

# Online student debt payments

## Speed up revenue collection

The WPM Education Card Payment Gateway and Symmetry EasyLink solution enables colleges to accept student debt payments online using a secure payment gateway, linking seamlessly with Symmetry Financials to update the finance system automatically.

It allows students, parents, sponsors and payers to pay debts (ie tuition, library fees) online in a simple and convenient manner using a credit or debit card, and automatically updates Financials, reducing workload for finance staff and reducing the likelihood of errors.

Colleges are currently reliant on cash and cheques which lend themselves to inaccuracy and inefficiency. Collaborating with WPM Education to address these issues, online payments can reduce administration, reduce debtors and improve customer services to their students/parents, aligning college services to their online expectation.

### Key Benefits:

- Makes revenue collection much more straightforward, making it simpler for students or their parents to pay debts in a convenient way
- Improves efficiency and accuracy as the systems are integrated – there's no need to manually update Financials when a payment is made. The WPM Education Card Payment Gateway EasyLink solution provides accurate details of outstanding invoices for payment, and updates Financials once payment is made, all in real time.
- Simplifies the complicated staff and back office workflows supporting all college payments – less staff time is spent dealing with student payments, freeing them up for more valuable tasks.
- Tackles the operational inefficiencies of cash-handling.
- Allows real-time updating of back-end systems, meaning Financials is up to date at all times.
- Improved student experience – students are able to access appropriate services as soon as any debt is cleared due to the real-time link to the finance system.

### How it works

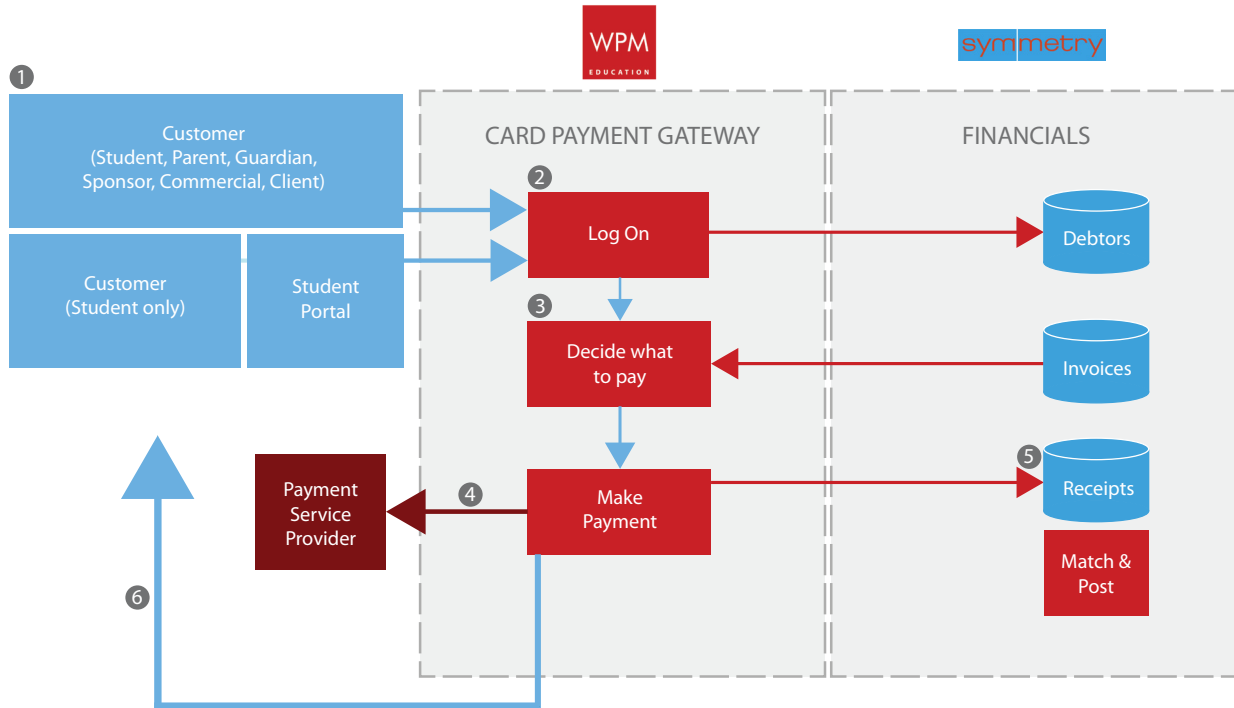
For example, a student may be prohibited from purchasing further items unless they pay an outstanding debt. Without the WPM Education Card Payment Gateway and Symmetry EasyLink solution, the student would need to visit the college in person to pay the fine, before their account is taken off hold. A member of staff at the college would then need to take the payment, and update Financials manually.

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# Reduce administration, reduce debtors and improve customer service



1. Using the WPM Education Card Payment Gateway and Symmetry EasyLink solution, the student simply logs onto the college website and selects to pay their debt online.
2. The student is seamlessly transferred from the institution website or portal to a fully secure payment pathway hosted and managed by WPM Education but which still looks like the college website.
3. The student can view invoices requiring payment directly from Financials in real-time, and select which ones they wish to pay. The student enters their payment details into the secure payment pathway.
4. These details are seamlessly, in the background, passed to the Payment Service Provider (PSP) for confirmation of the payment. The PSP confirms the payment and completes the transaction through the normal merchant process.

5. Financials is automatically updated with the notice of the payment
6. WPM Education sends confirmation of the payment back to the student, creating any email or postal correspondence.

The process requires no manual intervention from the college, meaning less staff time is required to accept student payments.

## The parties involved

Symmetry specialise in the development and supply of financial solutions to the FE sector. We have chosen to work with WPM Education to provide a total online student payment gateway to help colleges streamline their debt management.

WPM Education are the UK's leading provider of Online Payment and Online Store Solutions to the Higher and Further education sector supporting over 100 institutions in this market.

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