

FlexPayTM

Guide Student Login

FlexPay is a trading name of Oriel Collections Limited. Oriel Collections Limited is authorised and regulated by the Financial Conduct Authority for accounts created under the Consumer Credit Act 1974 (amended 2006). Oriel Collections Limited is registered on the Financial Services Register under registration number 715390. Oriel Collections Limited is a limited company registered in England and Wales, reg. no. 04807044, vat number 158 0955 84, registered office: 3 Manchester Park, Tewkesbury Road, Cheltenham, GL51 9EJ, UK.



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Introduction

This FlexPay Portal Guide is provided as a central reference for all Students who have been offered FlexPay as a repayment solution provider.

FlexPay work with any company selling services or products who want to help you pay for it more easily. In this case it's for course fees and maybe materials or other costs you incur in the course of your study.

Once you agree with them that you want to pay monthly, you register with us and create a payment plan which we collect on their behalf. So your main agreement is always with them – we just act as their agent in administering your payment plan.

There is sometimes a small monthly admin fee, but often it's completely free. The Uni/College/School you are studying with will tell you what the monthly fees are before you agree to pay using FlexPay

You can take a payment plan until the end date of the supply period regardless of how long that is.

If there is a gap, the maximum time you can pay over is 12 months.

You have to agree that you understand you may be charged more if you don't keep up your payments and that we are running the payment plan on your supplier's behalf at all times – but that's it.

FlexPay isn't credit – so there are no credit checks and no interest charges!



Sign Up

Each Student has the option to sign up online using a link provided by the company or institution who are offering you the FlexPay repayment solution.

When signing up directly the first page you will see is a Statement about who we are and what we do. Largely this provides an extended information listing of the previous page in this guide.



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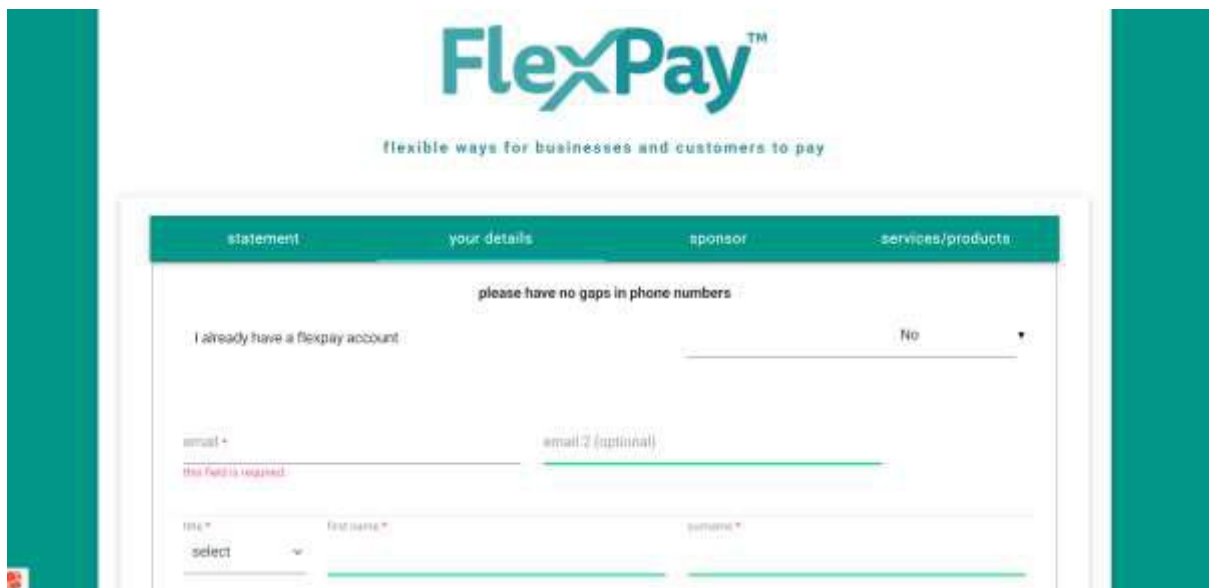


flexible ways for businesses and customers to pay

statement	your details	sponsor	services/products
<p>Dear Customer</p> <p>FlexPay is working on behalf of The Good Better Limited by administering payment plans for their customers. The administration fees you will pay if you become a FlexPay customer will be (£1.00 + vat) per month of payment plan that you elect to take.</p> <p>The total fees are payable with the first instalment. For example if you need to pay £800.00 and pay our client £200.00 as a deposit you will then set up a FlexPay payment plan for £600.00. if you decide you'd like to pay over 6 months you will make a first payment of (£207.20) then five more payments of (£80.00).</p> <p>However if you default you may incur further charges of up to 1.00% of any balance remaining. All fees and charges are explained again when you set up your payment plan.</p> <p>I have been offered the opportunity to pay for services/products with The Good Better Limited in full but have elected to pay the balance after deposit paid to The Good Better Limited with monthly payments using a FlexPay payment plan.</p> <p>I understand the fees I will be charged.</p> <p>I have also given my consent for The Good Better Limited to pass my personal details including name, address, email and telephone numbers to FlexPay for the purpose of contacting me to set up my payment plan.</p>			
<input checked="" type="checkbox"/> tick here	name* New Customer	date 10/06/2020	<input type="button" value="next >"/>

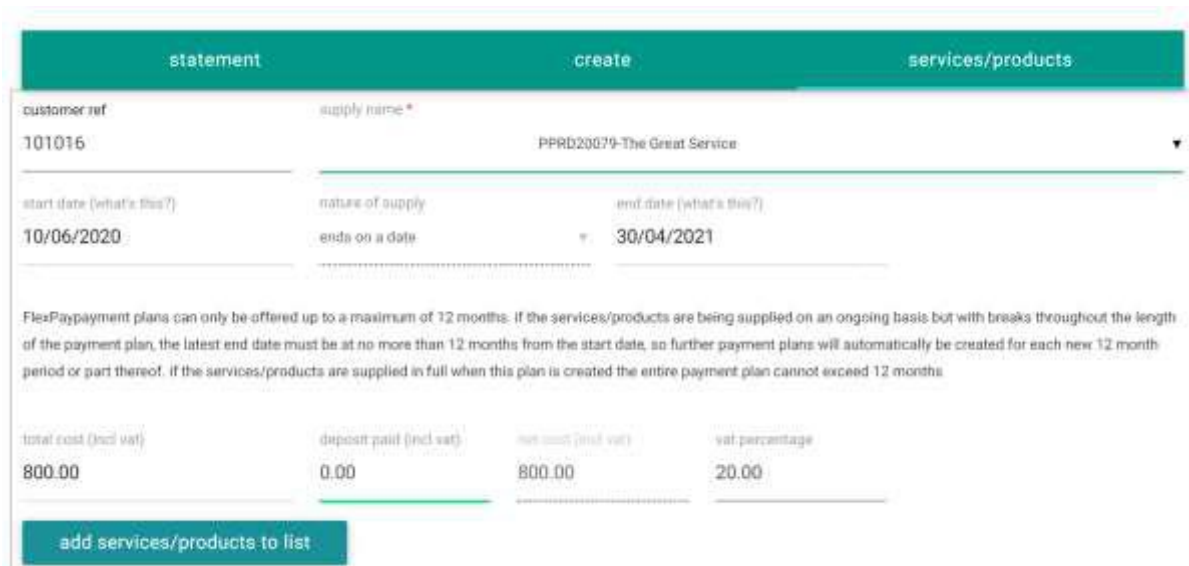
Once, and only if you agree to the above statement, you will be directed to a “Your Details” tab where you can provide your contact details. This also allows you to either add this new FlexPay Services to an existing account or create a brand new account (example on the following page).

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Additionally, if you have a Sponsor for the course repayments you can also add their details to this screen or skip this section entirely.

The final tab asks you to choose the course that you wish to use FlexPay for. The Uni/College/School has previously provided us with a selection of “supplies” that they allow FlexPay to be used again. These are pre-populated and provide all the details you need, example below, so you can see the total cost of the course you will be paying for.



Once all of these pages are completed your details will be sent to our client, who provided you with our details, so they can validate their agreement for what you wish to use FlexPay for.

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If they decline your FlexPay application they will contact you directly.

However, if they accept your FlexPay application you will receive an immediate email from us, to the email address specified in your sign up, with details for creating your account in full an activating your options for repayment.

FlexPay

flexible ways for businesses and customers to pay

e-mail address*
newcustomer99@email.com

password*
.....

confirm password*
.....

auto generate

your password must be more than 6 characters long, should contain at least 1 uppercase, 1 lowercase, 1 numeric and 1 special character

submit

already have an account? [login](#)

Your Account

Once activated and your password is set your login will bring you to a dashboard which looks like the below and immediately asks you to set your repayment plan.

FlexPay

hello : New Customer your id is : fcu200058

play now

dashboard

messages

my details

my receipts

my payments

my payment plans

change password

payment plans to setup

statement	created on	expires on	confirm status	accept status	options
fcu20005820003	10/06/2020	17/06/2020	accepted	accepted	action confirm

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Setting up your Repayment Plan

Your plan is the primary requirement to get your account moving. You can choose a variety of options set out in the following sections. Initially you need to select the “Action” dropdown from the bottom of the previous page. Once you click confirm you’ll be brought to the below statement.

This provides the specifics of the plan, including administration costs, before you organise what is affordable to you, individually.

There is a “please confirm” dropdown at the end of this statement allowing you to confirm your agreement to the same.

FlexPay is working on behalf of The Good Better Limited by administering payment plans for their customers. The administration fees you will pay if you become a FlexPay customer will be (£1.00 + vat) per month of payment plan that you elect to take.

The total fees are payable with the first instalment. For example if you need to pay £800.00 and pay our client £200.00 as a deposit you will then set up a FlexPay payment plan for £600.00. If you decide you'd like to pay over 6 months you will make a first payment of (£207.20) then five more payments of (£80.00). However if you default you may incur further charges of up to 1.00% of any balance remaining. All fees and charges are explained again when you set up your payment plan.

I have been offered the opportunity to pay for services/products with The Good Better Limited in full but have elected to pay the balance after deposit paid to The Good Better Limited with monthly payments using a FlexPay payment plan.

I understand the fees I will be charged.

I have also given my consent for The Good Better Limited to pass my personal details including name, address, email and telephone numbers to FlexPay for the purpose of contacting me to set up my payment plan.

Once you are happy that the details we have for you, displayed after this script, and the supply are correct you can confirm the same to us which will take you through to the set up page.

name	: Ms. New Customer	date of birth	: 01/07/2000
address	: 300 Top Road , Dream Town , Dream City	post code	: dt25 5dt
country	: United Kingdom	mobile number	: +44 00000 000000
land line	: +44 00000 000000	emergency contact	: 00000 000000
e-mail	: newcustomer99@mail.com	e-mail 2	: newcustomer98@mial.com
emergency e-mail	: newcustomer97@milia.com		

product	nature of supply	start date	end date	cost	vat%
the great service (fcb20005820002001)	ends on a date	10/06/2020	30/04/2021	800.00	20.00

I confirm that the above information is correct [next](#)

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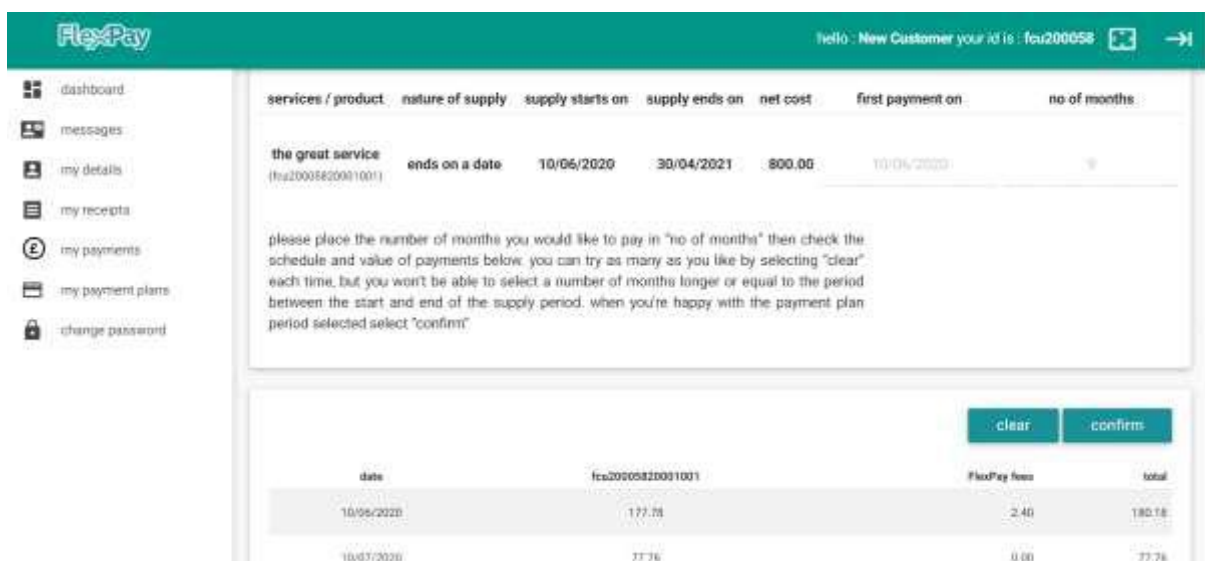
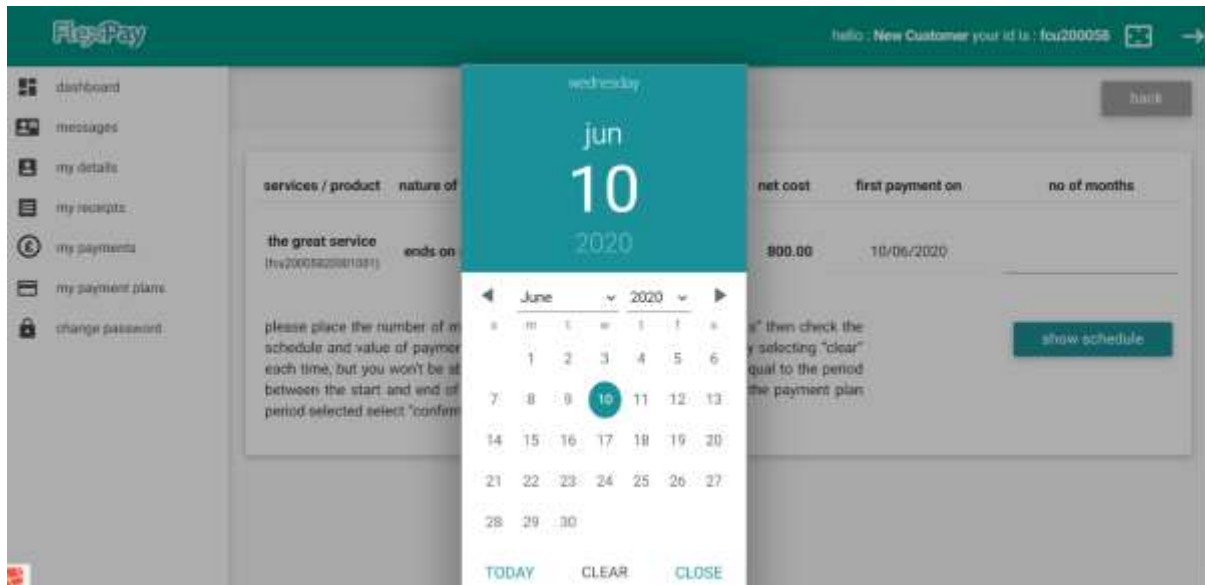
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The final page asks you to choose the date you wish to start paying and how many months you wish to extend your plan over. When you click “Show Schedule” a plan expectation will appear showing you what would be due and how much on what dates in the future.

FlexPay collect repayment through a Continuous Payment Authority.

With continuous payment authorities (sometimes also called ‘recurring payments’), FlexPay will ask for the long number across your debit or credit card rather than for your bank details.



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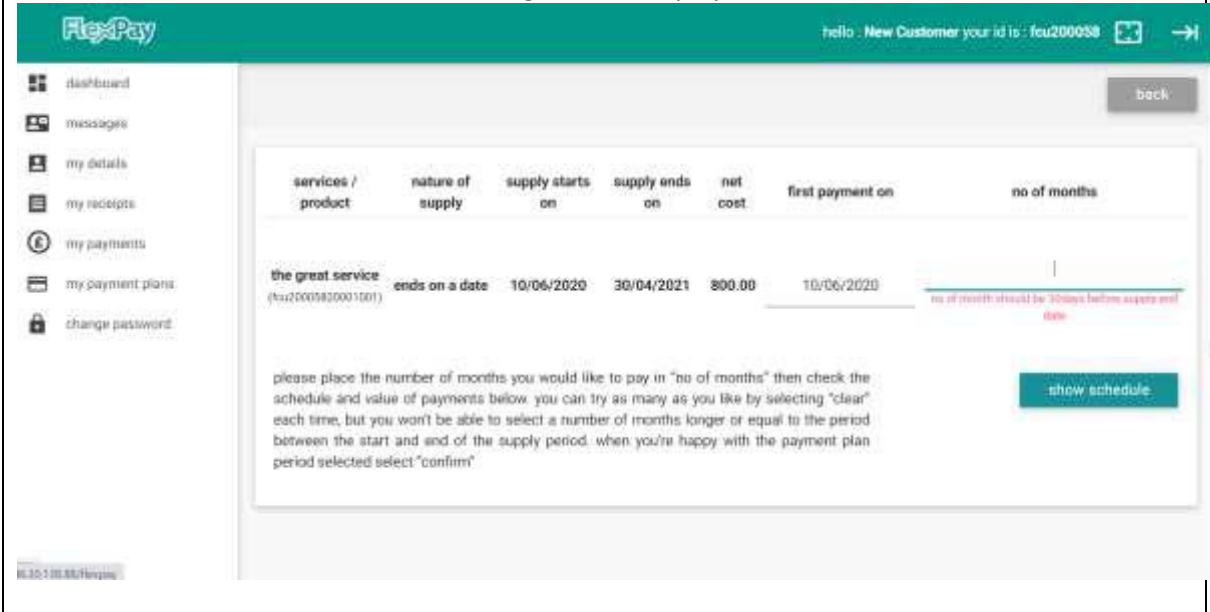
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CARE POINT: When setting up your Repayment Plan

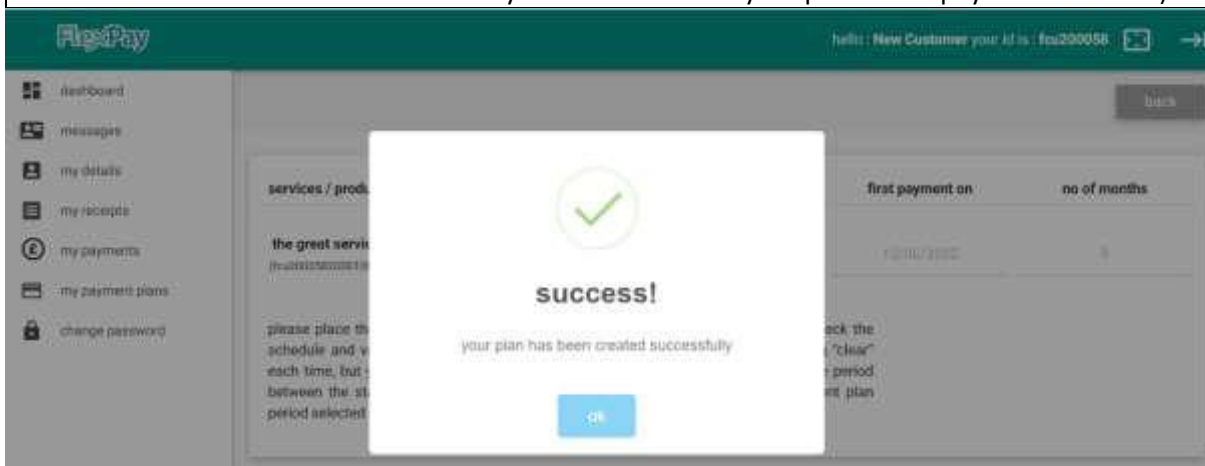
Should you have a course that has an end date the requirement of the plan is for this to be completed 30 days before the end date. If you try to ask for more payments, and therefore a longer period than this timescale, the portal will ask you to amend you statement. The below message will be displayed.



Once you are happy with the terms of the plan you can confirm the schedule displayed and your payments will begin.

Care Point: Has your Service Begun?

If your services or product has already begun, for example if you are enrolled on a course that has already commenced, your first instalment will be requested by FlexPay immediately (for the amount of the first instalment amount you have set within your personal repayment schedule).

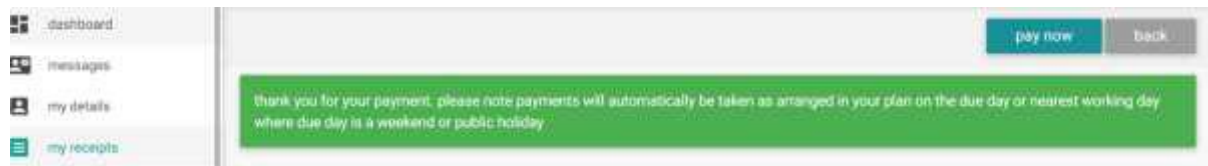


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Please note that payments will be taken automatically on the agreed date selected by your plan. This will be on the due date itself or the next working day if a payment is to fall on a weekend of public holiday.

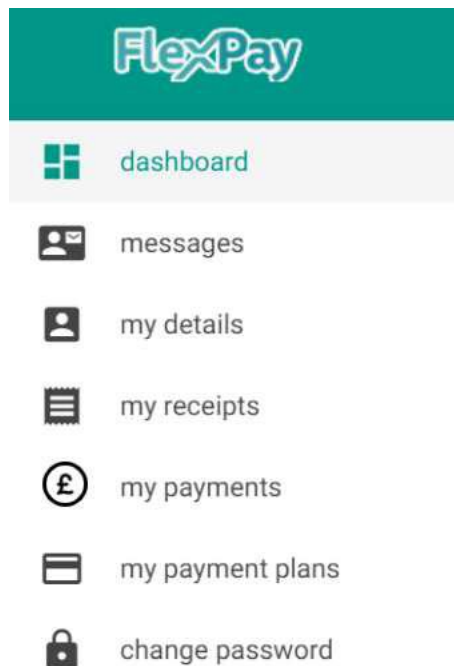


Portal Navigation


Once your plan has been activated and your password is set your login will bring you to a dashboard process.

The following provides a breakdown of the different navigation links and what can be explored within each section of your login.


Your navigation bar, on the left of the webpage, displays the following options for you.



These options, along the left of the page, are your guide to how to move around your account, how to organise contact and see the progression of your plan.

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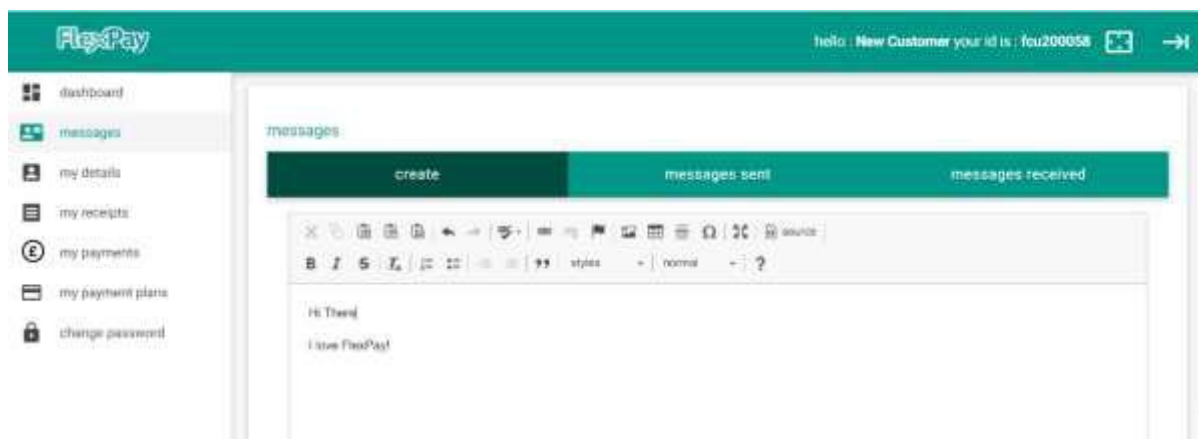
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Messages

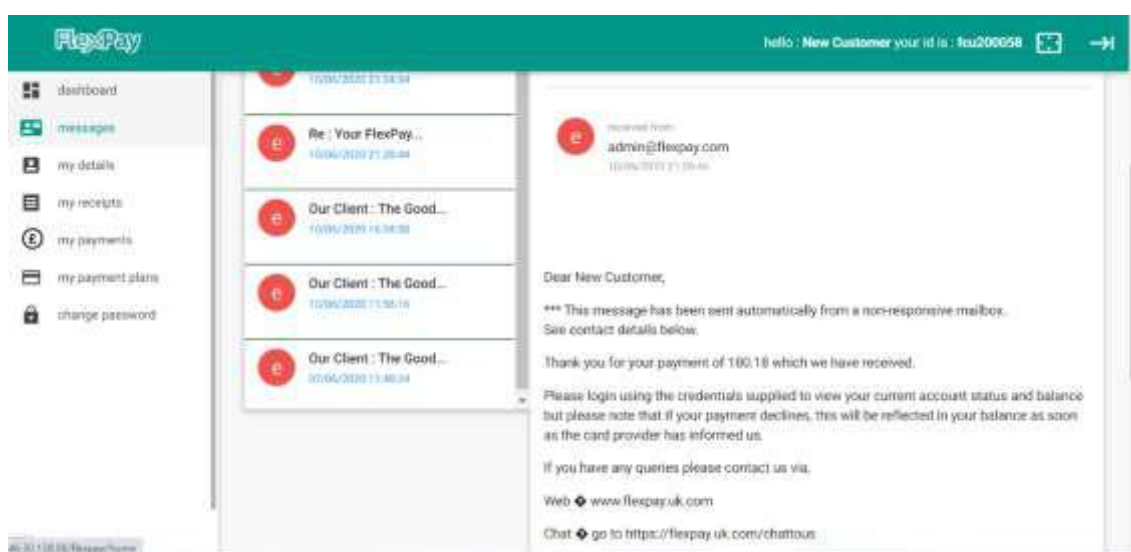
The message centre allows you to speak to us, and your Uni/College/School, as well as keeping your own record of all Sent and Received messages. The portal keeps a list of these and allows you to create messages, provide attachments and receive details in a formulaic method.

We welcome contact through these methods if you would prefer to discuss your circumstances digitally rather than via the telephone.

Creating messages to be sent, reviewing your received messages (including anything we've sent to you in the past, is all available through this link.




Everything you ever send or receive is kept in a secure log for your future reference.



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Your Details

This screen does exactly what you would expect – giving you the opportunity to amend your details for us if you move or have a new contact method.

You can also see the details we hold for you and the methods of contact we would be using if we ever need to discuss your account with you.

The screenshot shows the 'My Details' page for a new customer. The page title is 'Ms. New Customer'. The user's ID is 'fou200058'. The page displays the following details:

full name	Ms. New Customer	date of birth	01/07/2000
address	300 Top Road, Dream Town, Dream City	post code	DT25 5DT
country	united kingdom	mobile	+44 00000 000000
telephone 1	+44 00000 000000	work no	+44 00000 000000
e-mail	newcustomer99@email.com	e-mail 2	newcustomer98@mail.com
emergency phone	+44 00000 000000	emergency e-mail	newcustomer97@msia.com

At the bottom right, there are three buttons: 'old info', 'amend', and 'my receipts'.

My Receipts

This, again, is an opportunity for you to print/export evidence of each of the payments we have received from you as an online statement of your progress.

The screenshot shows the 'My Receipts' page. The page title is 'My Receipts'. The user's ID is 'fou200058'. The page displays a table of receipts:

date of receipt	receipt no.	plan id & product	installment no.	amount
10/06/2020	RCT20000001	FCU20005820003001 - The Great Service	1	177.79

Below the table, it says 'showing 1 to 1 of 1 entries'. There are 'previous' and 'next' buttons. Below the table, there is a search section with the following fields:

- plan id: - any -
- receipt no.:
- date from: 11/06/2020
- date to: 11/04/2021
- ignore date
- order by: date of receipt

There is a 'search' button with a magnifying glass icon.

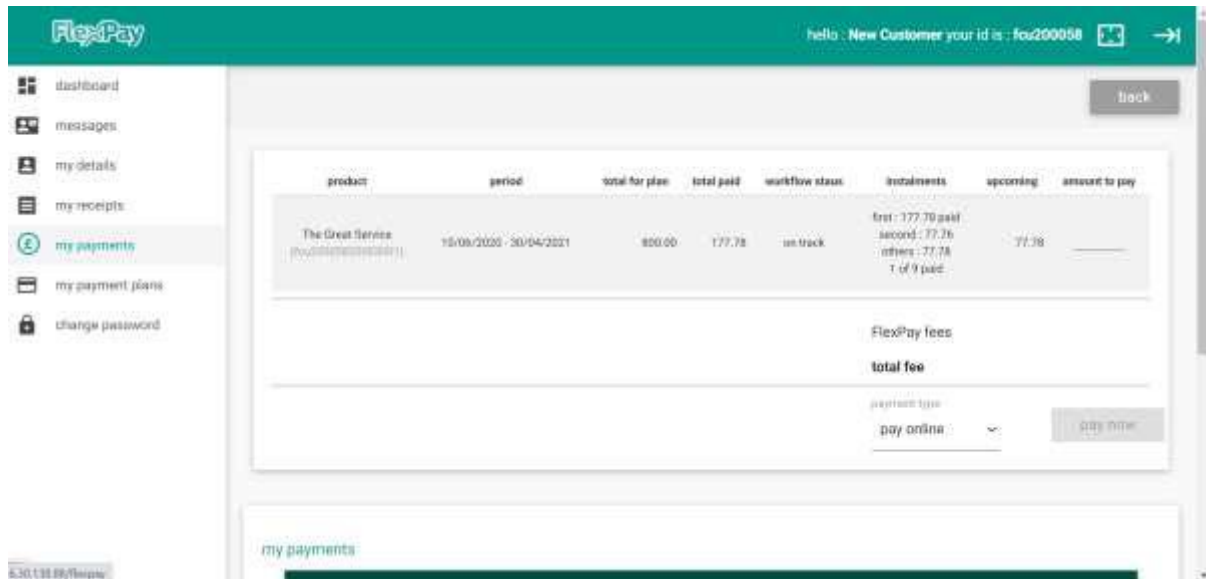
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My Payments

This option gives you the facility to make a one-off payment or to pay an instalment early.



Care Point: Down payments

If you make a down-payment toward an instalment we will ask for the remaining due amount of that instalment at the next payment date to ensure the amount you have agreed to each month will stay within the amount you can afford.

When trying to make a payment you need to select the “Amount to Pay” which will turn blue once it’s ready to be made. This will result in the blanked out “Pay Now” button becoming active for you.

Before

51.25

After

51.25

pay now



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My Payment Plans

This provides a full listing of any and all FlexPay Repayment Solutions you have set up. Should you wish to review each plan, or organise a change to an existing plan, this option will give you the ability to review this before making contact with us.

FlexPay

Full: New Customer your id is : fcu200058

find payment plans

customer name: Please Select

plan name: Please Select

status: Please Select

work flow status: Please Select

plan id:

plan type: All

date from: 01/06/2020

date to: 11/06/2020

search

plan id	product	commission?	cost of product	start date	end date	workflow status	no of full months	total cost of plan	in
PCU2003900000001	4490200079	NO	800.00	10/06/2020	10/04/2021	On Track	9	800.00	

Change Password

We know how difficult it can be to track your password or need to change this. This options gives you the ability to made a change and will issue you an email to validate you are the user and change the credentials we previously held on file.

Care Point: Reset Timescales

The Reset Password Email will expire 60 minutes after it is required for your security

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we have e-mailed your password reset link!

@email

reset password

login

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