

# Sentral Pay User Guide

Digital payments & reconciliation  
made simple.

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## Sentral Pay - Overview

### Target Audience

- Staff who handle Finances, Billing and Accounts payments.

### Content

- Accessing Sentral Pay
- Payment Requests
- Payments Received
- Payment Schedules
  - Parent View to setup Scheduled Payment
  - School management of scheduled payments
- Settlements
- Notifications

### Overview

Sentral Pay provides online payment options for schools and parents such as payment instruction storage and recurring payment functionality across credit card and bank accounts. Single platform visibility across the end-to-end transaction lifecycle (e.g. payment requests, payments received, upcoming payment schedules and fund settlements).

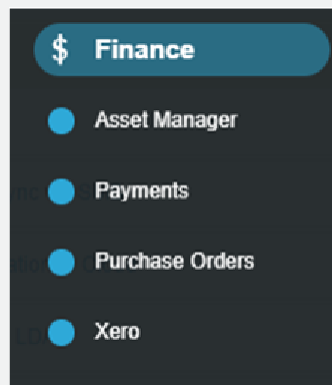
Sentral Pay handles accounts receivable for school-initiated payments.

Schools can send payments to parents irrespective of configuring Fees & Billing or Portal module.

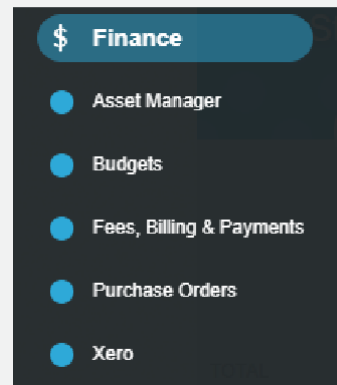
## Accessing Sentral Pay

All Staff can access Sentral Pay. However, schools should predetermine staff roles and responsibilities in this space.

- 1 After clicking the Sentral modules display. To access Payments, select Payments (Fees, Billing Payments\*) under Finance group.



OR



2 The Payments (Fees, Billing Payments\*) Home screen displays for the teacher.

Fees, Billing & Payments view



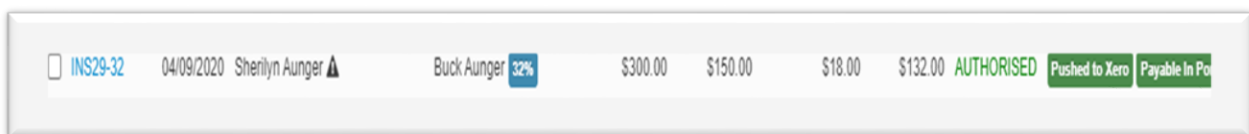
\*Government schools will only see payments.  
All schools will see Sentral Pay irrespective of school type.



## Payment Requests

A payment request is giving the parent the ability to pay their invoice, either as a once off payment or setting up a schedule.

Creating a payment request can be done via the actions button in the invoice register or created automatically when an invoice is pushed to the portal via the Fees, Billing & Invoice settings. When an invoice has successfully been pushed to the portal and has had a payment request sent (via email) a Payable in portal notification will appear next to it.



A list of all payment request will display.

Request ID	Due Date	Linked To	Description	Total	Amount Paid	Amount Allocated	Amount Due	Status	Actions
1092	09/08/2021	student: Matt MURDOCK	Opera	\$20.00	\$20.00	\$0.00	\$0.00	PAID 1 Emails Failed to Send Only Once Off Payments	Details Actions
1091	14/01/2021	student: Jessica JONES	JON006 - Tuition Fees Primary years 3-6 (Compulsory), JON006 - Sibling Discounts - Main	\$4947.00	\$0.00	\$0.00	\$4947.00	AUTHORISED 2 Emails Successfully Sent	Details Actions
1090	31/12/2021	student: Matt MURDOCK	F3 Fee (Compulsory), F4 Fee (Compulsory), Tuition Fees 7 -12 (Compulsory)	\$22570.00	\$8000.00	\$0.00	\$14570.00	AUTHORISED 1 Emails Successfully Sent	Details Actions
1089	31/12/2021	student: Matt MURDOCK	Test	\$10000.00	\$3000.00	\$7000.00	\$0.00	PAID 1 Emails Failed to Send Only Once Off Payments	Details Actions

Staff responsible for payment requests will Create a new Payment Request.

The screenshot shows a web form titled "Create a New Payment Request" with a "Preview" button in the top right corner. The form is organized into several sections:

- Description:** A text input field containing "e.g. Term 2 History Excursion".
- Billing for:** Three radio buttons: "Grouped Students" (selected), "Individual Students", and "Other Contacts".
- Unit Amount:** A text input field with "\$ 0.00".
- Unit Quantity:** A text input field with "1".
- Billing group:** A dropdown menu with the text "-- Please select a group --".
- Tax Amount (optional):** A text input field with "\$ 0.00".
- Discount Amount (optional):** A text input field with "\$ 0.00".
- Billing Date:** A text input field with "05/03/2020".
- Due Date:** A text input field with "16/04/2020".
- Only Once Off Payments:** Two radio buttons: "Yes" and "No" (selected).
- Queue Selection:** Three radio buttons: "None" (selected), "Create a new queue", and "Tag an existing queue".

1

Completion of the online payment requests requires staff to consider.

- Payment Description
- Billing for; individual students, grouped students or other contacts
- Amounts
- Billing Dates
- Once off payment (Payers can only make one off payment. No scheduled payments allowed).

2

Once completed, select **Preview** to review the payment run you are about to Run. If satisfied, select **Run**.

3

A verification screen displays to confirm the billing run is live and captures the relevant information associated to this run.

Request ID	Due Date	Linked To	Description	Total	Amount Paid	Amount Allocated	Amount Due	Status
869	28/01/2021	student: Brandon UPTON	history	\$25.00	\$0.00	\$0.00	\$25.00	AUTHORISED
868	28/01/2021	student: John SMITH	history	\$25.00	\$0.00	\$0.00	\$25.00	AUTHORISED
867	28/01/2021	student: Charles SMITH	history	\$25.00	\$0.00	\$0.00	\$25.00	AUTHORISED
866	28/01/2021	student: Mini QUALIS	history	\$25.00	\$0.00	\$0.00	\$25.00	AUTHORISED
865	28/01/2021	student: Abbey JESSEP	history	\$25.00	\$0.00	\$0.00	\$25.00	AUTHORISED
864	28/01/2021	student: Nayla HUMPHREYS	history	\$25.00	\$0.00	\$0.00	\$25.00	AUTHORISED
863	28/01/2021	student: Galen EDGERTON	history	\$25.00	\$0.00	\$0.00	\$25.00	AUTHORISED
862	28/01/2021	student: Kendal DRAPER	history	\$25.00	\$0.00	\$0.00	\$25.00	AUTHORISED
861	17/12/2020	student: Calvin DOCKER	invoice no seq test 3	\$250.00	\$0.00	\$0.00	\$250.00	AUTHORISED
860	17/12/2020	student: Conrad COLLIE	invoice no seq test 3	\$250.00	\$0.00	\$0.00	\$250.00	AUTHORISED

4

Selecting Details, allows you to view each item for each debtor.

ID	Due Date	Linked To	Description	Total	Paid	Allocated	Due	Status
1092	09/08/2021	student: Matt MURDOCK	Opera	\$20.00	\$20.00	\$0.00	\$0.00	PAID

Payment Request Run Details

Created At	Created By	External Transaction Code	Links to
28/07/2021 10:27	none	none	Activate <a href="#">Open</a>

Successful Portal Payments

Payment ID	Ref #	Allocation Date	Transferred to School	Statement Description	Transaction Fees Charged	Paid By Parent	Payment made by	Status	Disbursement to School	Action
468	b3301afe-ec99-4ffc-b7c0-4ae580da9529	28/07/2021	20.00		School Fees Total: 1.00	20.88	Jack Murdock	FATAL DISHONOURED	SUCCESSFUL	<a href="#">Update from Sentral Pay</a>
477	a3c99ef8-723c-4be8-a8ad-5655581450dd	02/08/2021	20.00		Parent Fees Total: 0.50	20.50	Jack Murdock	SUCCESSFUL	SUCCESSFUL	<a href="#">Update from Sentral Pay</a>

5

The Status Column updates to reflect authorisation, voiding and if payment has been received.

6

The Flags indicate.

- notification pending (created but not yet sent to parent)
- email failed to send (Attempt made to send to parent but rejected possibly due to email address or internet provider). Hover over the icon for the names.
- Scheduled (in the queue to be sent)
- email successfully sent (parent has received the payment request)
- Only one off Payment - parent can only pay in full
- Paid, authorized and voided provide detail around status of payment

7

The Action button allows you to Mark as Paid (possibly the parent paid at the school or sent a cheque) or Mark as Voided (cancel the payment request for this student)

8

Filters allows you to filter through the payment request screen to look for specific payments. Useful for schools who have created volumes of payments requests and need to narrow your search.

9

With Selected Tab, you can Send Payment Request, show Quick Pay Link or Sync with Linked Invoice.

- 
- Send Payment Request - select the student who require this to dispatch the payment request  
Useful to resend to parents.
  - Quick Pay Link - select the student to display the quick link that was sent to each contact via email. This link can be copied and selected to view the portal payment view.
  - Sync with linked invoices

10

Schools using Xero for Fee & Billings - notifications will be sent for the creation of the invoices.

11

### **Cancel existing schedule**

A school can cancel a parents payment schedule if they want to change their payment method, frequency or are paying via a different method. In order for the parent to be able to setup a new schedule, the school needs to completely remove the old schedule first.

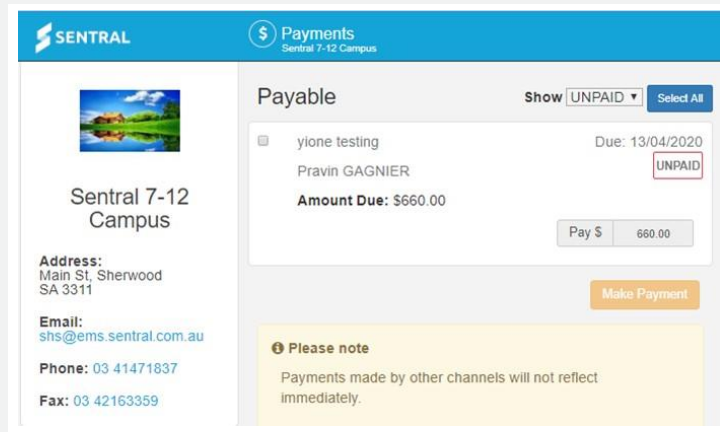
1. Locate the schedule in the payment schedules section of Sentral pay. Make sure to use the filters on the right hand side.
2. Select the schedule and cancel the remaining payments via the "with selected" menu
3. Confirm you wish to cancel the remaining payments
4. Parent will receive an email confirming that the schedule has been cancelled

After the schedule has been cancelled the parent can create a new schedule via the parent portal or by following the URL on the payment request email.

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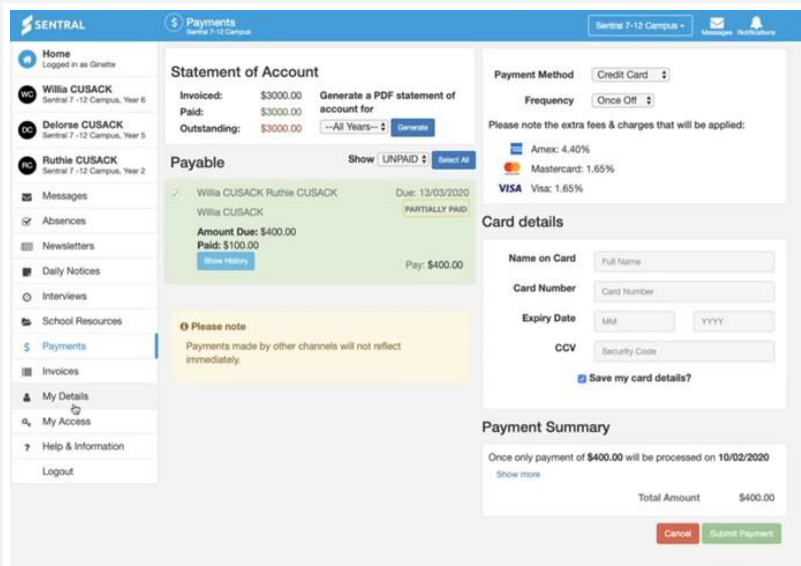
**Non-Registered Parent Portal view**

This view is for schools/parents who have not configured Portal yet. The Parent can only use this link for the payment of the invoice/bill created by the school.



**Registered Parent Portal Account view**

When the parent selects a payment request to be paid, a payment page will display with fields for entry of card details. Any transaction fees that are being passed on to the parent will be disclosed on the page so that they are aware of the full amount that will be charged to their card.





## Responses Received

Staff can review the successful payment both in real time and those that are scheduled.

This view presents to schools the debtor, payment methods, total, status and settlement date and amount.

Payment #	Date	Made By	Description	Payment Method	Total	Payer Fees	Payer Paid	Payee Fees	Status	Settlement
6	03/03/2020	Wade Pink	Haydn - Demo	Scheduled Bank Account	75.50	0.50	76.00	0.00	SUCCESSFUL	Settled as part of \$75.50 on 04/03/2020
5	02/03/2020	Vicki Corby	Tuition fee	Real Time Card (Amex)	200.00	8.00	208.00	0.00	SUCCESSFUL	Settled as part of \$200.00 on 03/03/2020

There are several actions that can be completed here. These include;

- 1 Details - Details of the payment request sent.
- 2 Action - Allows schools to email the receipt to the parent if requested.
- 3 Fetch Latest Disbursement - Select the date range and click on Fetch Latest Disbursement. This may take a few minutes to perform.
- 4 Filter - Enables you to filter based on certain criteria to view different applications e.g. settlement date or chargeback and claims.
- 5 Settlement - Allows you to run a report based on date parameters to view estimated settlement amounts for that period.
- 6 Export - Provides a CSV file of successful payments which can be uploaded into your FMS (financial management system) for receipting of the payment against the invoice.
- 7 Schools using Xero or Fees & Billings - Notifications will be received when transfer of funds from clearing account to banking account for automatic reconciliation of settlements.

## Payment Schedules

Where schools are using the Fees & Billing module of Sentral, functionality will exist to create Payment Plans for payment of annual school fees. These payments will be automatically deducted from parents' nominated bank account or credit/debit card.

Where a parent wants to pay fees via instalments, they will sign up for a direct debit arrangement. It is recommended that the same approach be followed regardless of whether payments will be made from bank account or credit/debit card to ensure a consistent user experience.

Payment Schedules - 39 Found								With Selected...	
<input type="checkbox"/>	#	Linked To	Description	Total	Paid	Due	Statuses	<a href="#">Details</a>	<a href="#">Action</a>
<input type="checkbox"/>	39	student: <a href="#">Matt MURDOCK</a>	MUR001 - Portal , Portal	\$246.00	\$0.00	\$246.00	1   0   0   0   0	<a href="#">Details</a>	<a href="#">Action</a>
<input type="checkbox"/>	38	student: <a href="#">Matt MURDOCK</a>	Inv Ref	\$10000.00	\$0.00	\$10000.00	0   47   0   0   0	<a href="#">Details</a>	<a href="#">Action</a>
<input type="checkbox"/>	37	student: <a href="#">Matt MURDOCK</a>	School Fees	\$10000.00	\$0.00	\$10000.00	0   52   0   0   0	<a href="#">Details</a>	<a href="#">Action</a>
<input type="checkbox"/>	36	student: <a href="#">Pablo PINK</a>	Haydn - Blue Mountains	\$500.00	\$0.00	\$500.00	1   7   0   0   0	<a href="#">Details</a>	<a href="#">Action</a>
<input type="checkbox"/>	35	student: <a href="#">Buck AUNGER</a>	Invoicepaymenttest	\$200.00	\$0.00	\$200.00	1   0   0   0   0	<a href="#">Details</a>	<a href="#">Action</a>
<input type="checkbox"/>	34	student: <a href="#">Valarie SLIM</a>	Bank Transfer Payment Test 2	\$100.00	\$0.00	\$100.00	1   0   0   0   0	<a href="#">Details</a>	<a href="#">Action</a>

### Parent View to setup Scheduled Payment

Parents have the option to pay once off or organise for scheduled payments. Once they select to pay, they are presented with a screen to complete the transaction.

The screenshot displays a payment interface with the following sections:

- Payable:** Shows a payable item for 'yione testing' by Pravin GAGNIER, due on 13/04/2020, with an amount of \$660.00. A 'Pay \$ 660.00' button is visible.
- Payment Method:** A dropdown menu is set to 'Credit Card' with a frequency of 'Once Off'.
- Charges:** A note states 'Please note the extra fees & charges that will be applied:' with rates for Amex (4.40%), Mastercard (1.65%), and VISA (1.65%).
- Card details:** Fields for Name on Card (Full Name), Card Number, Expiry Date (MM/YY), and CCV (Security Code). A checkbox 'Save my card details?' is checked.
- Payment Summary:** A summary box stating 'Once only payment of \$660.00 will be processed on 05/03/2020' with a 'Total Amount' of \$660.00. 'Cancel' and 'Submit Payment' buttons are at the bottom.

- 1 Where new details are being provided (either to update existing details or set up a new arrangement), the parent will select whether they want to save a bank account or credit/debit card. Fees payable based on the selected payment type will be displayed.
- 2 The masked account details can be displayed to the parent for them to confirm that they remain correct. They will have the option to use these details or to enter new details.
- 3 If paying once off, the parent then ticks the terms and conditions to complete the transaction. Submit Payment.

4

If a parent selects scheduling frequency, they have the option to do this weekly, fortnightly or monthly.

5

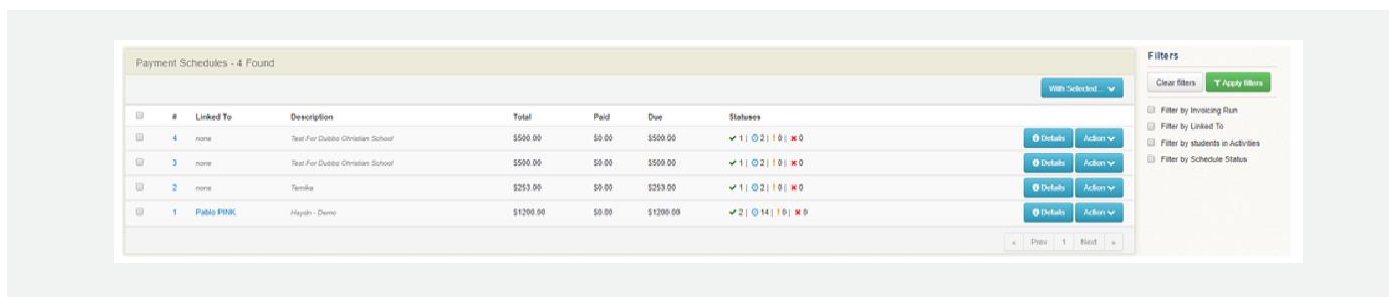
Parents opt to select the start date for the scheduled payment. Parents complete the transaction as they would a one-off payment.

However, the screen now displays the recurring payment cycle with a commencement date, the number of payments to settle this invoice and the final payment date and the charge per transaction for this recurring payment.

- 6 Once the details have been stored, an email confirmation is sent to the parent with a copy of the payment arrangements and successful & unsuccessful payments.
- 7 Parents can save their payment instructions.
- 8 Parents can opt to pay multiple bills via one payment.
- 9 Parents need to notify the school to cancel a payment schedule.

**School management of scheduled payments**

As a school, you can view and manage the scheduled payments. The screen displays those contacts who have scheduled payments.



- 1 Filters - Allows you to view less information on screen, based on search parameters.
- 2 Click on Linked To, to view all payments that are successful or scheduled.
- 3 Details - Expands the view of the selected payments to provide detail on that scheduled payment only.
- 4 Action - Allows the school to manage scheduled payments. Schools can change the debt date at the request of the parent. Circumstances for this may be that a parent wants to delay the next payment.
- 5 With Selected - Allows schools to cancel remaining instalments, emails schedule to parent, view linked payment request or view linked invoices.
- 6 The Status Icons - Presents visual payment received, number of scheduled payments to go, dishonoured/fatal dishonoured and cancelled. The entire list can be found if you Filter by Status.
- 7 When the billing process occurs in Sentral and payments are due for processing for parents, this usually occurs before the due date. Parents receive notification 48 hours before a debit date and a notification after the direct debit has been processed.
- 8 Where a parent record is at a non-processing status, the payment cannot be scheduled, and an error will be returned. A non-processing status is generally the result of a previous dishonoured payment where the account/card provided is not valid. When the payment instrument for a parent is updated, the status will automatically be set back to Active.

NOTE: Direct Debit payments are typically settled to schools two business days after they are processed. Online payments are settled next business day (subject to a business day cut off time of 6:00pm AEDT). BPAY payments are settled on the day they are received.

- 9 Dishonours are classified as non-technical - insufficient funds or technical - invalid bank details or lost/stolen credit card.

## Settlements

As a school I want to view settlement batches and the underlying transactions that make up each daily settlement. This is important to ensure that I can reconcile the transactions that appear in my bank account. Schools will need to generate a report based on date parameters. The report provides detail on cleared funds via credit card and bank debits as well as fees and chargers.

## Notifications

This section provides an overview of email notifications (SMS is part of the future development) sent to parents to review the status and creation date. Staff can resend payment requests, payment received receipts, failed or dishonoured notifications & scheduled payments.

## Glossary of Terms

Sentral software contains many drop-down lists and areas to add detail relevant to data entry for Sentral Pay. The list below provides further information on data entry fields. Each school can configure various elements and add to the list of data entry fields, so this is a default list of glossaries of terms.

Item	Description	Type
Fees & Charges	All pricing is ex GST for Real Time, Direct Debit, BPay or Dishonour	Visa + Mastercard: 1.5% + \$0.50 per transaction AMEX: 4.0% + \$0.50 per transaction BANK: \$0.50 BPAY: Credit/Debit 1.5% + \$1.50 Bank \$0.50 + \$1.50 Dishonour \$14.80
Terms & Conditions	Authorisation for Direct Debit Request & Service Agreement	Tick
BSB	Bank State Branch	Text
Account Number	Bank Account Number	Text
Account Name	Bank Account Name	Text
CCV	Card verification Number	Text
Link	Unique link to portal payment	Email link
Notification Status	pending, failed, scheduled, sent	Auto populated
Status	Status of the payment - voided, paid, authorised	Auto populated
Payment time	Real time or scheduled	Auto populated
Payment Method	Card or Bank	Auto populated
Scheduled Status	Scheduled, successful, pending, dishonour, fatal dishonour, waiting, cancelled	Auto populated

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