



Xplor- Debit Success fact sheet for CESA OSHC and ELC services

'Debit Success' is the payment solution in Xplor and is one of the largest full-service direct debit management services in Australia, New Zealand and beyond. It is the largest full service direct debit billing initiator in Australia and is PCI DSS compliant.

All data is stored securely on shore, and it complements Xplor applications. Direct debit is a payment collection option which enables your organisation to draw payments from your customer's accounts on a regular basis. The parent/caregiver authorises payments to be collected automatically from their credit/debit card or bank account, keeping you in control of the payment process and cash flow, and ensuring payments are collected on time.

There are a number of advantages to switching to Debit Success:

- Constant, reliable cash flow – provides greater certainty for cash flow forecasting
- Manageable – keeping you in control
- Timely scheduled payments (default is weekly on a Thursday, but this can be changed)
- Reduced time and resources spent chasing late or unpaid accounts- no need to invoice, receipt and manually enter money paid
- Improves cash flow and working capital
- Is more cost effective than many other funds collection mechanisms
- For your families, it's convenient – invoices are taken care of using a set and forget payment schedule and can easily be seen and managed on the Xplor Home App.
- Option to pause payments (admin controlled)

CESA is recommending that all Parents/caregivers wishing to continue using the school's OSHC/ELC services once Xplor launches should create a Debit Success account. Please note, once your service goes live, ideally no other payment methods such as QKR, bank deposit, EFTPOS or cash should be accepted to pay for OSHC services. Please note, from 2023, cash is no longer a legal way to pay childcare gap payments.

Direct Debit payments will be weekly on a Thursday, unless the school would like a different day (parents may also request a different schedule). These payments will come through to the school account as one bulk lump sum payment.

The school Finance Manager/accounts payout person will receive daily payout reports from Debit Success documenting individual payments from families. You can also see and manage financials through the Xplor office platform. If parents make ad hoc payments through the 'pay now' function in Xplor (not DD)- these will come through to



the school bank account separately, at different times depending on when they make payment.

Fees & Surcharges:

These will be set up to be passed on to families as the default, unless the school lets us know they will absorb them. If at any point any of the schools would like a custom set-up and would prefer to absorb any of the fees, please email us at childcare@debitsuccess.com

Debit Success Fees below (inc. GST)

Visa/Mastercard: 2.31%

Amex/other: 4.40%

Direct Debit (from a bank account): \$0.55

Admin Fee: N/A

Dishonour Fee: \$14.95

BPAY:

BPay fees are the only ones that cannot be passed on to families and can only be absorbed. The agreed upon fee for BPay is \$1.10 per transaction. Schools wanting to allow BPay can request this method to be enabled.

Payment plans can be set up in Debit Success and any outstanding Debt/credit can be migrated to Xplor.

If you want to find out more about Debit Success please access:

<https://debitsuccess.com.au/why-us/>

If you have any questions or issues with Debit Success please email:

childcare@debitsuccess.com