

# Understand ePay

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ePay allows your payers to pay invoices online with a credit card or bank account. Once you set up ePay, payers can also set up automatic payments. Money is deposited directly into your account, eliminating cumbersome trips to the bank to deposit money or checks!

## How It Works

1. You email invoices to the payer.
2. Parents log in to KidKare and pay their invoices with a credit card or their bank account. They can also set up automatic payments.
3. Payments are deposited directly into your bank account.
4. Payments are automatically recorded and the corresponding invoices are marked paid.

## Accepted Credit Cards

Stripe ePay accepts the following major credit cards:

- Visa
- Master Card
- Discovery
- American Express

## Options & Fees for ePay

### Transaction Fees

Every online payment has a \$1.00 fee charged for using the service. This fee can be paid by the guardian or by the center.

### Debit and Credit Card Fees

All debit card or credit card transactions have a 2.95% variable fee, in addition to the \$1.00 transaction fee noted above. This fee can be paid by the guardian or the center. ACH payments do not require this fee, which makes it the more cost-effective option.

#### Example

For example, if a guardian makes a \$100 debit or credit card payment, there is a \$1.00 transaction fee + 2.95% debit/credit card fee. 2.95% of \$100 is \$2.95.

$\$2.95 \text{ (credit/debit card fee)} + \$1.00 \text{ (transaction fee)} = \$3.95 \text{ in total fees.}$

### Other Fees

The following are additional fees Stripe may charge:

- **ACH Returns & Notices of Charge:** \$4.00 per return (to the child care provider's account).
- **Customer-Initiated Returns:** \$25.00 per return (to the child care provider's account).
- **Debit or Credit Card Chargebacks:** \$40.00 per return (to the parent's account).

Payers who have additional questions about fees for online payments should talk directly to their center.

To get started, see [Sign Up for ePay](#).