



Surf Life Saving Australia – Circular

August 2008



Payment Gateway Launch

Document id	19/08-09	Audience	States, Branches, Clubs, other SLSA entities and Members.
Department	Information Technology		

Summary

This circular advises members, clubs and other entities within Surf Life Saving Australia (SLSA) about the launch of the Payment Gateway facility.

The 'go-live' date for the Payment Gateway is anticipated to be Monday 1st September 2008

Only Clubs and other SLSA entities that have opted to participate and have provided bank account details and filled out the DDR Form will appear in the Payment Gateway.

GENERAL

SLSA has initiated through our partners Westpac, the development of a universal payment gateway that will allow any person to pay for goods and services with a credit card directly to any participating Club (or other SLSA affiliated entity) at a very low cost. The aim of this initiative is to make more efficient the processing of payments to Clubs and to eventually fully automate the payment process.

The Payment Gateway can be used to collect payments for all types of transactions such as:

- Membership fees and membership renewals
- Club or entity run special events such as ocean swims
- Courses and training materials
- Merchandise sales
- Sponsorships and Donations
- Any other payments

Payments can be made through any web browser and is a very simple task for the payer.



The Payment Gateway will initially be a stand alone system but over time will be fully integrated with SurfGuard and other systems to allow for the recording of transactions directly into other systems.

If your Club already has a payment gateway or merchant account you can still use the Gateway. You also do not need to change the institution that you currently bank with to participate.

LAUNCH PACK

Along with this Circular, a launch pack has been developed to provide all Clubs and Entities with information relating to the Payment Gateway. The launch pack consists of:

- Information on how the Gateway will operate
- Direct Debit Application form
- Instructions on how an entity can Opt-in or Opt-out

In addition to the pack, all of the above information is available through the SLSA's Admin & Resources area on the web site www.slsa.asn.au .

FEES AND CHARGES

Unfortunately, fees and charges associated with a Payment Gateway are unavoidable. SLSA and our partner Westpac, have negotiated a special low rate for the operation of the Gateway that is generally lower than any individual Club would be able to negotiate. The full schedule of fees is available in the launch pack but to summarise:

- Transaction fees are charged to participating entities at a cost basis.
- SLSA pays for all operating costs of the service and does not recover the cost of the provision of the service.
- For each transaction where a credit card is used, the club will be charged a low merchant service fee (approximately 0.44% + GST) and a small transaction fee (\$0.35 + GST)).
- There are no additional Credit Card merchant fees (usually between 2.0% and 3.5% depending on the card used).
- On the second working day of each month these fees will be charged to the same account to which funds were deposited throughout the month. These fees will be directly debited from your account automatically as per the Direct Debit Request your Club signed.
- Other fees are applicable for cancelled or disputed transactions.

HOW IT WORKS

The Payment Gateway has been designed to work as simply as possible with minimal workload by the payer and by Clubs. The process is described in detail in the launch pack but as an overview:

Participating Clubs or Entities:

1. The Club must communicate its pricelist to payers via its newsletter, website or annual report so that payers know what to pay.
2. Clubs should communicate how it wants people to use the Gateway, whether publically or in a controlled way such as in the office on a particular day.
3. Clubs should ensure their Bank Account details and email address in SurfGuard is correct.
4. Once a payment is made an email will be sent to the Club. This email will contain the detail of the payment made.
5. The payment detail should be entered into the Club / Entity Accounting system (such as MYOB) and a receipt issued.
6. In the case of a membership application or renewal, the detail should be matched up with a membership form / online update and entered in SurfGuard against the member in the SurfGuard transaction area. This can be done at the same time or separately.



7. Monies will be deposited into the account on day 2 after the transaction, once the Westpac overnight processing has been run.
8. Fees and Charges will be taken from the Clubs / entities account monthly by an automatic direct debit process.

Payer

1. The payer browses to the payment Gateway via www.slsa.com.au and click on the payment gateway link.
2. The Payer enters the details of the payment showing their name and transaction details (ie what they are paying for).
3. The payer enters the credit card details
4. The payer will be issued with a transaction record of the payment (not a formal tax invoice/receipt).

OPT-IN

To participate in the Payment Gateway, Clubs or other entities need to:

- Complete the Bank Account and email details in SurfGuard in the Organisation management area. Queensland Clubs can fill out the Bank Account information form, F075 and fax it back.
- Complete the Direct Debit application form and return it to SLSA

The above steps can be completed at any time if a Club decides to opt-in later.

OPT-OUT or CHANGE

If a Club decides it does not wish to use the Gateway or decides later on to opt-out, the Club can inform SLSA and simply remove the bank account detail out of the SurfGuard Organisation Details area and email gatewayhelp@slsa.asn.au.

FURTHER INFORMATION or ASSISTANCE

Clubs or Entities can obtain further information from:

- Individual's transaction issue – the Club to whom the payment was made.
- Transaction issue / refunds – SLSA Finance Department on 02 9300 4000.
- Operation of the Gateway – SurfGuard helpdesk on 1300 724 006 or gatewayhelp@slsa.asn.au .

Further information on the SLSA Payment Gateway can be obtained from gatewayhelp@slsa.asn.au or 1300 724 006
