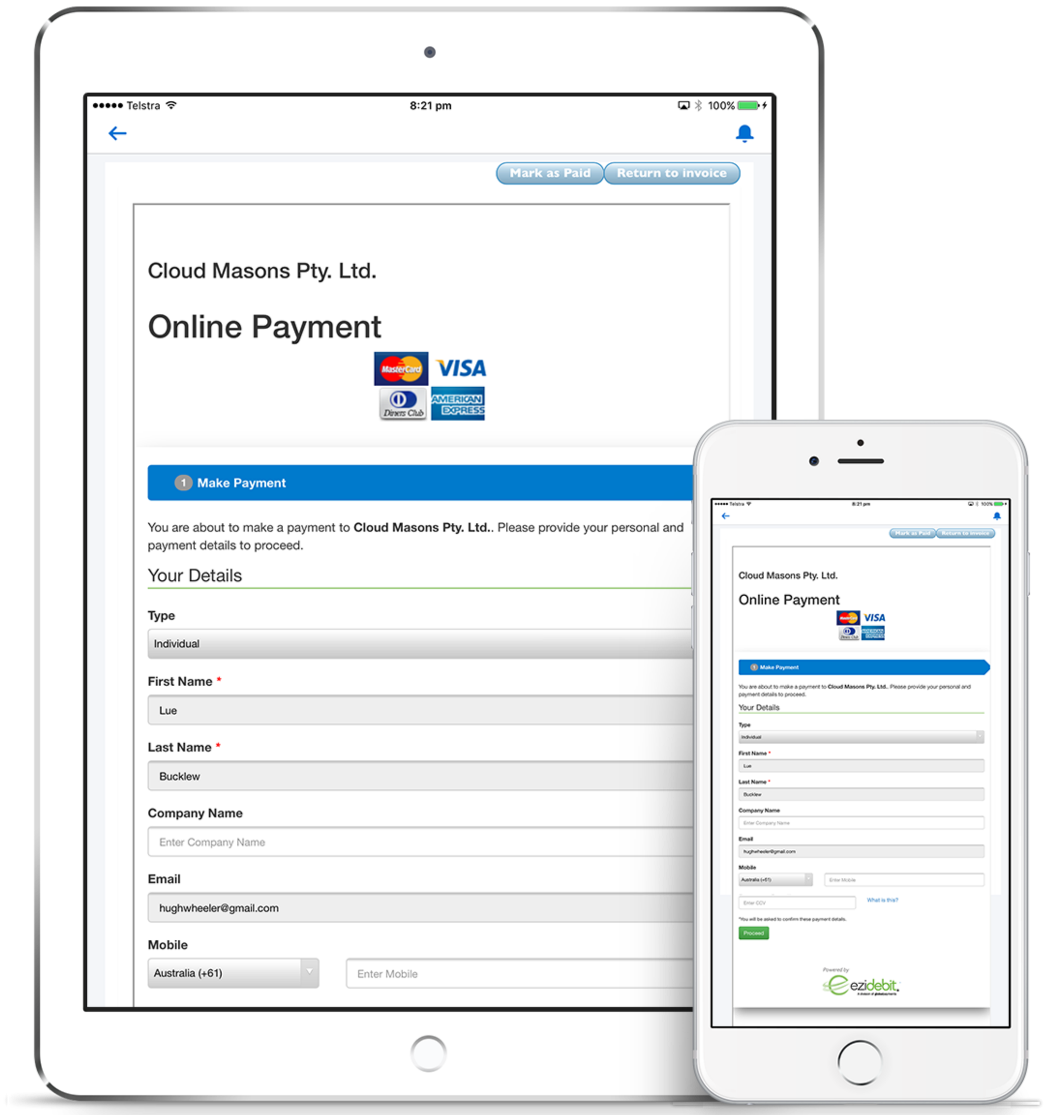
skedupay



User Guide

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Skedupay Setup

Billing Models

You can opt to use either Contact or Account level billing in skedupay if you process payments for other businesses and organisations, or you can use the standard Account and Contact level billing accounts simultaneously. If you use contact billing, one billing account is created for every contact. This is automated and will occur whenever a contact is created.

If you use Account level billing the automatic creation of billing accounts is switched off for contacts. When you mark a contact as being the main billing contact for an account, a company level billing account is created.

If you use both Account and Contact level billing, billing accounts are automatically created for every contact. In addition when you mark a contact as the main contact for the account, the billing account is then created for the Company.

These methods of billing are controlled by custom settings an administrator with access to the Ezidebit Settings view is able to change this. The table below shows the settings to use for each method of billing.

Billing Account Type	Setting		Functionality
	Enable Account Level Billing	Enable Contact Billing Account Creation	Description
Account Level Billing	Y		When this is chosen as the sole method of billing account Creation, no accounts will be automatically created. You must check the Main Contact flag on the Contact record who you would like as the main billing contact for the account. This then creates the Company Billing Account and sets the contact up as the main contact.
Contact Level Billing		Y	When contact level billing is set the system automatically creates a billing account when it is created. In addition if a record is changed, and you click the Create Individual Account flag, an individual level account will be created, as long as the contact does not already have an individual account. This may not seem necesay, but if you change from Account level billing to contact level billing, you may need the mechanism to create individual billing accounts.

Both Contact and Account Billing	y	Y	In this method of Billing account Creation, the two methods above are combined. Contact level billing accounts are created when a record is created. Account level billing accounts are created when someone is marked as the main contact for an account.

Billing Accounts

When you create a contact or mark it as the main contact for an account, the billing account is automatically created for you. This just sets the account up in Salesforce. Everything to do with that customer's payments will be linked back through that billing account.

Create Customer Account in Ezidebit (Required only for Payment Plans)

You only need to set the customer up in Ezidebit if you want to create a payment plan. For one off payments, there is no need to set the customer up.

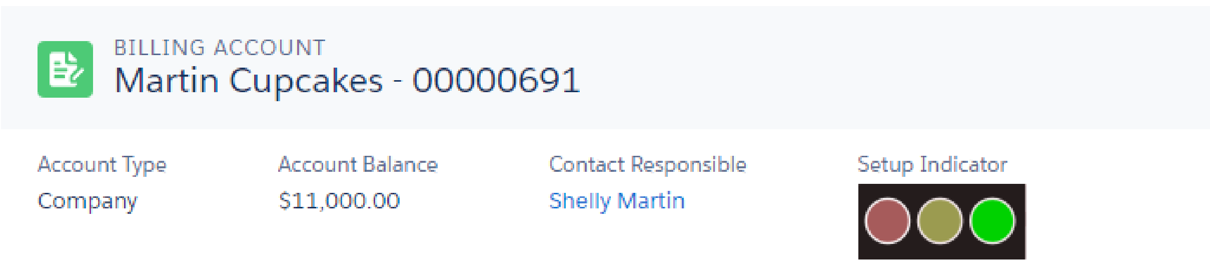
There are 2 main ways to create a customer in Ezidebit.

1. Paper based Direct Debit Authority and create the customer directly
2. Electronic DDR (eddr) emailed to the customer.

Customer Indicator

There is an indicator on the billing account that identifies whether the customer is correctly set up in Ezidebit. This is a traffic light with the following meanings

- Red: The Billing Account has not been sent to Ezidebit.
- Amber: The customer has been sent to Ezidebit, but no Ezidebit Id is on file for them (This is retrieved on demand or through an overnight batch).
- Green: The customer is set up in Ezidebit and ready to go.

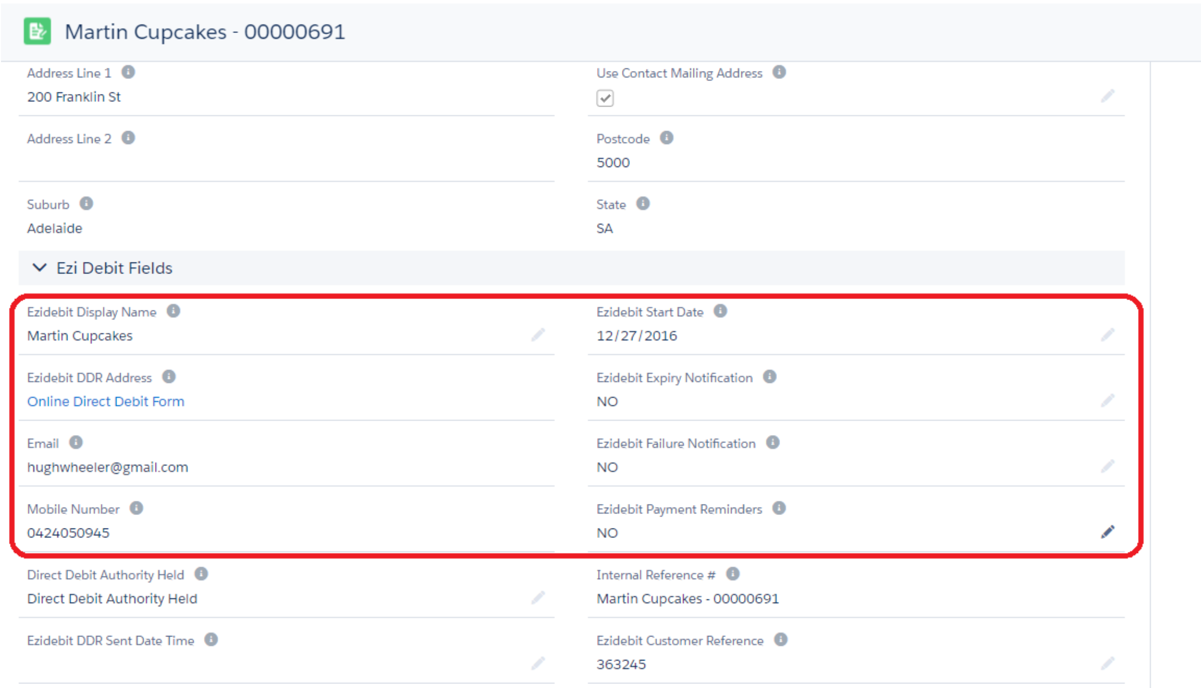


Paper based Direct Debit Authority.

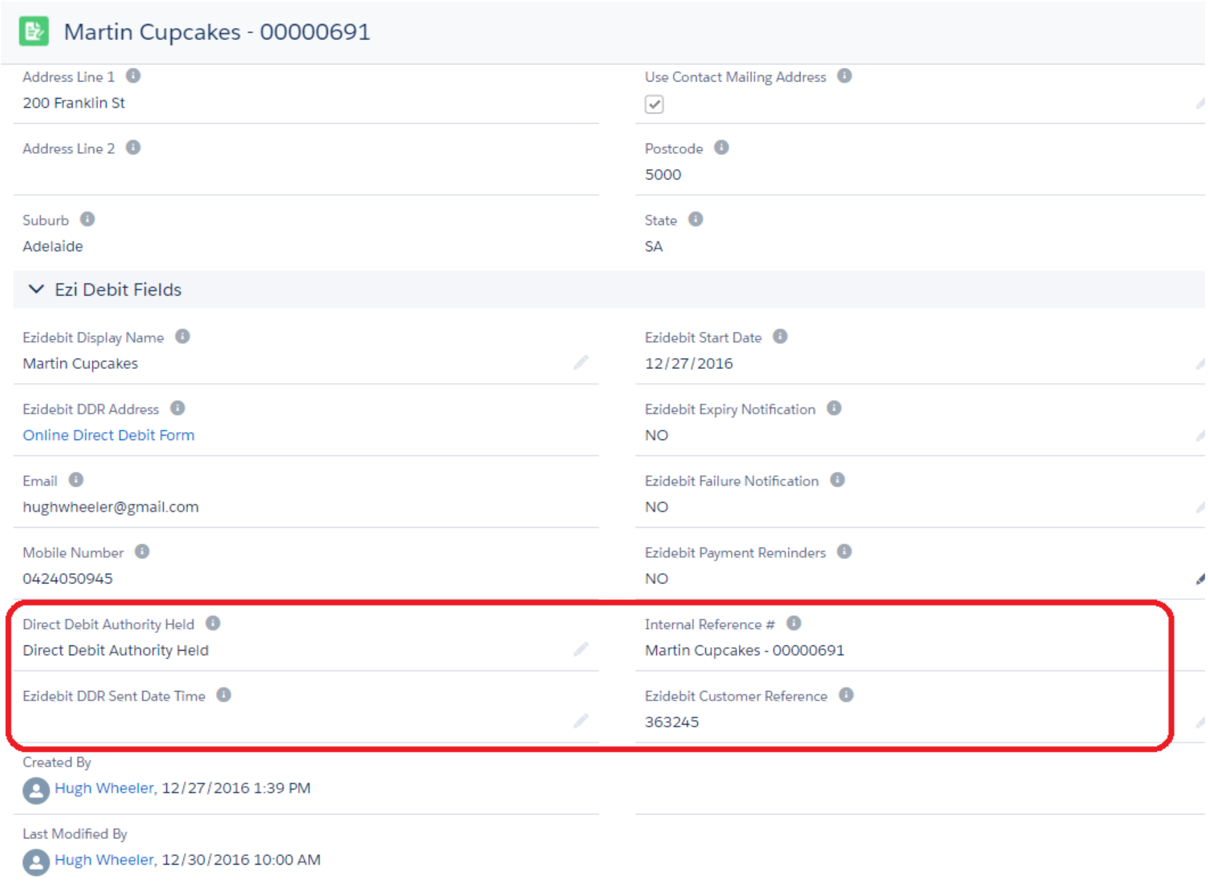
In this method, you must have a signed direct debit authority in your possession. If not you must use the Electronic Direct Debit Authority.

1. Obtain a signed Direct Debit Authority.
2. Navigate to the Billing Account record.

You will need to fill out the Ezidebit fields although most will be defaulted for you and you can choose to accept the defaults is they are suitable. The billing address is taken directly from the contact mailing address. If your company uses the Other Address fields on the contact for billing, uncheck the “Use Contact Mailing Address” and the Other Address fields will be used instead.



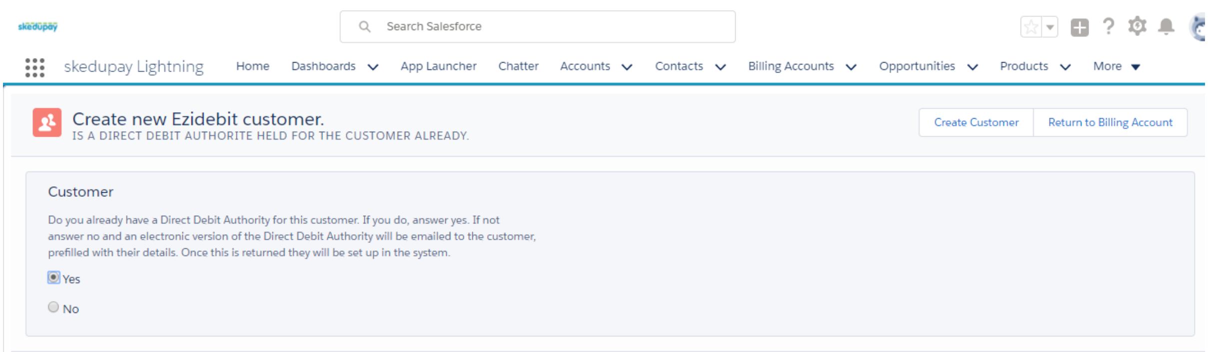
Do not fill out the fields under the section Ezidebit System Fields (Direct debit held, Internal Reference or Ezidebit reference). These will be filled out when you send the record to Ezidebit.



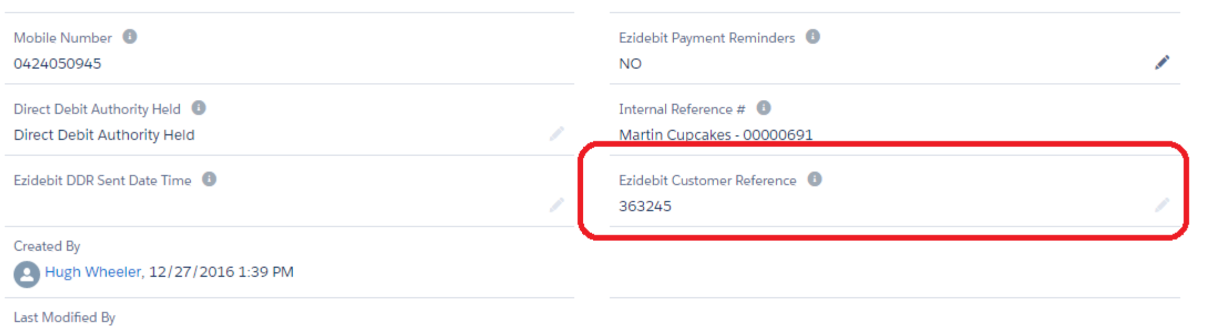
Now we have filled out the required information, click the Create in Ezidebit button.

This will ask if you have a direct debit on file.

If you have a direct debit, answer yes, and the customer's details will be sent straight over to Ezidebit. And you will be navigated back to the billing account

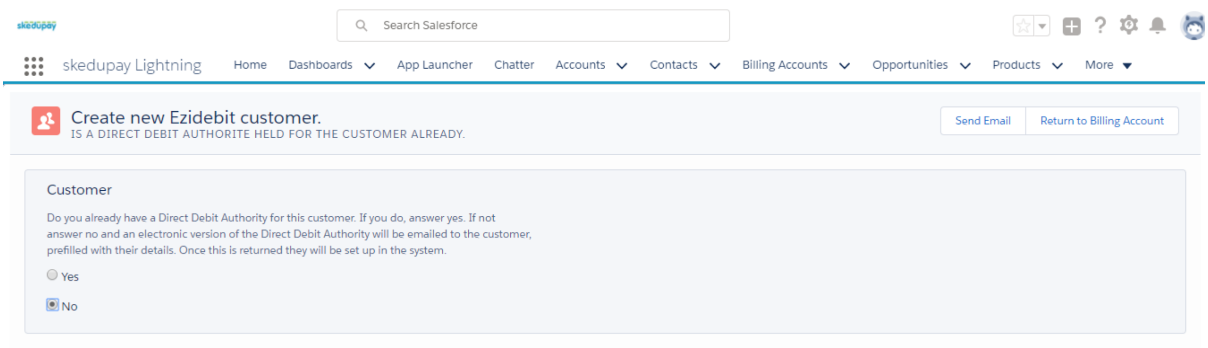


You will notice when it is successfully processed the Billing account record will now contain the eziDebit customer reference. You may need to refresh the screen to see the value.



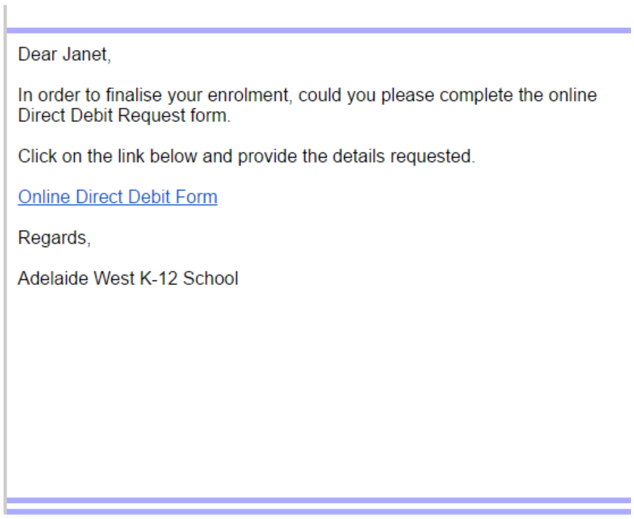
Electronic Direct Debit Form

If you need an electronic DDR then choose no on the Direct Debit Held question



skedupay will send an email with the Electronic Direct Debit Request (EDDR) to the customer.

The email template should be customised for your business. A sample is shown below


Dear Janet,

In order to finalise your enrolment, could you please complete the online Direct Debit Request form.

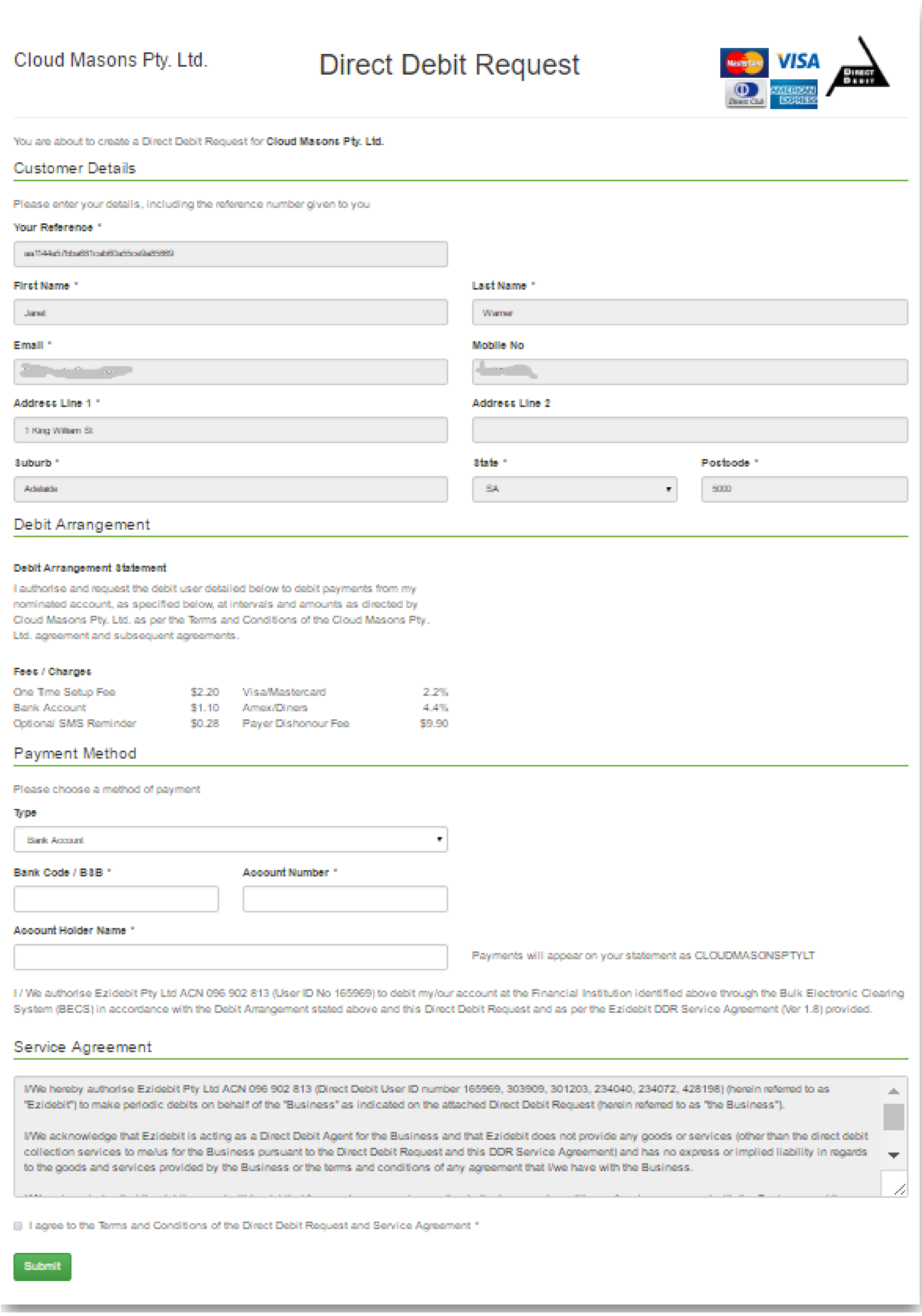
Click on the link below and provide the details requested.

Online Direct Debit Form

Regards,

Adelaide West K-12 School

The client clicks the online direct debit link and sees a screen similar to the one below:


Cloud Masons Pty. Ltd.

Direct Debit Request

You are about to create a Direct Debit Request for **Cloud Masons Pty. Ltd.**

Customer Details

Please enter your details, including the reference number given to you

Your Reference *

First Name *

Janet

Last Name *

Warner

Email *

Mobile No

Address Line 1 *

1 King William St

Address Line 2

Suburb *

Adelaide

State *

SA

Postcode *

5000

Debit Arrangement

Debit Arrangement Statement

I authorise and request the debit user detailed below to debit payments from my nominated account, as specified below, at intervals and amounts as directed by Cloud Masons Pty. Ltd. as per the Terms and Conditions of the Cloud Masons Pty. Ltd. agreement and subsequent agreements.

Fees / Charges

One Time Setup Fee	$2.20	Visa/Mastercard	2.2%
Bank Account	$1.10	Amex/Diners	4.4%
Optional SMS Reminder	$0.28	Payer Dishonour Fee	$9.90

Payment Method

Please choose a method of payment

Type

Bank Account

Bank Code / BSB *

Account Number *

Account Holder Name *

Payments will appear on your statement as CLOUDMASONSPTYLT

I / We authorise Ezidebit Pty Ltd ACN 096 902 813 (User ID No 165969) to debit my/our account at the Financial Institution identified above through the Bulk Electronic Clearing System (BECS) in accordance with the Debit Arrangement stated above and this Direct Debit Request and as per the Ezidebit DDR Service Agreement (Ver 1.8) provided.

Service Agreement

I/We hereby authorise Ezidebit Pty Ltd ACN 096 902 813 (Direct Debit User ID number 165969, 303909, 301203, 234040, 234072, 428198) (herein referred to as "Ezidebit") to make periodic debits on behalf of the "Business" as indicated on the attached Direct Debit Request (herein referred to as "the Business").

I/We acknowledge that Ezidebit is acting as a Direct Debit Agent for the Business and that Ezidebit does not provide any goods or services (other than the direct debit collection services to me/us for the Business pursuant to the Direct Debit Request and this DDR Service Agreement) and has no express or implied liability in regards to the goods and services provided by the Business or the terms and conditions of any agreement that I/we have with the Business.

I agree to the Terms and Conditions of the Direct Debit Request and Service Agreement *

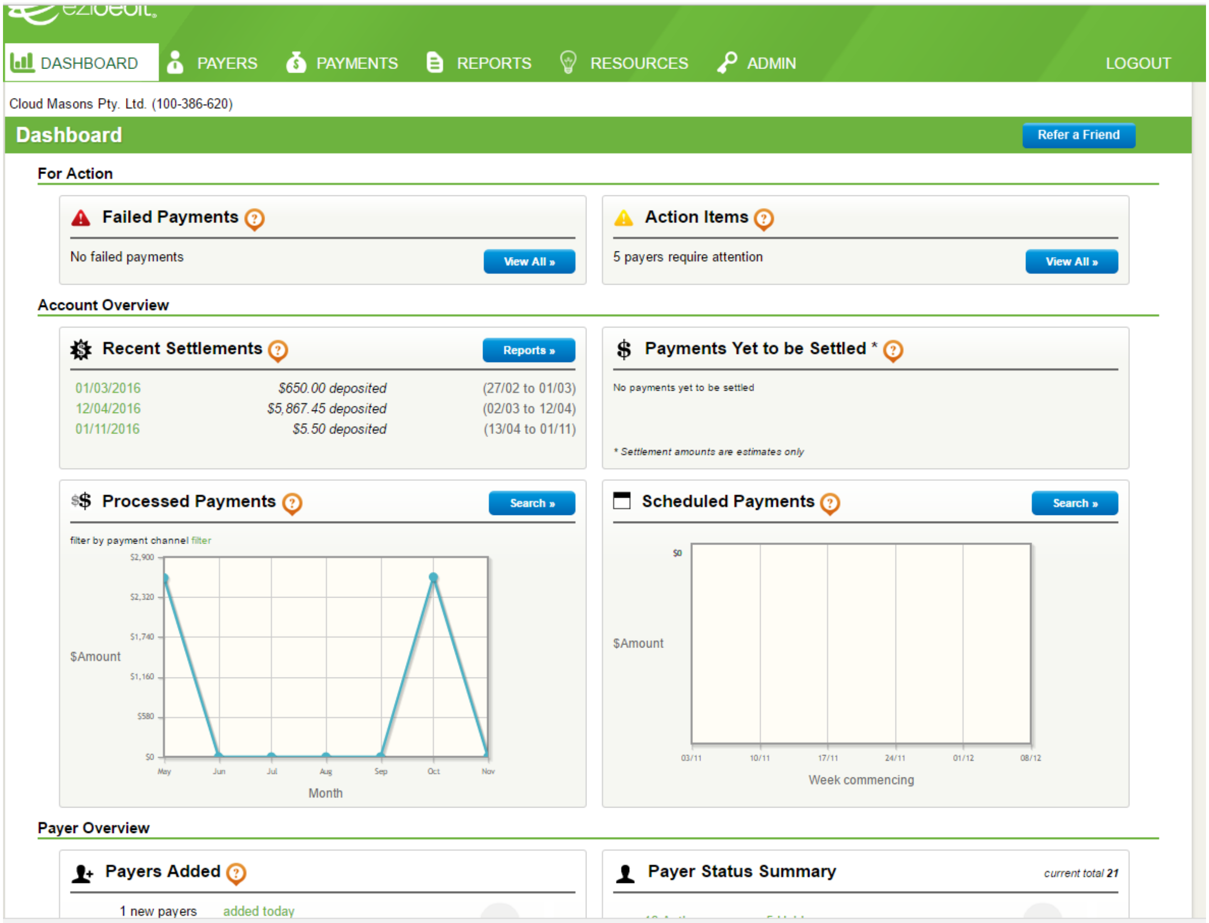
Submit

When the customer hits submit they will be set up in Ezidebit.

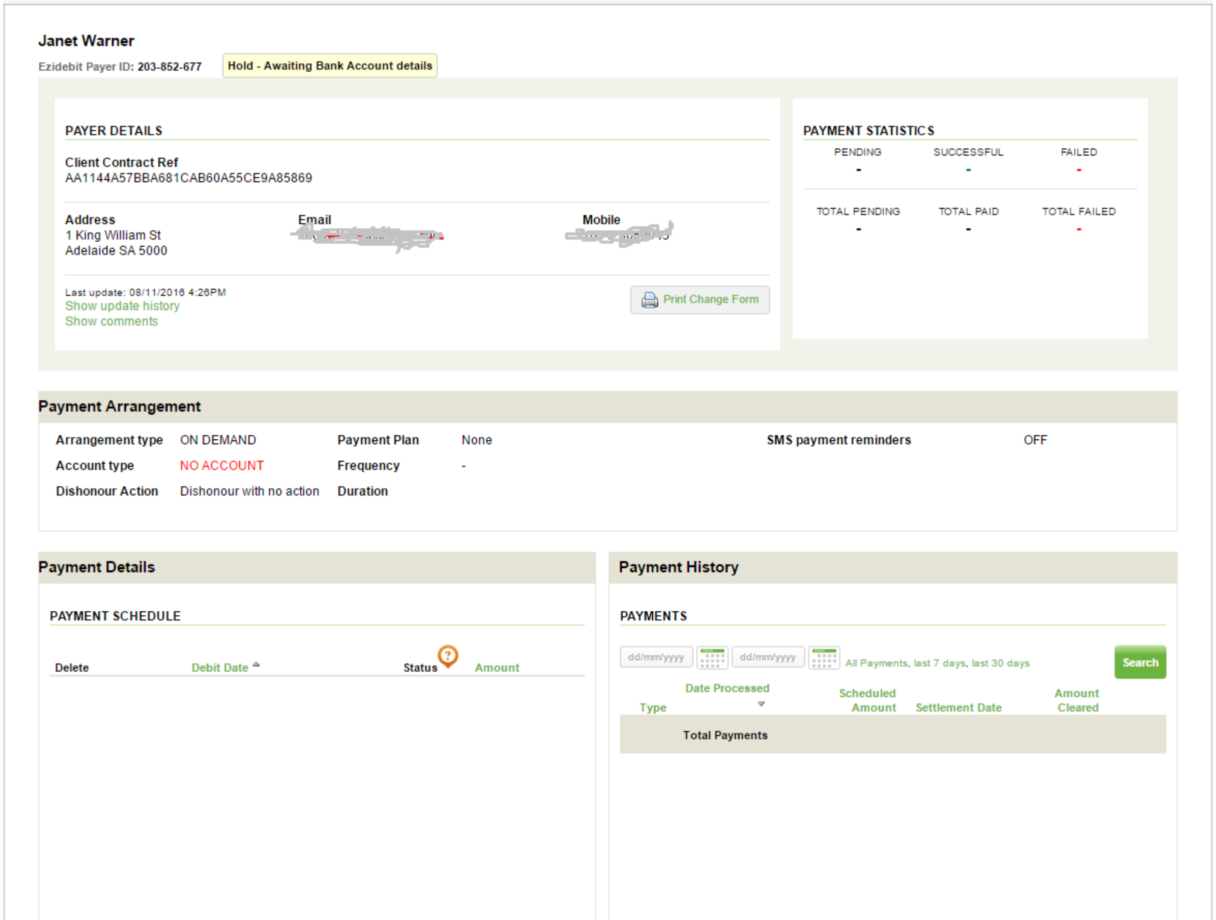
Skedupay will then check periodically to see if they have been set up in Ezidebit. You will be know they are set up when the ezidebit reference is populated on the billing account.

Ezidebit Portal

The Ezidebit portal gives you a picture of what payments have been made and which customers have been set up.



When you look at the detail view of a payer in Ezidebit you see this screen. Notice at the top there is a small note in yellow “Hold – Awaiting Bank Details”, and the Account type in red shows “NO ACCOUNT”. This is informing you that the customer has been set up but there are currently no bank details on file.



Card Setup

Everything to do with credit card details in the implementation of Ezidebit is fully PCI Compliant.

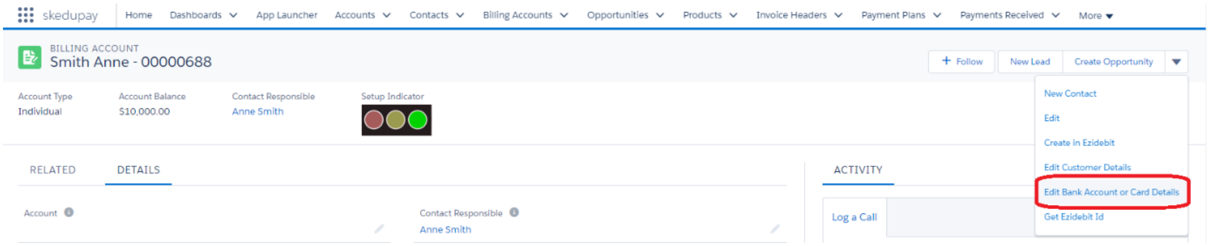
If the customer uses the EDDR form then they have the option of providing Credit Card Details. The form they are given is a PCI Compliant form.

If they do not provide Card or account details, or the customer is set up using the Paper Based customer create, we will need to capture those details.

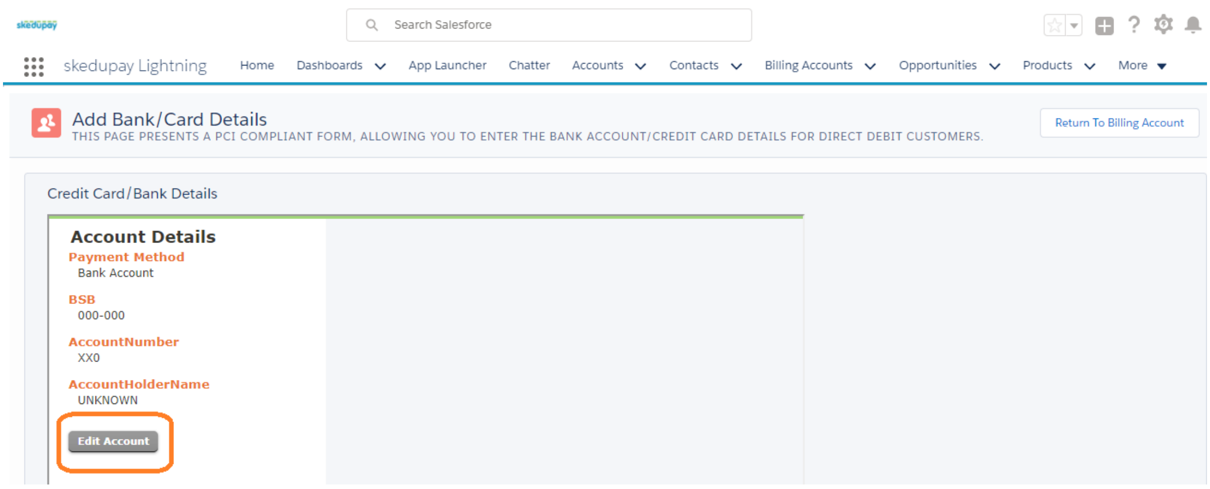
Edit Bank Account or Card Details

Important Note for PCI Compliance: When you are updating a card that has expired, or setting up a credit card for the first time, you need to ensure that your internal process for this is PCI Compliant, such as turning off phone recording functionality when receiving the card details from the customer, and not physically recording the card details. It is your responsibility to ensure this process complies and that your staff are adequately trained.

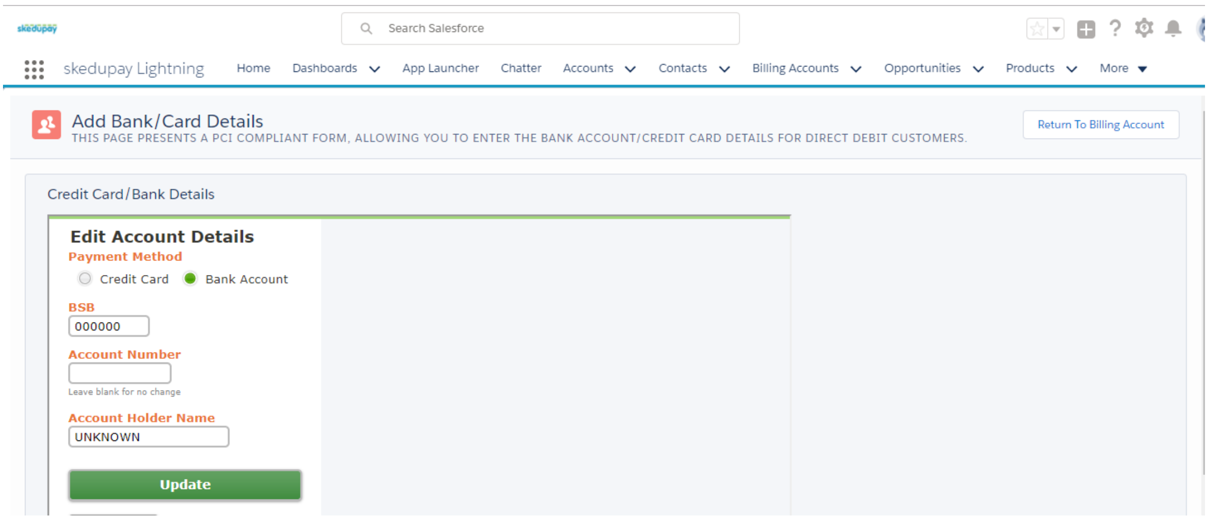
To add card details we need to Navigate to the Billing Account and select the Edit Bank or Card Details button. Note you will only be able to amend a customers credit card/bank account details when they have been set up already. The traffic light indicator must show green.



This opens the Ezidebit account Widget.

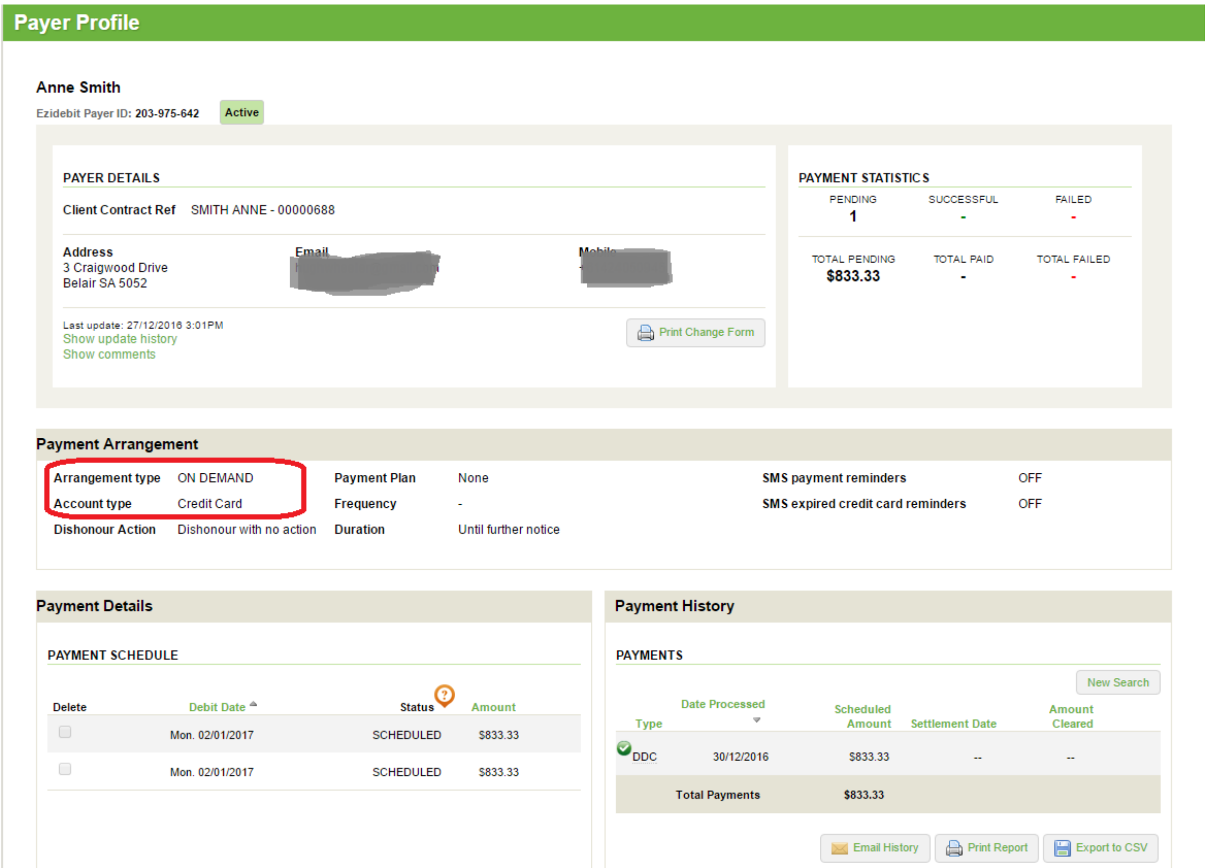


Click on the edit account button to enter the customer's credit card details.



Amend the customers card/account details and then click update. This will save the details. You can then click the Blue button called Return To Billing Account to navigate back to the Billing Account's record page.

In the Ezidebit portal we can now see the record set up with a credit card.

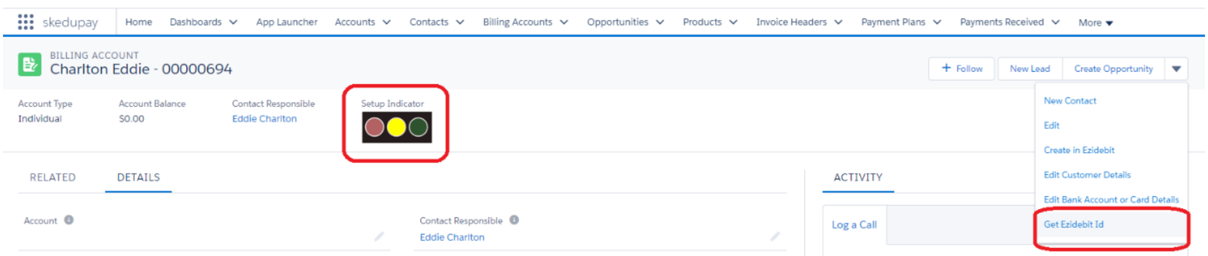


Get Ezidebit Id

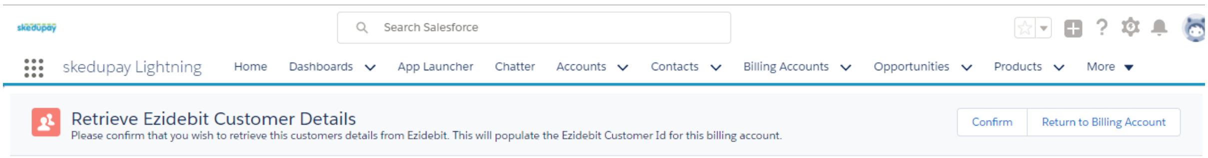
If you send out an Electronic Direct Debit Request (EDDR) you may want to check from time to time if the form has been completed. There is an automated process that checks for completed forms, but the Get Ezidebit Id button will also allow you to check immediately if the customer is set up. You will also notice the traffic light indicator in the screenshot below shows yellow. This indicates an Electronic Direct Debit Request (EDDR) email has been sent, but we do not yet have the Ezidebit customer reference.

Get Ezidebit Id button is particularly useful if you are going through the account set up with the customer on the phone. You can email them the Electronic Direct Debit Request (EDDR) form, guide them through filling it out and retrieve the Ezidebit customer reference when they are finished so that you can continue the process.

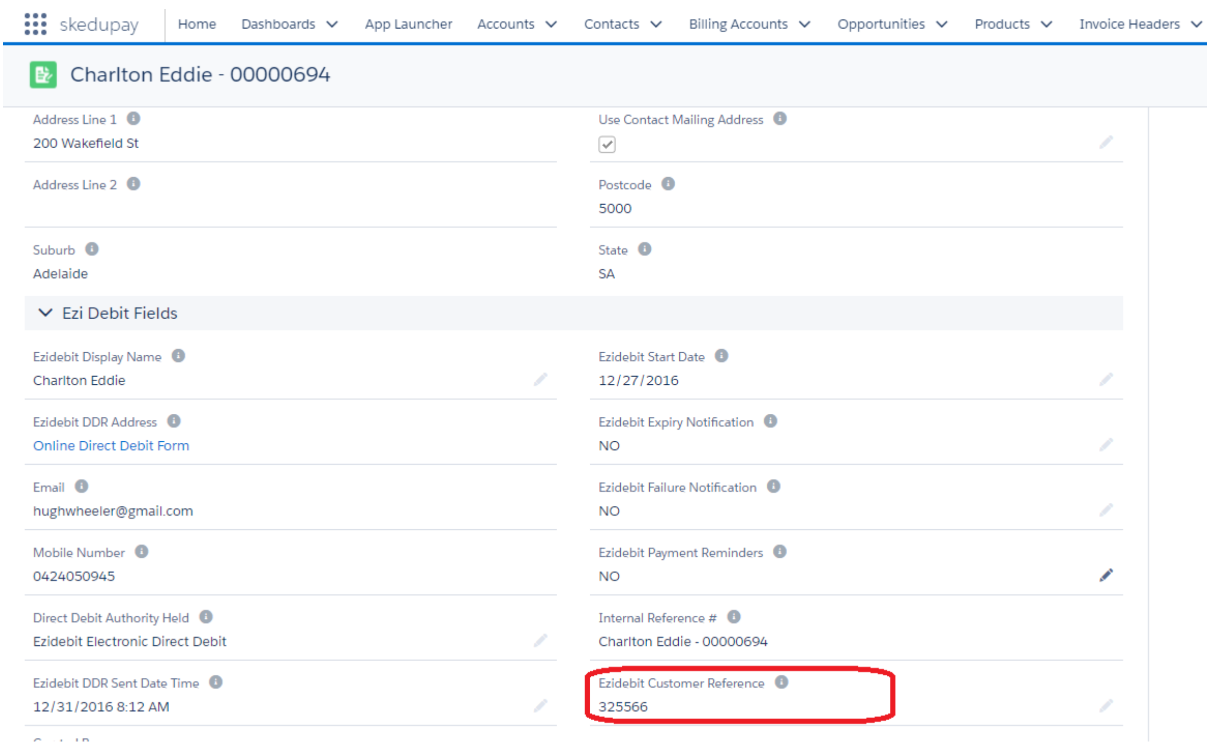
Navigate to the Billing account and click on the Get Ezidebit Id button.



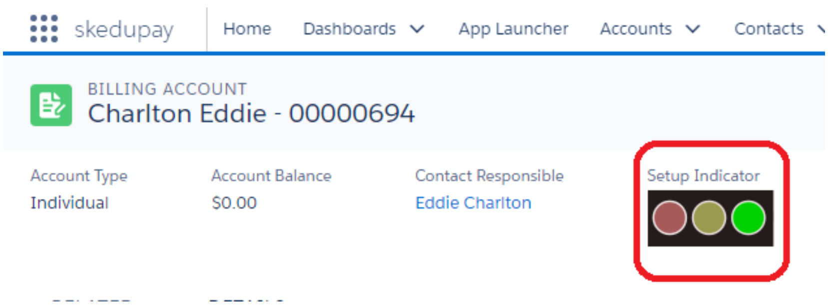
Click confirm to proceed



The Ezidebit customer reference will be returned.



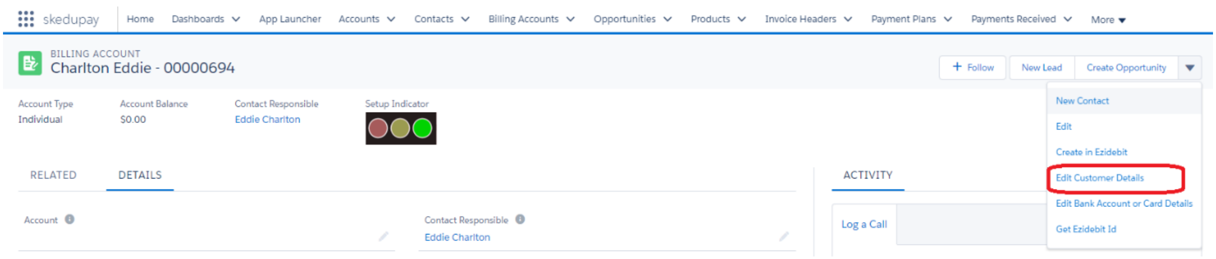
The indicator for this customer will then also turn green. If the indicator doesn't immediately turn green, you may need to refresh the screen to check.



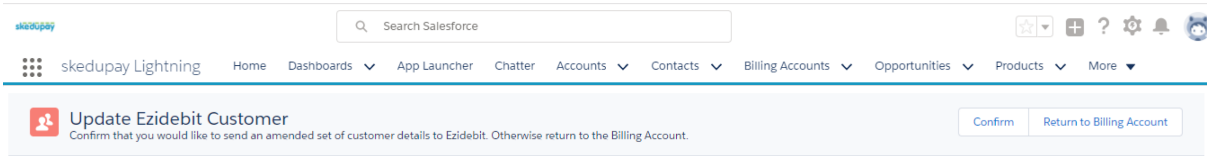
Update details in Ezidebit

Occasionally you will need to update the Ezidebit details for a customer so that the two systems remain in synch. You will need to ensure that changes such as mobile numbers, address details or notification flags are sent across to ezidebit whenever they are updated in skedupay.

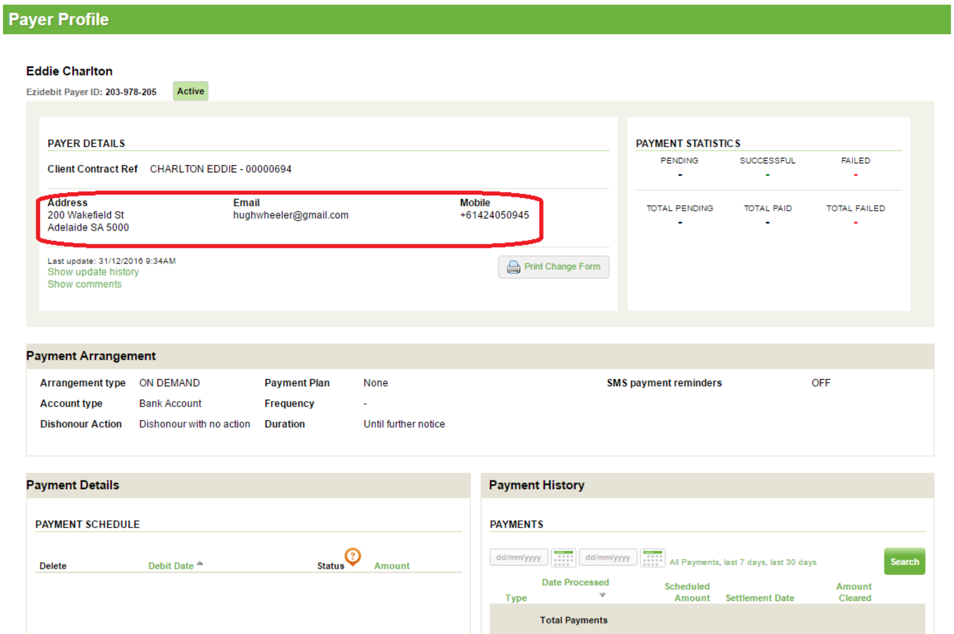
The customer must be set up (their traffic must be green) before you can send an update. Once you have made the changes to the skedupay records, you can send those details across to ezidebit by clicking on the Edit Customer Details button (on the Billing Account Record View).



Click on Confirm



These changes are then reflected immediately in the Payer Profile in Ezidebit.



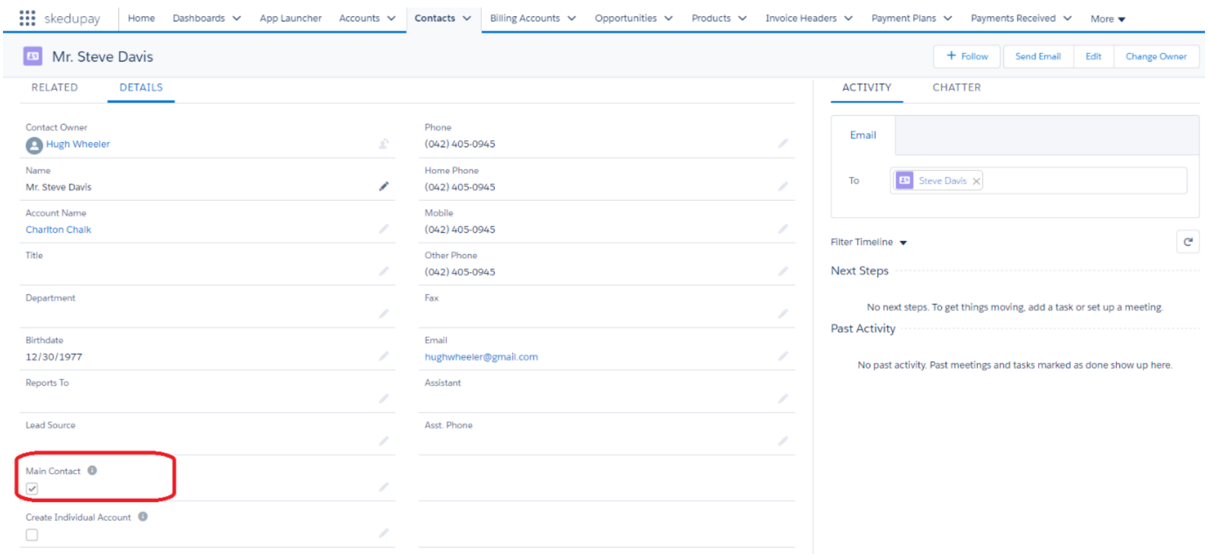
Account Level Billing

The main difference between customer level billing and account level billing is that customer level accounts are not automatically created.

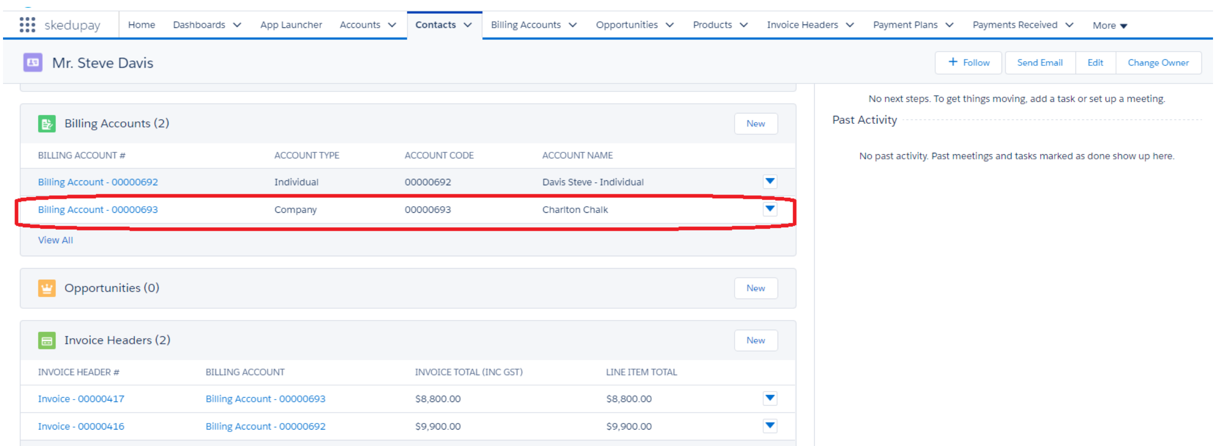
To use company level accounts you need to turn on the functionality in the Ezidebit settings.

To create an account you navigate to the contact responsible for the billing account, then click the Main Billing flag. This will create the company level Billing Account for the Salesforce Account that the contact is related to.

If you are dealing with a Company Account, the billing address will be taken from the Salesforce Account record to which the billing account belongs. The account has a billing address and this is what is used.



The Billing account is now visible against the contact. You will notice that this has an account type of Company.



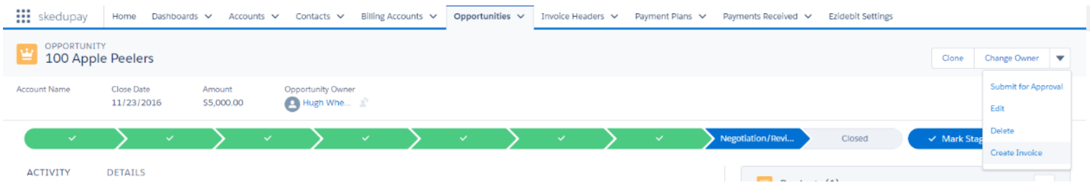
Importantly there is only ever one owner of a Company level account. When another person takes over the account, you just need to ensure the Main Billing flag is checked on the new contact and the Company Level Billing Account will be re-assigned to them.

Opportunities

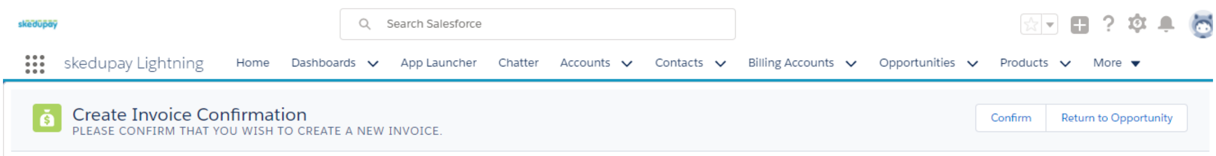
From the opportunities screen you can create an invoice directly for an opportunity.

Create Invoice from Opportunity

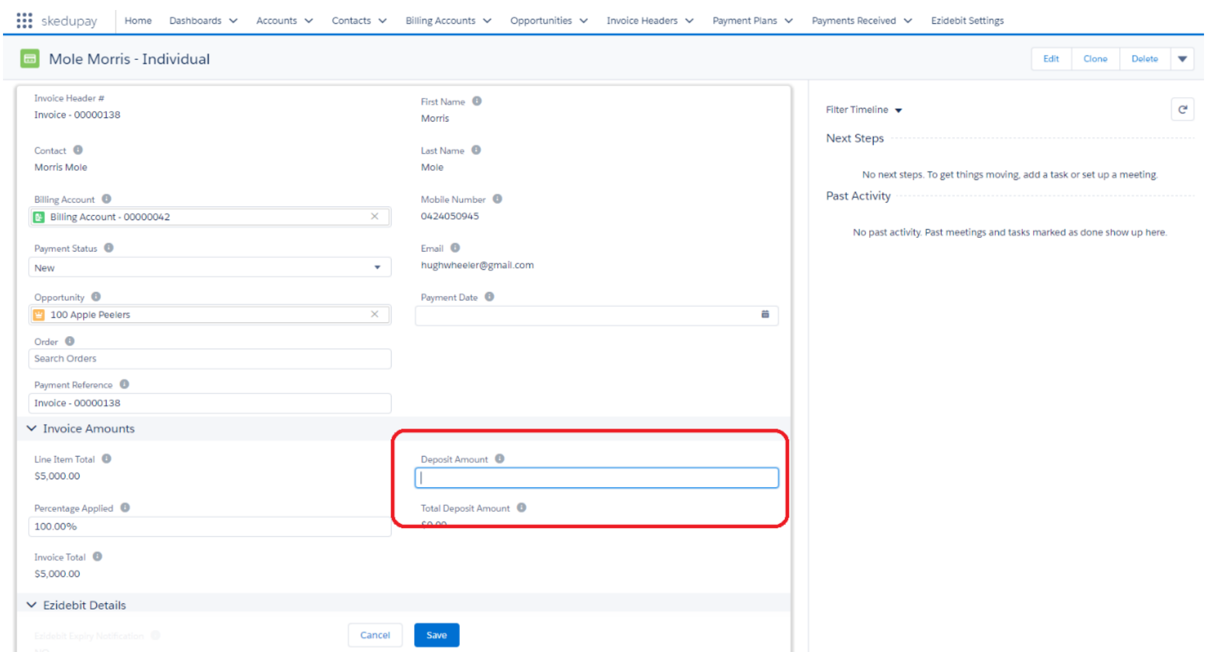
Click on the create invoice button.



Click Confirm



An invoice will then be created for the same value as the opportunity and the invoice items will reflect the opportunity line items.



From the invoice you can set a deposit amount. This will be the amount that is payable on the payment plan's deposit date. It will be created as payment zero and all other payments created from the deposit date.

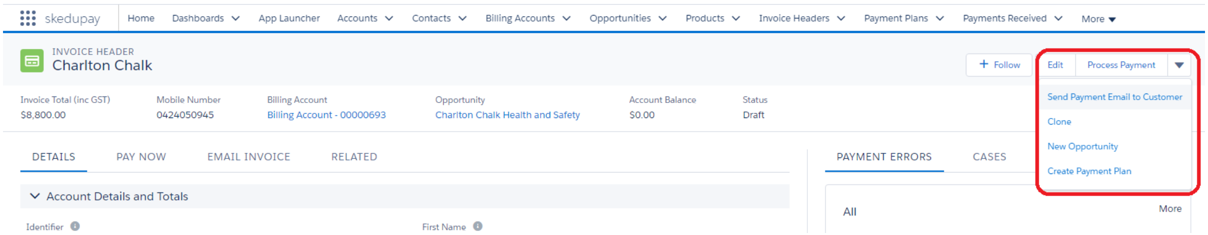
Invoicing

Invoices are created from Opportunities. They will use the opportunity products to create Invoice items. The invoice is then used to arrange payment by either:

1. **One off payment** – the entire invoice amount is paid in one lump sum.
2. **Payment plan** – the amount is paid through a series of regular payments until the amount is discharged.

Ezidebit Payment

To arrange payment for an invoice, navigate to the invoice and select one of the payment processing buttons available.

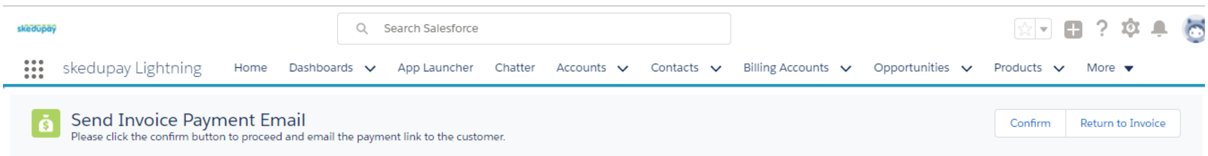


The process payment button gives you several options.

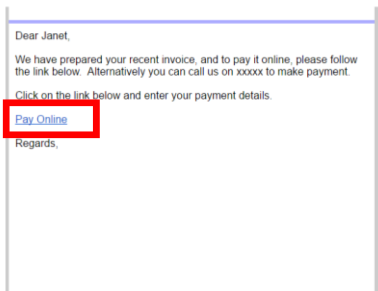
- **Send Payment Email to Customer** – this sends the customer a link in an email. When they click the link it enables them to pay through an Ezidebit PCI Compliant form
- **Process Payment** – is used to take payment with a credit card
- **Create payment plan** – enables you to set up Monthly, Fortnightly, Weekly, Quarterly, Semi Annual and Annual Payments

Send invoice by email

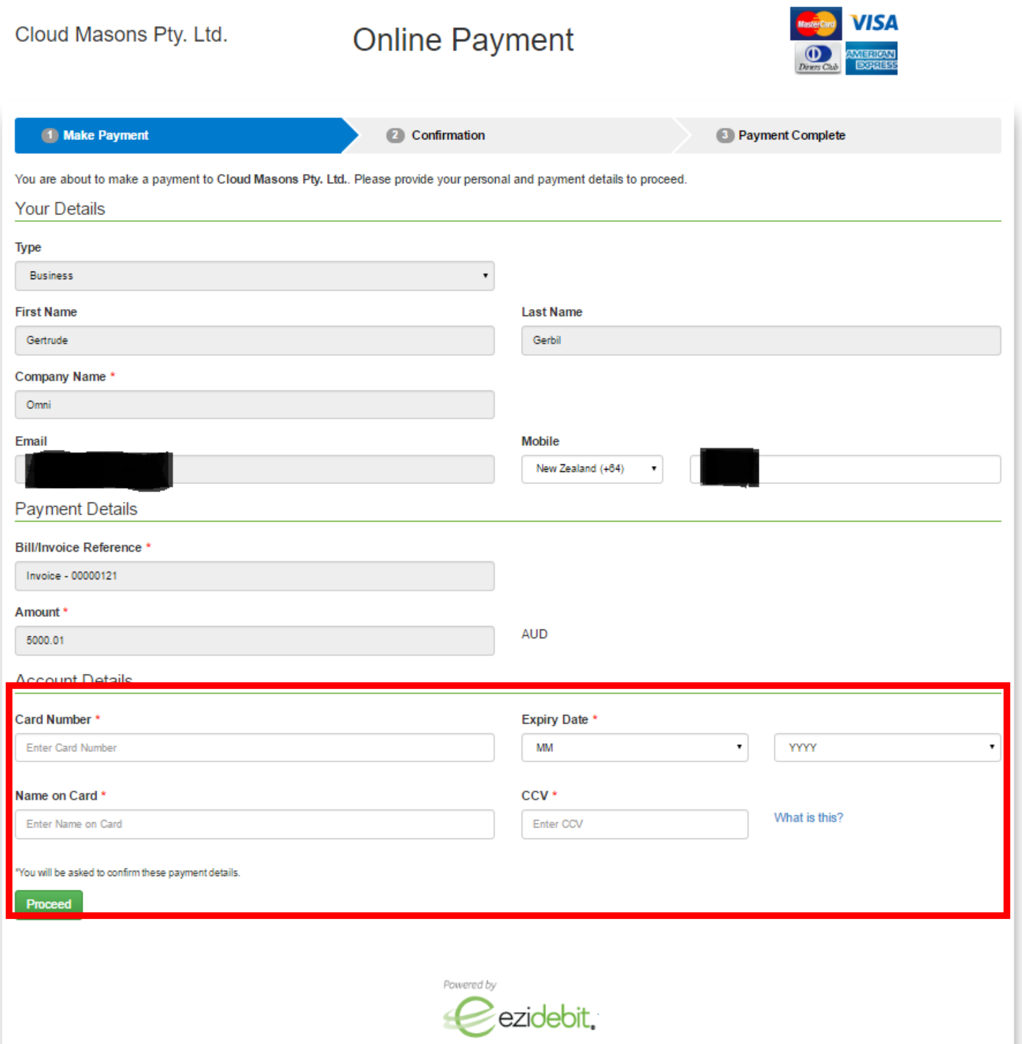
Choose the Send Payment Email to Customer button and click continue.



The confirmation message above is displayed and the customer will then receive an email with a link to Pay Online.



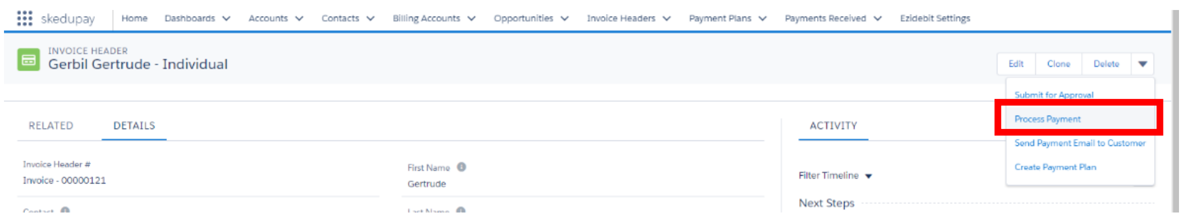
When the customer clicks on the email link, they will see the following online payment form.

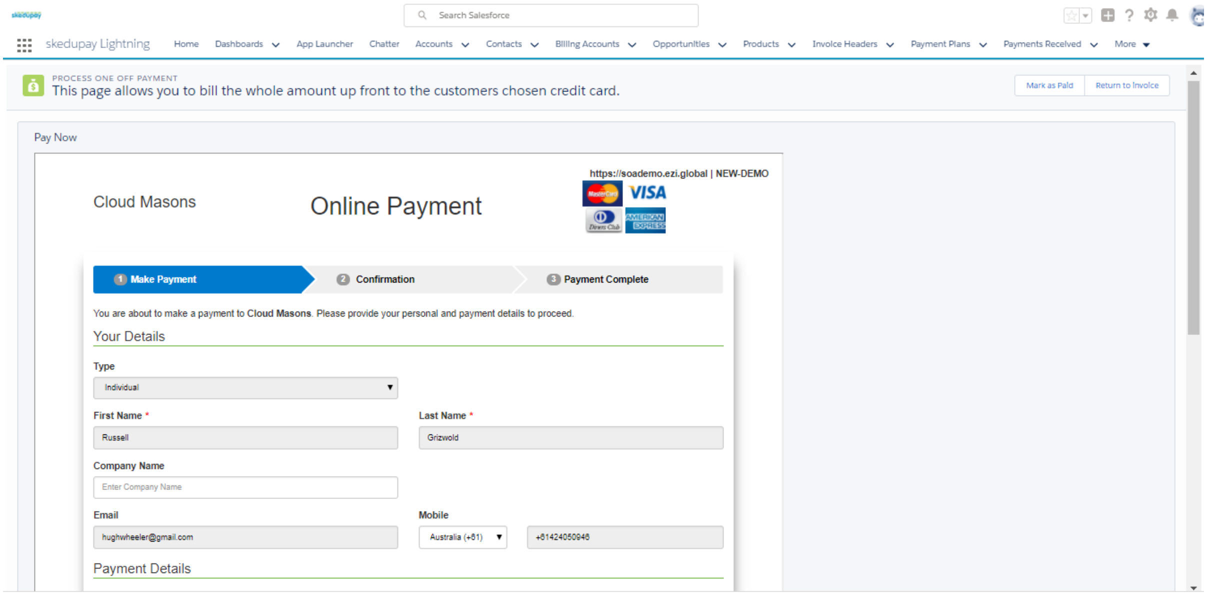


They can then enter the payment details and continue and click proceed. This form is fully PCI Compliant.

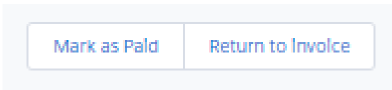
Process Payment (One off Payment)

This can be used to take payments over the phone, or in person. Choose the Process Payment Button from the invoice screen to show the one off payment screen.





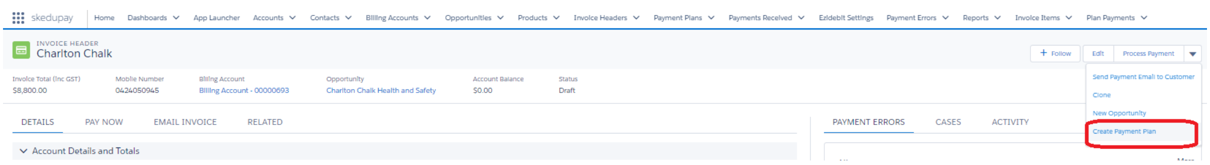
Fill out the details in the form, and press the proceed button to continue. Once the form is complete and the payment has been made, there are two options at the top of the view.



- **Mark as paid -** When the payment is successful this will mark the payment requested flag on the invoice to prevent a user requesting payment for this invoice a second time.
- **Return to Invoice** - should be used where the payment is unsuccessful, or the customer changes their mind. This will navigate you back to the invoice.

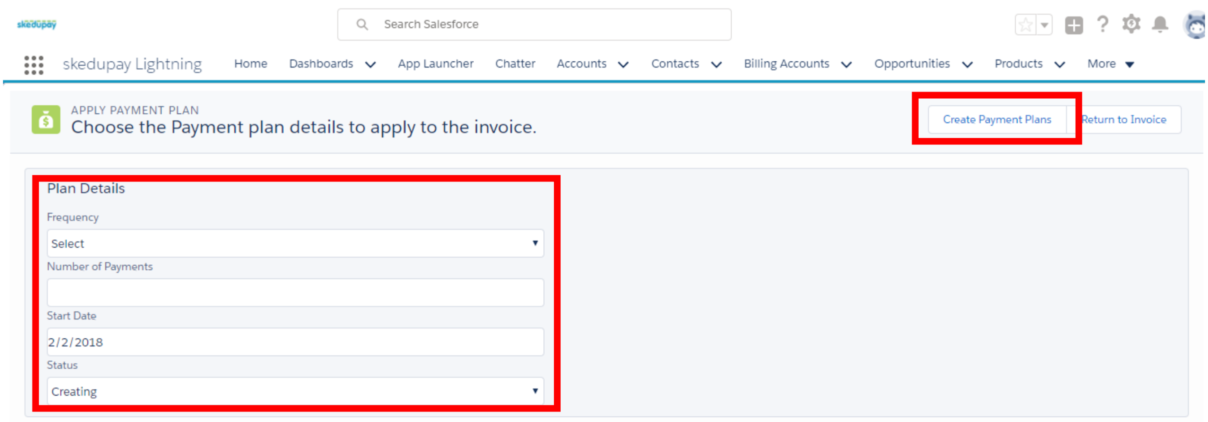
Create Payment Plan

The final option available allows you to set your customer up with a payment plan, spreading the invoice amount out over a number of regular payments. Use the Create Payment Plan button shown below.



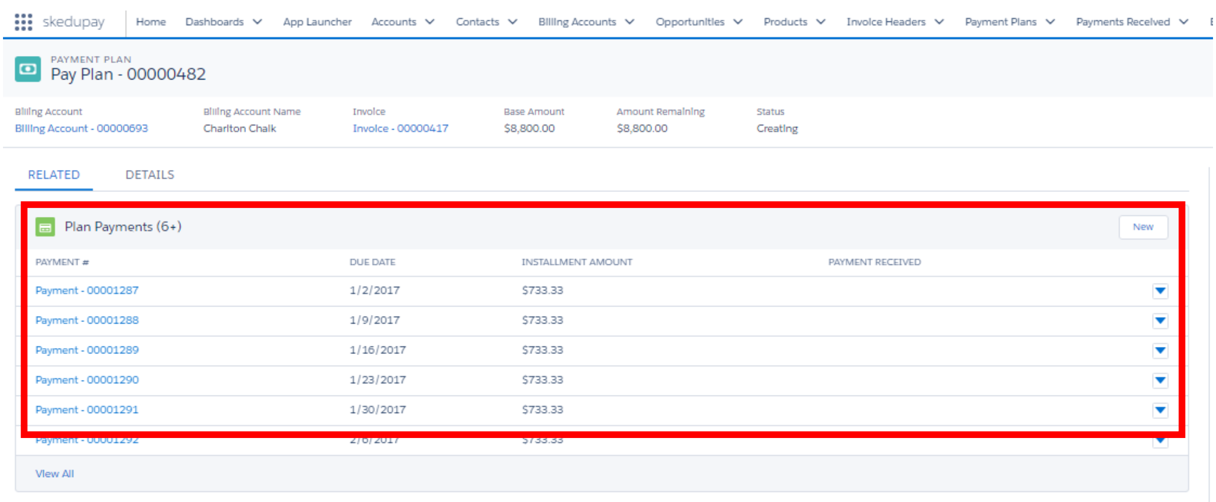
This will display a form asking what frequency, number of payments, start date and what status you would like to create the payment plan in.

Note: if you create a payment plan in a status of Active, payments will immediately start flowing through. It is always best to leave it as creating, then when you are sure the payment plan reflects the agreement with the customer, then activate the plan.



When you click the create payment plan button, it will

1. Create the payment plan.
2. Create the individual payments based on the number of payments and frequency you selected.
3. Navigate the user to the newly created plan.

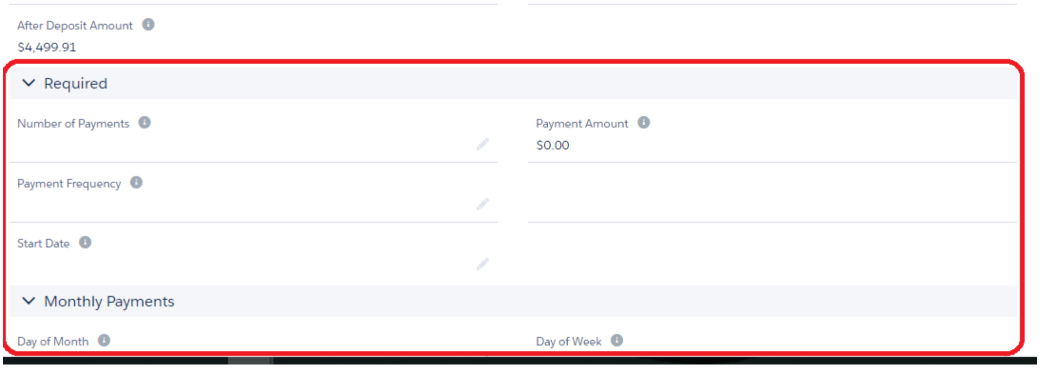


Re-Generate a Payment Plan

It is important to set up the payment plan correctly, if you set it up incorrectly however, you can always regenerate the payments.

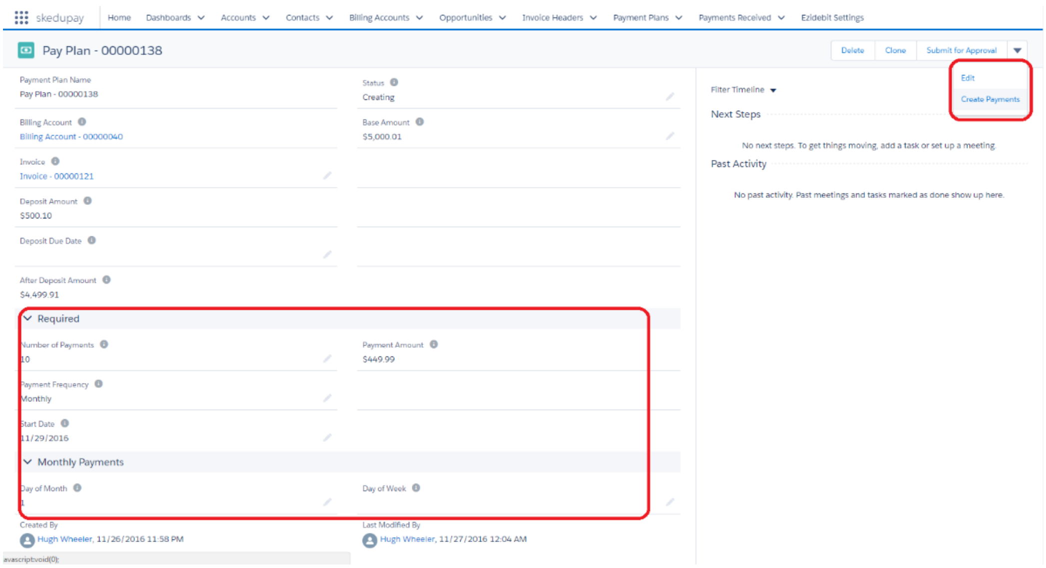
To regenerate the payments:

1. Make sure the following fields are correct on the payment plan record. This is important because the payments will be created based on this information.

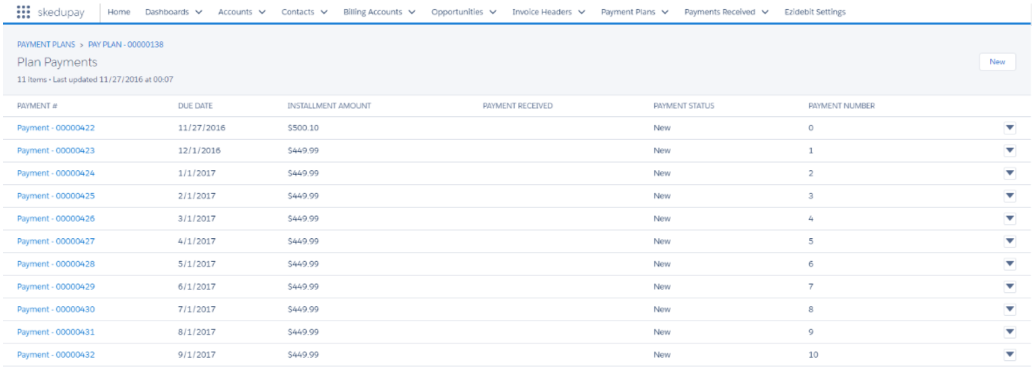


   - Field: number of payments
   - Field: start date.
   - Field: payment frequency
     - If you choose monthly you need to choose the
       - Day of Month field which is the 1st - 31st day of the month you wish the payment to be made.
     - If you choose Weekly, fortnightly or 4 weekly
       - you must enter the Day of the week that you want the payments to be taken.

2. Once you have set these values click the Create Payments button.



The payments are then re-created

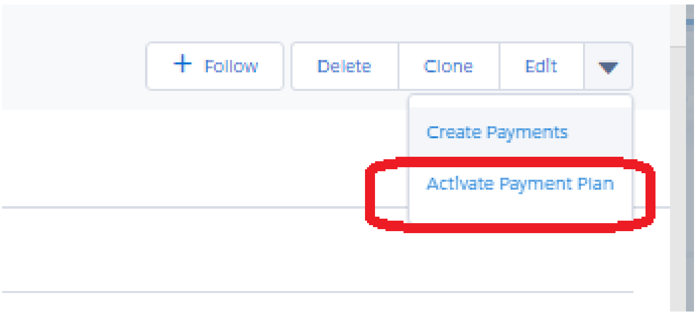


PAYMENT #	DUE DATE	INSTALLMENT AMOUNT	PAYMENT RECEIVED	PAYMENT STATUS	PAYMENT NUMBER
Payment - 00000422	11/27/2016	$500.10		New	0
Payment - 00000423	12/1/2016	$449.99		New	1
Payment - 00000424	1/1/2017	$449.99		New	2
Payment - 00000425	2/1/2017	$449.99		New	3
Payment - 00000426	3/1/2017	$449.99		New	4
Payment - 00000427	4/1/2017	$449.99		New	5
Payment - 00000428	5/1/2017	$449.99		New	6
Payment - 00000429	6/1/2017	$449.99		New	7
Payment - 00000430	7/1/2017	$449.99		New	8
Payment - 00000431	8/1/2017	$449.99		New	9
Payment - 00000432	9/1/2017	$449.99		New	10

Activating the payment plan

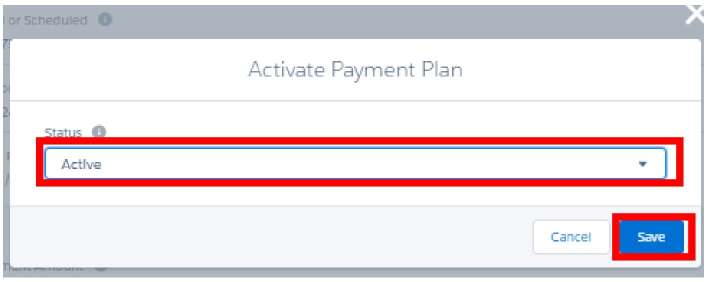
Once the payment plan is correct it can be activated to ensure that payments are sent to ezidebit for processing. These payments will be sent the day before they are due. To change the status to activate:

1. Use the Activate Payment Plan button or manually change the status to 'Active'.



This will display the following box, with the 'Active' status pre-set for you.

2. Click save to activate the plan.

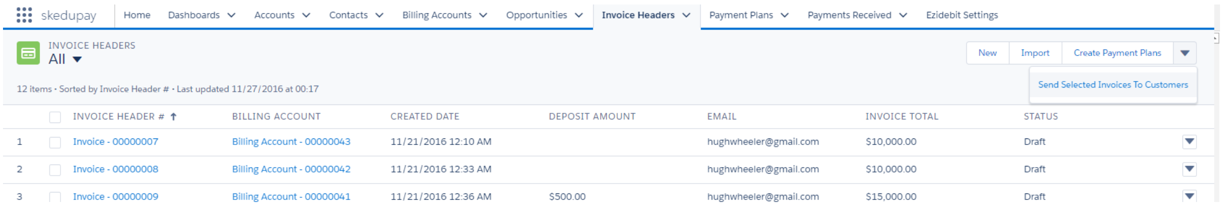


From now on the payments that are due tomorrow are sent over to Ezidebit for fulfillment. If you want to amend payments, you must do so prior to them being sent to ezidebit.

Bulk Invoice Operations

You can process multiple invoices at once with the bulk invoice operations on the invoice list views. From here you can either.

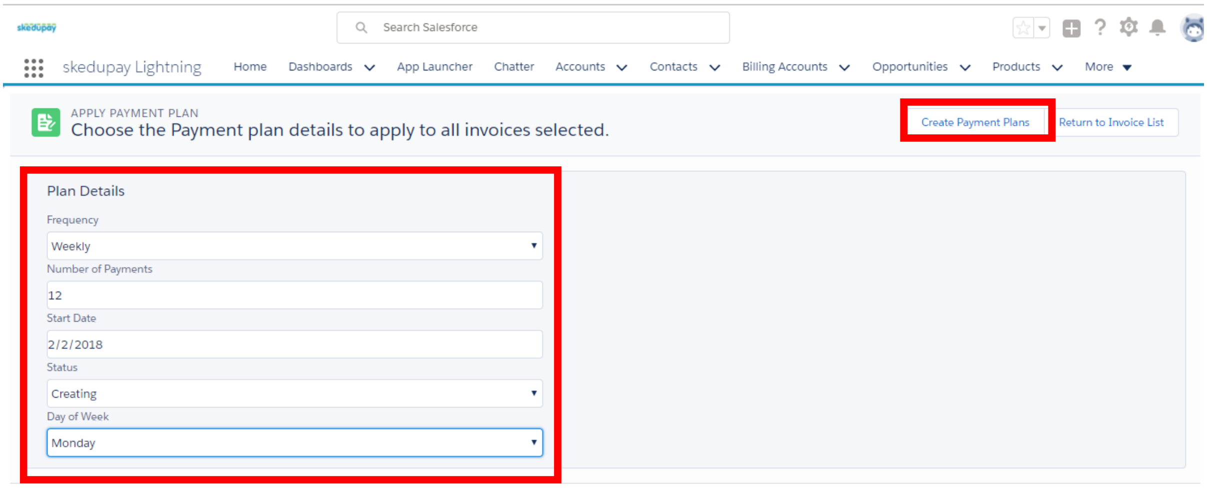
1. **Create Process Plans** – create a process plan for each invoice selected.
2. **Send Selected Invoices to Customers** – send a payment email to each customer on the invoices selected



Create Payment Plans

The create payment plans button allows you to assign a default payment plan to every invoice selected.

1. Navigate to an invoice list view.
2. Select the records you want to work with by clicking the checkbox next to each
3. Click the Create Payment Plans button and fill out the payment plan fields.



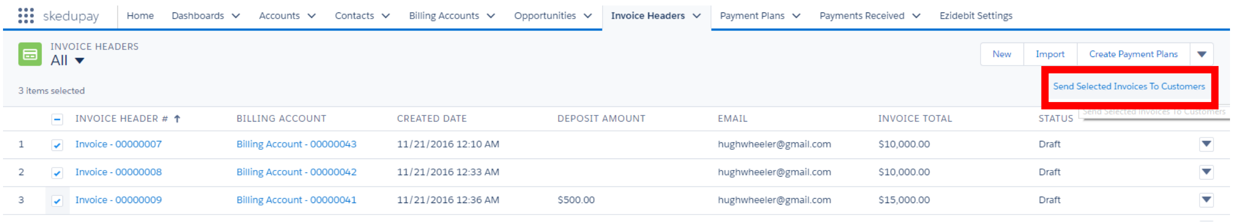
4. Once the fields are complete, click the Create Payment Plans button.

Note: If you create these with a status of active, they will start processing from the next time the scheduled batch runs.

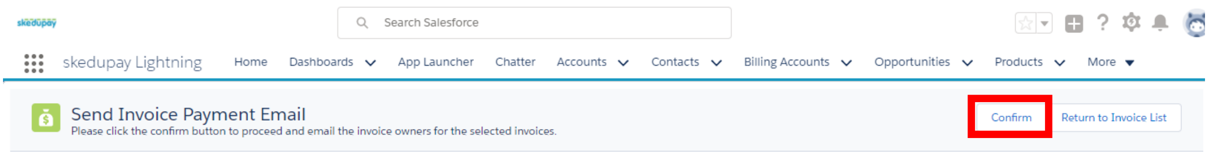
Send Selected Invoices to Customer

To send payment invoices to your customers,

1. Navigate to an invoice list view.
2. Select the records you would like to send to the customer
3. Click the 'Send Selected Invoices to Customers' button

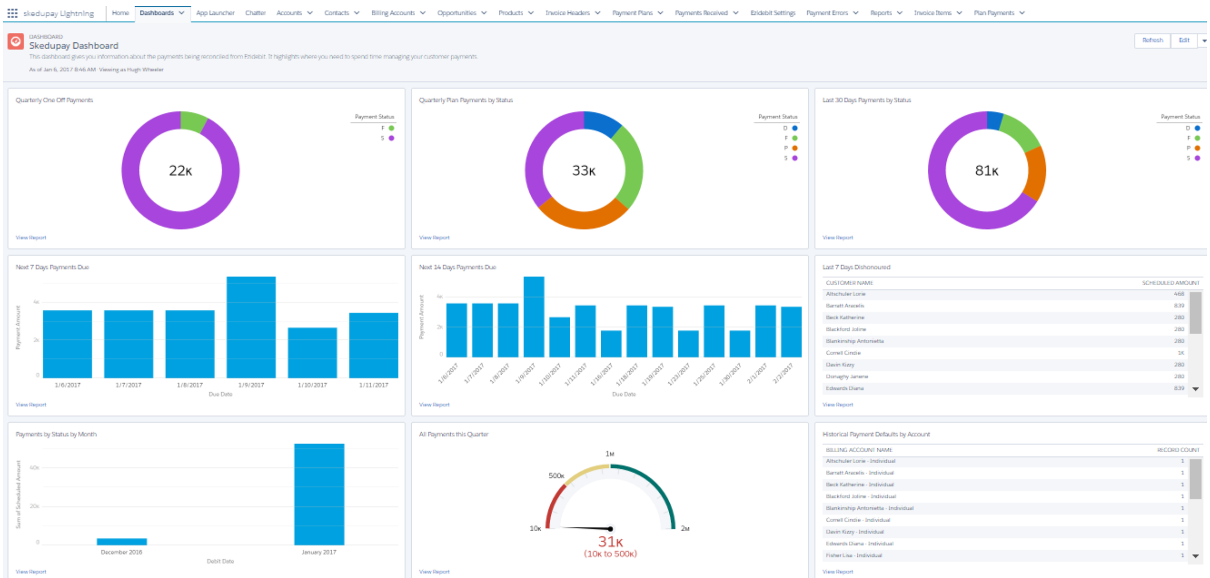


4. Click confirm and the emails will be sent to the customers containing a link to the pay now box



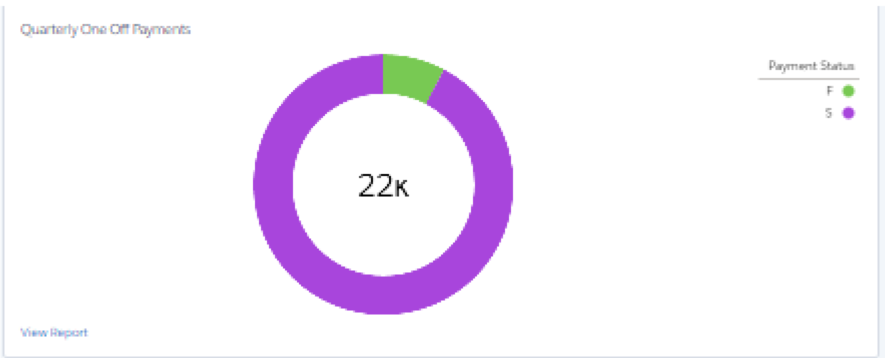
Dashboard

The skedupay dashboard is designed to reduce the amount of time you spend collecting payments from customers. It highlights not only payment and cashflow details, but also exception cases where payments have failed. This allows you to use your time where it is most valuable.



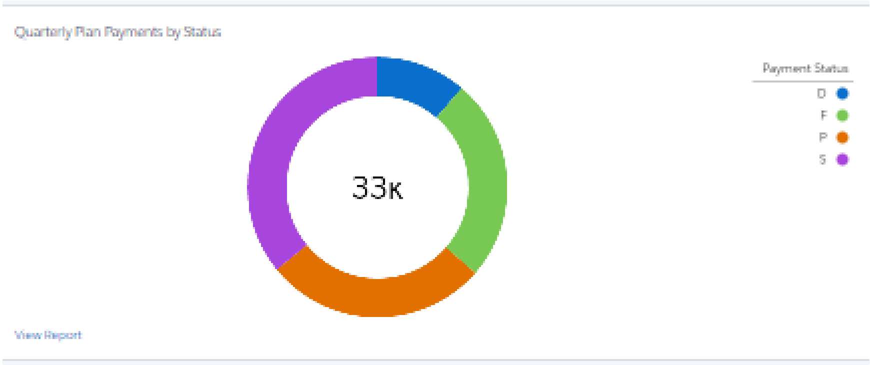
Quarterly One Off Payments

This component shows you one off credit card payments by status code for the quarter.



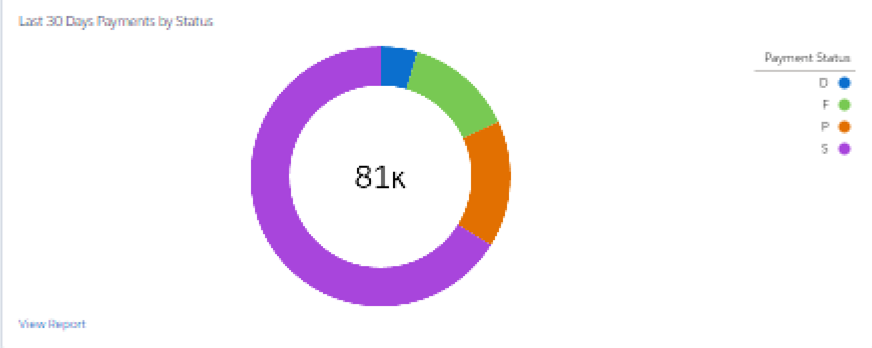
Quarterly Plan Payment by Status

This component shows you the payments that were made under a payment plan by status for the current quarter.



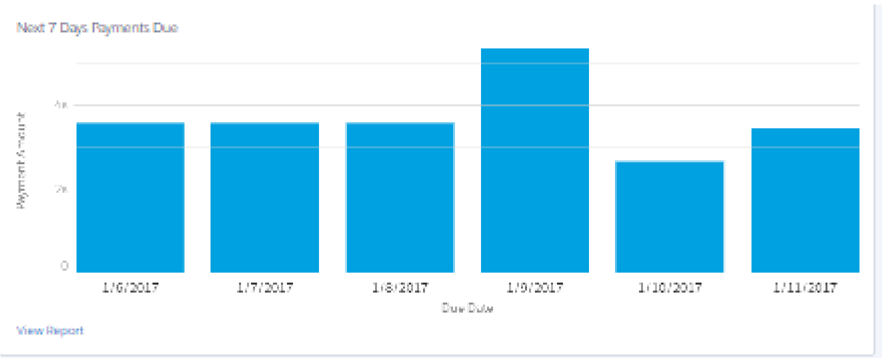
This component shows payment values by status from all payments over the last 30 days.

Last 30 Days Payments by Status



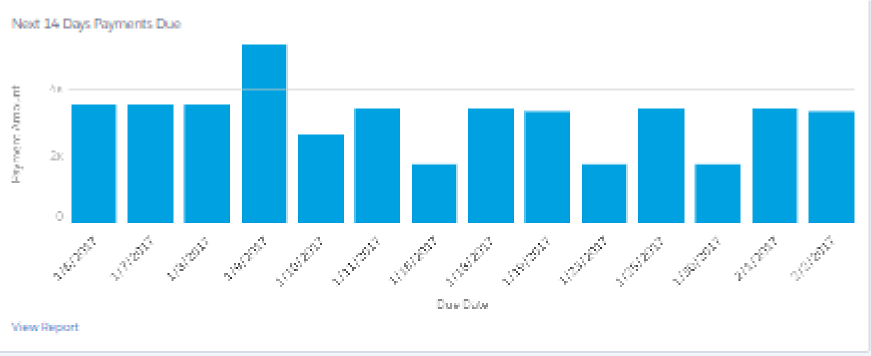
Next 7 Days Payments Due

This component gives you a projection of the payments you can expect in the next 7 days by date.



Next 14 Days Payments Due

This component gives you a projection of the payments you can expect in the next 30 days by date. This will however only show about 14 days on the dashboard component. To see the rest, drill into the source report.



Last 7 Days Dishonoured

This component shows you the payments from the past 7 days that have been dishonoured. Click on each entry in this table to investigate and reschedule with the customer. This is the key chart for managing those customers that need attention.

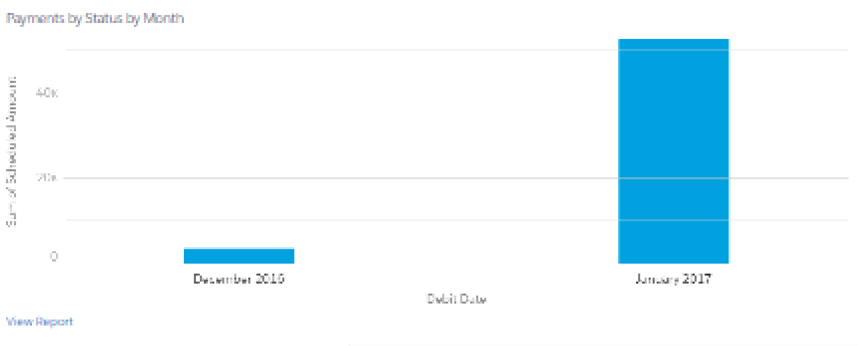
Last 7 Days Dishonoured

CUSTOMER NAME	SCHEDULED AMOUNT
Altschuler Lorie	468
Barratt Aracelis	839
Beck Katherine	280
Blackford Joline	280
Blankinship Antonietta	280
Cornell Cindie	1K
Davin Kizzy	280
Donaghy Janene	280
Edwards Diana	839

View Report

Payments by Status by Month

This component shows the payments received monthly by status.



Historical Payment Defaults by Billing Account

This component provides you a picture of customers who have in the past defaulted on a payment. It could be used as an initial method of credit vetting your customers, as it tracks their relationship with your company in the past. The record count is the number of payments that have been dishonoured in the past.

Historical Payment Defaults by Account

BILLING ACCOUNT NAME	RECORD COUNT
Altschuler Lorie - Individual	1
Barratt Aracelis - Individual	1
Beck Katherine - Individual	1
Blackford Joline - Individual	1
Blankinship Antonietta - Individual	1
Cornell Cindie - Individual	1
Davin Kizzy - Individual	1
Edwards Diana - Individual	1
Fisher Lisa - Individual	1

View Report

Payment Reconciliation

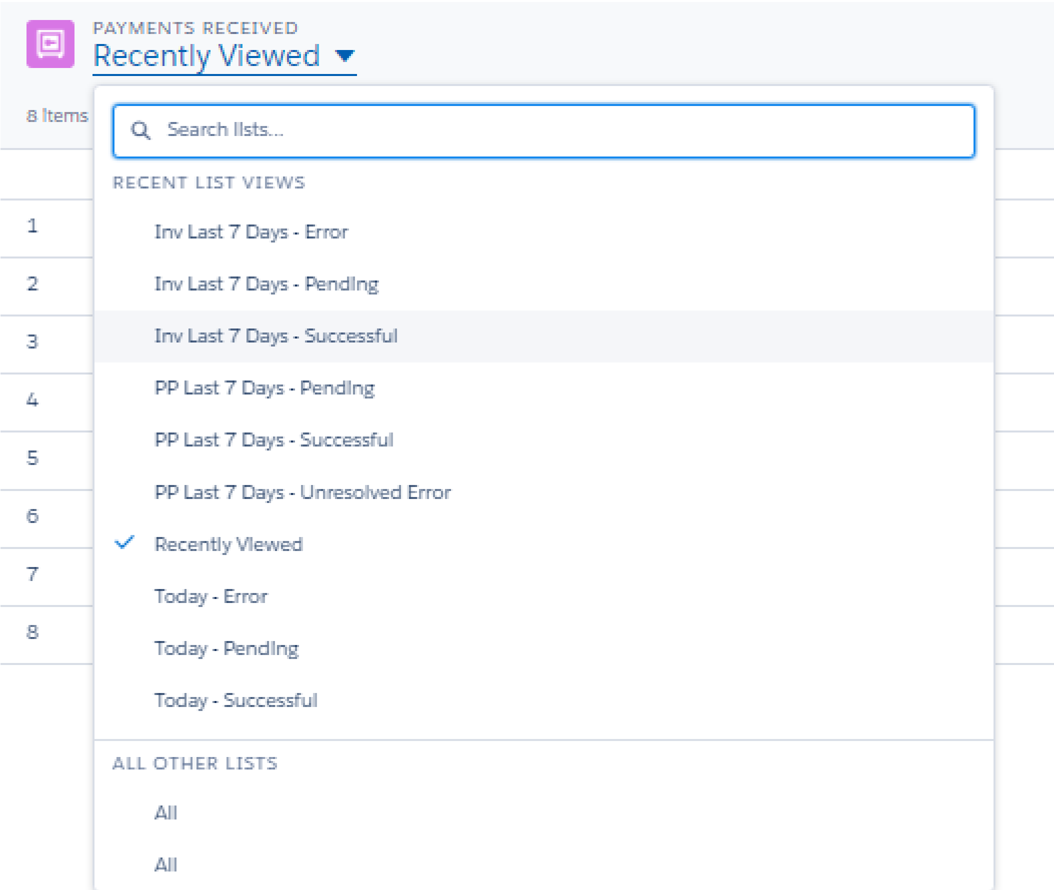
When a payment is retrieved from eziDebit, the payment reference is matched against invoices and payment plan items. It is then linked back to its invoice and billing account from there. If a payment cannot be reconciled, it is logged in the payment error screen. This should be periodically checked to ensure that payments are not failing. Iif a payment fails, it is usually because a record required for the reconciliation has been deleted.

Exception Handling

There are a set of predefined List views that are designed to manage dishonoured payments. These are available on both the Payments Received and Payment Plan Payments objects

Payments Received

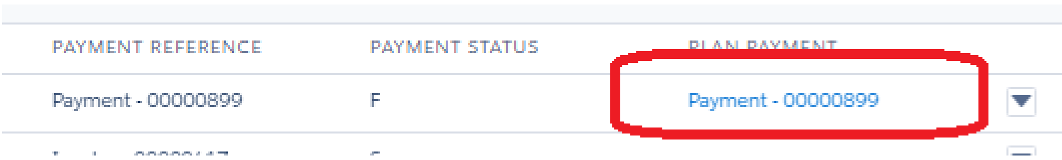
The predefined list views are shown below:



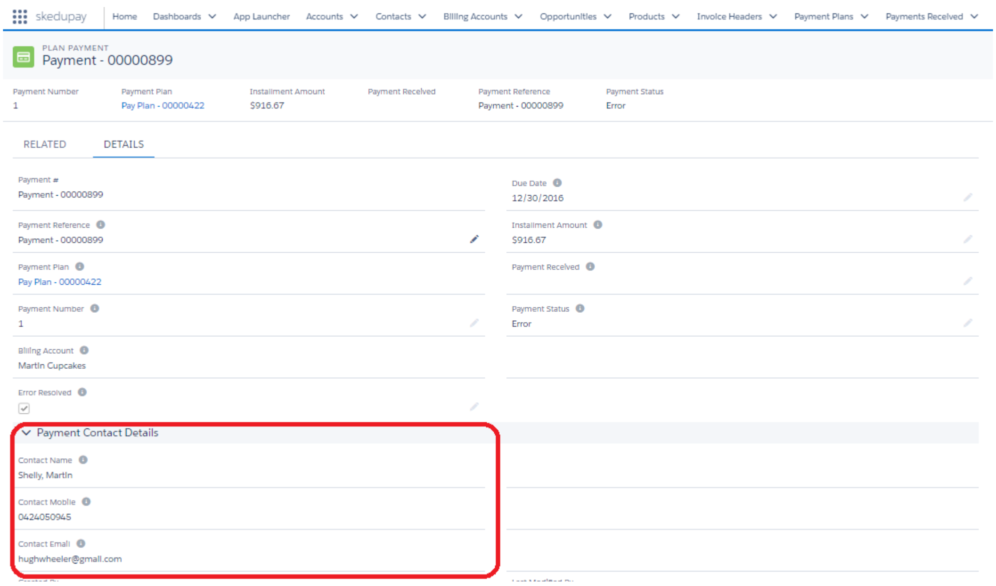
Each of these is described below. The "Inv" prefix indicates that the view shows only invoice payments paid through a one-off payment for the full amount. The "PP" prefix identifies the payment as belonging to a payment plan.

- **Inv Last 7 Days – Error** – this will show all one off payments from the last 7 days where the payment is in an error status. This will not include today's payments.
- **Inv Last 7 Days – Successful** – this will show all successful one off payments from the last 7 days. This will not include today's payments.
- **Inv Last 7 Days – Pending** – this will show all one off payments from the last 7 days where the payment is in a Pending status. This will not include today's payments.
- **PP Last 7 Days – Error** – this will show all Payment Plan payments from the last 7 days where the payment is in an error status. This will not include today's payments.
- **PP Last 7 Days – Successful** – this will show all successful Payment Plan payments from the last 7 days. This will not include today's payments.
- **PP Last 7 Days – Pending** – this will show all Payment Plan payments from the last 7 days where the payment is in a Pending status. This will not include today's payments.
- **Today – Error** – This will show all payments from today in an error status.
- **Today – Pending** – This will show all payments from today in a Pending status.
- **Today – Successful** – This will show all successful payments from today.

After 10am when payments are automatically retrieved form eziDebit, open up the Today – Error view, to see any errors in processing today. Where there is an error in a payment plan payment, follow the Plan Payment link.

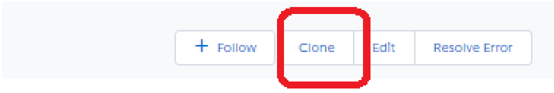


This will navigate you to the payment plan payment that this failed payment related to. At this point you will need to call the customer to reschedule. The contact details (Name, Mobile and Email) have been added to the plan payments page for this purpose.

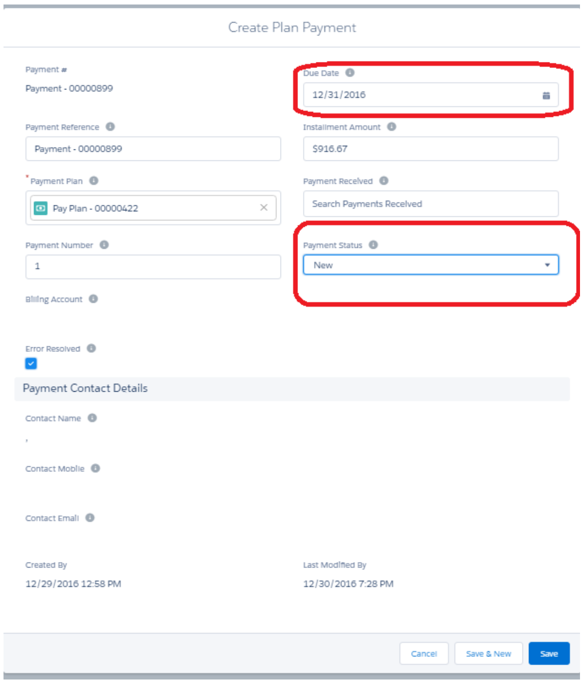


Once you have gained agreement from the customer on an appropriate time to re-schedule

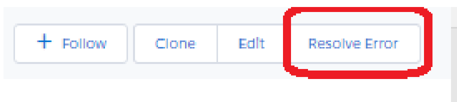
1. Clone the payment.



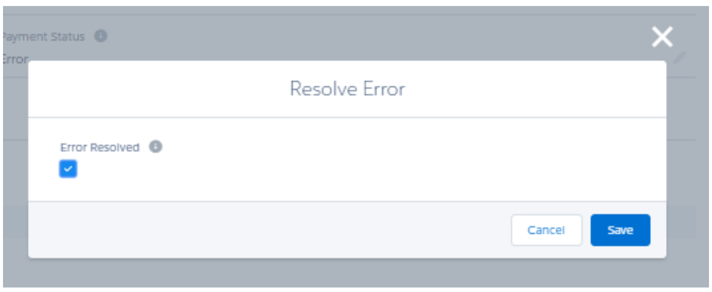
2. Set the date and status fields appropriately. The due date should be a date after today and the payment status should be reset to New, as only new payments for tomorrow are sent to eziDebit.



3. Once this is re-scheduled, **return to the original payment** and mark it as Error Resolved using the resolve error button. This will pop up an editor.



4. The resolve error flag value is pre-populated to true. Click save to finish the process.



Typical Workflow

1. Lead contacted and converted to contact. (This creates a billing account for individuals)
2. Capture contact details such as Email, Mobile and address.
3. If they are going to be a Direct Debit customer, Send them the EDDR email.
4. Customer fills out the email.
5. Agent can be setting up the opportunity while the customer fills out the form.
6. Once the customer notifies them that the form is submitted, Click the Get Ezidebit Id to confirm the customer is set up.
7. Finish the opportunity setup and click Create Invoice.
8. Decide on the Payment terms and click the Create Payment Plan to set up the payment plan.
9. Once the customer is happy, activate the payment plan.
10. Payment plan payments are sent over to Ezidebit for fulfilment the day before they are due. The plan payment record is marked as scheduled.
11. The get Payments interface runs at 10am each day and this retrieves the payment details. This does not run on weekends, and should only be run once a day as the details are only updated daily.
12. After the 10am run any payments in a dishonour status should be chased up with the customer and re-scheduled.

This is illustrated in the diagram on the page below.

Skedupay customer setup process