

Central Pay Implementation Guide

Digital payments & reconciliation
made simple.

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1. Introduction

This document describes key steps for successful setup of Sentral Pay (payment solution) for end-users (parents) to make payment of bills & invoices raised in Sentral.

SentralPay gives parents access to and the ability to pay their fees and invoices in real time and enables automation of data where historically this may have been a manual process.

Several pre-requisites will be outlined followed by a description for the setup Payments.

A detailed description for the setup of each area in Sentral Pay has been provided as well as a checklist of pre-requisites, decisions and recurring tasks that need to be reviewed on a periodic basis.

2. Considerations, Dependencies and Pre-Requisites

This section highlights the key areas that the school administration staff need to consider prior to setting up the Payment module.

2.1 Enrolments and/or Data Source

Data for Students, Debtors and Household billing information should be captured in Enrolments or come through from your data layer source (3PI, Eduhub, Cases21) prior to implementing Payments.

2.2 Financial Management System

Sentral is designed to only provide basic Payment functions, schools will still need to rely on an FMS to export Sentral Pay data to for reconciliation of transactions.

Xero & Dynamic are the systems of choice for Sentral but Oracle and some other select systems may be considered in the future.

2.3 Sentral Pay vs Fees and Billings

Schools can implement Sentral Pay without having to setup Fees & Billing. Fees and Billing allows the creation of Billing and Invoices runs that can be paid by parents via the portal.

This document is only looking at Sentral Pay. Please refer to Fees & Billing documentation for further clarification on it.

2.4 Security

Sentral Pay module reduces risk exposure through secure storing of payment instructions through PCI DSS compliant provider.

2.5 Which Students to Include

Independent schools may be required to send invoices or bills for pre enrolled students (Application fees). To ensure all the enrolment's stages are covered, schools need to go to Setup of Fees, Billing & Payments > Fees, Billing & invoicing Setting > Billing Wizard Debtors to be based on Students who are.

This allows schools to select the enrolment stages/types that can be included in payments.

2.6 Parent Portal

The parent portal can be configured for schools to allow for parents to make payments to the school using Sentral Pay.

Schools that have not yet established the Portal can use Sentral pay and provide parents with a Guest portal account just for payments.

Schools that have established the Parent Portal can use Sentral Pay. The payments will appear in Parent Portal accounts along with other modules schools have enabled for parents in the portal.

3. Setup Sentral Pay

The following is a description of the setup for Sentral Pay. These details will guide you through the simple configuration you need to setup Sentral Pay. Sentral Pay resides in the payments or Fees, Billing & Payments Module.

3.1 School Settings

Taken from Global settings, school information must be configured using the “School Details” item under the main settings button. This will configure the school contact details with the Physical and Billing addresses.

3.2 Customer Service Agreement (CSA)

This onboarding will be led by the Sentral Payment Consultant.

Schools are required to complete an Ezidebit CSA to have an Ezidebit merchant facility created. This is an online form that will be pre-populated with known information prior to being submitted to the school.

Schools will be required to complete the CSA and attach supporting documentation for KYC (Know Your Client) and AML (Anti Money Laundering) purposes.

Once the application has been submitted Ezidebit will provide email confirmation to the school and to Sentral.

The confirmation for the School will include login credentials for the Ezidebit Online platform. This can be used as a back-up to the Sentral reporting solution. The Sentral confirmation will provide the Ezidebit customer key information required to connect the newly created merchant facility to the Sentral instance

3.3 Sentral back-end setup

Once the Ezidebit keys have been provided to Sentral a command line update to the School’s Sentral instance is required to be completed to upload the keys into the school’s Sentral instance. After this has been completed the school is ready to test a production transaction.

3.3.1 Transaction Fees

Real time transaction fees

- Direct Debit
 - Visa + Mastercard: 1.5%
 - AMEX: 4.2%
 - Bank account: \$0.50
- Real Time
 - Visa + Mastercard: 1.5% + \$0.50 per transaction
 - AMEX: 4.2%+ \$0.50 per transaction

3.4 Sync to FMS

Sentral supports the ability for a school to either manually push or have Sentral automatically push items such as invoices, payments and credit notes to the FMS. A school should review these to ensure that they are minimizing manual processes while maintaining their reviewing process.

These settings can be found under the Fees, Billing and Invoice settings in the Setup Fees, Billing payments menu.

3.4.1 Invoices

Should invoices be automatically pushed to the FMS on creation? This removes the need to manually push invoices as well as removes the chance that an invoice can be accidentally missed. Having invoices in the FMS is also a prerequisite for pushing invoices to the portal.

It is recommended to set this to yes

Automatically Push Invoices to your Accounting Package

Yes

No

3.4.2 Payments

Should payments made in Sentral automatically push to the FMS. This allows the FMS to reflect the balances in Sentral and removes the risk of missing payments.

It is recommended to set this to yes

Automatically Push Payments to your Accounting Package	Yes	No
Automatically Push Payments to your Accounting Package (When created from Parent Portal)	Yes	No

3.4.3 Credit Notes

Should a credit note automatically push to the FMS on creation. This allows the FMS to reflect the balances in Sentral and removes the risk of missing any credit notes or allocations

It is recommended to set this to yes.

Automatically Push Credit Notes to your Accounting Package	Yes	No
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3.4.4 Invoice to Portal

Similar to invoices, Sentral supports school either manually pushing invoices to the portal or having them push automatically. While invoices automatically pushing to the portal saves times, it removes the ability for a school to review their invoices etc before the parents see them. It also removes the ability for a school to ensure the invoice has synced to the FMS before it pushes to the portal

It is recommended to set this to No.

Automatically Publish Invoices to Parent Portal	Yes	No
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3.4.5 Payment Requests

Pushing invoices to the portal allows a parent to see the invoice only, a payment request is required for a parent to be able to make a payment. Sentral supports for a school to either manually push out a payment request separate to pushing to the portal, or have the request get created at the same time as pushing to the portal

It is recommended to set this to yes.

Create portal payment requests for invoices when publishing to portal?	Yes	No
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4.4.6 Payment request email

In addition to a parent being able to make a payment in the portal, a school can send an email with

1. A copy of the invoice (PDF)
2. A link to pay the invoice

This setting has Sentral automatically send this email when an invoice is published to the portal

It is recommended to set this to yes.

Automatically send payment request emails to debtors after publishing an invoice to Parent Portal?

Yes

No

3.4.7 Receipting Settings

Sentral Pay automatically allocates payments against a debtors invoice, syncs payments to the FMS and does a transfer for when the previous days settles. To ensure that Sentral gets this right a school is encouraged to review the receipting settings. These can be found under the Setup Fees, Billing payments menu

Locate the Sentral pay payment method and click the edit button

Edit Payment Method Details

Name

Code

Receipting Account

Bank Account

Display in Sentral

Automatic Settlement Transfer

Reconcile Payment

The **Receipting account** is where the individual allocations will go in the FMS. It is recommended this is the Sentral Pay clearing acc.

The **Bank account** is where Sentral will push the settlement transfer to from the Receipting account e.g. on settlement Sentral will do a Transfer for the settlement amount out of the clearing account and into the bank account to match the bank feed. The bank account the Settlement is expected to be deposited into should be selected.

Display in Sentral determines if this is an account that payments can be made against in the receive payments menu

Automatic Settlement transfer determines if Sentral should do the settlement transfer from the Receipt account to the Bank Account On settlement. It is recommended this is set to yes

Reconciled payment determines if an individual allocation should be marked as reconciled or not when it get synced to the FMS
 Is it recommended that this setting is set to no.

4. Parent Onboarding

Onboarding a parent to Sentral Pay is as easy as sending them their first payment request. A parent signs a Direct Debt Agreement and then a reference number is setup in Sentral and loaded into Ezidebit.

The process is simple.

- 1 Users receive a payment request from the school, either by email or in portal.
- 2 The user opens portal or clicks on the link in the email which takes them to the payments page. All payments are displayed on this page. Parents can elect to pay all or just one payment.
- 3 The user enters a payment method; either a bank account or credit card. Up to three payment methods can be saved for future use.

4 Where a user elects to set up a payment schedule, they can nominate the start date and payment frequency; weekly, fortnightly or monthly. The user must agree to the terms and conditions.

5 Click "Submit Payment"

5 Appendix C: Summary Checklist

So, you've scanned the detailed document and are wondering what's next? This table gives you a road map in concise, easy to read steps of how to get your Payments module up and running in no time.

MODULE	CHECKLIST	REVIEW FREQUENCY
Enrolments & Data source	Check for new students	As required
	Rollover at start of year	Annual
School Settings	School Details	Annual
Customer Service Agreement (CSA)	Customer Service Agreement (CSA)	Once
Parent Onboarding	Onboarding new cohorts and individual parents	As required

For more information visit
sentral.com.au

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