Questions from VETtrak Ezidebit Webinar on the 13/4/2016

Q: Are the payments only by direct debit, or can students use it to send payments through themselves manually at each payment due date?

A: Once a Direct Debit authorisation is in place there is an ability to schedule a once off payment, however this would have to be scheduled by the RTO.

The VETtrak integration is specifically for setting up payment plans by direct debit or regular credit card payments.

Q: The charges mentioned on the eDDR are charged to the student? Are they all one - off payments?

A: The Ezidebit transaction charges can either be paid by the student or the RTO, there is only one charge per transaction.

Q: We already use Ezidebit, however use hard copy for the agreement. Can admin staff confirm the student agreement?

A: The student has to confirm their acceptance of the Direct Debit terms and conditions through the Ezidebit eDDR web form.

Q: If the invoices is against the employer does the single Ezidebit plan still apply?

A: Yes, the employer can enter into the direct debit agreement as required with Ezidebit. In VETtrak the rule that an invoicee can have only one active payment plan is still followed. If that employer is the invoicee, then there can only be one active payment plan in VETtrak.

Q: If we have to then enter into another system for company purposes, can we download just a list to work through?

A: Detailed reporting is available via Ezidebit online portal. Each payment plan in VETtrak must be set up individually. You cannot do this in bulk.

Q: Are we able to get notifications when a payment plan is about to finish?

A: No, but you could get a Custom Report created to do this, but there are no pop-up alerts in VETtrak.

Q: If a payment is rejected by the bank, does the student get a notification from Ezidebit? Or does the RTO have to chase?

A: Yes, the student will be sent an SMS notification from Ezidebit advising that the payment was dishonoured. The RTO will also receive this information via the daily settlement report.

Q: When sending an email to the student for them to refer to the link and sign up- is an SMS also able to be sent?

A: No, only by email from VETtrak.

Q: Can we set up reports around payment plans to be able to track and check who has not yet paid?

A: This could be done through VETtrak Custom Reports.

Q: Can you send multiple payer emails at one time?

A: No.

Q: We are existing Ezidebit client. How do we add the students already on plan into the integration?

A: Yes, you will need to contact Ezidebit to have this transition managed appropriately.

Q: If a direct debit is set will the students be charged by their banks?

A: No, Ezidebit is the merchant provider, therefore fees are charged by Ezidebit, not the student's bank.

Q: What if a student sets up a payment plan, but for whatever reason the payment fails. Do we find out through the Utility / Ezidebit menu?

A: No, VETtrak only retrieves successful payments as it does not have the concept of payment types such as 'accepted' or 'rejected'. This is something we will be considering for a future release.

Q: What reports have been setup to track student confirmations or outstanding agreements?

A: Detailed reporting available via Ezidebit online. There are some built-in reports in VETtrak, but we are always interested in hearing what reports should be included.

Q: What happens if student doesn't pay or payment declines is there cost in retrieving?

A: The student would be charged a Direct Debit dishonour fee of $11.90 by Ezidebit.

Q: Is there any criteria for an RTO to be accepted by Ezidebit?

A: Ezidebit would perform a Dunn & Bradstreet credit check, other than this you will be required to provide a sample enrolment form. The Ezidebit service is available to all RTOs.

Q: Can we use two Ezidebit accounts -we have separate accounts for each RTO, but one common VETtrak?

A: Yes, we can set up one account per campus, there would be no additional charges for multi-site, just the standard DDR transaction charges. In VETtrak though you can only set up one account per database. It does not work with the Multi-RTO add-on.

Q: Which version of VETtrak has this feature of Ezidebit?

A: Version 4.4.6.x has the Ezidebit feature across all licence types (Standard, Professional and Enterprise).

Q: What if student is doing more than one course? Could they do two payment plans?

A: A student can only have one active payment plan in VETtrak at one time.

Q: Can you print out the plan setup against a student for record purposes?

A: Yes, this can achieved by a custom report in VETtrak, or through the Ezidebit portal.

Q: We will need to take the payments to our accounting software. How do we do it?

A: Ezidebit will provide a settlement report in CSV file format for you, or you can export the payments in CSV out of VETtrak.

Q: Is it possible to set up a payment plan for one month?

A: Yes, direct debit plans are totally flexible.

Q: Does Ezidebit have a debt collection facility?

A: No.

Q: What fees are applicable to us? Do we get the payment less the fees, or get charged a separate amount?

A: Ezidebit can either take the fee from the payment or charge is separately if you prefer.

Q: How are you advised if a scheduled payment is not successful?

A: Daily settlement report from Ezidebit.

Q: Future consideration, could you have the ability to make a first payment (upfront payment) of $500 and ongoing payments of $50 weekly for example

A: Yes, the Ezidebit direct debit system includes the ability and authorisation to take an upfront deposit/payment. In VETtrak you would record the invoice as the full amount, then record the payment manually of the upfront amount. You then would create the payment plan for the remainder.

Q: What is the cost to the RTO of using Ezidebit as a payment option?

A: There is a cost per transaction based on the size of your RTO, suggest you contact Ezidebit Sales team.

Q: Are we able to find out the reason why the funds have declined

A: Yes, Ezidebit will provide you with Dishonour codes to stipulate the reason for dishonour.

Q: Just to confirm, there is NO cost involved for the RTO?

A: Correct, if you have nominated the Student to pay the fees.

Q: We have one common VETtrak across multiple RTOs but each RTO has its own Ezidebit account.

A: The way that the Ezidebit preferences have been set up you can only have one account (public and private key) for that VETtrak database. This will not work for customers who have Multi-RTO and require separate accounts in the one database.

Q: Does Ezidebit follow up failed payments from the student, or would the RTO do that themselves?

A: SMS will be sent to the student by Ezidebit

Q: If a student makes a manual payment (say at a class)-can this be picked up by Ezidebit so it doesn't draw the next direct debit, or does the Direct debit need to be adjusted manually?

A: Yes, there is a process to manage this scenario. You will need to contact Ezidebit.

Q: We have 4.4.6.1, but cannot locate under preferences Ezidebit?

A: You need to contact support@vettrak.com.au and ask for the Ezidebit add-on. There is no cost associated with this purchase, but you will then need to update your VETtrak registration key to see the Ezidebit options.