



INTRODUCING NEW + INNOVATIVE PAYMENT INITIATIVES & PREPAID CARD SOLUTIONS

FROM ZENITH PAYMENTS



Who Are Zenith Payments?

Zenith Payments are a leading payments processor (aggregator) and prepaid card provider in Australia, processing in excess of \$4.5 billion per annum. We are proudly Australian and 100% privately owned.

Zenith Payments has been operating since 1984 and, until 2014, was part of Pinpoint which is a world leader in loyalty and credit card programs with 100 million customers, 50,000 merchants and 25 banks.

When Pinpoint was sold to Mastercard in June 2014, Zenith Payments separated from the Pinpoint Group and charted its own course, continuing its phenomenal growth trajectory in the payment industry.



Who Are Zenith Payments?

- ✓ Zenith Payments are a leading payments processor (aggregator) and prepaid card provider in Australia.
- ✓ Operate leading payment solutions in Education, Real Estate, Childcare, Travel, B2B, Not for Profit and more.
- ✓ We process in excess of \$4.5 billion per annum. We are proudly Australian and 100% privately owned.
- ✓ Zenith Payments has been operating since 1984 and, until 2014, was part of Pinpoint which was a world leader in loyalty and credit card programs with 100 million customers, 50,000 merchants and 25 banks.
- ✓ Zenith is Level 1 PCI DSS – the highest level.
- ✓ Financial Services Licence Holder.
- ✓ Registered as a remitter with AUSTRAC.
- ✓ Member of AFCA – Australian Financial Services Complaints Authority.



Corporate Prepaid Cards

About us and Prepaid Cards

Corporate Prepaid Cards is owned by Zenith Payments, a leading payment processing and prepaid card provider.



Providing Visa, Mastercard and eftpos prepaid cards since 2005.



Proudly Australian and 100% privately owned.



Australian-based Sales Team and Call Centre.



Long-term partners. Visa, Mastercard, eftpos, FIS, EML, Cuscal, Placard, Idemia.



Turnover of \$4.5 Billion+



We issue 750,000+ prepaid cards per annum.



Inhouse IT. Proprietary platform, PCI Compliant. AFSL Licence.



Service a wide range of Blue-Chip clients

Popular card use

Providing prepaid card solutions across all industries / sectors and for a wide range of program types.

Payment Solution programs

- Charities, Community Programs & Sport / NFP / Aboriginal Corporations & Trustee Services
- Professional Services
- Social Services (Aged Care, Disability Services, Foster Care, Domestic Violence, Mental Health, NDIS providers etc)
- Emergency, Govt. departments / Councils, Grants
- Education (Schools & Universities)
- Healthcare / Pharmaceutical industry
- SMEs
- ASX
- Property



Reward & Recognition programs

- Corporate gifting – staff, partners & clients
- Staff recognition & milestones
- Customer acquisition
- Cashback programs
- Customer retention & renewal programs
- Concessions & bonuses
- Referral programs
- Promotions & giveaways
- Loyalty programs

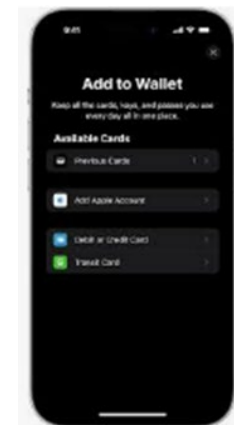
Single Load Prepaid Card Products – plastic & digital

Single Load Mastercard (physical cards)

- Card can be loaded with up to \$9,999.
- Card is purchased with a predetermined dollar load value.
- Accepted in-store and online (^Pays wallet enabled).
- ATM access enabled or blocked / merchant category code blocking capabilities such as alcohol.
- Can be generic or branded with a logo or artwork.



^Pays wallet

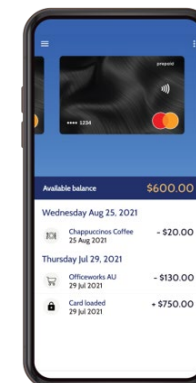


Zero Balance Mastercard (physical cards)

- Card can be loaded with up to \$9,999.
- Card is purchased unloaded and can be loaded when required.
- Accepted in-store and online (^Pays wallet enabled).
- ATM access enabled or blocked / merchant category blocking capabilities i.e. alcohol.
- Can be generic or branded with a logo or artwork.

Digital Mastercard (SMS delivered to smartphones)

- Card can be loaded with up to \$4,999.
- Card is purchased with a predetermined dollar load value.
- Card is loaded once and will expire after 12 months.
- Accepted in-store (Tap & Pay) and online.
- No ATM access / merchant category code blocking capabilities i.e. alcohol.
- Choice of generic card designs offered / Customise SMS message to recipient + customise card.



Reloadable Prepaid Card Products - plastic & digital

Reloadable Mastercard (physical cards)

- Card can be loaded with up to \$9,999.
- Card is purchased with zero dollars or predetermined dollar load value.
- Card can be loaded time and time again and valid for 3 years (and can be renewed).
- Accepted in-store (Tap & Pay) and online (^Pays wallet enabled).
- ATM access enabled or blocked.
- Can be generic or branded with a logo or artwork.

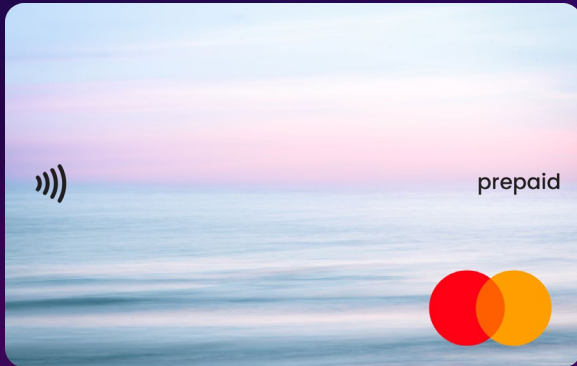


Digital Mastercard (SMS delivered to smartphones)

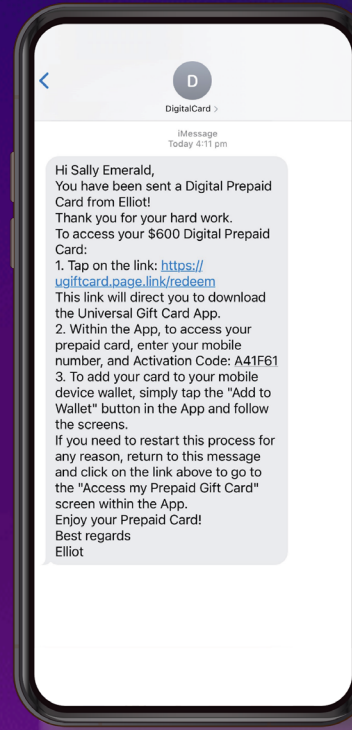
- Card can be loaded with up to \$9,999.
- SMS delivered to Apple and Android smartphones / supported by an app.
- Card is purchased with zero dollars or predetermined dollar load value.
- Card can be loaded time and time again and valid for 3 years (can be renewed).
- Accepted in-store (Tap & Pay) and online.
- ATM access available with the Dual (linked) Digital + physical card (see image to the right).
- Choice of generic card designs / Customise SMS message to recipient + customise card.



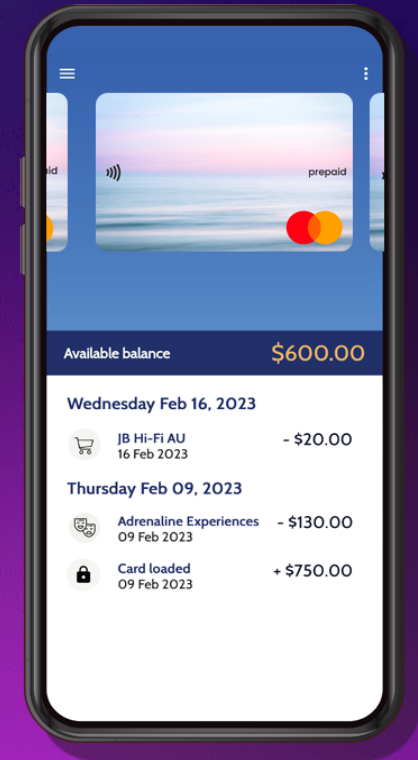
Digital Package Inclusions



Pre-designed or your design Digital (only) Card or your Plastic and Digital Card combo.
Single Load and Reloadable cards

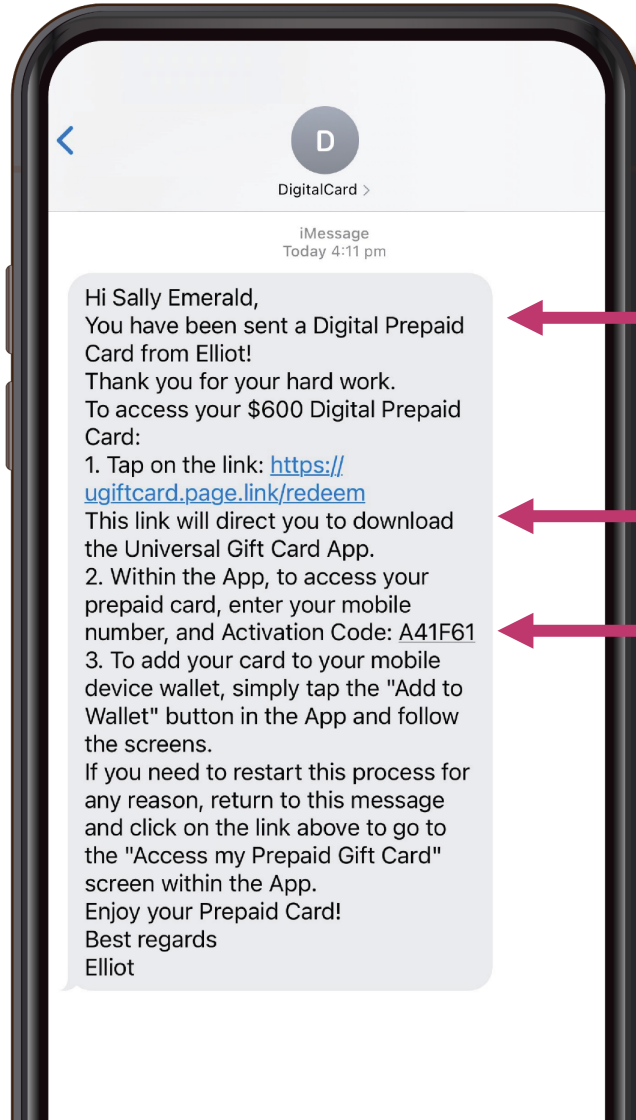


Sent via SMS, with your personalised message.



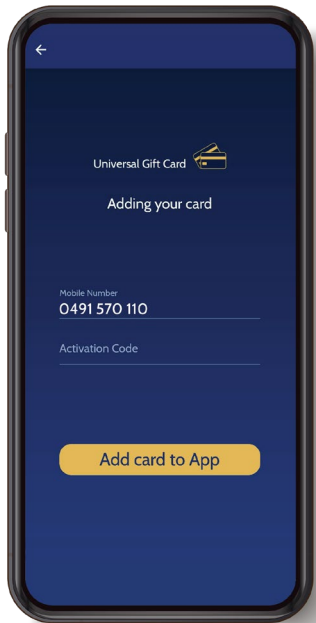
Ready to be activated in our user-friendly cardholder app and added to their preferred phone wallet.

Customisable SMS with card sent to the cardholder....

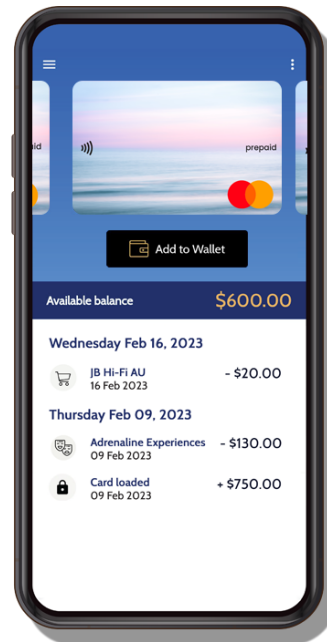


- Clients can personalise recipient message:
 - Pre-designed card: Up to 50 characters
 - Custom card: Up to 100 characters
- Link directs Cardholder to App
- 6-digit activation code is provided.

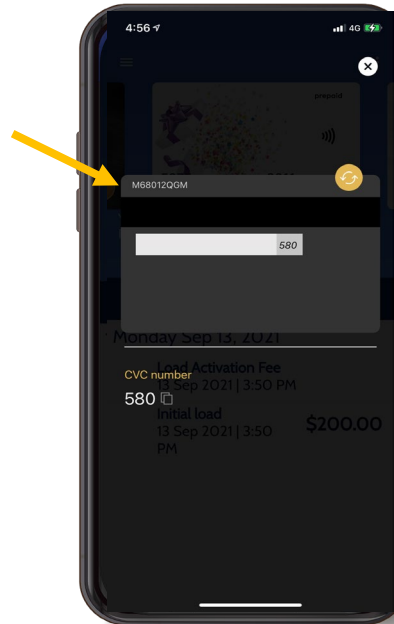
Our user-friendly app



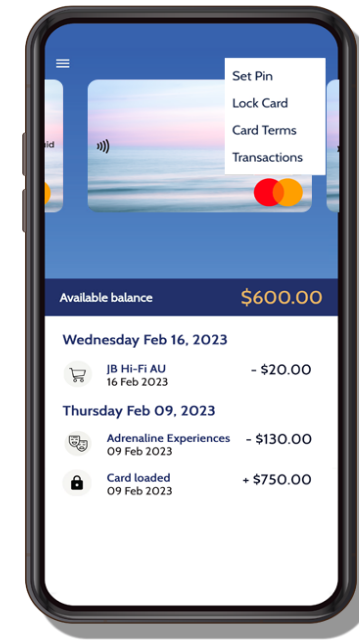
Recipients can easily activate their card within the Universal Gift Card app.



Ready to add to their Apple Pay, Google Pay or Samsung Pay wallet for instore payments.



For easy online payments, cardholders can reveal their CVC number and expiry dates in a few clicks.

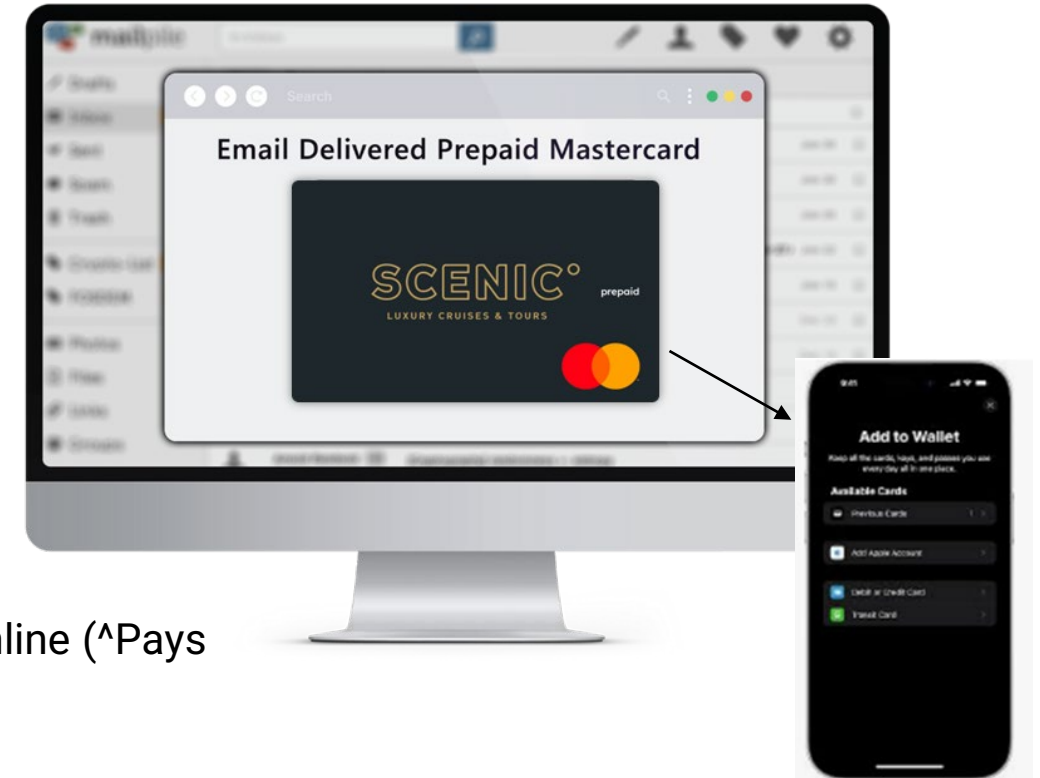


Cardholders can view their transactions within the app, or export to a CSV file, ready to download or share via the app of their choice.

Single Load – E-Gift Card digital

Single Load Mastercard E-Gift Card

- Card delivered same day by via e-mail.
- Use anywhere where Mastercard is accepted online.
- Digital wallet option for in-store spending.
- Any denomination up to \$1,000.
- Choice of generic designs or custom design card (Tap & Pay) and online (^Pays wallet enabled).



Product variation: eGC delivered by e-mail and can be used online only.

eftpos – Single Load

Single Load eftpos card

- A plastic prepaid card that can be used anywhere in Australia where eftpos is accepted.
- Lower cost option to Mastercard and Visa prepaid cards.
- Any denomination up to \$1,000.
- Choice of generic designs or custom design card with custom carrier letter.
- Delivered by courier or post.
- Preactivated option - cash.

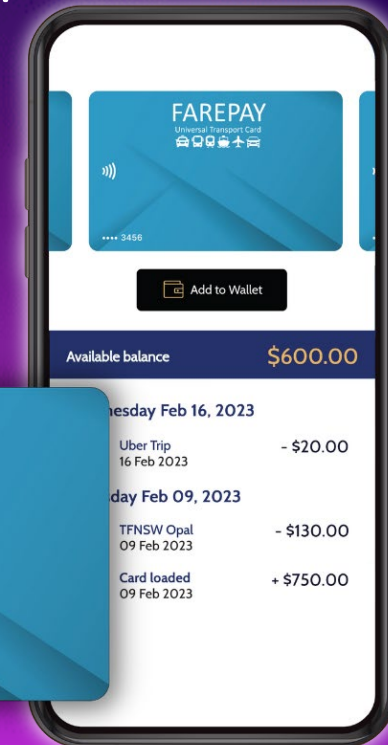


FAREPAY

Universal Transport Card

A prepaid card that can be used to pay for transport services on:

- ✓ Taxis
- ✓ Rideshare services, such as Uber, Ola and Didi
- ✓ Public transport
- ✓ Domestic travel within Australia



Better control and transparency over travel expenses. Eliminate time-consuming travel expense management for your organisation. Corporate transport and travel made easy.

Security & Fraud Prevention

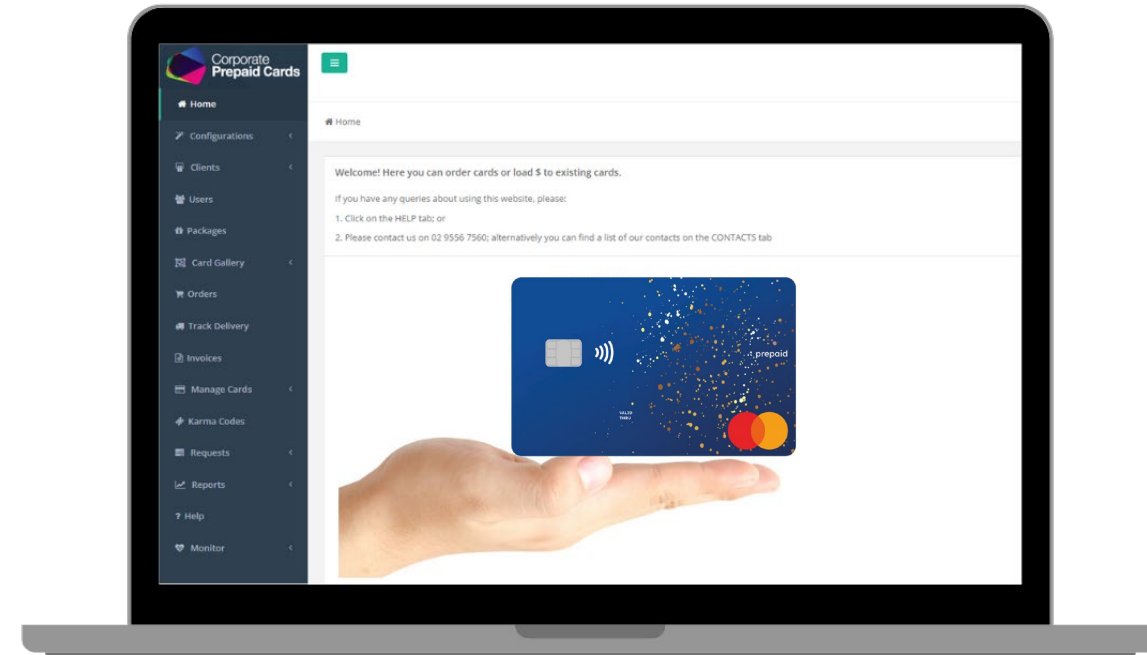
- Regularly audited & AFSL holder.
- Use of Proxy ID for cards – full card numbers are never used or disclosed.
- PCI DSS Level 1.
- Introduction of 3DS. OTP SMS to cardholders.
- CAPTCHA.
- New UGCA.au cardholder website.
- KYC, Designated Services (Business Owner checks).
- Merchant category code blocking functionality. (Alcohol, gambling, tobacco, adult entertainment).
- Merchant blocking flexibility through our new FIT Prepaid product.

Managing Card Programs is simple

Easy program administration. Self-serve client portal

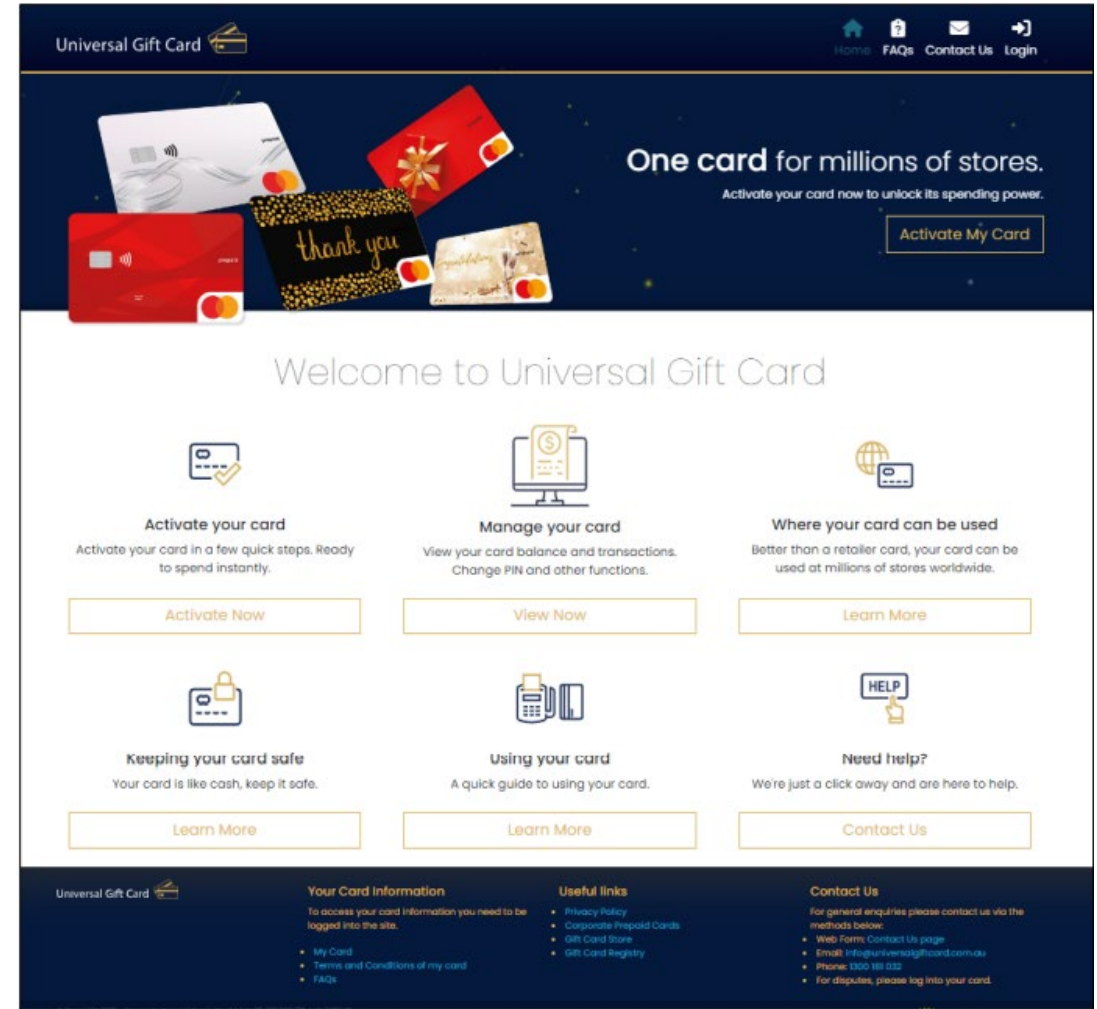
- Manage your tailored card program:
 - Multiple programs, card designs and constructs
 - Tiered access / permissions for staff
 - Multiple payment options
 - Invoicing, tracking and reporting
 - View your cardholder transactions (reloadable only)

Cardholders have access to an online portal to check card balances and to view card transactions and T&Cs.




Cardholder website (https://ugca.au/)

- Web functions include:
 - Card activation
 - View balance / transactions
 - Export transactions
 - PIN management
 - Lock / unlock card
 - Maintain log-in / personal information
 - Raise a dispute
- Get information:
 - Where cards can be used
 - Reminders for keeping their card safe
 - Guidance on how to use their card
 - Contact Us (CPC Support) details
 - FAQs



Cardholder website (https://ugca.au/)

Transactions / balance and reporting (below).

Universal Gift Card

[Home](#) [FAQs](#) [Contact Us](#) [Logout](#)

Your card information

Card Details Transactions My Information Terms of Use


Transactions

From: 01/02/2023 To: 07/02/2023 Retrieve

[Download PDF](#) [Download CSV](#)

Transaction Date	Description	Category	Amount	Balance
07-Feb-2023 05:13:01	1118 - POS Authorisation Purchase	92004602 CHAMBERS CELLARS CON CONCORD AUS - Pre-Authorisation.	(\$17.99)	\$65.66
07-Feb-2023 05:08:59	4811 - Restricted Terminal	214501 CBA CONCORD AUS - Cash withdrawal not allowed on this card.	\$0.00	\$83.65
07-Feb-2023 05:08:07	4811 - Restricted Terminal	214501 CBA CONCORD AUS - Cash withdrawal not allowed on this card.	\$0.00	\$83.65
07-Feb-2023 05:06:04	1118 - POS Authorisation Purchase	10018241 CTC CONCORD CONCORD AUS - Pre-Authorisation.	(\$4.00)	\$83.65
07-Feb-2023 05:05:16	1118 - POS Authorisation Purchase	12119800 BAKERS DELIGHT CONCORD CONCORD AUS - Pre-Authorisation.	(\$4.50)	\$87.65
07-Feb-2023 05:03:33	1118 - POS Authorisation Purchase	N865B5 COLES 0865 CONCORD AUS - Pre-Authorisation.	(\$7.85)	\$92.15

Card information (below).

Universal Gift Card

[Home](#) [FAQs](#) [Contact Us](#) [Logout](#)

Your card information

Card Details Transactions My Information Terms of Use

[Lock My Card](#) [Replace My Card](#) [Report Suspicious Activity](#) [Change PIN](#)

Card details

Card number: 5275XXXXXXX1107

Expires: 07 / 2024

Proxy ID: KLQVN07DL

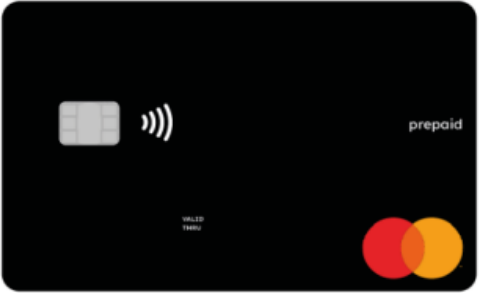
Available balance: \$0.00


Name on card: Hamish McCracken

Card status: Your card has been activated

Card type: Zero Balance Card

Linked mobile: 04XX XX9 744



Universal Gift Card

Your Card Information

To access your card information you need to be logged into the site.

[My Card](#) [Terms and Conditions of my card](#) [FAQs](#)

Useful links



[Privacy Policy](#) [Corporate Prepaid Cards](#) [Gift Card Store](#) [Gift Card Registry](#)


Contact Us

For general enquiries please contact us via the methods below:

[Web Form](#) [Contact Us page](#) [Email: info@universalgiftcard.com.au](#) [Phone: 1300 88 032](#) [For disputes, please log into your card.](#)

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Corporate
Prepaid Cards

Carrier Letter

Plastic Only and Plastic + Digital Custom Carrier Letter Guidelines

Your letterhead or
Universal Gift Card letterhead
(Header and Footer)

To avoid the carrier letter
continuing over to a
second page, a maximum
of 8 lines of text (including
blank lines for paragraph
spacing) can be
customised. Bolding and
italics can be used.

Universal Gift Card

SAM SAMPLE
Unit 5-9 5 Rosebery Place
Balmain NSW 2041

Here's your single load Mastercard® Prepaid Card.

The value on your card is \$0.01.

Your card can be used at ATMs to withdraw funds. Please note that individual ATM operator fees and charges may apply.

Before using your card you will need to **activate it by the 1st of August 2023.**

To activate the card you can scan the QR code below or visit the website ugca.au and use the Card Proxy ID **TPXSC0JPD** and the activation code **WD4B47**.

Once you have activated your card please create a 4-digit PIN. The PIN is to be used when you are making in-store purchases. Keep your PIN confidential and secure.

For security reasons, you must insert the plastic card into the payment terminal on its first use. Thereafter, you can use your plastic card by simply tapping the payment terminal. Remember to sign the back of your card. To check your balance, transaction history, or full terms and conditions visit the website ugca.au.

Enjoy using your card!

Important: To keep your card safe, whenever visiting our site follow best practice and enter the full website address into your browser to avoid mimic phishing sites seeking to obtain card numbers. We will never ask you to use your card number to activate your card or to view your balance and transactions. Always use your Card Proxy ID (PIN) found on the back of the card.

This Mastercard is issued by UGL Payment Solutions Limited ABN 52 151 436 532 AFSL 40403. Read the product disclosure statement available on the website ugca.au for more information. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.



Getting started



Client and CPC Prepaid Agreement Completed

- Plus, accompanying documentation (if required) which is subject to the type of card program selected.



Card Program + MYOB + Access to Client Portal set-up by CPC

- Timing is card program type dependent
- Your CPC representative will liaise with you as required e.g. design considerations, card approvals.



You're ready to order!

- Your CPC representative will contact you to confirm your program and Client access is set-up and ready to go!



VISA



INTRODUCING NEW + INNOVATIVE PAYMENT INITIATIVES FOR SCHOOLS

zenith
PAYMENTS

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- ✓ Zenith is Level 1 PCI DSS – the highest level.
- ✓ Financial Services Licence Holder - AFS License Number: 528678.
- ✓ Registered as a remitter with AUSTRAC.
- ✓ Member of AFCA – Australian Financial Services Complaints Authority.



A complete payment solution for independent schools



- Offers all payment options - direct debit, online by parents, online by school, auto, batch, school-triggered etc.
- Can be utilised for all school payments - tuition, funds, donations, application, enrolment, etc.
- Integrations with school software systems - file in/file out with most software. Exclusive DD integration with TASS.
- Accepts all payment accounts - bank and cards
- New Payment Methods - PayID, Apple Pay, Google Pay, SchoolNow PayLater, etc.
- Easy implementation - No need to change to bank account or software.
- Superior Servicing / Account management.
- Save time - Reduce admin, automatic failed payments retry to reduce late payments and chasing time.
- Secure - Card details are tokenised and securely stored.
- No / low-cost options - You can pass on some or all the bank account or credit / debit card processing fees.
- Customisable - You set the business rules including payment frequency, methods, controls, etc.



Easy set up with tailored options



Collect all card and bank account payments in one enhanced secure solution



No changes to a schools existing bank, i.e. funds deposited into the schools' bank account



No build or IT development required



Highly configurable with over 100 options to choose from, depending on the schools needs



Free implementation, training and ongoing support

Leading schools across Australia are benefiting



Schools Include:



Benefits to Schools



- ✓ **Streamlined process** and automation – only one system required to process all payments.
- ✓ **Save admin and hassle** - Integration with software systems including Synergetic, TASS, Engage, EdSmart, Digistorm and more.
- ✓ **Increased efficiency** – card and bank account processed together in the one process.
- ✓ **Reduced administration** – extending the benefits of SEP's advanced failed payment and automatic retry solution to also cover card payments.
- ✓ **Save time** – no need to set up or update parent bank or card details again. Parents self-serve using SEP's secure online portal.
- ✓ **Increase data security** with Level 1 PCI compliance – removes all card and bank account details from school systems and the school premises.
- ✓ **Convenient** – portal login to access everything you need and easily process any one-off payments.
- ✓ **Expandable** – accept payment for all payments including Tuition, Enrolment, Acceptance, Donations, etc.

Benefits to Parents



- ✓ **Easier for parents** to set up, update, process payments and to access online payment reporting.
- ✓ **One form until graduation** – parents can set up card or bank account direct debits using one easy and secure online form.
- ✓ **Save time** – easily switch card or bank account online at any time with no need to contact the school.
- ✓ **Secure** and PCI Level 1 compliant portals – card details are tokenised and never stored in full, no paperwork.
- ✓ **Increased communication** – email payment confirmations and secure portal access.
- ✓ **Local support team** available by email or phone.
- ✓ **Convenient** – pay any school related charge online via direct debit or one-off payment.



Partner Integrations



Streamlining administration processes, reducing data entry and saving time!



Easy set up with automatic processing and reconciliation

School EasyPay is the exclusive Direct Debit partner of TASS, enabling parents to easily set up regular fee payment schedules straight from within Parent Lounge. Payments are automatically processed and recorded into TASS



Permission Slips & and Payments all at once

Parents can be set up for direct debit (bank and card) payments within Digistorm's innovative online enrolment and welcome forms. This boosts direct debit take-up and means that everything can be set up at once, saving the school and parents time and admin.



Permission Slips & and Payments all at once

Using EdSmart's digital forms, parents can give permission (e.g. for excursions or register for an event) and pay online by card all at the same time. This saves the parent from having to pay separately and saves the school time and hassle.

Integrations also available with Synergetic, SAS, Maze and more





How the TASS
integration helps
schools
**get paid faster and
reduce admin time**



Easy Parent Set Up – parents can easily set up their payments in Parent Lounge so the school doesn't have to send forms or set up payments.



Increase Direct Debit uptake - more parents paying automatically (by bank or card) means schools get paid faster and have less parents to chase for one off payments.



Automatic Processing and Reconciliation – the easiest way for schools to get paid, saving an average 2 days every month.



Parents Manage Own Account – parents can easily update their bank or card details in Parent Lounge, so schools don't need to handle this sensitive data.



Seamless – everything is done within TASS and Parent Lounge with no new systems or logins for the school or parents

* NEW Product *



SchoolNow PayLater

- ✓ Allows parents to pay their School fees over 6 or 12 monthly equal instalments – interest free.
 - ✓ Available amount \$2000 - \$20,000.
 - ✓ The School gets all the School fees up front (within 2 Banking days).
 - ✓ Latitude (the provider) collects the monthly instalment fees. Nothing required by SEP or the School.
 - ✓ Unlike other BNPL schemes there is no ongoing charges to the School.
 - ✓ All the School has to do is place our credit card 'Pay Now' button on their invoice. This provides for one off payments or lay-by. Lay-by is only available on Visa/MA. It is not available on Amex. We must be the exclusive credit card payment facilitator.
 - ✓ School pays fee of 2% (GST inclusive).
 - ✓ Parent pays a monthly \$8.95 charged separately by Latitude. No other charges.
- Pay over 6 or 12 months, interest free.**

Parent Letters



School EasyPay will work with the school to help customise parent communications and can also send on behalf of the School.

Dear Families,

At Barker College, we are always looking at ways to improve the services we provide you and improve our operational efficiency. As such, we are pleased to introduce a preferred option to pay your school fees, including multiple frequencies and the ability to pay using a bank account or any credit/debit card.

By utilising the School EasyPay, this will help make the payment of fees as seamless as possible for families with the following added benefits:

- ✓ Multiple Payment Frequencies - spread your cost across the year when choosing Termly or Monthly
- ✓ No or Low-Cost Options - choose bank account (No Fee), credit card or debit card
- ✓ Parent Log-in - view your payment history and update your details at any time
- ✓ Simplified - easy online form to complete only once for entire education
- ✓ Earn Points - earn credit card points and benefit from interest free days on all your school fees
- ✓ Save time - your school fees will be processed automatically when each instalment is due
- ✓ PCI Compliant - secure, safe online payment portal. Full card numbers are tokenised and never stored
- ✓ Australian Owned and Based - office and support team are in Sydney NSW

SET UP PROCESS

To set up for Direct Debit click [HERE](#)

1. Enter the required details and select your preferred payment frequency (Fortnight or Month)
2. Nominate a credit/debit card or bank account to make payments. There is no need to enter an amount as we will process your fees based on your chosen frequency
3. The Payment Method will default to Batch Pay and please do not change this

Once set up for direct debit, you will be able to log into School EasyPay and manage your card or bank account details online, including being able to view your payment history (from 2021 onwards).

If you wish to change your payment frequency, this must be done in writing to Barker College.

Yours sincerely,

Parent Online Registration Form



https://pay.schooleasypay.com.au/setup/redlands

REDLANDS
LET YOUR LIGHT SHINE

Redlands - redlands

Payment Set Up Form

Your Details	Contact Details
Family/Debtor ID* ⓘ	Address 1
First Name*	Address 2
Last Name*	Suburb
	State Please Select ...
	Postcode
	Country Australia
	Email*
	Mobile*

Payment Details	Additional Details
Payment Method* ⓘ Batch Pay ⓘ	TUITION & ANCILLARY FEES FREQUENCY <input type="radio"/> Term (first day of each term) <input type="radio"/> Monthly (3 payments per term) <input type="radio"/> Fortnightly (every fortnight during term) <input type="radio"/> Weekly (every week during term)
With BatchPay, the customer gives authority to the merchant to process any payments due.	Payments occur on a Friday, on dates as communicated by Redlands. Processing will include tuition fees and ancillary fees so the amounts will be variable.
Payment Notifications By* Email	Year 12 only Tuition fees are collected in full between Terms 1 to 3. Term 4 payments are for ancillary fees only.
	Voluntary contributions to the School Development Programs
	Scholarship Fund \$0
	Building Fund \$0
	Library Fund \$0
	Fund donations will be processed on the first day of each term.

5:02 91%

REDLANDS
LET YOUR LIGHT SHINE

Redlands - redlands

Payment Set Up Form

Your Details

Family/Debtor ID* ⓘ

First Name*

Last Name*

Contact Details

Address 1

Address 2


Suburb


State

pay.schooleasypay.com.au

Parent Portal




www.schooleasypay.com.au



[Home](#)
[My Profile](#)
[My Wallet](#)
[My Schools](#)
[Payment History](#)
[One-Off Payment](#)
[Activity Log](#)
[Contact My Schools](#)

[Home](#)
Welcome Mr Kane Test
Welcome to School EasyPay!
I want to
[See My Payment history](#)
[Make a One-off payment](#)
[Update my details / payments](#)
My Details

Name	Mr Kane Test
Address	0411758494 , Caulfield, VIC 3163
Email	kanem@zenithpayments.com.au
Mobile	0411036794

[Edit details](#)
Linked Merchants

Merchant code	Merchant name	Customer reference
plcarm	Presbyterian Ladies College Armidale	Kane
joeys	St Joseph's College Hunters Hill	Test - Kane McMonigle
Redlands	Redlands	School EasyPay Test

School Portal – View Parents



- Profile
- Customers
- One-Off Payment
- Payments
- WebPay History
- BatchPay
- BatchPay Upload
- BatchPay Report
- Invoices
- Communication
- Reconciliation
- Activities

My Customers

+ Add New Customer

 Total Found
12

 Download



First Name	Last Name	Company Name	Customer Reference ▲	Payment Amount	Payment Frequency	Next Payment Date	Payment End Date	Last Payment Date	Status	Merchant Staff Member	Email	Mobile	
Test	Parent		1111111111	\$0.00	Monthly				Open		testparent@gmail.com	0411111111	Actions ▼
Elliot	Frawley		582337	\$0.00	Monthly				Open		efrawl@gmail.com	0406853513	Actions ▼
Alexis	Pepper Hernandez		ALTEST2021	\$0.00	Monthly				Open		alexis@zenithpayments.com.au	0449598977	Actions ▼
Elliot	Frawley		EDTEST2021	\$2.00	Quarterly	07-Feb-2029			Open		efrawl@gmail.com	0406853513	Actions ▼
Em	Testtesttest		EMTEST2021	\$0.00	Monthly				Open		emilie@zenithpayments.com.au	0400000000	Actions ▼
Kevin	Butler		KB2023	\$0.00	Monthly			26-Sep-2022 09:28:25	Open		kevin@zenithpayments.com.au	0404936345	Actions ▼
Kevin	Butler		KBTEST2021	\$0.00	Monthly			20-Oct-2022 15:58:40	Open		kevin@zenithpayments.com.au	0404936345	Actions ▼
Katerina	Kulhankova		KKTEST2021	\$0.00	Monthly			21-Jun-2021 07:05:10	Open		katerina@zenithpayments.com.au	0484311603	Actions ▼

School One-off Payment Links



School One Test - school1

Make a one-off payment using School EasyPay

Your Details

Your Name*

Customer Email

Daytime Contact Number*

Payment Details

Payment Amount*

Family/Debtor ID* ⓘ

One Off Payment Reference

Additional Reference

Pay with Credit / Debit Card

☐ I'm not a robot



Secure payment processing by:



ZenPay Pty Ltd t/a School EasyPay - ABN 63 056 881 942

All Schools receive a one-off payment link as part of their set up, but they can have as many as they require, including for specific areas such as sport, camps, donations, enrolments etc.

School Landing Page



Payment Portal

1. Select the payment you wish to make below. This will connect you to the specific payment page for Loreto Normanhurst School.
2. Enter your details as required and make a payment.
3. Use any Credit or Debit card. Earn reward points and enjoy up to 55 days free credit.



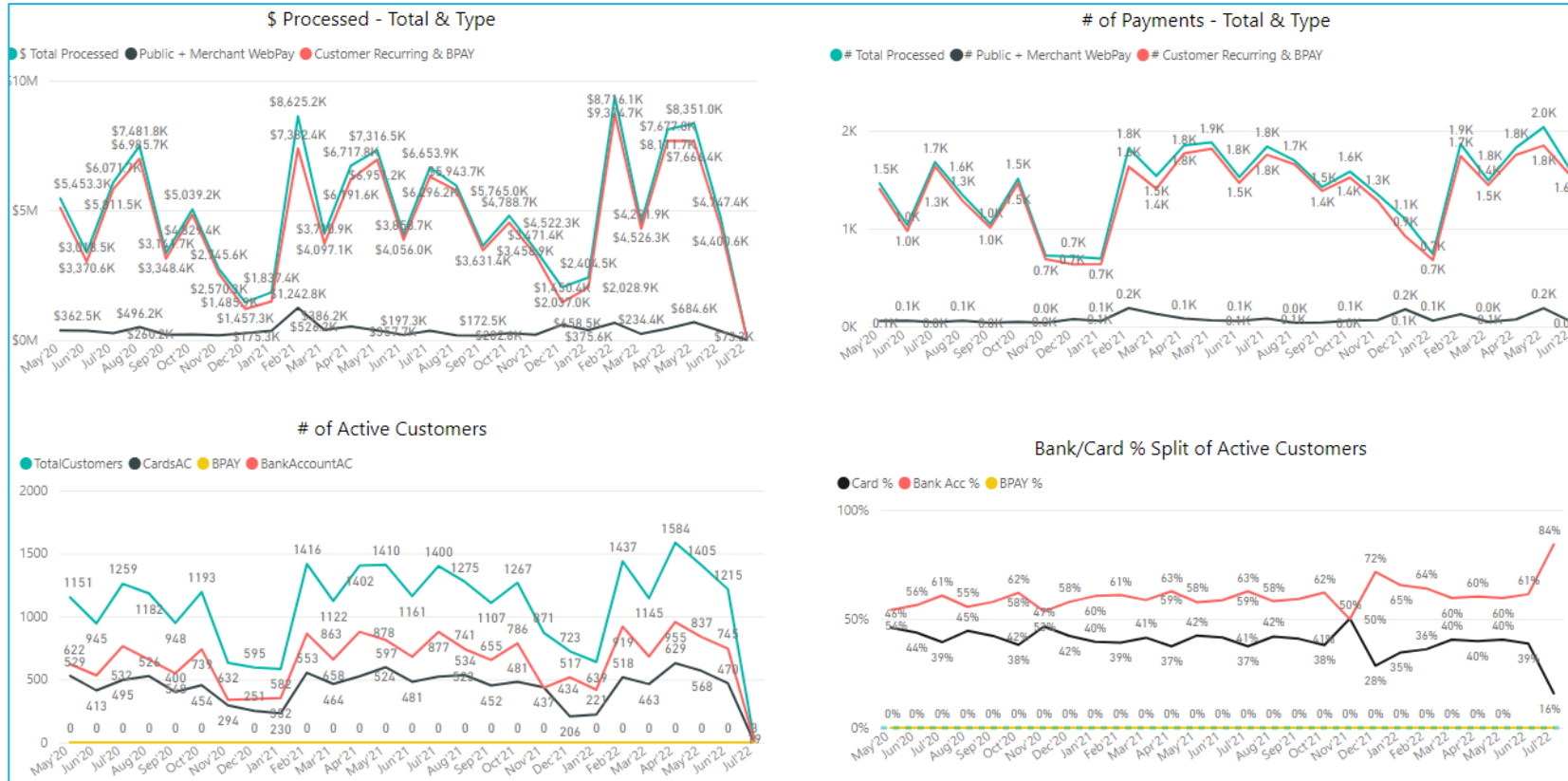
Payment Options

Loreto Normanhurst School Payments	Payment Links
Loreto Normanhurst — Application Fee	Process Payment
Loreto Normanhurst — Acceptance Fee	Process Payment
Loreto Normanhurst — Enrolment Fee	Process Payment
Loreto Normanhurst — School Fees	Process Payment
Loreto Normanhurst — Overseas Tours	Process Payment
Loreto Normanhurst — Camps/Tours	Process Payment
Loreto Normanhurst — Building Fund	Process Payment
Loreto Normanhurst — Welfare Fund	Process Payment
Loreto Normanhurst — Donate	Process Payment

If you have any queries, please email details to: fees@loretonh.nsw.edu.au

A school can have a branded landing page that hosts multiple payment links so parents can visit to make one-off payments for various school related items.


Reviews – Processing Analytics



School EasyPay regularly provide the school with various processing analytics.

Setting up with School EasyPay



School EasyPay Activation Form			
School Code - School EasyPay to assign		Integrated Software Partner	
<input type="text"/>		<input type="text"/>	
This agreement of between the following parties in compliance with the terms and conditions overleaf:			
1. ZenPay Pty Ltd ABN 71 63 056 881 942 trading as School EasyPay of 5-9, 5 Rosebery Place, Balmain NSW 2041			
Referred to in this agreement as we or us			
2. <input type="text"/>		ABN	<input type="text"/>
(Referred to in this agreement as you or the School)		ACN	<input type="text"/>
SCHOOL DETAILS:			
School Name: <input type="text"/>			
School Address: <input type="text"/>			
Phone: <input type="text"/>			
Finance Contact Name & Email: <input type="text"/>			
Email Address For Payment Notification: <input type="text"/>			
Multiple allowed <input type="checkbox"/>			
Number of Families: <input type="text"/>		Average Yearly Fees: \$ <input type="text"/>	
SMS / Email Payment Confirmations: <input type="checkbox"/> Email <input type="checkbox"/> SMS			
Debtor Management Software: <input type="text"/>			
ACCOUNT DETAILS:		Profile (e.g. Tuition Fees, Fund, etc.): <input type="text"/>	
Your bank account for payments & fees		Please complete a form for each profile / bank account	
BSB Number & Account Number: <input type="text"/>		<input type="text"/>	
Bank Account Name: <input type="text"/>		<input type="text"/>	
Bank Name & Branch: <input type="text"/>		<input type="text"/>	
Name Of Account Signatory: <input type="text"/>		Date Of Birth: <input type="text"/> / <input type="text"/> / <input type="text"/>	
For ID purposes only			
Payment Processing Fees:		Visa / Mastercard standard cards: 1.20% (1.32% incl. GST)	
• Card Fees Paid By: <input type="radio"/> School <input type="radio"/> Parent		American Express: 1.68% (1.85% incl. GST)	
• Bank A/c Fees Paid By: <input type="radio"/> School <input type="radio"/> Parent		Premium / Corporate Visa / M'Card: 1.68% (1.85% incl. GST)	
		Diners Club: 2.20% (2.42% incl. GST)	
		International cards: 2.73% (3.00% incl. GST)	
		Bank A/c: 0.46% (0.50% incl. GST) or otherwise agreed based on volume	
School Set Up Fee: \$5,000 NIL		Monthly Fee: \$ Nil	
Other Fees:		Failed Payment fees: \$13.63 (\$15.00 incl. GST)	
		Applicable to failed direct debit payments only	
		Paid By: <input type="radio"/> School <input type="radio"/> Parent	
School Account Holder Signature:		I hereby enter into this agreement with ZenPay Pty Ltd ABN 71 63 056 881 942 and authorise ZenPay Pty Ltd to credit & debit the nominated bank account in accordance with this agreement.	
Authorised bank account signatory		Direct Debit Request: I request that any moneys due in terms of the repayment arrangements covered by this document, be drawn by ZenPay Pty Ltd trading as School EasyPay (User ID 428563) under the Direct Debitting System from the account stated above. I acknowledge that this Direct Debitting arrangement is governed by the terms of the Direct Debit Service Agreement available on www.schooleasypay.com.au.	
Please Sign Here: <input checked="" type="checkbox"/>		<input type="text"/>	
School EasyPay / ZenPay Pty Ltd		Name: <input type="text"/> Signature: <input type="text"/>	
DOCUMENTATION REQUIRED:			
This form must be accompanied by a copy of any one of the following to demonstrate accuracy and ownership of the bank account:			
<input type="checkbox"/> Front page of a bank statement (obscure balance if desired) <input type="checkbox"/> Crossed out cheque <input type="checkbox"/> Crossed out deposit slip <input type="checkbox"/> Letter from bank			
Your chosen option must clearly show the bank account details (BSB, Bank A/c & Account Name) and the school name.			

Setting up is easy with the school only required to complete one form.

Onboarding, implementation and parent transitioning to our system can be achieved at extremely short notice if required (i.e. one week).



In partnership with

BUSINESS
REWARDS



zenith
PAYMENTS

What is B2Bpay?

B2Bpay is an innovative payments and rewards solution for SME's and is changing the way they pay and get paid.

SMEs can:

- make and receive business payments:
 - pay ALL business expenses online by card and be rewarded – even if the biller does not directly accept card.
 - receive all business payments by card at NO cost.
- earn full credit card points paying ATO, government, telco, insurance and more.
- earn Qantas Points when they make or receive payments:
 - earn up to 3 bonus Qantas Points per \$1.50 paid to 1,000 Bonus Billers; and
 - earn 1 Qantas Point per \$20 received by card.
- Utilise up to 55 credit card interest free days.
- Benefit from full Payables and Receivables integration with all major accounting software.

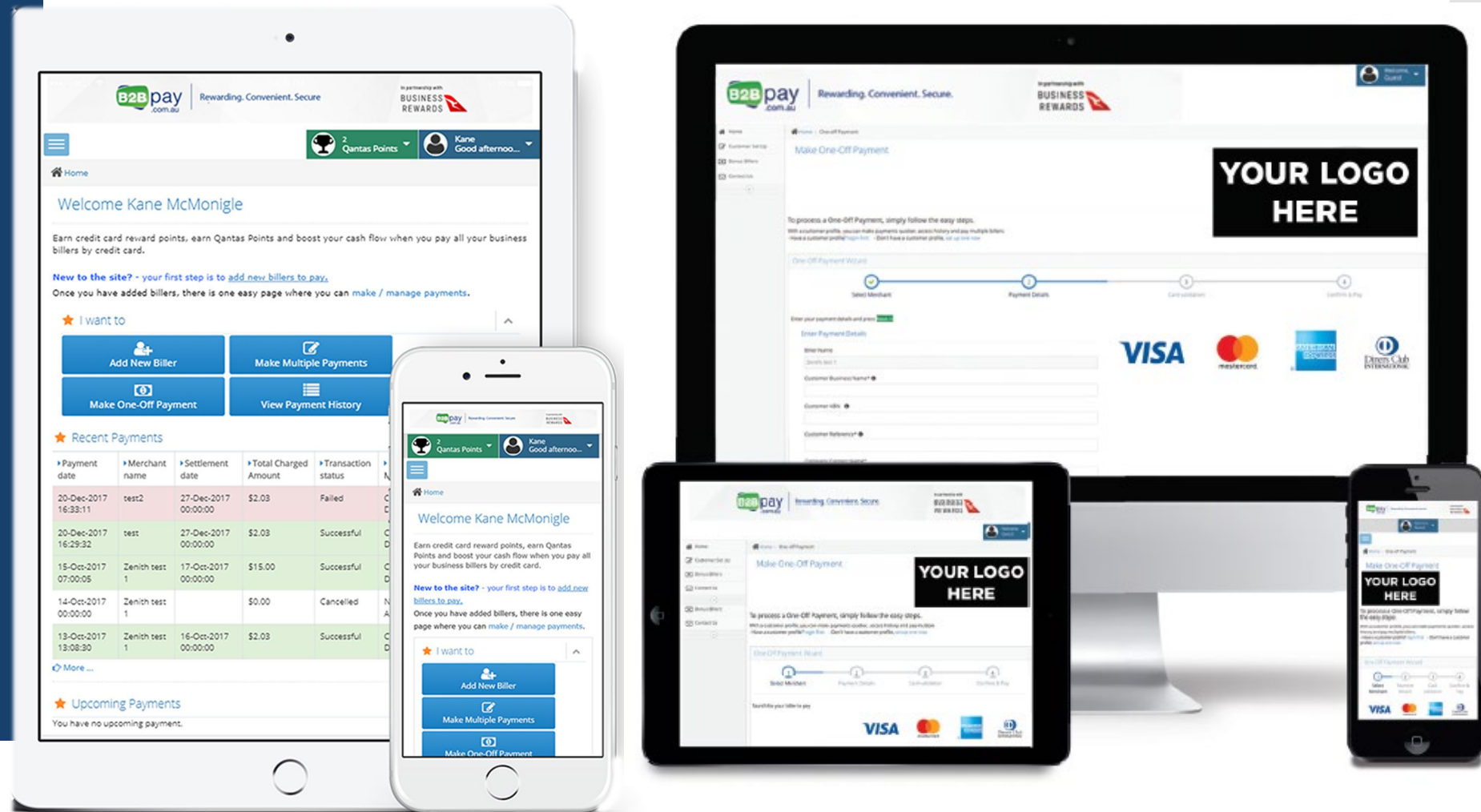


The solution



In partnership with

BUSINESS
REWARDS



Solve
business
frustrations
+
reap the
benefits



Making Payments

- ✓ Pay ALL business expenses by any card.
- ✓ Improve cash flow by utilising card interest free days:
 - hold funds for up to 55 days longer.
- ✓ Earn credit card points on ALL expenses:
 - FULL points on ATO, government, insurance, telco, utilities.
- ✓ Earn extra Qantas Points from B2Bpay.
- ✓ Easily pay all billers in one secure place.
- ✓ One card processing fee: 1.2% to 2.2%
 - replaces merchant service fee.
- ✓ Fully integrated with Xero, MYOB & QBO:
 - save time, no data entry, auto recording.

Receiving Payments

- ✓ Secure, branded online payment page.
- ✓ No cost to receive payments by card.
- ✓ Get paid faster and Boost cash flow .
- ✓ Get set up quickly:
 - no IT build, no bank set up or fees.
- ✓ Earn Qantas Points when you get paid:
 - 1 Qantas Point for every \$20 received.
- ✓ Gain competitive edge by rewarding customers with Qantas Points
 - 'Bonus Biller' option.
- ✓ Fully integrated with Xero, MYOB & QBO:
 - save time with payments auto recorded.





zenith
PAYMENTS



SUPERIOR PAYMENT SOLUTIONS FOR REAL ESTATE



ABOUT ZENITH PAYMENTS

Rental Rewards was established in **2004** and is part of Zenith Payments Pty Ltd. Zenith Payments is a leading payment processing and prepaid card provider in Australia.

20+
Years

Operating payment solutions.

\$4.5 Billion +
p/a

\$ Volume processed.

4 Million +
transactions

Transactions processed per annum.

70k
Merchants

Funds sent to more than 70k merchants every month.

2.5k
Real Estate Agents

Over 2.5k Real Estate Agents use Rental Rewards.

250k+
Customers

Active customers making payments every month.



zenith PAYMENTS



A COMPLETE PAYMENT SOLUTION FOR REAL ESTATE AGENTS AND DEVELOPERS



Property Management

- Deposits / bonds
- Rent
- Rental arrears
- Commercial rent



Sales & Fees

- Vendor fees
- Auction fees
- Marketing expenses
- Sales deposits



Everything Else

- Strata / Owners Corporation fees
- Holiday rentals
- Utilities (water, gas, electricity)



Interest free payment instalments

- Bonds
- Vendor marketing and property upgrades
- Landlord maintenance and repairs

WHY CHOOSE RENTAL REWARDS?



1.

COMPLETE AND
PROVEN
SOLUTION AT NO
COST TO YOU



2.

**SUPERIOR CREDIT
CARD SOLUTION**



3.

**TOOLS TO GET
PAID FASTER**



4.

**REWARDS FOR YOU
AND YOUR TENANTS**

COMPLETE PROVEN SOLUTION AT NO COST TO YOU



- **ALL the ways to pay**

Accept all types of payments in the one solution. Offering tenants the flexibility to pay the way they like removes payment friction and helps agents get paid faster. With Rental Rewards get paid by Visa, Mastercard, Amex, Diners, Bank account, BPAY, Apple Pay, Google Pay, Pay ID, PayTo, Amex Pay with Points, PropertyPay Later.



- **Fastest payment clearance**

Real Time Payment History. Instantly verify payments with online payment history

- **Absolutely no cost to you**

- Save money with no lock-in contracts, no monthly fees, no separate merchant fees or processing fees.
- No terminal fees. Dynamic surcharging by BIN (card type) ensures that you are not out of pocket.

- **Save time and hassle**

Streamline rent collection with automatic reconciliation.

Highly configurable

Multiple payment options, settings, payment notifications, communication preferences and agent / tenant permissions.

- **Remove security risks away from your business**

- Secure PCI DSS level 1 and your own secure online payment portal
- No card details are stored in full.
- In built fraud protection with 3DS for additional security.
- Only provider with a NO Chargeback Guarantee* so you and your owners no longer need to worry about fraud chargebacks.
- Online bank Account verification
- PayID – This takes away the need for providing bank account details and protects against fraud and incorrect payments.

- **Proven and Superior Service**

- Over 19 years of industry experience in rent payments.
- AFSL Licence holder and registered with AUSTRAC
- Dedicated Account Manager and Australian Contact centre operating in the top 1% of centres



*For Australian issued Visa and Mastercard only – ask for more details.



SUPERIOR CREDIT CARD SOLUTION FOR AGENTS

- ✓ **Significantly lower credit card fees**
- ✓ **Accept all cards**
- ✓ **NO CHARGE BACK GUARANTEE*** we are the only provider with a NO chargeback guarantee, so you and your owners no longer need to worry about fraudulent credit card chargebacks
- ✓ **Faster clearance times**
- ✓ **SET AND FORGET** 'click to pay'. Rent is paid automatically by tenants via credit card/debit card
- ✓ **ONLINE DIRECT DEBIT** easy one-time online set-up for recurring payments, or simply make a one-off payment.
- ✓ **Secure payment** cards tokenised and never stored in full
- ✓ **Level 1 PCI DSS card security compliant**
- ✓ **Australian based support system**
- ✓ **No cost to you.**
- ✓ **Auto retry of failed payments** if the payment fails, we immediately notify you and your customers by email/SMS and will automatically retry after 48 hours. This drastically reduces failed payments.
- ✓ **No tenant set up fees**
- ✓ **REQUEST TO PAY** send a payment reminder by SMS or email to your customers with a simple 'click to pay'.
- ✓ **Integrated with your software** integrates with your property management software for auto reconciliation.
- ✓ **Dedicated account manager**
- ✓ **Bank account and BPAY** options are also available

WHY OFFER CREDIT AND DEBIT CARDS IN ADDITION TO EFT AND BPAY?

More and more Australians are favouring cards when making payments. Approx 80% of consumer payments over \$10 are made by card in Australia, compared with 70% in 2022 and 50% in 2019[^].

Why do your clients prefer to use a card?:

- ✓ Ability to manage cash flow
- ✓ Tenants receive reward points by paying their rent by Card. It can pay for their yearly holiday
- ✓ Convenient. Pay 24/7 online, including from online wallets on devices
- ✓ Customers feel safer with encrypted payments methods





TOOLS TO GET PAID FASTER



Rent is paid automatically by tenants via credit card, debit card or bank account. This is automatically initiated by you and not the tenant.



Email Rent Reminder & Payment service. The tenant receives a reminder every time rent is due and simply replies 'YES' to pay.

Auto  Retry

If a payment fails, you and your tenant receive an email / SMS and we auto retry within 48 hours. Reduces failed payments by 50%.

REQUEST TO PAY



Send a payment reminder by SMS or email to your tenants or other clients with a simple 'click to pay'.



PropertyPayLater

Tenants can pay rent by logging into their internet bank service and using our BPAY Biller Code and Reference Number.

Ideal for Bond, Vendor Marketing and Vendor repairs. You get paid upfront, and your Tenant/Vendor can pay over 6 or 12 monthly instalments. PropertyPaylater is powered by Latitude.



ALLOW YOUR TENANTS, LANDLORDS AND VENDORS TO PAY OVER 6 OR 12 MONTHS, INTEREST FREE!

Budget management

Your clients and tenants can pay in instalments over 6 or 12 months. As PropertyPayLater is powered by Latitude Pay, they will have access to the Latitude app to manage their payments and stay on top of due dates.

Easy set up

Clients and tenants can get approval within 7 minutes and pay for their bond, advertising or renovations seamlessly via the payment link on your invoice.

No interest

Clients and tenants pay in instalments with no interest over 6 or 12 months. All they pay is a card processing fee and a small monthly account service fee.

Great for Agents

- ✓ Lift the average marketing package amount for vendor paid advertising between 30% and 50%*.
- ✓ Built for the real estate industry.
- ✓ Get payment up front, in full.
- ✓ No cost to the agent.
- ✓ Super easy to start offering, with no effort required on your part
- ✓ Access to 1.4 million Latitude customers



THE NEW AND SECURE REAL-TIME PAYMENT OPTION THAT MAKES BANK ACCOUNT PAYMENTS EASIER.

- ✓ **SECURE**
No need to give out bank details which prevents fraud and unauthorised debits.
- ✓ **FEWER MISTAKES**
Eliminates customers entering the wrong BSB and Account Number and displays the business name prior to payment.
- ✓ **HELPS CASH FLOW**
Payments can be viewed in dashboard in real time and cleared funds in merchant's bank account within two banking days. Approvals are instant, unlike bank account that can fail after 3 days.
- ✓ **EASY FOR THEIR CUSTOMERS**
Customers pay using their existing bank account by using their app or by logging in to internet banking.
- ✓ **IMPROVED RECONCILIATION**
More references and account name info to help identify payments with the wrong reference.
- ✓ **LOW COST**
No set up fee, no monthly fee, no fee to the payer. only fee to the merchant is \$1.00 incl. GST per transaction.



We do everything for you to get your tenants onboard.



- We have helped many agents move **55% to 90% of their tenants to automatic debit.**
- **We do everything** – we send tenants an e-letter and contact them to help get them set up.
- **No hassle** for your team.
- **No changes** to your property management software or trust account.
- **FREE tenant onboarding service** – all at NO COST to you!

LJ Hooker
Wollongong



"From the outset, the team was committed to providing full assistance with the changeover and delivered above and beyond expectations. Training and regular refreshers were provided throughout the process. Not only did they support us, they also provided assistance to our clients as well."

Karl Neuschwanger
Property Management Director – LJ Hooker Wollongong

PLUS! We will help you move more tenants to automatic Direct Debit



Ease and convenience – Direct Debit is the simplest and most convenient way to accept rent payments



Seamless processing – once authorised, payments are processed automatically



Reduces admin time and late payments freeing you up to concentrate on your business



It's flexible – Direct Debit can also be used to collect utilities, strata and other fees





REWARDS FOR YOU AND YOUR TENANTS

Zenith Payments started as a division of Pinpoint Pty Ltd, a successful international loyalty company operating loyalty programs in Australia and Asia for **100 million customers, 25 banks** and **50,000 merchants**. It is from these origins that we have a solid understanding of the benefits of rewarding customers for doing business with an organisation. That's why we have ready-made reward programs built into rent payments for you.



Tenants who are Qantas Frequent Flyers who register to pay their rent via Rental Rewards will earn points.



Tenants receive free membership of The Ambassador Card membership gives you guaranteed and unlimited savings at over 3,500 restaurants, hotels, supermarket, fuel stations, cinemas and attraction. Save \$2000 pa.



Tenants can save over \$3000 per year on dining out, going to the movies, fuel, holidays + more





HOW WE **STAND OUT** FROM THE REST

- ← ✓ Lowest Cost for Credit Card payments
- ← ✓ A 'No chargeback' guarantee*
- ← ✓ An onshore team that services your clients, including implementation and onboarding done for you
- ← ✓ Aussie owned business that has been proven and established since 2004
- ← ✓ An established loyalty program, including Qantas Points
- ← ✓ The ability to process all payment methods, and a secure one-off payment page to process all payments
- ← ✓ Superior servicing, with a dedicated business development manager who understands your needs

*For Australian issued Visa and Mastercard only – ask for more details.

KEY BENEFITS TO TENANTS



EASY

Start paying rent immediately; simple one - time payment setup even before the lease is signed!



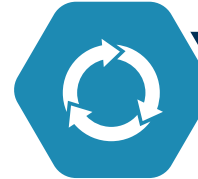
FLEXIBLE

Multiple payment options. We offer ALL the ways to pay, giving tenants the choice to pay how they like.



CONVENIENT

Pay rent 24/7



SELF-SERVE

Secure website with access to a tenant portal to view payment history and schedule rental payments



SECURE

Secure card and bank account wallet to switch accounts easily



REWARDING

Qantas Frequent Flyer Points + Ambassador Club Membership. Plus credit card reward points if paying with credit card. Rent payments can pay for the yearly holiday!

COST TO THE TENANT

- Bank Account : \$2.50 per transaction
- Failure Fee \$15.00 (bank account/credit card)
- Credit /Debit Card
 - Mastercard Standard – 1.45%
 - Mastercard Corporate | Premium – 1.80%
 - Visa Standard – 1.45%
 - Visa Corporate | Premium – 1.80%
 - International Visa | Mastercard 3%
 - American Express – 1.80%
 - Diners Club – 2.53% per transaction.
 - Apple Pay – 1.80%
 - Google Pay – 1.80%



WHAT ARE AUSSIE AGENCIES SAYING ABOUT RENTAL REWARDS?



Covid-19 as it made it hard for people to attend our office, but thanks to Rental Rewards and their online card payments making this a possibility again. Rental Rewards was easy to set up. Our customers & the LJ Hooker West Lakes Team love it.'

Josie Auricchio, Property Investment Manager /Director, LJ Hooker West Lakes



Rental Rewards got our office online to a system called Request to Pay. We were able to quickly send these requests and still enable us to get their rent paid. It was great to have somebody else on hand to work out a system for us that worked during a difficult time.

Stacey Auciello, Office & Property Manager, Honer Dodd Realty



The Rental Rewards team have provided us with impeccable service and have been invaluable with the implementation of the system. From the outset, the team was committed to providing full assistance with the changeover and delivered over and above expectations.

Carol Fung, Senior Property Manager & Licensee, Raine & Horne City Living Pyrmont



Coastline Realty is glad to be part of the Rental Rewards service network which enables us to set up ongoing rent payments but also to request and collect one-off payments such as outstanding water invoices, securely via the "Request To Pay" function.

Anja Zaenker, Agency Principal and Licensee, Coastline Realty Western Australia



They are so passionate about their roles and responsibilities it shows in their conversations and emails. We too are so passionate about our work and it has been fabulous collaborating with like-minded people.

Anna Molinaro, Property Manager, Stockdale & Leggo Blackburn



Smart Central



https://issuu.com/smartcentral.com.au/docs/sc_aio_overview_2023



PROUDLY RANKED #1 IN THE SECTOR

The [Sector's CCMS User Survey Report](#), an independent survey, highlights users' actual experiences with CCMS platforms. We excelled in every category, including:

- Ease of use
- Range of features
- Reliability
- Innovation
- Support

We also scored the highest when asked if our users would recommend us to another ECEC providers!



HELLO,

Smart Central is an all-in-one software solution and a trusted brand across the Australian childcare sector.

- ✓ 2008 - Established as Smart Fees
- ✓ 2016 - Rebranded as Smart Central
- ✓ 2020 - Acquired Kindyhub
- ✓ 2022 - Acquired by Zenith Payments, owner of Childcare EasyPay





OUR SOLUTIONS ALLOW YOU TO FOCUS ON WHAT MATTERS



Secure automated
payments and
reconciliation

Smart Learn documents,
children's daily activities, and
milestones

QIP, Checklists
Reports/Analytics to exceed
expectations at A&R time

Live Chat Customer
Support

One platform, one login to
manage all your childcare
needs

Digital sign-in,
attendance, and
enrolment

Parents communication
via App

Tools to manage and
mentor staff and capture
ratios

Compliant across all
states



ONE STOP SHOP FOR EARLY CHILDHOOD EDUCATION



Maximise the efficiency of your behind-the-scenes operations.



Enhance learning outcomes and empower educators to achieve excellence.



Streamlined and efficient management of your most valuable asset – your staff.



Encourage parent engagement with effective communication.



- Essential administration, learning, staffing, and communication tools in one fully integrated system.
- Easy to navigate for Administrators, Educators, and Parents.
- Secure, cloud-based system with no software installation required.
- Accessible anytime, anywhere.
- We pride ourselves on customer service and respond within minutes.





SMART AND SIMPLE



Our software is smart,
automated and
intuitive.



Get data driven insights
and reporting whenever
you need it.



Switching to us is
quick and easy with
minimum fuss.

WORK SMARTER, SIMPLY



SEAMLESS MIGRATION AND SIMPLE MANAGEMENT

- Dedicated onboarding staff.
- Customised setup to suit your business needs.
- Free and unlimited one-on-one training.
- No charges until your system is ready to go live.

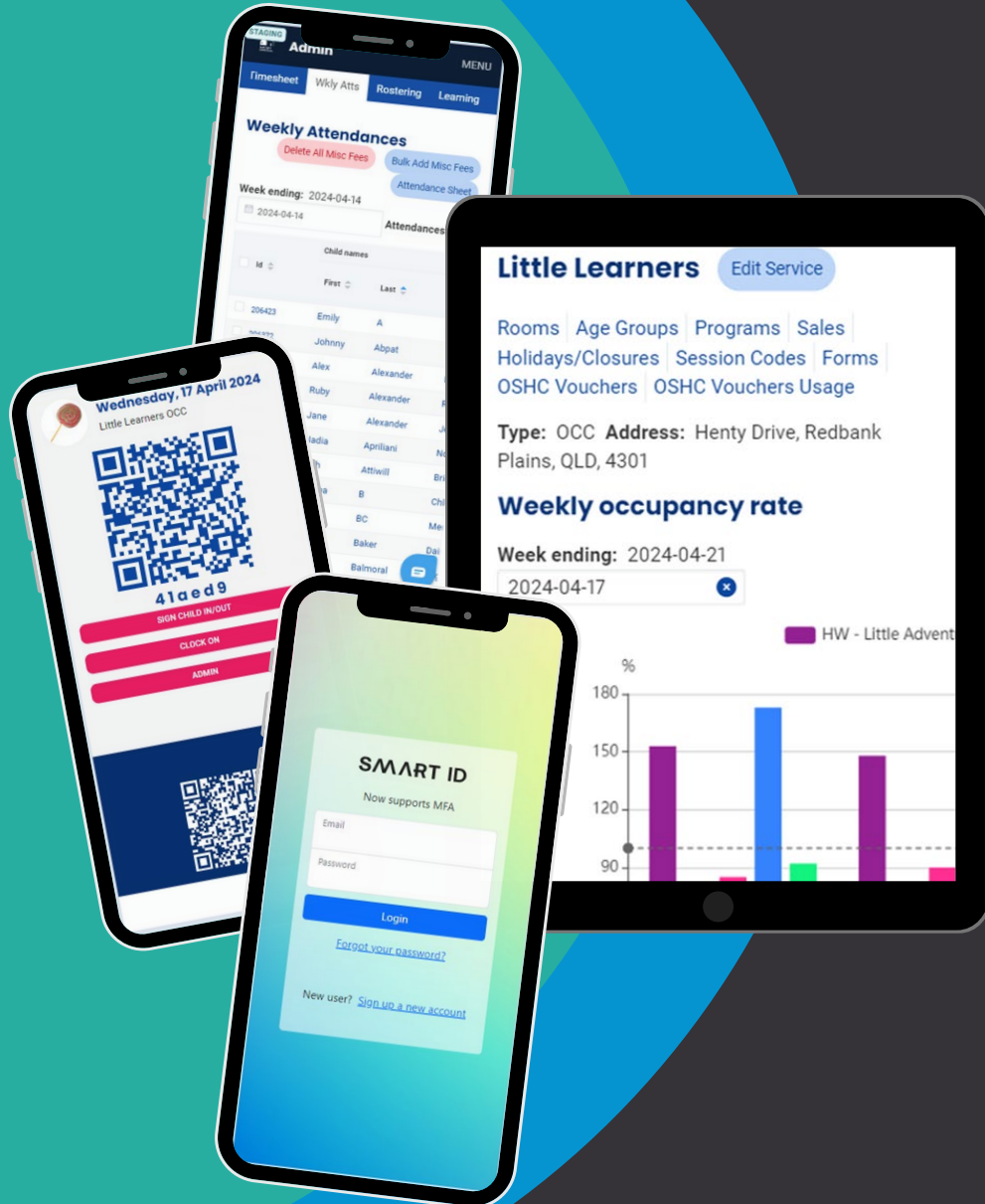


SMART INTEGRATION



FEATURES

- Unlimited users with password protected login.
- CCS Approved.
- Functionality that caters to FDC, LDC, OSHC, Preschools, and Kindergartens.
- Automatic upgrades and data backups.
- Data stored in Australia.
- Accessible on Windows PC, Mac, and tablets.
- Partner API integrations.
- Dedicated customer support 7 am to 7 pm.
- PCI compliant payment gateway.
- Integrations with Xero and MYOB accounting software.





YOU'RE
SUPPORTED
EVERY STEP OF
THE WAY

COLLABORATIVE



Tailored solution to fit your needs.



We consistently improve our product based on your feedback.



Dedicated support team for onboarding, implementation, and ongoing training.



Thank you
ANY QUESTIONS?