

# Stress-free Online Payment Services.



## Welcome to **CompassPay**

- ✓ Your account is now enabled for online payments
- ✓ Your account has been associated to your school bank account
- ✓ You're ready to start taking payments online





## About CompassPay

CompassPay is our payment and billing management system. You may have received your CompassPay login details already. If not, please email us at [support@compass.edu.au](mailto:support@compass.edu.au)

Please note: your CompassPay details are different from your login details for your school Compass portal.

Using CompassPay you can:

- ✓ View live details of any online payments through Compass
- ✓ Verify your banking details
- ✓ Update school contact information
- ✓ Hold or reinstate CompassPay transfers (payment/merchant settlements)
- ✓ View product and services invoices from Compass Education
- ✓ Order additional products including kiosk paper and barcode scanners
- ✓ View details of your Compass licence commitments
- ✓ Refund Transactions

You CompassPay account has now been enabled for merchant services. This means that you can now accept payments online by credit card.

To access CompassPay, go to [www.CompassPay.com/admin](http://www.CompassPay.com/admin)

Enter your CompassPay login ID

Enter your CompassPay login password

Please keep these details strictly private. If you wish to change your password at any time, please email us at [support@compass.edu.au](mailto:support@compass.edu.au).



## Getting started

You are now ready to start taking payments online. Your school's Compass subscription will determine types of payments can be made online.

Before setting up, please review your bank and account details in CompassPay under the Account Details tab. Once you have reviewed these details, please uncheck the hold funds checkbox, to enable the transfer process.

Payments in Compass are divided into a number of areas:

PAYMENT TYPE	REQUIRED MODULE/S
Event/Excursion payments	Attendance, Events
Course Confirmation/School Fee payments	Course Confirmation
Ad-hoc payments (made by Administration staff)	Payment Instalments
Payment Instalments (ongoing/automatic/regular payments)	Payment Instalments
Cash payments	CompassKiosk
Canteen orders	Canteen Online Ordering, Cashless Canteen

Please refer to Compass regarding how to use each of the modules listed above.

## Transfer cycle

Our transfer process includes the majority of school holidays. We provide transfers each day, excluding public holidays and weekends.

While we try to transfer money to your registered bank account as soon as possible there are sometime delays that are out of our control.

TRANSFER CYCLE	PAYMENT CYCLE PERIOD	FUNDS TRANSFERRED (APPROX)	NOTIFICATION OF TRANSFER (APPROX)
A	Thursday 4.01pm -> Sunday 4.00pm	Monday (AM)	Tuesday 2AM
B	Sunday 4.01pm -> Monday 4.00pm	Tuesday (AM)	Wednesday 2AM
C	Monday 4.01pm -> Tuesday 4.00pm	Wednesday (AM)	Thursday 2AM
D	Tuesday 4.01pm -> Wednesday 4.00pm	Thursday (AM)	Friday 2AM
E	Wednesday 4.01pm -> Thursday 4.00pm	Friday (AM)	Saturday 2AM

Please note depending on your financial institution payments may be received earlier or later than our indicated transfer times. Payment times may vary over public and holiday periods.



## Hold funds

By default, we will have enabled the Hold Funds feature in your account.

The hold funds feature, does not prevent a parent from making payments online. It simply holds the funds from being transferred to your schools registered bank account.

The feature was introduced at the request of some business managers, to allow funds to be held at specific periods during the year. For example: you may wish to hold funds during school holiday periods or at EOM or EOFY.

Important: Compass does not automatically turn on Hold Funds for schools over the holiday period. If you would like to stop receiving transfers over school holidays you simply need to login to CompassPay and enable the hold funds feature. It's recommended you do this on the 2nd to last day of term to effectively stop transfers for the duration of the holiday.

## GL Consolidation

CompassPay also provides the ability for schools to receive cash payments through the Kiosk. The GL Consolidation feature is designed to assist with receipting 'small payments'. This may include cash payments made for print top-up. To enable or disable GL consolidation, login to CompassPay, select Account Details and check/uncheck the GL Consolidation option.

For example:

### With GL Consolidation enabled

Student X tops up her print balance on a Kiosk by 50 cents on Monday

Student Y tops up her print balance on a Kiosk by \$2.00 on Tuesday

Student X tops up her print balance again on a Kiosk by \$2.60 on Wednesday

On the last Friday of the month, a single deposit is provided to the school for all of these small transactions. This deposit totals \$5.10. This amount is then receipted as a GL entry, not associated to an individual student.

### With GL Consolidation disabled

Student X tops up her print balance on a Kiosk by 50 cents on Monday

Student Y tops up her print balance on a Kiosk by \$2.00 on Tuesday

Student X tops up her print balance again on a Kiosk by \$2.60 on Wednesday

On Tuesday morning, the 50 cent deposit is sent to the school and requires receipting.

On Wednesday morning, the \$2.00 deposit is sent to the school and requires receipting

On Thursday morning, the \$2.60 deposit is sent to the school and requires receipting



## Frequently Asked Questions

### Which credit cards are accepted?

We accept the following types of cards

- ✓ MasterCard: Domestic, Corporate and Platinum/Premium
- ✓ Visa: Domestic, Corporate and Platinum/Premium
- ✓ Visa Debit
- ✓ MasterCard Debit

We do not accept the following cards:

- ✗ Internationally issued cards, including UnionPay
- ✗ American Express (unless specifically requested by your school)

### How do we process a refund?

Refunds can be processed directly in CompassPay. Once logged into CompassPay, on the Transaction screen, if a refund is possible, you will see a 'Refund' button next to the specific transaction.

To process a refund or partial refund, click 'Refund' for the transaction.

- In the pop-up, key in the amount to be refunded
- Click 'Submit' to process.
- You will then have the option to add an email address that confirmation of the refund will be issued to.

### What if a parent disputes a payment or instigates a chargeback?

As part of our service, we manage any chargeback requests or payment disputes. Should a parent question a payment or request a chargeback with their bank or financial institution, we will respond to their financial institution with details of the transaction and why it is genuine. We do not charge for this service.

Should the card holder decide to progress with the chargeback or dispute and the funds be recovered by their financial institution, we will contact you with the details of transaction and require a refund of the amount. This escalated process will attract a chargeback fee. Please refer to your CompassPay fees and charges.

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## Frequently Asked Questions

### We have not received a transfer?

Should you not receive an expected transfer, please check the following:

- Log in to CompassPay and check the Account Details > Hold Funds option is not checked
- Check the transfers tab in CompassPay to see if any transfers are listed

If you are still unable to determine why you have not received a transfer, please contact us.

### Do the merchant charges come out of the transfer amount?

No. We always transfer you the full amount. You will receive a merchant charge statement from us at the end of each month

### Can I nominate two contacts to receive the transfer notification email?

We currently only send one notification for each transfer to a single email address. You may be able to setup a distribution group at your school (e.g. transfers@school.edu.au) which may forward to multiple addresses.

### Can the contact for transfer notifications be different to invoice notifications?

Yes. You can change the email address for transfer notifications in CompassPay, under the Account Details tab. If you would like to change the email address for school invoices please call us on **03 9005 5217** or email us at [credit@compass.edu.au](mailto:credit@compass.edu.au)

### A parent's credit card is being rejected

Payments may be rejected online for a number of reasons. Usually the end user will receive brief details to why a transaction has failed. The most common reasons for a payment being rejected are:

- Credit card is over limit (insufficient funds) - Cardholder should contact bank
- Credit card has expired - Cardholder should contact bank
- The credit card was not issued in Australia - We do not accept internationally issued cards
- A stop has been placed on the card by the cardholders financial institution – Cardholder should contact bank
- The card number is incorrect - Cardholder should check numbers on card
- The card was unable to be verified by the cardholder's financial institution at this time – Try again later

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## Frequently Asked Questions

### Does the parent receive a confirmation of payment?

Yes. A parent will receive an email confirmation that their payment was processed.

If they do not have a valid registered email address in Compass, they will not receive an email notification.

### What if a parent has a transaction on their statement that they don't remember?

A transaction will appear on a credit card statement as 'COMPASSPAY.COM'.

If a parent is unsure what this payment is for, they should:

- Login to Compass and go to the My Payments tab (Under Tools menu); or
- Go to [www.compasspay.com](http://www.compasspay.com) and enter the basic details of the transaction/credit card.

### How are the rates and charges calculated?

The rates and charges are based on your school's merchant rate.

Per transaction:	\$0.39
Percentage rate:	2.5% of transaction value

Please note: We do not charge varied rates for different credit card grades (i.e. Debit, Standard, Corporate, and Platinum). Instead we charge a blended rate for ease of school budgeting and billing.

### I can get a lower merchant rate directly with my bank.

Transactions processed online (rather than in person using a POS device) attract additional charges and are processed as "Card not present" transactions. As we do not provide a POS terminal, it is not possible for us to offer/match your bank rates.

Our merchant rates also take into account a number of additional costs which may include:

- payment gateway and verification costs
- bank and credit card interchange rates
- risk and associated collateral charges
- product integration costs
- product profit
- insurances
- fault and charge correction overheads
- chargeback handling
- compliance and testing for PCI-DSS
- staff and audit costs

Like all of our products, we welcome feedback on any of our modules.



## Frequently Asked Questions

### How are credit card details stored in Compass?

We never store full credit card details in Compass. While we store basic details for auditing and verification details we do not store full credit card numbers or the card CVV.

When a payment is processed through Compass or CompassPay, we process the transaction over SSL and pass the details to our banking provider/finance partner.

In the event that a recurring payment is created, we pass the credit card to our banking partner who provide us with a token. This token allows us to charge this card again at another time.

We and our banking partners (Tier 1 PCI DSS compliant) subscribe to PCI DSS (Payment Card Industry Data Security Standard). PCI DSS is a set of rules created by the Payment Card Industry Security Standards Council to encourage the broad adoption of consistent data security measures around the world.

More information about this standard can be found at [www.PCIsecuritystandards.org](http://www.PCIsecuritystandards.org)