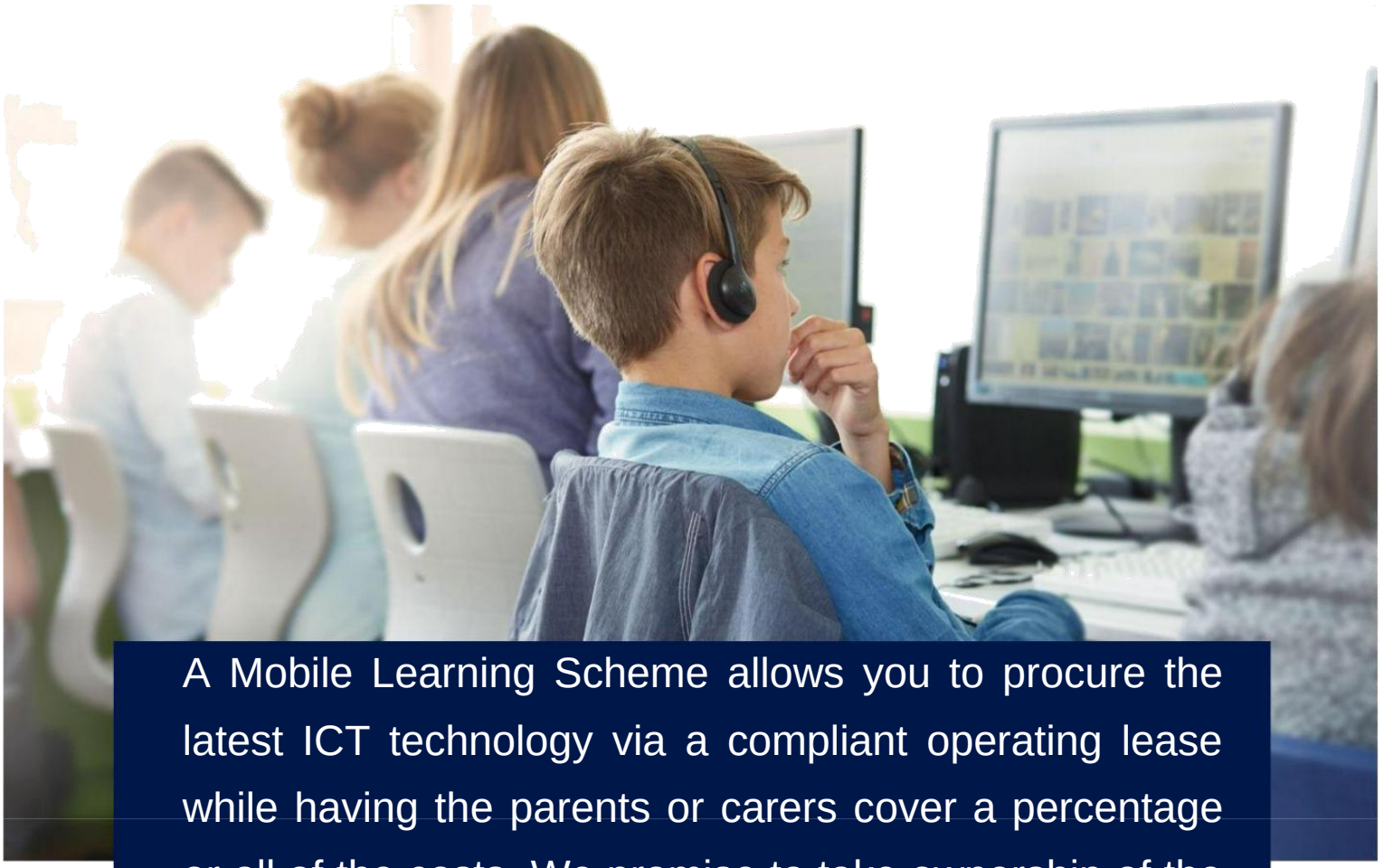
CHG-MERIDIAN & CPU

Mobile Learning Scheme



A Mobile Learning Scheme allows you to procure the latest ICT technology via a compliant operating lease while having the parents or carers cover a percentage or all of the costs. We promise to take ownership of the solution by managing the lifecycle of the equipment and the parent/carer interaction through our parent/carer portal, while also providing the necessary protection services.

Complete transparency

A Mobile Learning Scheme is a joint solution offered by CHG-MERIDIAN and CPU with the main focus being on providing transparency for educational institutions and parents or carers. There are no hidden costs as we split out the cost of the equipment, financial terms and additional services so you can see exactly what you're paying for.

Why CHG-MERIDIAN? What's our role?

Fully compliant operating leases

We've been offering our customers operating leases (also known as a residual-value based lease) since 1979. Operating leases are the most common financial solution we provide meaning you can be confident that you will be complying with all the necessary regulations.

Education specialists

We lease equipment to more than 1,000 schools, academies, HE/FE institutions and universities. Furthermore, we are ISO 27001 and ISO 9001 accredited and are a member of the Finance & Leasing Association (FLA) as well as a recognised lessor on a number of leasing frameworks.

Bespoke finance solutions

We offer creative financial solutions that are bespoke to each of our customers' requirements. Whether you need a deferred payment solution, are looking to pay annually, quarterly, termly or monthly, or even pay the entire sum upfront (in what we call a bullet lease), we can provide a solution.

BETTER PLANNING FOR THE EDUCATION SECTOR

Demands on the education sector have changed considerably in recent years and the technology that is available now has a huge influence on the quality of the learning environment. We understand the pressures of budgets versus the need for up to date technology and have developed a solution that makes procuring assets simple.

Our Efficient Technology Management® solutions offer greater cost transparency and planning certainty. Our solutions help to keep your IT up to date and our specialist services can provide educational institutions with a number of added benefits and services.

- Regular refresh cycle to keep your IT up to date
- Greater budget control and planning certainty
- Transparency between home income and expenditure
- Provide peace of mind against data protection
- Help schools to meet their obligations regarding protecting public money under the school's financial value standards
- Fixed costs 0% inflation
- Defer payments to match budget alignment
- Sum of the rentals are less than the original capital cost

For almost a decade, we have developed our relationship with CHG-MERIDIAN, and they have become our primary finance provider. We need to make the right financial decisions, and when you are in an established relationship, you can hold sensible discussions and obtain the flexibility we feel is important to us. In our dealings with CHG - MERIDIAN, we have never been stung by a cost at the end of a term, despite the heavy use of our equipment. We are very busy around the May/June time, and CHG-MERIDIAN recognises and respond to the extra attention the College needs during this period. You don’t always get that with a service relationship.”

Deputy Principal, City College Plymouth

Why CPU? What's our role?

CPU provide the platform for providing a successful Mobile Learning Scheme, providing the portal for parents and carers to place orders, managing the Protection Service, direct debit collection of payments from parents and carers and providing an app for school administrators and parents/carers to look after their schemes.

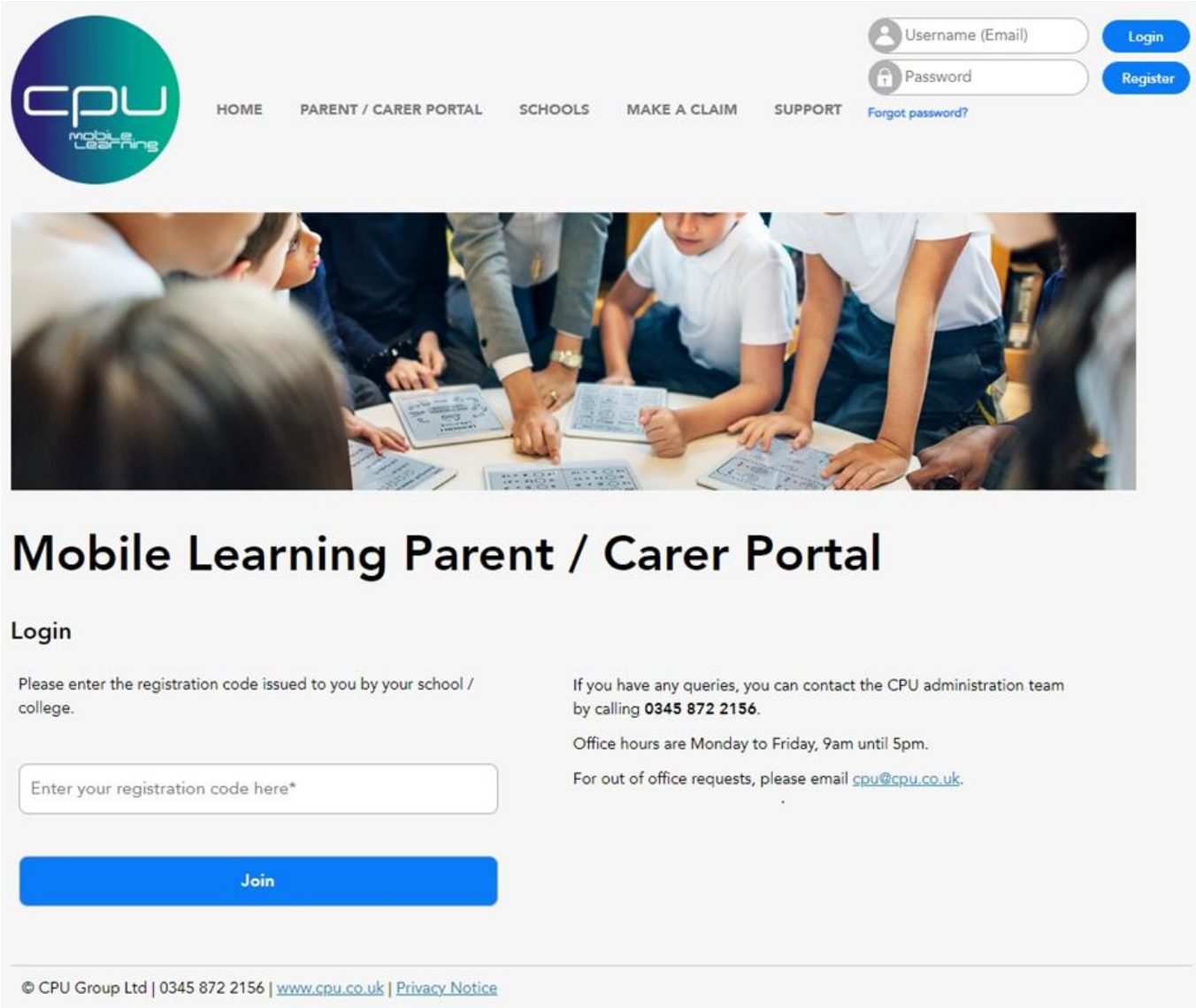
Within our Mobile Learning Scheme, devices are protected against accidental damage and theft with the option to extend the service to protect against misappropriation and GAP. The protection service is backed by an A+ rated insurance carrier.

Accidental damage & theft protection - Covers the equipment for many perils including screen damage, damage from a fall, water damage, theft etc.

Misappropriation protection - Covers the financial shortfall between the amount remaining on the lease and the early settlement figure provided by the leasing company should the equipment not be returned to the institution, provided the establishment has made best endeavours to recover the equipment.

GAP protection - Covers the difference between the early settlement figure provided by the lease company and the market value in the event the student returns the equipment during the lease period, provided the establishment has made best endeavours to reallocate the equipment.

CPU Mobile Learning – Parent and Carer Portal



A bespoke parent and carer ordering portal powered by our GENIE protection and payment system. Parents and carers are able to login to a scheme that has been offered to parents and carers by a school. From the portal, parents and carers can place orders, agree to the terms of the contribution, set up direct debit payments and, once the device is in possession, submit and track accidental damage, theft and breakdown protection claims on devices.

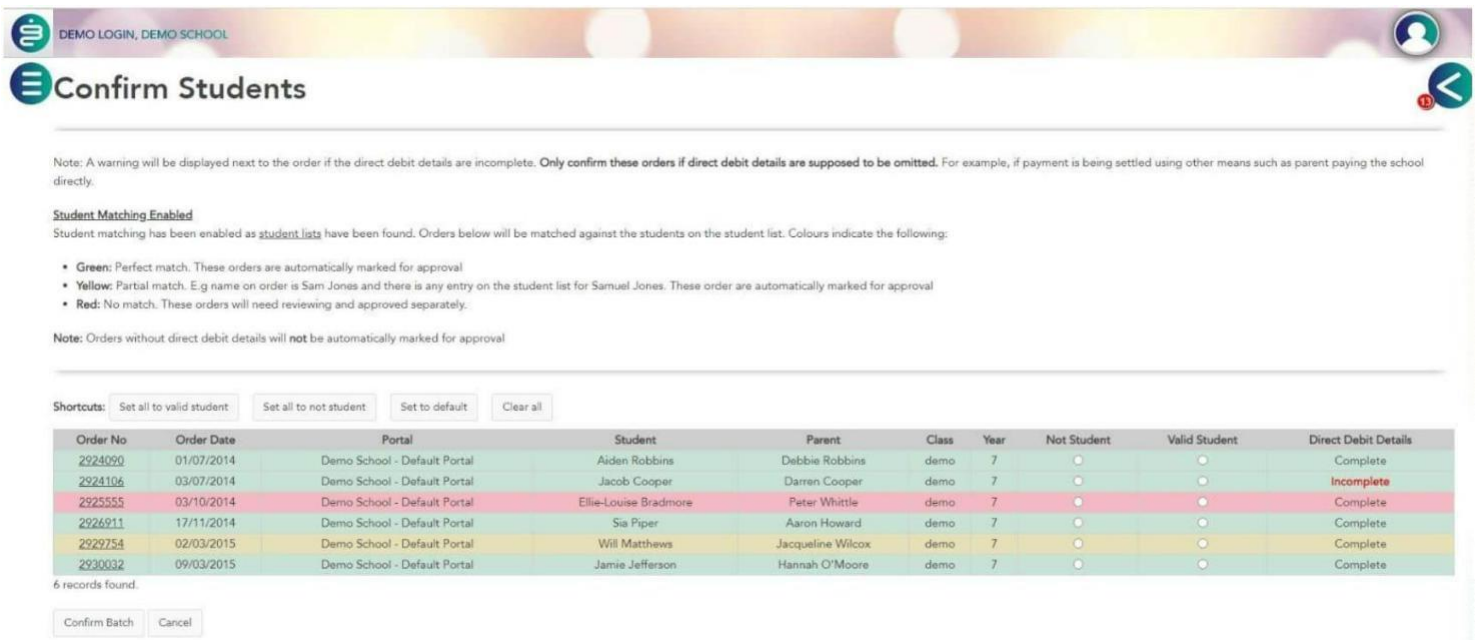
CPU GENIE - Services to the School

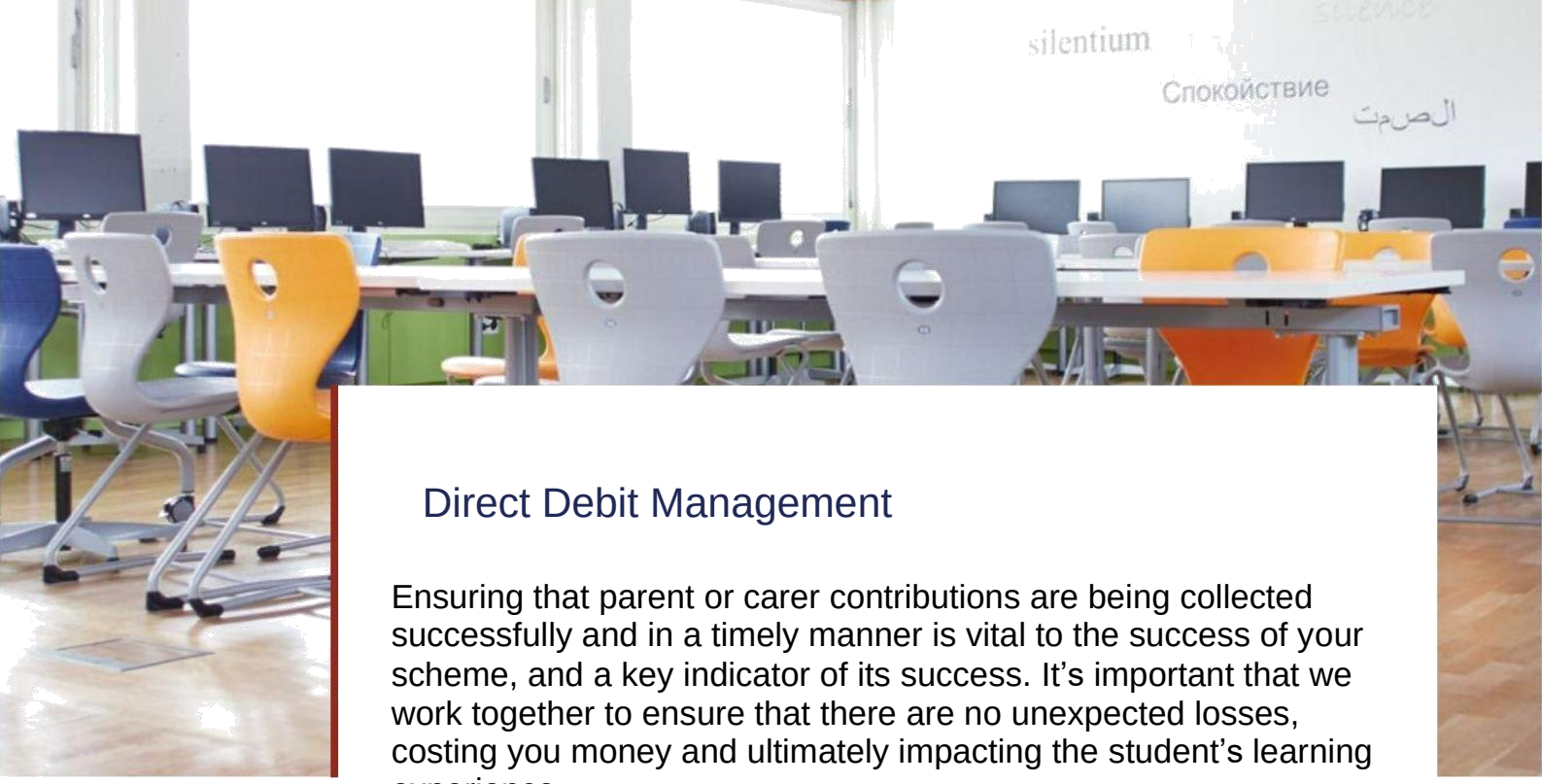
GENIE is a real-time, intelligent online management system for schools to manage their Mobile Learning Schemes. GENIE provides the school with a complete overview of parent and carer contributions, insured equipment, protection service claims and other information relevant to the scheme.

Confirming students & staff:

In order to protect against fraud and ensure your Mobile Learning Scheme is run securely, the school will need to confirm that students and staff that place orders via the portal are genuine and valid. We will not proceed with an order until this confirmation has been received.

Within GENIE, the confirm students screen will contain a full list of orders waiting to be confirmed, including the order date, portal it was placed on, the names of the student and parent or carer, and their class number or name. You can use the radio buttons to toggle whether or not they are a valid student. The “Direct Debit Details” column lets you know whether the parent or carer entered their Direct Debit details at the time of order or opted to do this later.





Direct Debit Management

Ensuring that parent or carer contributions are being collected successfully and in a timely manner is vital to the success of your scheme, and a key indicator of its success. It's important that we work together to ensure that there are no unexpected losses, costing you money and ultimately impacting the student's learning experience.

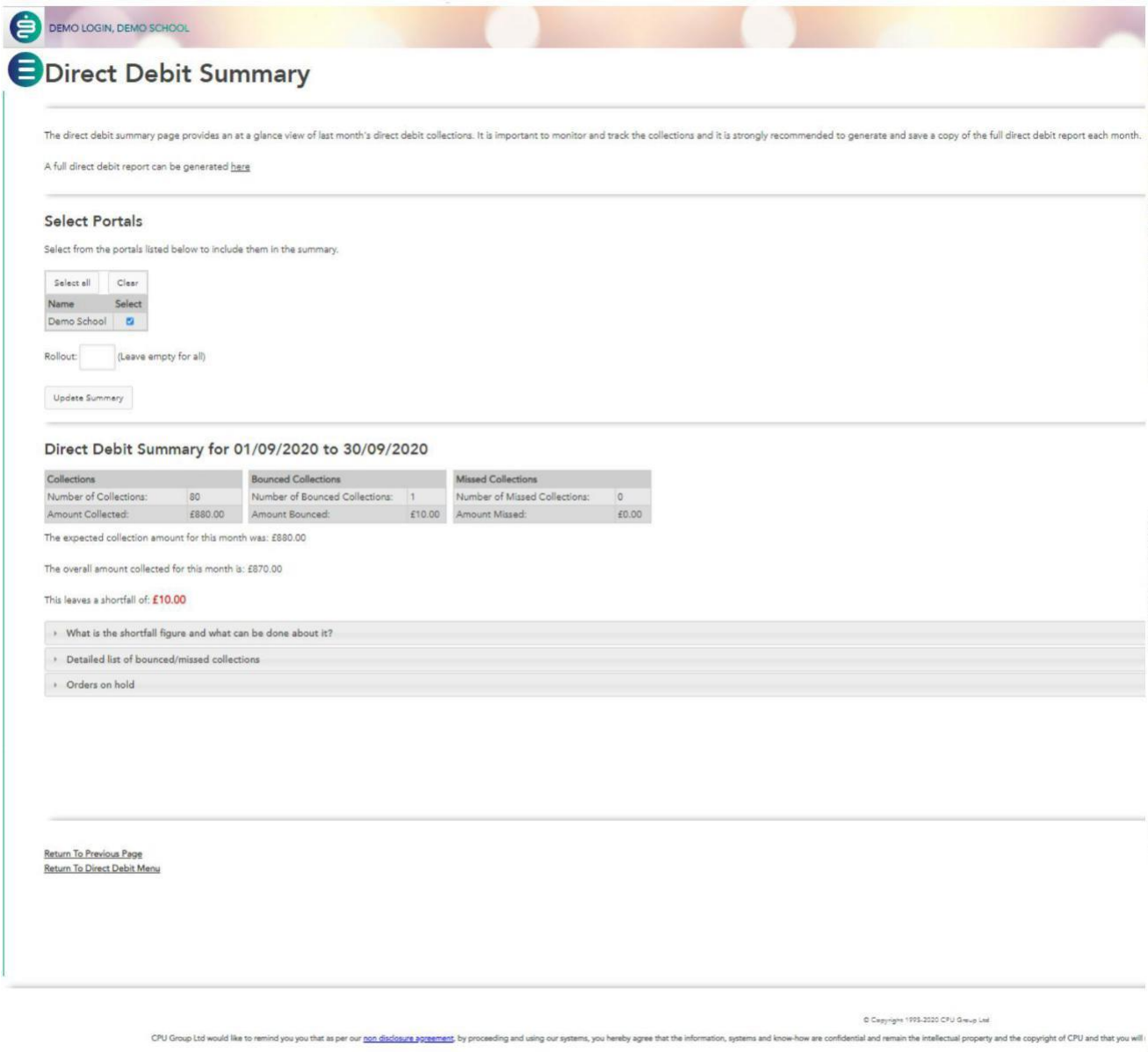
Once the scheme is up and running, when you log in to GENIE, you are taken straight to your Direct Debit Summary dashboard. Here you can get a quick, at-a-glance, overview of recent collections or failed collections against your scheme. Simply select the portal you would like a summary for, the rollout number (leave blank for all), click update, and you can see some quick-fire figures to let you know how your scheme performed last month, including the amount collected, number of bounced collections, number of missed collections, the expected collection amount, and the shortfall (if any), all reported to school auditor standards.

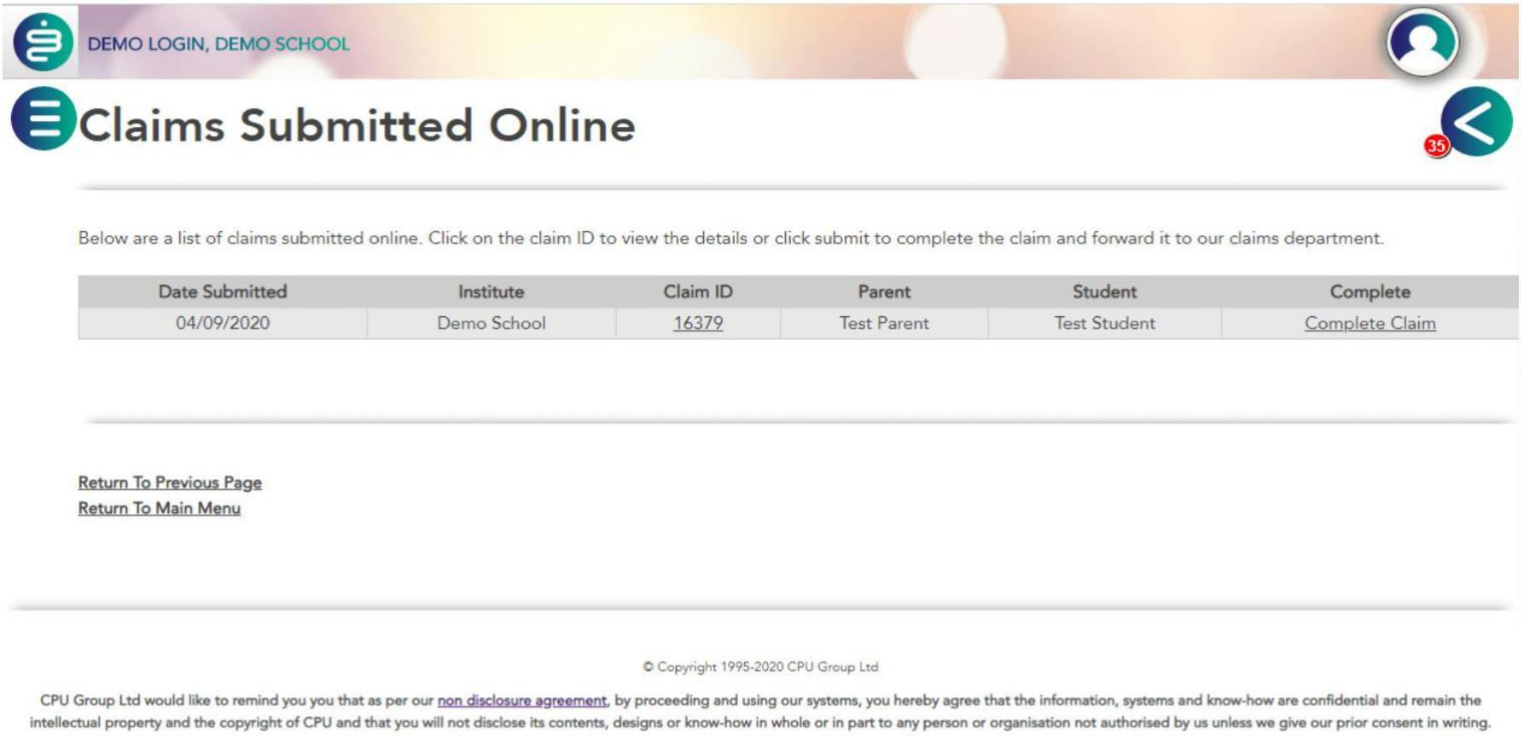
If you require a full breakdown of all Direct Debit collections over a specified period for a particular roll out, for auditing purposes, you can do this by pulling off a report that gives you a detailed spreadsheet with all transactions related to the scheme. This report format was developed in conjunction with school auditors, so is verified as fit for purpose.

In the event of a failed collection due to insufficient funds, CPU will notify the parent or carer in writing via post and automatically try to recollect the funds within 10 working days. If the second collection attempt fails, the order/collection schedule will be put on hold. Failed collections due to reasons such as a Direct Debit instruction being cancelled by the parent or carer are instantly put on hold without a recollection attempt. CPU takes this approach to limit the number of attempts to take the funds which, in a lot of cases, result in bank charges for the parent or carer. CPU has a strong conflict resolution ethos and prefer to open a dialogue with the parent or carer to try and work through issues rather than making them worse. Ultimately, the welfare of both the parents/carers and students is what's most important here.

At this point, the responsibility falls with the school to follow up on orders placed on hold or to take any action to recover the equipment should collections continue to fail. For example, you may want to recall and hold student devices until payments are up to date. Note that CPU is not a debt collection agency, and parent or carer contributions are voluntary and not enforceable. That being said, we are happy to work with you to attempt resolution and continue to handle communications with the parent/carer - but it is up to you as an institution to determine the course of action and inform us as such.

With parents/carers having completed a contribution agreement through the Parent or Carer Portal when subscribing to the agreement, the school may withhold a device until any missed payments are made.



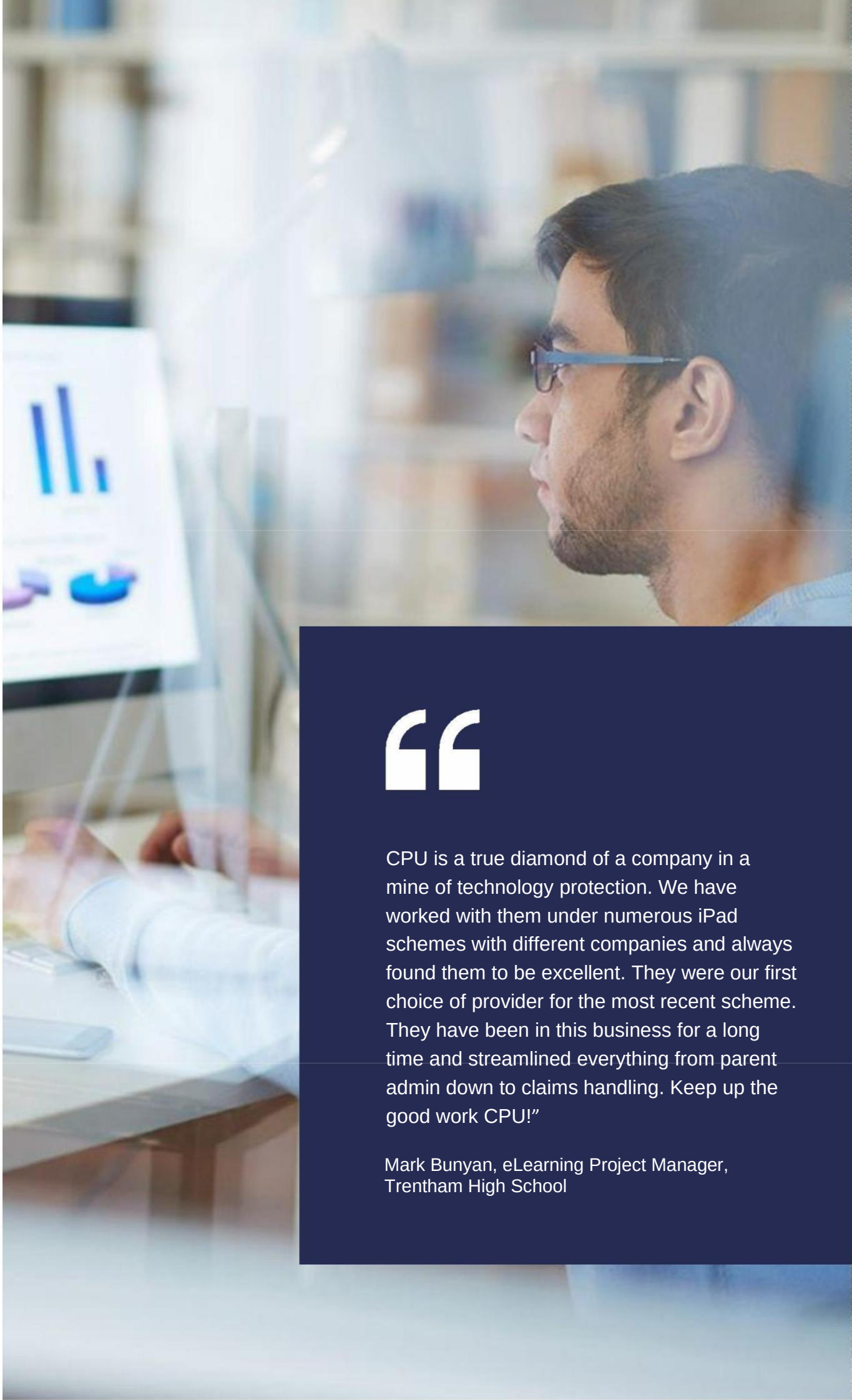


Protection Service Claims Processing

Your Mobile Learning Scheme is fully covered by CHG's intelligent and robust protection service with CPU's Genie providing a real-time claims system where a claim is rapidly processed using artificial intelligence for a 24/7 service, and where approved claims are allocated to a service centre for immediate repair or replacement. Parents or carers can submit a claim on a device if it is broken or stolen by visiting the portal.

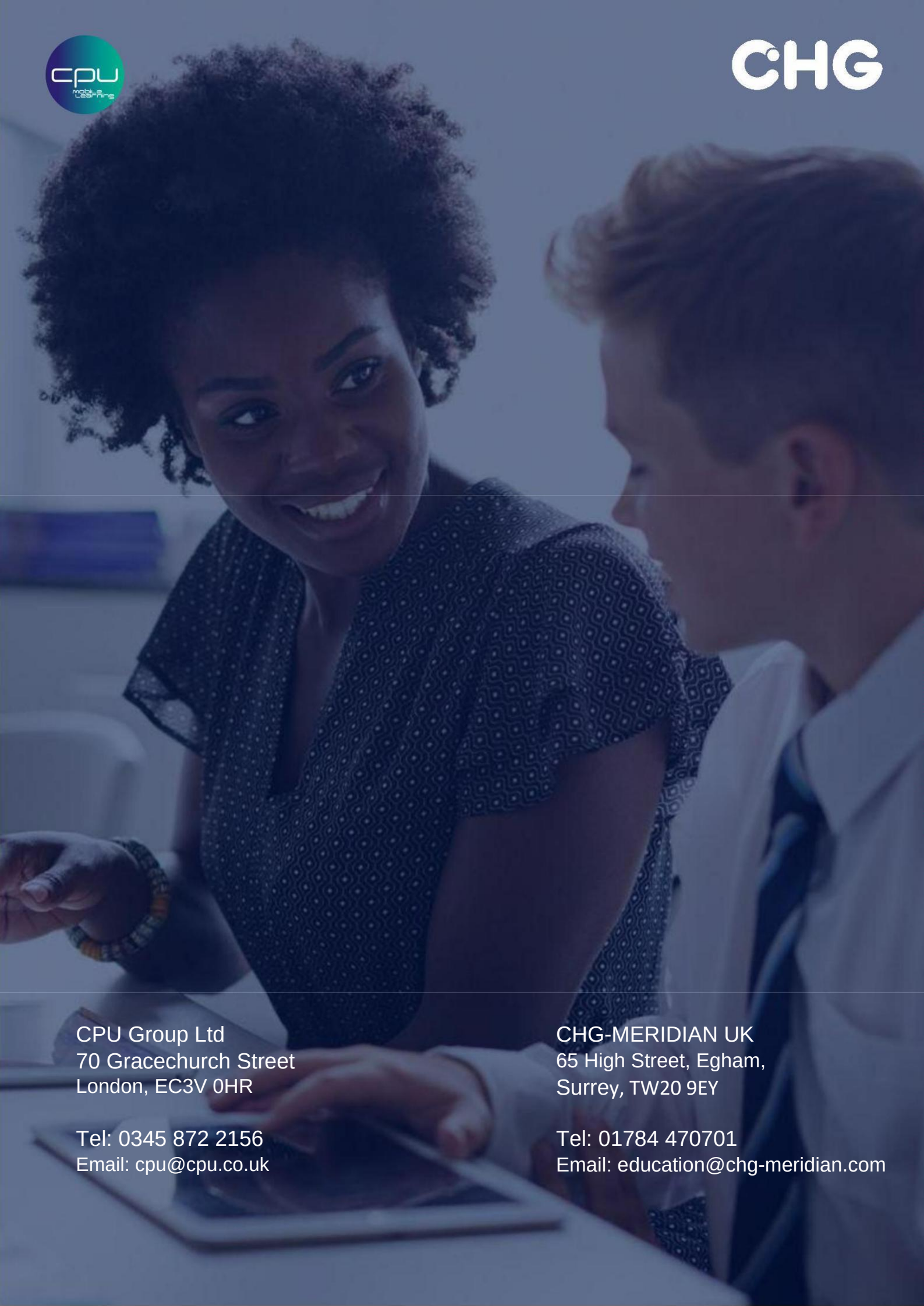
Once a claim has been submitted by a parent or carer, the school will receive a notification in GENIE to approve the claim. All CPU repair partners work with GENIE, so the parent or carer has full visibility of the progress of the repair and the status of the device throughout the process.

The Claims Performance dashboard gives you a helpful breakdown of the number of claims, cost and premium paid over the term of the cover, which you can view by month. Additionally, you can also see more detail on claim type (such as Accidental Damage, Breakdown, etc) and where the claim occurred. Many schools use this data to put in specific measures to try to reduce the number of claims against the scheme.



CPU is a true diamond of a company in a mine of technology protection. We have worked with them under numerous iPad schemes with different companies and always found them to be excellent. They were our first choice of provider for the most recent scheme. They have been in this business for a long time and streamlined everything from parent admin down to claims handling. Keep up the good work CPU!”

Mark Bunyan, eLearning Project Manager,
Trentham High School



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