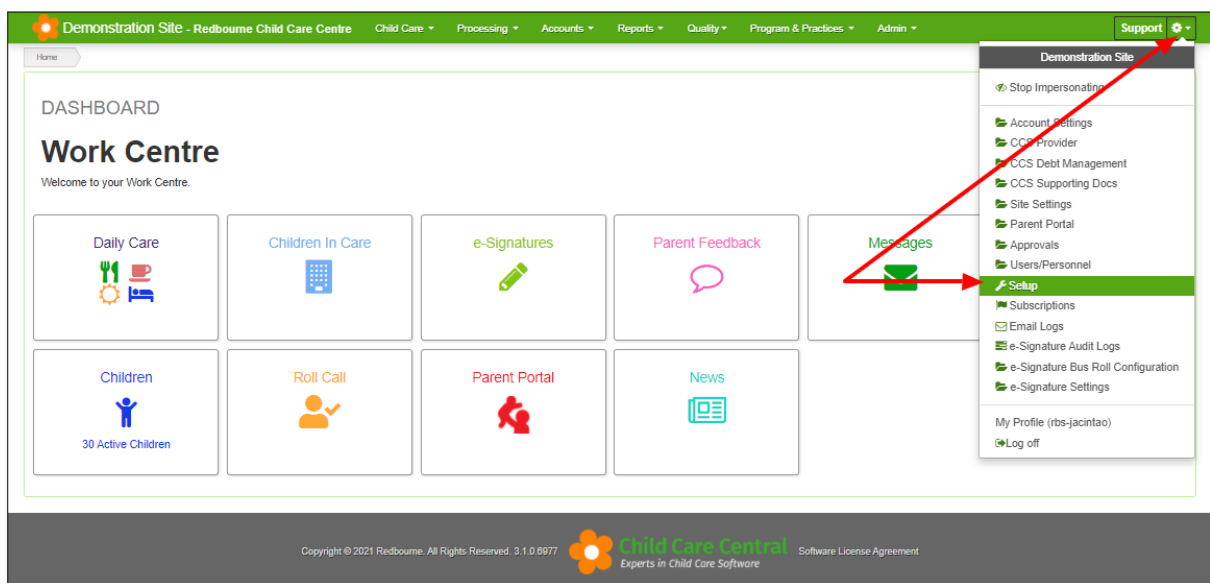
Set regular recurring payments to be debited from parents' accounts. We have flexible payment options to ensure that you receive payments to suit your business practices.

BPay

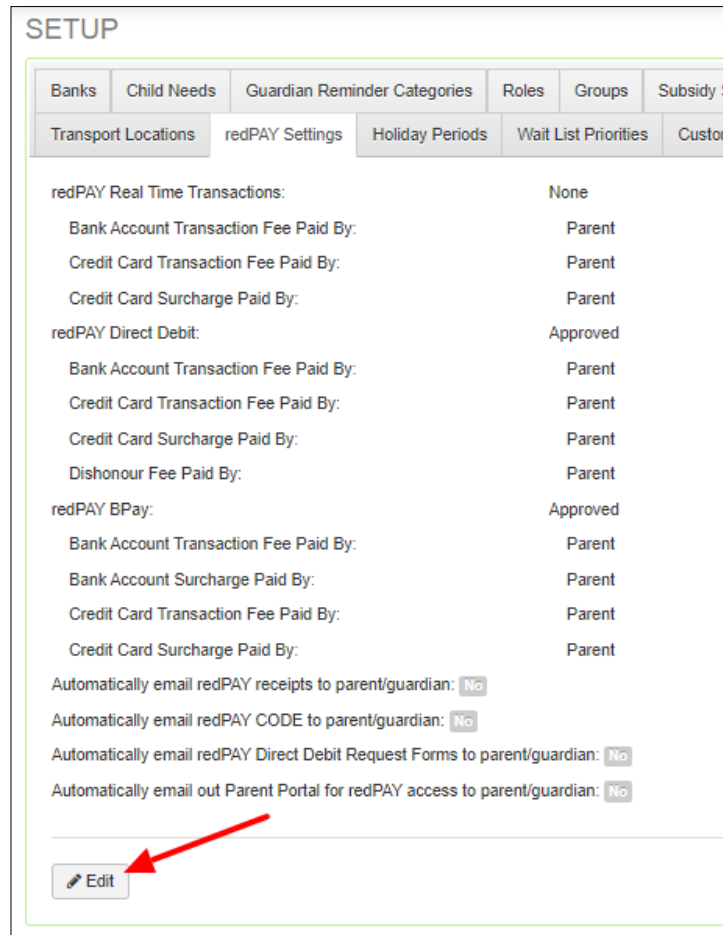
Payments made by parents using a unique biller code and reference number. These payments can be made at any time through the parents' online banking.

Activating redPAY

To activate the direct debit functionality in your database, click on the **Settings** cog and select **Set Up**.



Click on the **redPAY Settings** tab and then click on the **edit** button



SETUP


Banks | Child Needs | Guardian Reminder Categories | Roles | Groups | Subsidy S
Transport Locations | **redPAY Settings** | Holiday Periods | Wait List Priorities | Custom

redPAY Real Time Transactions: None
Bank Account Transaction Fee Paid By: Parent
Credit Card Transaction Fee Paid By: Parent
Credit Card Surcharge Paid By: Parent

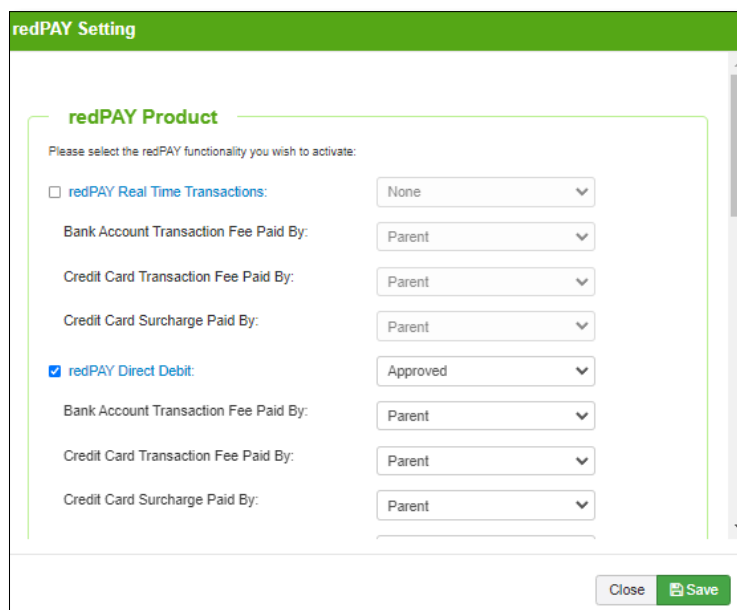
redPAY Direct Debit: Approved
Bank Account Transaction Fee Paid By: Parent
Credit Card Transaction Fee Paid By: Parent
Credit Card Surcharge Paid By: Parent
Dishonour Fee Paid By: Parent

redPAY BPay: Approved
Bank Account Transaction Fee Paid By: Parent
Bank Account Surcharge Paid By: Parent
Credit Card Transaction Fee Paid By: Parent
Credit Card Surcharge Paid By: Parent

Automatically email redPAY receipts to parent/guardian: No
Automatically email redPAY CODE to parent/guardian: No
Automatically email redPAY Direct Debit Request Forms to parent/guardian: No
Automatically email out Parent Portal for redPAY access to parent/guardian: No

 Edit

The redPAY Settings window will appear on your screen. From here, you can select which redPAY payment method you wish to activate by selecting the tick box next to that method.



redPAY Setting

redPAY Product

Please select the redPAY functionality you wish to activate:

redPAY Real Time Transactions: None

Bank Account Transaction Fee Paid By: Parent

Credit Card Transaction Fee Paid By: Parent

Credit Card Surcharge Paid By: Parent

redPAY Direct Debit: Approved

Bank Account Transaction Fee Paid By: Parent

Credit Card Transaction Fee Paid By: Parent

Credit Card Surcharge Paid By: Parent

Close Save

The status will automatically update to pending.

From this window you can also nominate who is to pay the redPAY processing fees and surcharges associated with each payment method. The available options are Parent or Service and this must be configured for each transaction type, i.e.,

Real Time

- Bank account transaction fee
- Credit card transaction fee
- Credit card surcharge

BPay

- Bank account transaction fee
- Bank account surcharge
- Credit card transaction fee
- Credit card surcharge

Direct Debit

- Bank account transaction fee
- Credit card transaction fee
- Credit card surcharge
- Dishonour fee

Note: If you have nominated to pay all or part of the transaction's fees, when a transaction is processed you will receive the amount of the transaction less the processing fee/s you have chosen to absorb.

For example, if a \$100 transaction is triggered which incurs processing fees of \$2.00, and you have nominated to X this fee, \$98 will be disbursed into your bank account.

If a service has nominated for the parent to pay all the transaction's fees, the amount of the transaction plus the associated processing fees will be debited from the parents nominated account. Once the transaction has processed, the amount disbursed into your settlement bank account will be the original payment amount.

For example, if a \$100 transaction is triggered which incurs processing fees of \$2.00, \$102 will be debited from the parent's accounts you will receive \$100 into your bank account.

You can set up the software to Automatically email different features of redPAY:

Automatically email redPAY receipts to parent/guardian?
 NO

Automatically email redPAY CODE to parent/guardian?
 NO

Automatically email redPAY Direct Debit Request Forms to parent/guardian?
 NO

Automatically email out Parent Portal for redPAY access to parent/guardian?
 NO

Scroll down to the bottom of the window and print the agreements.

Once the agreement/s have been returned to Redbourne, we can then activate your redPAY functionality.

Thank you for choosing to start using redPAY Real Time, Direct Debit and BPay method(s).
Please print and return the following form(s) to us:

[Print redPAY Service Agreement](#)

[Print redPAY Sub-Merchant Agreement](#)

[Print redPAY Business Information Template](#)

Click on the **Save** button to save your updates.

BPay

Once we have activated BPay functionality for your service, all parents will be assigned a unique BPay payment reference number.

This number will appear in the redPAY payment Options tab in the Parent/Guardian record:

SALLY BLACK

Details	Children	Subsidies	CCMS Settings	Reminders	Partner	Contacts	Bank	Notes	e-Signature	redPAY Payment Options	File Notes
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redPAY BPay Reference No 116513100101

redPAY Direct Debit Account Status Inactive ▼

The BPay payment details will also appear on all the Parent/Guardians invoices and statements.

Direct Debit

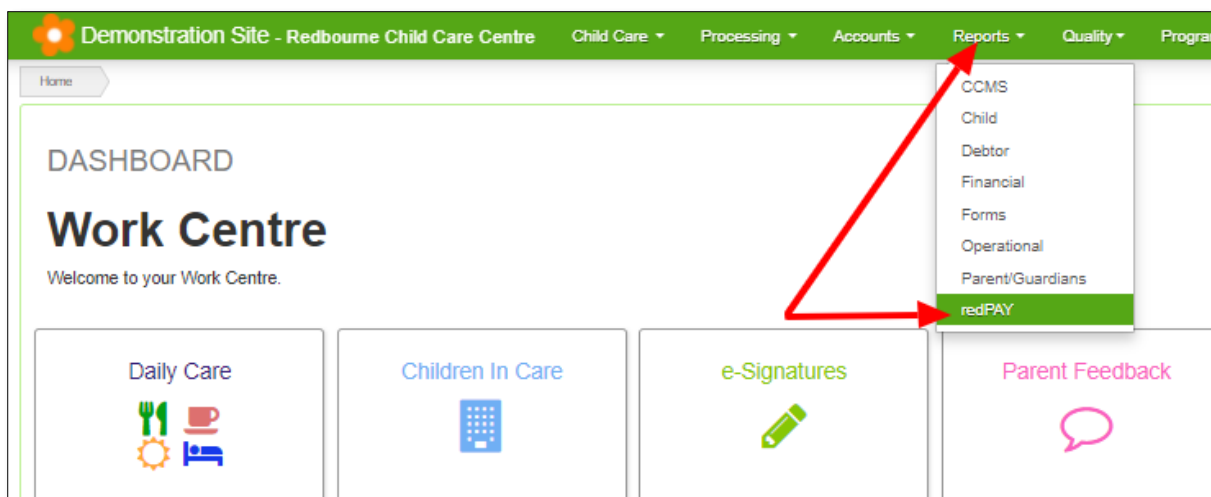
The direct debit process operates as follows:

1. Service nominates to start using direct debit
2. Service is activated for direct debit
3. Parents return direct debit request forms to redPAY
4. redPAY activates direct debit accounts for parents
5. redPAY processes direct debit transactions when an invoice falls due and has an outstanding balance
 - a. where a transaction processes successfully, payments are automatically created in the system
 - b. where a transaction dishonours the service will be notified and can reset the invoice to be processed through redPAY again
6. redPAY disburses payments processed through redPAY onto the service; and
7. Service can generate reports showing payments that have processed through redPAY.

Direct Debit Request Forms

All parents who wish to pay via direct debit must complete and return a direct debit request form.

To generate these forms, hover your mouse over the **Reports** menu and select **redPAY**



Select Direct Debit Request Form:

REDPAY REPORTS

1. Select Report

Select Report

Select...

Select...

Declined RedPay Transaction Report

Direct Debit Request Form

redPAY Direct Debit Status Report

redPAY Bank Deposits Report

redPAY BPay Payment Cards Report

Payments Received via redPAY

Parents must nominate either a bank account or credit card details and give signed authority for redPAY to debit their child care fees from this account.

An example of this form is shown below:

DIRECT DEBIT REQUEST FORM - redPAY

Use this form to start paying your child care fees and charges by direct debit. It will only take a few minutes and will save you time each week. Direct debit is a convenient way of paying your bills. By completing this Direct Debit Request Form, you authorise redPAY to debit money from your credit card or bank account each time your child care fees and charges are due. You can change or cancel this arrangement anytime you want to by contacting redPAY.

Instructions

When you've completed this form, **return the DIRECT DEBIT REQUEST FORM (PAGES 1 AND 2 ONLY)** to redPAY by fax or mail:

- Fax: (07) 3350 3077
- Postal address: redPAY, PO Box 537, Cherside South QLD 4032

We recommend you retain a copy of the **DIRECT DEBIT REQUEST SERVICE AGREEMENT** for your own record. If you have any queries regarding this Direct Debit Request, please phone redPAY on 1300 733 667.

SECTION A - CHILD CARE CENTRE DETAILS

Child Care Centre Name:

SECTION B - PARENT/GUARDIAN DETAILS

Parent/Guardian ID:

First Name:

Surname:

Date of Birth:

Address Line 1:

Address Line 2:

Suburb: State: Post Code:

Phone:

Email:

SECTION C - PAYMENT METHOD (please select only one - bank account or credit card)

BANK ACCOUNT (Direct debiting is not available for all accounts. If in doubt, please contact your bank or financial institution)

Name of the Institution:

Name of Account Holder(s):

BSB Number: - Account Number:

CREDIT CARD (Please note that you may see a \$0 authorisation transaction in your online banking account when we register your card details)

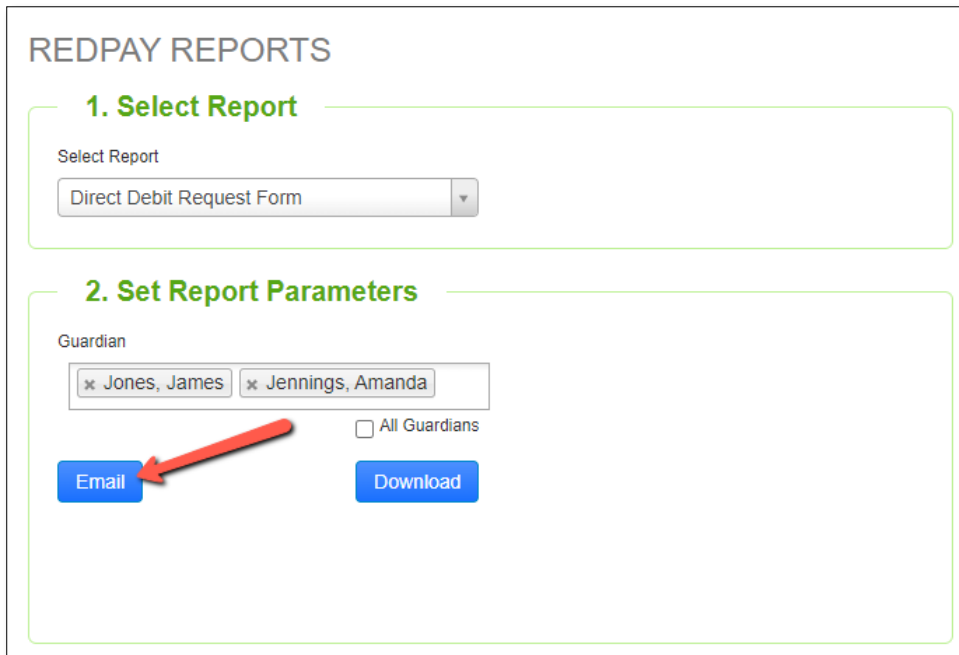
Select your payment type VISA MASTERCARD

Card Number: - - -

Expiry Date: Name on Card:

PAGE 1 RETURN THIS PAGE TO redPAY ONCE COMPLETED BY MAIL OR FAX

You can either download the Direct Debit Form or click on the email button to email it through to the family.



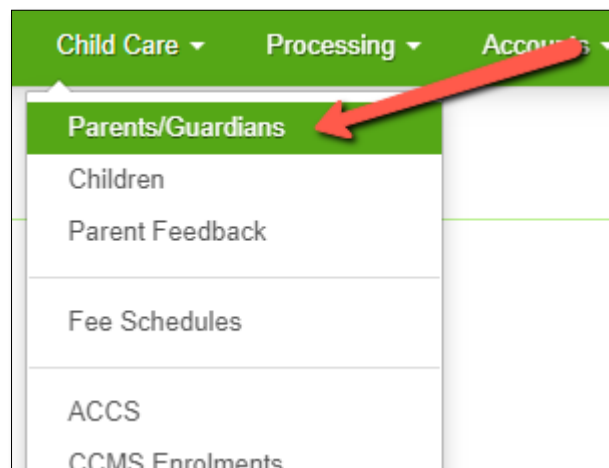
Once a parent has been activated for redPAY, the redPAY status in the parent/guardian record will be set to **Active**.

If a parent/guardian wishes to change their redPAY bank account details, they must complete and return a new direct debit request form.

Viewing a Parent/ Guardians Direct Debit Status

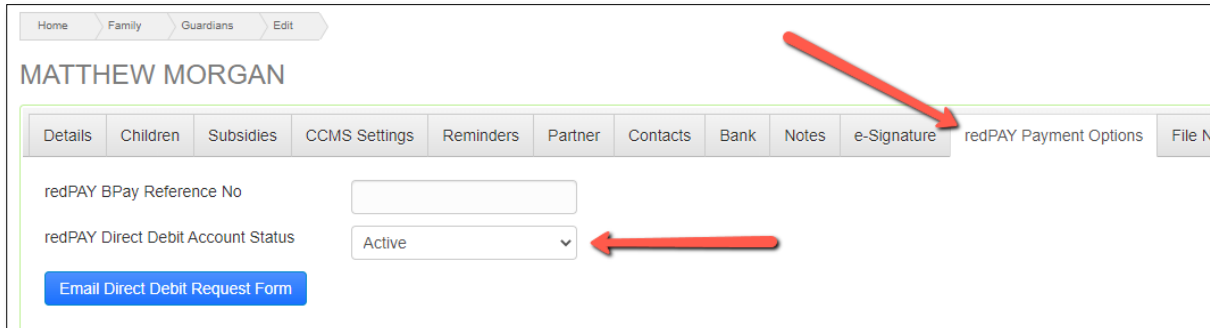
Your Parent/Guardian Direct Debit account status will instantly update depending on the cause within the respective Parent/Guardian record.

To view the status select the **Child Care** menu and **Parent/Guardians**:



Locate the Parent/Guardian within the list and select **View** or **Edit**.

Open the **redPAY Payment Options** tab and locate the **redPAY Direct Debit Account Status**:



This will display the Parent/Guardian's current account status.

Active – indicates that the Parent/Guardian's Direct Debit account has been created, and payments may be debited from their nominated account.

Inactive – indicates that the Parent/Guardian does not have a Direct Debit account activated. The Parent/Guardian will need to submit a Direct Debit Request form to activate their direct debit account.

Suspended – indicates that the Parent/Guardian previously had an active direct debit account, but the account has since been suspended. The Parent/Guardian will need to submit a new direct debit request form to reactivate their direct debit account.

Payment Terms and Invoice Due Dates

redPAY transactions are currently triggered based off the invoices. Once an invoice due date lapses, and the invoice has an outstanding balance, the outstanding amount of the invoice will be debited from the parent's nominated account.

For example, you issue an invoice on Monday, 10 January 2022 and you have your payment terms set to 2 days. This means that the invoice will fall due on Wednesday, 12 January 2022. If no payment is received, the invoice will be triggered for processing on the next business day, being Thursday, 13 January 2022.

To configure your invoice payment terms, go to **Accounts, Settings** and select your invoice payment terms in the **Default Payment Terms** drop down menu.

INVOICE/FINANCIAL SETTINGS

Financial Settings

Default Payment Terms: 0 - Days

Issue Invoices Automatically When Generated: Yes, Issue Automatically

Invoicing Configuration

Invoicing Activated

Start Invoicing Week Ending (Sunday): 08/07/2018

If you select payment terms of 1 day, the invoice will fall due on the 2nd business day after the invoice was issued. redPAY transactions are then triggered for processing the following business day if there is still an outstanding balance on the invoice.

For example, if you invoice your parents on Monday, 10 January 2022, the invoice will fall due on Tuesday, 11 January 2022. If the invoice has an outstanding balance, it will be submitted for processing on Wednesday, 12 January 2022.

Once an invoice that has been sent to the bank for processing, the invoices will have a status sent to redPAY (see below):

Name	Educator	Invoice #
Casey Brenton (Parent)		INV-00001007 redPAY
Nathan Peters (Parent)		INV-00001006 redPAY
Penny Wallis (Parent)		INV-00001005 redPAY
Penelope Jennings (Parent)		INV-00001004 redPAY
Alice Smitts (Parent)		INV-00001003
Hayley Gilles (Parent)		INV-00001002
Jennifer Greene (Parent)		INV-00001001 redPAY

redPAY Processing Time

redPAY transactions are subject to processing times depending on the account being direct debited:

Credit Cards

Once triggered, credit card transactions outcomes are known immediately. The payment outcome will be updated in your child care software. If the transaction was successful, a receipt will be created in your system and the parent’s account balance updated accordingly. Funds processed from credit cards are disbursed into your bank account the **next business day**.

Bank Accounts

Transactions that are triggered from bank accounts take up to **four business days** to process and for the funds to be disbursed into our bank account.

redPAY Processing Fees

If you have nominated for the parent/guardians to pay all or some of the processing fees, an invoice will be created against the parent/guardian’s account for the amount of the processing fee.

Direct Debit

At the point of triggering a redPAY transaction for processing, your child care software will calculate the fees the parent will incur and add this amount to the total amount debited from the parent/guardian’s nominated account.

If the payment was successful, this invoice will be closed off once the payment has completed processing.

If the payment declined, the invoice will remain outstanding and an invoice will be created for the amount of the processing fee plus any dishonour fee.

BPay

If a parent has made a payment via BPay, your system will calculate any redPAY processing fees associated with the transaction and create an invoice against the parent/guardian’s account.

redPAY receipts

If a transaction has been successfully processed, the payment will be automatically created in your child care software and the parent/guardian’s balance updated accordingly. The payment method will be recorded as either **redPAY Direct Debit** or **redPAY BPay**, depending on how the parent/guardian paid.

The screenshot shows a receipt interface with the following details:

- Receipt Info:**
 - Receipt Date: 25/06/2018
 - Status: Issued
 - Comments: WBC998234897435983745934875435
- Summary Table:**

Receipt Amount	\$150.00
Payment Method	redPAY BPay
Balance Before	\$0.00
Balance After	\$150.00
- Amount Applied Table:**

Amount Applied
\$150.00

To view receipts, go into the **Accounts** menu and select **Receipts**



You can nominate to have these receipts automatically emailed out to parents.

To configure this functionality, go to the Settings cog, select set up, click on the redPAY settings tab, and click edit

Scroll down until you see:

Automatically email redPAY receipts to parent/guardian?

NO

Update the NO to YES

Automatically email redPAY receipts to parent/guardian?

YES

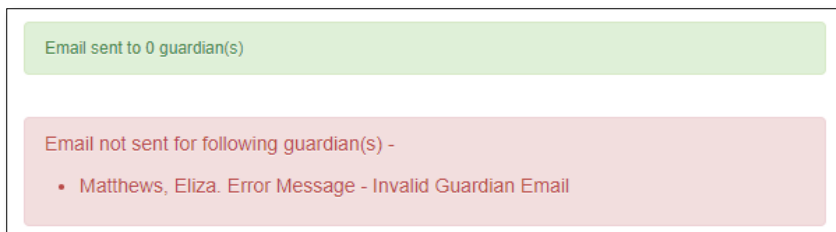
Click on the **Save** Button.

redPAY

Troubleshooting

Below are some common errors you may see regarding redPAY and how to resolve them.

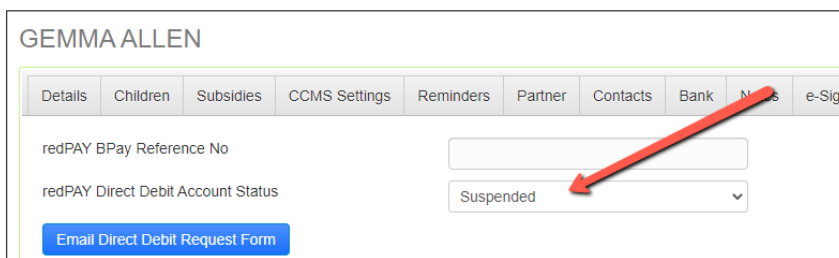
Error: Unable to email Direct Debit Request form.



Why? The Parent/Guardian does not have a valid email address.

Resolution: Edit the Parent/Guardian record, supply the email address and save. The Direct Debit Request form should now successfully email.

Error: Direct Debit Account is Suspended.



Why? The Parent/Guardian's Direct Debit account has been suspended. This may have been at the request of the Parent/Guardian or your service. Additionally, Direct Debit accounts may be suspended at a Bank's request (due to cards being reported as lost, stolen etc)

Resolution: The Parent/Guardian will need to submit a new Direct Debit Request form via the Parent Portal (or via the link) to activate their account again.

Error: No redPAY BPay Reference No is showing on the Parent/ Guardian Record

ADAM MCNALLY

Details	Children	Subsidies	CCMS Settings	Reminders	Partner	Contacts	Bank	Notes	e-Signature	redPAY Payment Options
redPAY BPay Reference No		<input type="text"/>								
redPAY Direct Debit Account Status		Inactive <input type="button" value="v"/>								

Resolution: There is a trick to this, if you save the Parent/ Guardian Record again the reference number will populate the field.