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.
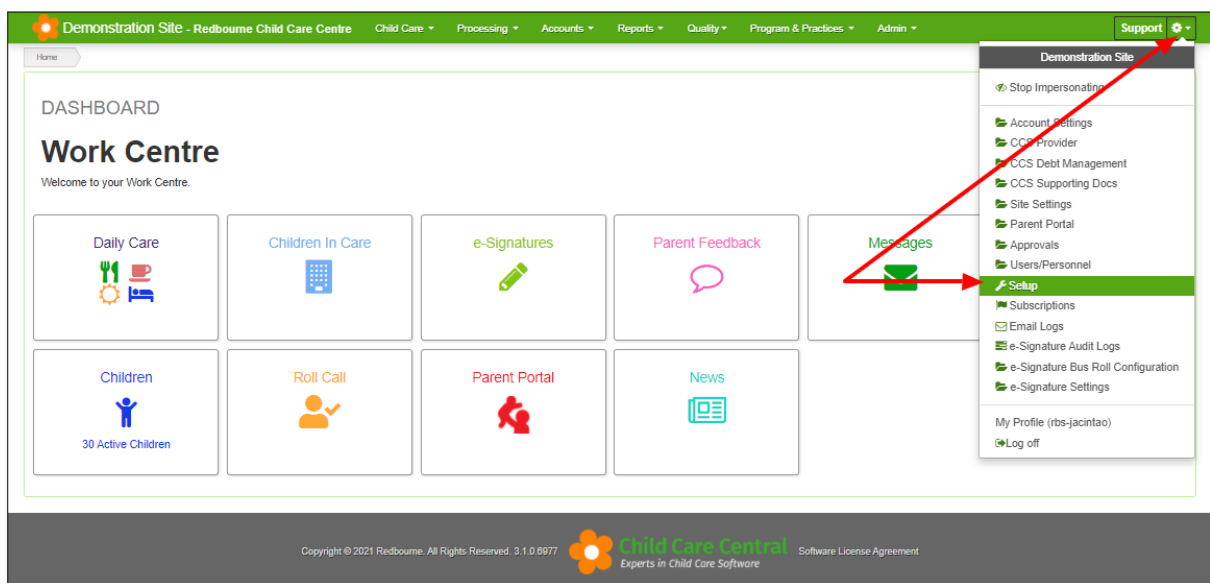
Direct debit
Set regular recurring payments to be debited from parents' accounts.
We have flexible payment options to ensure that you receive payments to suit your business practices.
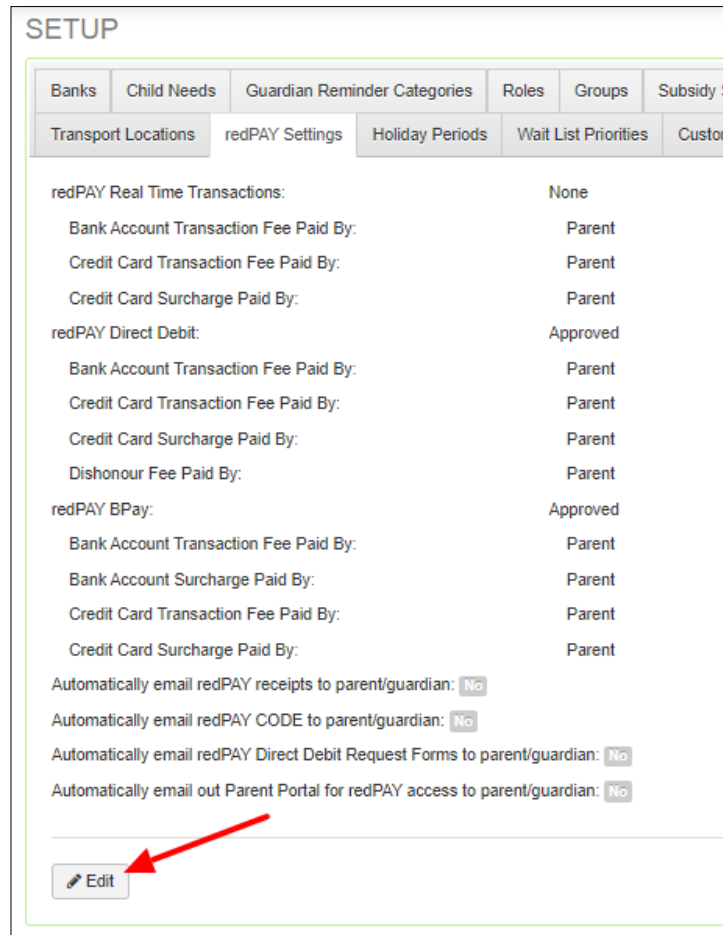
BPay
Payments made by parents using a unique biller code and reference number.
These payments can be made at any time through the parents' online banking.

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

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.

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:

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.

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:

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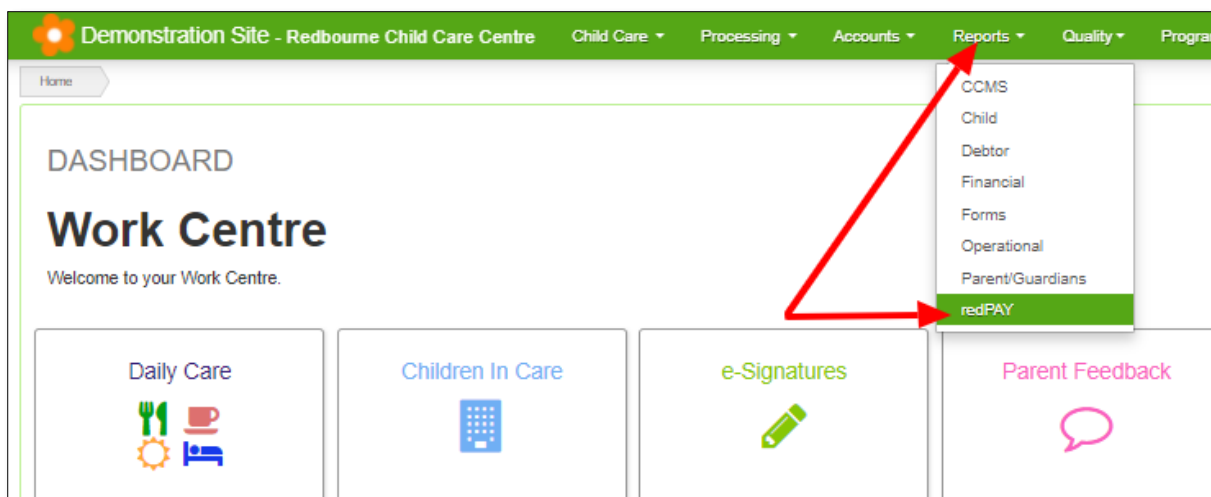
Direct Debit

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:

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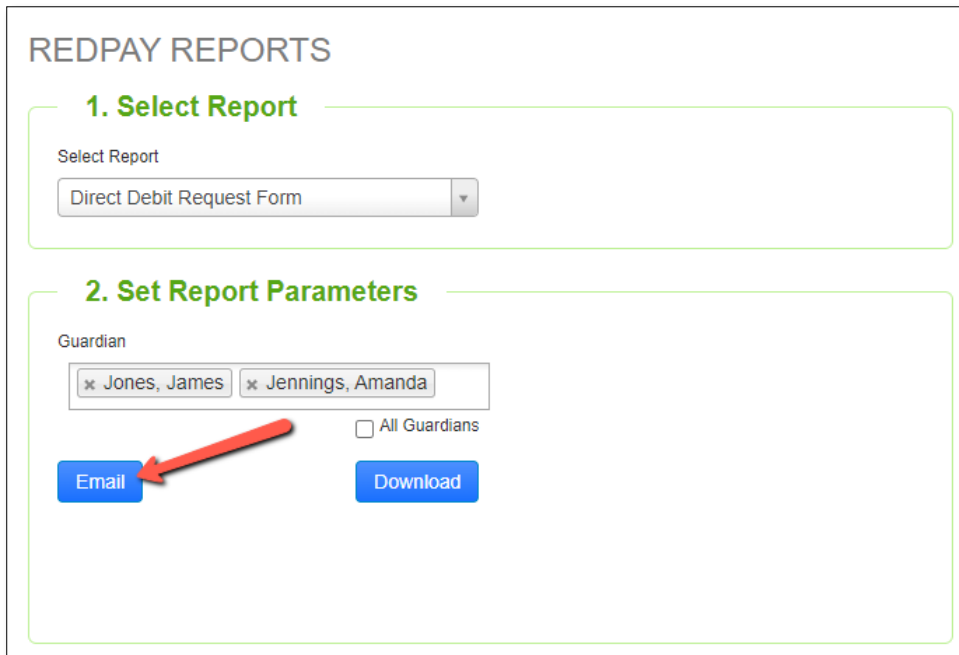
You can either download the Direct Debit Form or click on the email button to email it through to the family.

REDPAY REPORTS

1. Select Report

Select Report

Direct Debit Request Form ▾

2. Set Report Parameters

Guardian

× Jones, James   × Jennings, Amanda

☐ All Guardians

Email   Download

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**:

Child Care ▾   Processing ▾   Accounts ▾

Parents/Guardians

Children

Parent Feedback

Fee Schedules

ACCS

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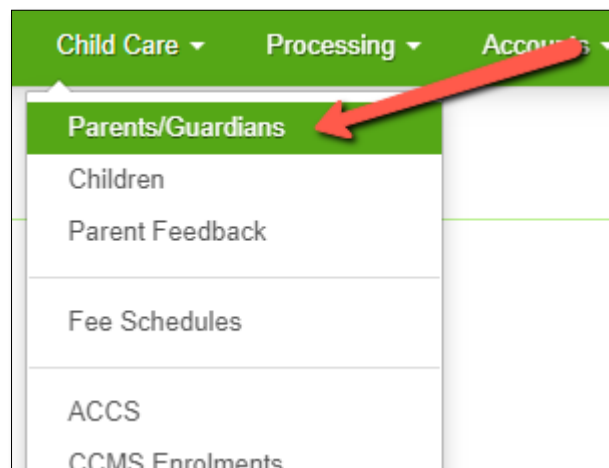
Locate the Parent/Guardian within the list and select **View** or **Edit**.

Open the **redPAY Payment Options** tab and locate the **redPAY Direct Debit Account Status**:
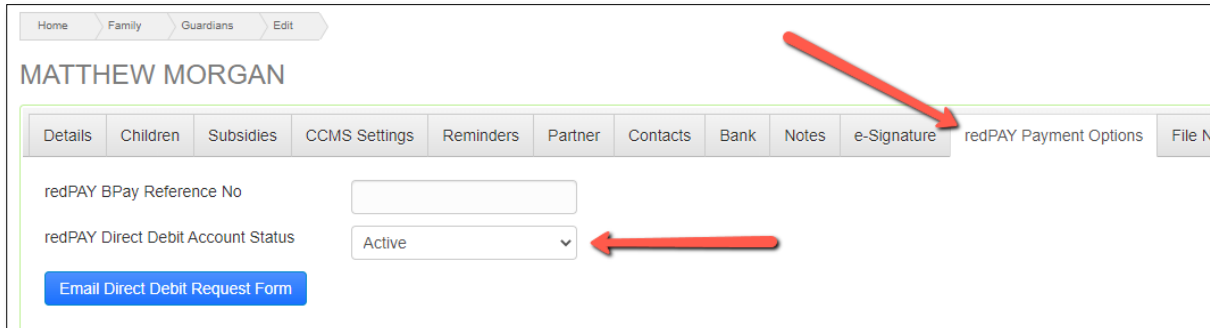
This will display the Parent/Guardian's current account status.

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 <u>does not</u> 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.

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:
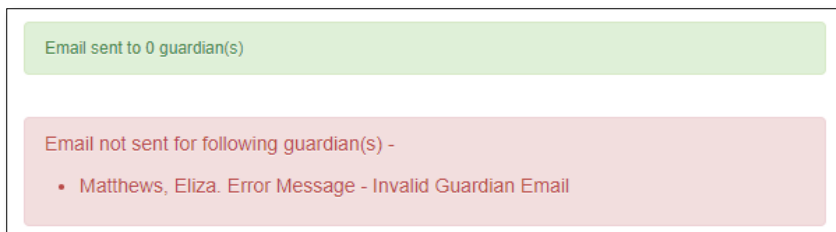

Update the NO to YES

Click on the **Save** Button.

redPAY

Troubleshooting

Below are some common errors you may see regarding redPAY and how to resolve them.
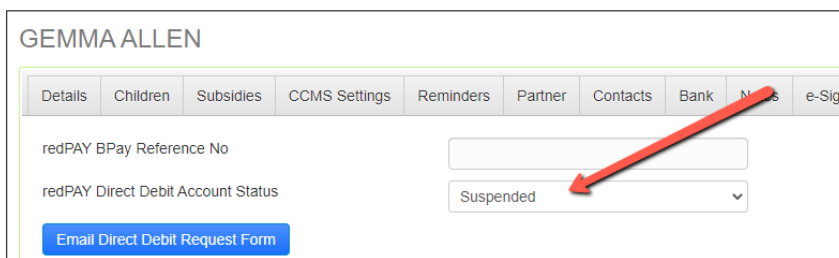
Error: Unable to email Direct Debit Request form.

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

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