

Spotlight on Service e-bill, e-mail, e-payment EEEEK!

Mary Jo McCullogh
Student Accounts
June 29, 2006
ARUCC conference – 3:30 p.m.

Concept & Overview

New Services Offered since May 2005

- Direct Deposit of student refunds to Canadian Banks
- Fee Descriptions on the WEB
- E-billing and E-payment and soon to be – authorized guest access



Advantages of Direct Deposit

- Faster
- No chance of cheques not being delivered
- Convenient
- Only need to set it up once
- Secure
- From the University's perspective – less expensive

Statistics

- Refunds have increased by 62%!
- Direct deposit refunds are 37% of the refunds produced.
- Why such an increase? Because we are now sending statements more regularly to students showing them their credit balance.

Fee Descriptions on WEB

- www.mcgill.ca/student-accounts/description
- 63 fees described
 - Does not include amount
 - Tells whether fee is opt-outable
 - When fee is up for renewal
 - Who is responsible for the fee
 - Links to other websites



Fee Descriptions on WEB

Student Accounts

[Smaller](#) [Large](#)

[Home](#) > [Student information](#) > [Student Accounts](#) > [Description of fees](#)

[Minerva - your information system](#)

[Access to fee information](#)

[Schedule of fees 2004-2005](#)

[Schedule of fees 2005-2006](#)

[Description of fees](#)

[Student health insurance plans](#)

[University administered health plan](#)

[Student housing charges](#)

Description of fees

Please click on any of the fees that follow to view a description.
(The four letters following the name of the fee represent the detail code found on the Account Summary by Term)

- [Access McGill \(ACCS\)](#)
- [Agri & Envir Sci U/G Society \(AESU\)](#)
- [Arts Improvement Fund \(ARTF\)](#)
- [Arts Info Technology Charge \(ARIT\)](#)
- [Arts Legacy Activity Fee \(ARLE\)](#)
- [Arts Student Employment Fund \(AUGE\)](#)

Fee Descriptions on WEB

Arts Improvement Fund (ARTF)

This fee is charged in the Fall and Winter terms to members of the Arts Undergraduate Society. Its sole and unique purpose is to add value to the resources normally provided by the University and used by Arts Students. In the past, it has funded the construction of the AUS Lounge, the Faculty of Arts Computer Labs, and the McLennan Library Lounge. Students may opt-out of this fee on an annual basis, which reflects student concern about the ideological impact of students funding capital projects which should be paid for by government and other sources.

This fee was first created in 1995 following a student referendum conducted by the Arts Undergraduate Society (AUS), and may be renewed every three years.



Arts Info Technology Charge (ARIT)

A fee created in 1997 and recommended by the Faculty of Arts to be charged to all BA and BSW students. The disbursement of funds

E-bill Concept

Objective in August 2004

- Investigate the possibility of distributing students' fee statements via a secure web-link. Investigate what online payment options we could make available to the the students.
- Would delivering this through 'MINERVA' – our BANNER self service product be the best solution for us?
- Through discussions with our own IT department, companies providing a third party service, student focus groups, and the banks, determine whether an in-house solution vs. using a third party provider would be the best option for McGill.

Student Surveys

Student Surveys

- The surveys told us that the majority of students:
 - read their email at least every week
 - 98.8% - had a bank account in Canada
 - 80% - are aware of internet banking services
 - 81% - would prefer the delivery of electronic statements delivered to MINERVA
 - 92% - want a history of their statements – at least 12 months worth
 - 83% - think adopting electronic statements is positive
 - would like the option of a paper statement over an electronic one.
 - 35% reported the absence of paper statements would be inconvenient
 - 40% reported that they would be willing to register for pre-authorized debit
 - 55% would be willing to give their parents access to their account.

Decision – In-house vs 3rd party software

Options:

- E-post
 - cost was prohibitive
 - analysis and/or programming for e-post would have been extensive
 - we had a number of issues which we/they did not know how to resolve, e.g. ID changes, how to attach flyers, how to enforce the assignment of epost box to student and keep epost 'po box #' current at McGill if the student changed it.
- Other companies
 - Weren't in Canada yet, despite assurances that they were working on it.

Our Choice!

- Not tied to future Canada Post (e-post) rate increases
- We could provide pre-authorized debits (e-cheques) including the ability to debit US accounts. E-post could only debit CDN banks.
- At the student's request, we could send emails to parents or other email addresses indicating the amount of the bill and its due date.
- We can modify our application as we feel the need and are not restricted or tied to the application provided by the third party.
- Our in-house solution could allow authorized staff to see the student's bill as well.

Features

- Bills viewable on Minerva (McGill's self-service web-based administrative system) up to 12 months
- Email notification
- Third party email notification
- E-payment options
- Flyers viewable online targeted to specific groups of students.
- Administrative menu for staff viewing of bills, identifying/maintaining groups of bills.

Advantages for students

- Unlimited re-prints and 24/7 access to fee statements
- No more bills lost in the mail
- Enhancement of payment options – (being able to direct a payment request to a US bank reduces exchange rate problems!)
- Instant access to statement information should reduce interest charges and late payment fines.
- Convenient and easy to use.
- By providing third party email notification (access to billing information), parents can directly pay the bills on behalf of students.
- Environmentally friendly

Benefits for project sponsors

- Reduction in costs related to printing and mailing of statements.
- Reduction in returned items cost
- Improvement in cash flow
- Reduction in collection costs
- Reduce line-ups at statement due dates
- Presently only issue statements >\$10, on-line could issue ALL balances.
- Result in better image to students



Communications

- Meeting with representatives of major campus societies – March 2005
- Poster – distributed April 2005
- Web pages on student accounts site with FAQ's re e-billing goes live April 2005
- Demo shown to SIS Specialists – May 2005
- Advertisement distributed to Graduate program secretaries – early June 2005

Communications- cont'd

- Paper bill mailed with e-bill brochure – August 1/05
- Reminder postcards sent August 15/05
- Post-Graduate Students' Society Agenda includes advertisement – August 2005
- Advertisements in campus newspapers – September 2005
- Staff participated in “Parent’s Tent” and at Parent Information Sessions
- Staff wearing T-shirts!

E-Bill & E-payment menu

Minerva - BANUP6H

MENU

MAIN MENU Personal Student Applicant

e-Billing and e-Payment Menu

View e-Bills

View e-Bills (Fee statements) and inserts.

e-Payment Options

Pay your e-Bill.

Update Third-Party Email Addresses

View your email addresses, update or create third-party email addresses.

RELEASE 2

Accessing the e-Bill

Minerva - BANUP6H

MENU HE

MAIN MENU Personal Student Applicant

View e-Bills

360050807 At
Sep 07, 2005

e-Payment - Click here

Statements for 360050807 - Antsy Dwarf

Statement Date	Due Date	Amount Due	Inserts
Jun 23, 2005	Jul 19, 2005	\$23.77	Facts about Fees
Jun 08, 2005	Jun 16, 2005	\$5,782.52	Where's my money going? Facts about Fees PGSS Health Insurance

 Statements and inserts are created in [.pdf] format. You must have [Adobe Acrobat Reader](#) to view them.

RELEASE: 6.1 / 1.13
FORM NAME: TWICBIL

Viewing the e-Bill



McGill
ACCOUNTING DEPARTMENT
845 SHERBROOKE WEST / OUEST
MONTREAL, QUEBEC H3A 2T5
TEL: (514) 398-3500
FAX: (514) 398-2656

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INVOICE / FACTURE

NO: S0647112

Mr Grumpy S. Dwarf
118 Lincoln dr
Beaconsfield, QC H9W 1M4
Canada

McGill ID No. Matricule	360040387
Bill Date Date de la Facture	08-JUN-2005
Due Date Date d'Echéance	16-JUN-2005

QST REGISTRATION NO. R119128891
QST REGISTRATION NO. 1005385620

Term Terme	Date	Description / Détails - www.mcgill.ca/minerva-students	Charges/Reversals Débits/Extournes	Credits/Payments Crédits/Paiements
		* PREVIOUS BILLED BALANCE *	5,793.55	
200409	01-MAY-05	- CURRENT CHARGES - MORE Rent 3653 Mountain * CURRENT BILLED BALANCE *	502.00 6,295.55	
200409	18-MAY-05	PRE-AUTHORIZED CREDITS Fees deferred based on QLBP **PRE-AUTH CRED BALANCE**		374.13 374.13
200409	01-JUN-05 01-JUL-05 01-AUG-05	-FUTURE CHGS/NON-CASH CREDITS- MORE Rent 3653 Mountain MORE Rent 3653 Mountain MORE Rent 3653 Mountain * FUTURE BALANCE *	502.00 502.00 502.00 1,506.00	
Amount Due Solde Total				5,921.42



McGill

Mr Grumpy S. Dwarf

McGill ID / No. Matricule: 360040387

Amount Due / Solde Total: 5,921.42

Due Date / Date d'Echéance: 16-JUN-2005

Amount Enclosed / Montant payé

Payments will normally be applied to the oldest charge, unless otherwise indicated.
Les paiements seront normalement imputés au débit le plus ancien, sauf indication contraire.
This bill may be paid through the Internet banking service of major Canadian banks, or by
pre-authorized debit from Canadian and US financial institutions using Minerva (if an agreement
has been completed and forwarded to the Student Accounts Office).

Cette facture peut être acquittée au moyen du service bancaire Internet des principales banques
canadiennes ou en utilisant Minerva pour les prélèvements automatiques dans les institutions financières
canadiennes et américaines (pourvu que vous ayez signé une entente à cet égard et que vous l'ayez
envoyée au Service des comptes étudiants au préalable).

We strongly encourage you to pay electronically, but should it be necessary
for you to pay by cheque you may do so by sending it with a copy of this bill to:

Nous vous incitons à payer électroniquement, mais vous pouvez aussi régler votre compte
par chèque en nous le faisant parvenir accompagné d'une copie de la présente facture à :

Student Accounts Office/Service des comptes d'étudiants
James Administration Building Room 301
845 Sherbrooke St. West
Montreal, Quebec
H3A 2T5

1198 3600403872 0000592142



McGill

E-mail notification

- Students are sent e-mail to their McGill email address, indicating their e-Bill is now available on the Web, confirming their name, amount due and due date of bill
- E-mail policy established in 2001, confirms that this is the address used for all communication.
- 1st bill notification was done in several batches over 6 hours – over 21,000 e-mails sent

Third party email

- Students may update a third party email address solely for the purpose of distributing a copy of the notification the student receives to a third party (Email Address type 'SB' for Student Billing).
- Students may enter several addresses, and we collect the relationship information as well.
- Students may add their own personal email address (perhaps one they check more often)

Update Third-Party Email Addresses - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Reload Home Search Favorites Media Print Mail Links


Address https://poseidon.cc.mcgill.ca/pls/mcgp/bwggkogad.P_SelectEmailUpdate Go Links

Minerva

MENU HELP EXIT

MAIN MENU Personal Student Employee Applicant Financial Aid Finance HR Admin SR Admin Reports AR Admin ICS Security Admin

Update Third-Party Email Addresses

 Each time the Student Accounts Office issues you an e-bill, an e-bill notification is automatically sent to your McGill address, i.e., your "McGill (student)" email address. Copies of your e-bill notification will also be sent to all email addresses you specify as **Student Third Party Billing**.

- To specify a new third-party email address, select the address type from the drop-down picklist and click **Submit**.
- To update an existing **Student Third Party Billing** email address, click on it.

E-mail Addresses

McGill (Employee)	
mary.mccullogh@mcgill.ca	

Type of E-mail to Insert:

RELEASE: 5.2

The only address a student may add is an "SB" (student billing) address.

E-payment

- Needed to come up with an alternative to taking the bill to the bank.
- No paper bill meant no remittance stub that students could use to pay at the bank, either through insta-bank machines or at the teller

E-payment

Credit cards would have been easy, but.....
we don't accept them. (service costs too high!)

On-line debit transactions(Interact on-line) newly
available this August ...

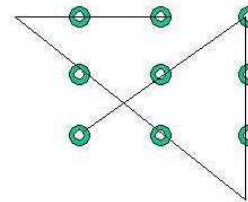
was a real option until we heard that service costs
would be essentially identical to credit cards hence
we don't accept them.

So, we are left with 2 on-line alternatives

- internet banking
- pre-authorized debit (e-cheque)(which is exactly?)

Pre-Authorized what?

- So what do we mean by pre-authorized debit?
 - Traditionally meant a pre-determined amount taken from your bank account on the same day each month for car lease, or insurance, but what if we thought outside the box.....???



Pre-authorized Debit

- Student must sign pre-authorized debit agreement
 - wording reviewed from CPA website
<http://www.cdnpay.ca/>
 - Wording must be approved by the bank
- Set-up the new PAD service with the bank
- Decided that account must be in the name of the student
- Test file required for bank
- Allows us to debit CDN and US financial institutions (US - big plus for us)



ePayment menu

- Decided to present student with amount owing, last amount billed, last bill date and due date.
- Provided links to internet banking sites to facilitate students use of online banking.
- If student has signed up for pre-authorized debit (PAD) or e-cheque, our WEB app would also show his partial banking info and allow him to pay the amount he specifies.
- If student had not signed up for PAD, then provide a link to the PAD agreement in case he wished to do so.

E-Payment Options

The screenshot shows a web browser window titled "e-Payment Options - Microsoft Internet Explorer". The address bar displays the URL: https://neptune.cc.mcgill.ca:4452/pls/up6h/bztkbpay.pm_pad_payment. The page content includes a navigation bar with "MAIN MENU", "Personal", "Student", and "Applicant" links, and "MENU", "HELP", and "EXIT" links. The main heading is "e-Payment Options". Below this, an information icon is followed by two bullet points: "For your convenience the amount due on your last e-Bill is shown below along with the current balance." and "If you have a balance owing, interest is charged only on the balance of the charges that were previously billed." A table displays account information: "Account Balance Today: \$8,854.29", "Latest Billed Amount: \$8,854.29", "Bill Date: 26-MAY -2005", and "Payment Due Date: 15-MAY -2005". The section "Online Payment Methods" follows, with an information icon and text explaining that internet banking is the easiest method to pay fees. It lists several banks: BMO Bank of Montreal, CIBC, HSBC, National Bank of Canada, RBC Royal Bank, TD Canada Trust, Desjardins, and Laurentian Bank. The browser's status bar at the bottom shows "Done" and "Internet".

e-Payment Options

• For your convenience the amount due on your last e-Bill is shown below along with the current balance.
• If you have a balance owing, interest is charged only on the balance of the charges that were previously billed.

Account Balance Today:	\$8,854.29
Latest Billed Amount:	\$8,854.29
Bill Date:	26-MAY -2005
Payment Due Date:	15-MAY -2005

Online Payment Methods

Internet Banking: The easiest and most efficient method to pay your fees is via your bank's on-line banking service. This is the same method you may use to pay your other bills, such as your utility bills. Your payment should be reflected on your account as early as the next banking day. You may make a payment to McGill University from the following banks. Thank you!

E-Payment Options

Online Payment Methods

Internet Banking: The easiest and most efficient method to pay your fees is via your bank's on-line banking service. This is the same method you to pay your other bills, such as your utility bills. Your payment should be reflected on your account as early as the next banking day. You may make payment to McGill University from the following banks. Thank you!



BMO Bank of Montreal



HSBC



RBC Royal Bank



Pre-authorized Debit (e-cheque): You have registered yourself for a pre-authorized debit to your bank account. The information that we have on file it matches the bank account from which your payment should be withdrawn, please enter an amount in the payment box below. If the information be incorrect, please contact one of our service representatives at (514) 398-3900 during regular business hours before initiating a payment.

Your Bank Account Information

Bank Name	Account Number	Account Type
Bank Of Nova Scotia #246, 2 Hebert Rd, A	*****852	Chequing

Payment Amount (CAD \$):

Submit

Current & Future Challenges



- Although we must give students the opportunity/facility to request a paper bill, we want to minimize the number of paper bills.
- Communicating the difference between a fee statement and the on-line Account summary by term
- How do we deal with people still owing monies that do not have a valid email address or perhaps are no longer students and therefore not familiar with our Minerva website.
- Dealing with the volume of email when e-bills go out.

Coming attractions (August 2006)!

- “Guest Access” – students will soon be able to set up a guest to access e-bills, tax receipts and on-line account summaries.
- Enabling parents to sign up for pre-authorized debit.

Features of Guest Access

- Student can designate privileges
- Student can take away privileges at any time
- Guest only has limited access within web self-service
- If guest has more than one student, can select which student to view, or pay for.

Some Statistics

- As of May 29th:
 - 2811 people had set up 3129 third party email addresses
 - 593 students signed up for pre-authorized debit: 257 Canadian vs 336 US; payments of \$5.1M
 - Viewbills page – 76,661 hits
 - Getting the statement image – 45,072 hits

Expected savings & costs

- Cost of sending paper statements - \$138,000
- Expected savings in 1st year - \$82,000
- First time set-up costs:
 - Brochures: \$5,300
 - Postcards: \$2,200 + postage
 - Ads: \$1,100 (free ad in PGSS handbook)
 - Posters: \$400 (free delivery)
 - IT Resources – approx 11 person months

Measures of success

- Few complaints from students
- Few students requesting paper bills
- Interest/Late payment fees do not significantly increase
- Cash flow changes with earlier receipt of funds
- More students take advantage of internet banking – 72%
- Tuition Receivable lower by \$600,000 as at March 1st 2006

Questions?

Please complete the session evaluation. Thank You