



PAYMENT OF YOUR HELPING HANDS ACCOUNT

How the billing process works

- Payments are required fortnightly, two weeks in advance (the payment schedule is listed in the Parent Information Booklet). The amount that is to be paid is calculated based on any outstanding payments plus any bookings that are in the system for the next two weeks, at the time of the payment run.
- Parents are sent an invoice at the beginning of the payment week which indicates what is owing as of the Monday, this gives them time to query the amount or make changes to bookings prior to the payment run. The invoice is automatically generated from Helping Hands Child Care Management System (Qikkids) which is linked to the governments Child Care Management System.
- The amount that is charged on the payment date is the 'gap' amount (what is left after the Child Care Benefit (CCB) rebate has been taken into account) detailed on the invoice plus any additional bookings customers have made since the invoice was generated.
- Payments may vary according to;
 - The bookings that customers have in the system. Amounts change according to additional bookings made or cancelations due to illness / holidays etc.
 - Vacation Care pricing varies according to what incursions or excursions are offered over the period.
 - The CCB rebate amount can change on a weekly basis, depending on the circumstances of the parents. The amount to be rebated is linked directly into our system (Qikkids), electronically transferred from the governments child care management system. The amount of the rebate can also be back dated without our knowledge and will affect the amount that the customer owes.

Methods of Payment

There are two methods of payment;

- **Credit Card** – this is processed on the scheduled payment date via Ezidebit
- **Direct Debit** from a Bank account – this is processed on the scheduled payment date via Ezidebit
- Helping Hands do not debit the account or credit card directly as we use a third party provider (Ezidebit) for all of our transactions, this gives customers additional protection and security with payments. The form that needs to be filled out is an Ezidebit generated form and must be completed by the customer prior to Ezidebit being able to collect payments. Following are some key points about Ezidebit;
 - Ezidebit currently collect payments for around 25,000 business's Australia wide. Of those they collect for approximately 4,000 Child Care Centres.
 - Ezidebit operate from the Bulk Electronic Clearing System Procedures Manual, which is administered by the Australian Payments Clearing Association. Their sponsor bank (in Ezidebit's case this is Westpac) must review and approve the form in use.
 - Ezidebit have advised that the forms used comply with the Regulations and Procedures of the Bulk Electronic Clearing System. All participating Members of the Bulk Electronic Clearing System sign a letter of undertaking to comply with the regulations and procedures of the system.
 - Ezidebit have a comprehensive website and can answer any questions that you may have directly through their compliance department.
 - Should a customer not trust that Ezidebit or Helping Hands Network will only debit the amount owed on their invoice they are free to set up a separate account in which they can deposit the exact funds that they believe should be debited, thus restricting any opportunity for additional funds to be taken from their account.

Why Can't I Pay Using Other Methods?

Helping Hands Network does not offer other payment methods because;

- By using Ezidebit, receipt of payments and calculation of what is outstanding happens automatically within the Child Care Management System. This means that we do not need accounting staff to enter transactions. The money saved using the automated system means that we are able to make a significant financial contribution back to the school, for school community projects (this is part of our contract with the school).
- Cash or other forms of payment at the service are not accepted;
 - For security reasons.
 - To allow staff at the service to focus on care of the children and programming of activities.
 - Helping Hands Network does not have the facilities or accounting staff to processes other forms of payment. Accepting other forms of payment would mean a significant cost increase for the business which would mean that we would not be able to provide financial contributions back to the school

One of the greatest challenges for child care providers is bad debt. The methods of payment used by Helping Hands Network ensure that customers do not incur a debt that they are not able to repay.