



## Making payments easier for 2019

Dear Parents and Caregivers,

As the festive season draws nearer, it also marks the start of planning for 2019. We are confident that you have had a great year with the Y and aware of our commitment to quality programming; the highest calibre staff delivering great programs and services. Beyond quality programs, the YMCA also invests in 'Community Strengthening'; initiatives that make our programs and services available to all.

To ensure we can continue to service the needs of all communities, we are introducing a minor change to our fees collection system.

For 2019, we will be introducing direct debiting for all our OSCAR programmes. We are building on our current relationship with Ezidebit and bringing you easy and hassle free direct debiting services for OSCAR.

Ezidebit are one of New Zealand's leading providers of direct debit payment products and services to the Childcare industry. You can be assured that you are dealing with a highly professional team at Ezidebit, and for your peace of mind, here a just a few of the reasons why:

- Ezidebit is Level 1 PCI Compliant, and that ensures the highest standards of security possible for the storing, processing and transmitting of cardholder data
- Ezidebit is registered in New Zealand as a Financial Service Provider
- Ezidebit has a New Zealand office based in Wellington.
- EZIDEBIT integrates with our POS software, Pozaas

The direct debit can be set up at the time of making your 2019 booking. There is an easy to use online form which is linked to our booking system, and once set up there is nothing else required.

You can choose to debit from your bank account or a credit card, and these payments will come out fortnightly. The payments will reflect the amount owing from your invoice's for that fortnightly period. This means no more remembering to make payments or adjusting your payments to reflect changes in your care. The system will now calculate the fees due, automatically. The objective is to improve our system of collecting fees.

Please be assured that the streamlining of direct debits is **not** about profiteering. As a not-for-profit organisation we are committed to providing quality programs and services not 'cheap' or 'inferior' programs and services. The YMCA strongly believes that our quality programs and services contribute to building strong people, strong families and strong communities.

2019 bookings will be opening from **18th December**. All bookings made before **25th January 2019** will receive a **YMCA swimming bag** and go into the draw to win \$100 worth of childcare.  
\* Swimming bags will be distributed through your child's centre in early February

We look forward to seeing you all again in 2019!

Kind Regards

YMCA Children's Services Team



## Frequently asked Questions?

### **1. Are there any costs involved?**

As with all services like this, there is a fee that covers the administration and communication element of the transaction. Our research shows that Ezidebit are one of the most cost effective solutions on the market.

The fees are as follows::

Joining fee-\$1.50- This is a one off fee that is paid in your first direct debit payment

Transaction Fees:

.80c per transaction for internet banking

2.48% or min .80c for Mastercard or Visa

4.22% or min .80c for Amex or Diners

### **2. Can I use direct debit if I receive a WINZ subsidy?**

Yes, the WINZ subsidy covers up to a max of \$5.05c per hour. This means there is always a small amount not covered by WINZ that needs to be paid by the parent. A direct debit payment can be set up to cover this additional amount, the payment amount will be taken from the fortnightly invoice's and will adjust automatically depending on your changes to care and any changes to the subsidy.

### **3. Can I still pay by automatic payment?**

Unfortunately, we will no longer be offering an automatic payment option.

### **4. What if I have outstanding fees on my account currently?**

The system will not allow you to re-enrol for 2019 if your account is in arrears. We would suggest you contact us asap to arrange payment of any arrears.

For more information on this matter please contact our Children's Services Team on:

Email: [Y-kids@ymcawellington.org.nz](mailto:Y-kids@ymcawellington.org.nz)