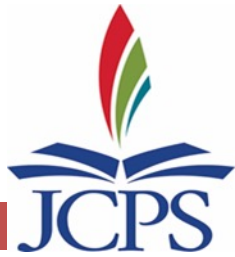


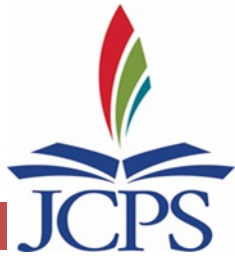
**WE TAKE
CARD FOR
THAT!**

HANNAH LEHMAN, CPA, CSFM (JEFFERSON COUNTY, KY)



OBJECTIVES OF THIS CLASS:

- Review the **operational differences** between having a cash/check business versus card business
- Understand the **implementation** and **onboarding** process
- **Demo the site** to see the possibilities of how to implement this program for your school district!
- **BONUS if time allows:** go over **important questions** and **criteria** to include when selecting a vendor



COVID PANDEMIC LESSONS



He was almost caught up to the 90's.



COVID PANDEMIC LESSONS



Working from home was not only possible, but brought about positive change in business procedures and workflow that normally would have been deemed “impossible”

A traditional school day became non-conventional but also very possible.

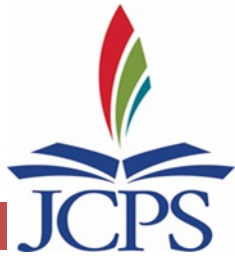
We are resilient!





COVID PANDEMIC LESSONS

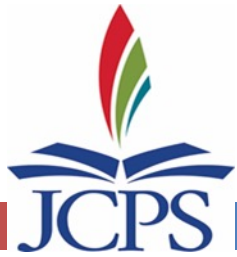




BUT NOT THIS TYPE OF PAPER!

**On March 18, 2050, Tim opened
the last package of toilet
paper bought by his parents in 2020.**





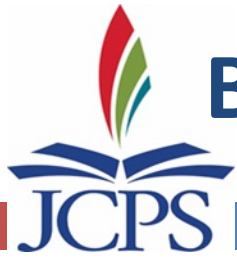
GERMS ARE INEVITABLE...



**NEW HAND
SANITIZER
KILLS 99.99% OF
GERMS!**

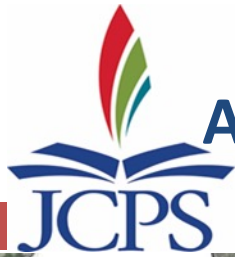
00.01% of germs:





BUT CAN BE STRATEGICALLY AVOIDED...





ARE YOUR SCHOOLS STILL ONLY ACCEPTING CASH??

**CASH &
CHECKS
ONLY**



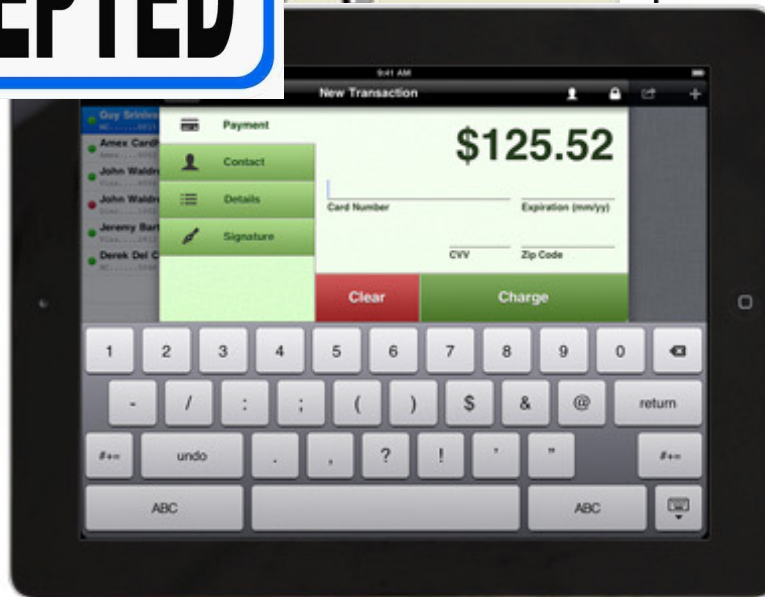
**SORRY NO CREDIT
CARDS ACCEPTED**



WHAT IF...

CREDIT CARDS ONLY
NO CHECKS OR
CASH ACCEPTED

WE ACCEPT





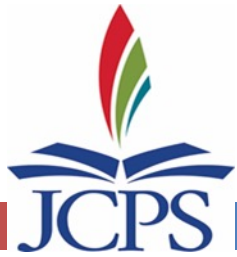
CREDIT/DEBIT CARD ANALYSIS

PROS

- ☐ Faster checkout
- ☐ More efficient
- ☐ Saves time
- ☐ No bank run
- ☐ Reduces fraud/theft
- ☐ ~30% increase in sales
- ☐ GERM FREE!

CONS

- ☐ Processing Fees
- ☐ Risk of Card Fraud
- ☐ Could alienate customers who prefer to use cash \$\$ or check



CREDIT CARD STATS

70% of consumers prefer spending with a card over cash

50% of Americans carry cash with them less than ½ of the time

1 in 4
millennials carry
< \$5 with them

33% of adults < 50
make no purchases
per week with cash

38% of card users
do so because cash
is “inconvenient”

76% of consumers
have 1+ credit card



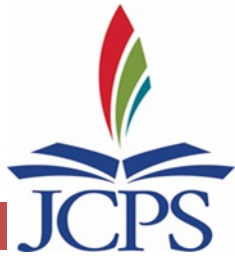
EXAMPLE: FIELD TRIPS

Cash/Check ONLY

1. Students bring money to classroom
2. Teacher fills out Multiple Receipt Form
3. Money gets stored in classroom
4. Money & form get taken to BK
5. BK recounts money with teacher
6. BK receipts into EPES
7. BK prepares deposit
8. BK goes to bank to make deposit
9. BK balances bank statement monthly

CREDIT/DEBIT Cards

1. Students (and parents) pay online or in person outside of class time
2. BK pulls reports on MSB for totals and to balance bank statement monthly



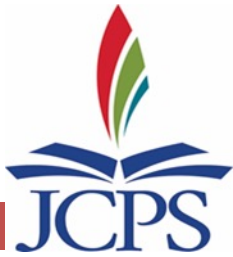
EXAMPLE: FEES

Cash/Check ONLY

1. Students bring money to school
2. Teacher fills out Multiple Receipt Form
3. Money gets stored until end of day
4. Money & form get taken to BK
5. BK recounts money with collector
6. BK receipts into EPES
7. BK prepares deposit
8. BK goes to bank to make deposit
9. BK balances bank statement monthly

CREDIT/DEBIT Cards

1. Students (and parents) pay online or in person outside of class time
2. BK pulls reports on MSB for totals and to balance bank statement monthly



EXAMPLE: SPIRIT WEAR

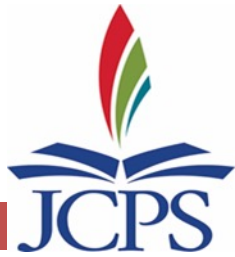
Cash/Check ONLY

1. Students bring money to school
2. Sponsor fills out Multiple Receipt Form
3. Money gets stored until end of day
4. Money & form get taken to BK
5. BK recounts money with sponsor
6. BK receipts into EPES
7. BK prepares deposit
8. BK goes to bank to make deposit
9. BK balances bank statement monthly

CREDIT/DEBIT Cards

1. Students (and parents) pay online or in person outside of class time
2. BK pulls reports on MSB for totals and to balance bank statement monthly

Bonus: Inventory for online sales is automatically collected for monthly inventory reports!



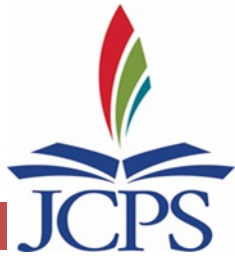
EX: DONATIONS/FUNDRAISERS

Cash/Check ONLY

1. Students bring money to school
2. Teacher fills out Multiple Receipt Form
3. Money gets stored until end of day
4. Money & form get taken to BK
5. BK recounts money with collector
6. BK receipts into EPES
7. BK prepares deposit
8. BK goes to bank to make deposit
9. BK balances bank statement monthly

CREDIT/DEBIT Cards

1. Community can donate online!
 - Add it to your FB or Twitter page
 - Send the link via email
 - Add a QR code to a flier
2. BK pulls reports on MSB for totals and to balance bank statement monthly

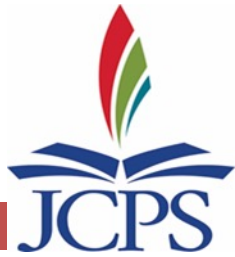


REDUCING FRAUD RISK!

Critical points to remember from the Redbook (**requires Principal involvement**)

Receipts

1. The bookkeeper can NEVER collect money directly.
2. EVERY collection of any amount of money MUST have a form completed prior to giving the money and the form to the bookkeeper. If any amount of money is EVER submitted without a form, the bookkeeper MUST notify the Principal, and the Principal MUST treat this as a serious violation.
3. EVERY penny collected by a sponsor MUST be remitted to the bookkeeper with a form by the end of the day the funds were collected.
4. The bookkeeper MUST recount the money and give the sponsor a receipt. If the money submitted doesn't match what the sponsor's form says, the bookkeeper MUST have the sponsor initial the corrected amount acknowledging they agree to the changed total.
5. Sponsors MUST keep copies of the forms they turn in with money and the receipts they receive from the bookkeeper. The bookkeeper MUST send monthly Reconciliation Reports to all sponsors. The sponsors MUST check to ensure that all deposits showed up on the ledger and that all payments look appropriate for their activity. If the sponsor doesn't receive a monthly ledger, the sponsor MUST notify the Principal, and this MUST be treated as a serious violation.

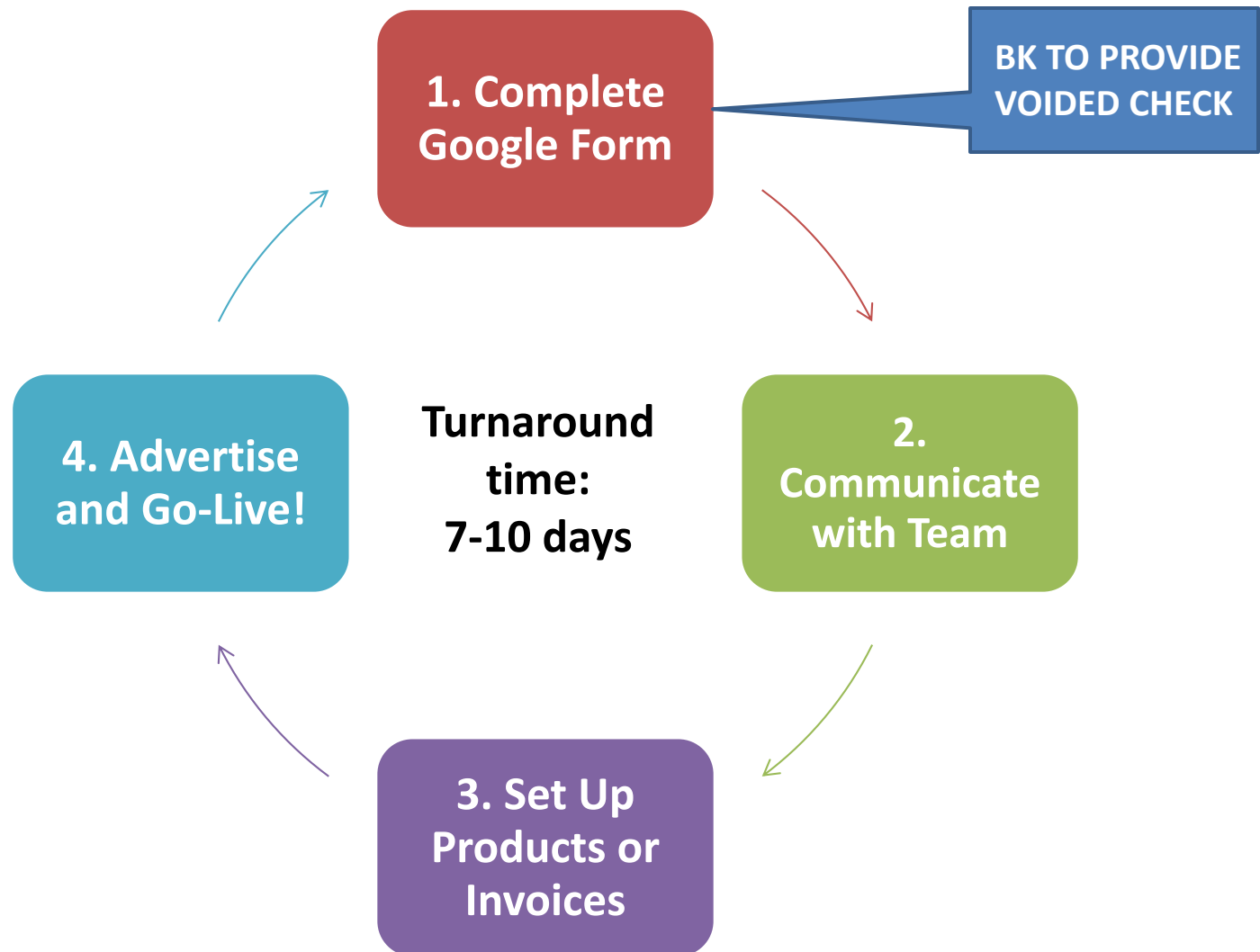


IMPLEMENTATION/ONBOARDING

- You've committed! Now what?
 - ▣ Communicate with team
 - ▣ [Training](#) – how to access reports, how to build products, etc.
 - ▣ Build products
 - ▣ TEST!
 - ▣ Communicate with parents/community
 - ▣ Go-Live!



IMPLEMENTATION/ONBOARDING





IMPLEMENTATION/ONBOARDING

Refer to:

MSB CREDIT
CARD
IMPLEMENT-
ATION GUIDE
handout

- General Guidelines:
 - ▣ Takes approximately 7-10 business days to get the account set up
 - ▣ Wi-Fi is KEY! (in-person sales)
 - ▣ Create your products (training available)
 - ▣ Test out your site first before going LIVE
 - ▣ Card Readers (\$\$) & iPads (in-person sales)
 - ▣ Who needs access to run reports and create products
 - ▣ CC Processing Fee? (3.95%)
 - “District Absorbed or Parent Paid”



SOUNDS GREAT BUT HOW MUCH \$\$?

CARD PROCESSING FEES

- ❑ MSB: 3.95%
- ❑ EZ-Pay: 3.99% (until 7/1/20)
- ❑ I.C. Fees: TBD (likely 4.95% +*)

Transaction Costs

- Interchange + %
- Flat Fee



Equipment

- Mobile vs. Fixed Units
- Wifi needed?



Other Fees

- Chargeback fees
- “Hidden” fees



CC PROCESSING FEE

- ❑ Is paying with card **REQUIRED** or just strongly suggested with cash/check option still available?
- ❑ Best to always give options to our parents/students/community
- ❑ **ONLINE ONLY:** can pass fee on to the purchaser (called “Parent Paid”)
- ❑ **IN PERSON:** build fee into the price or your deposit will be less for CC sales compared to cash/check



CC PROCESSING FEE (DA vs PP)



Hoodie Sale:

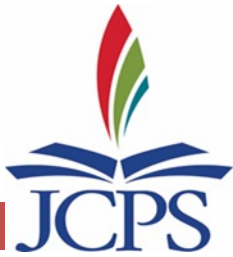
Cash/Check Price = \$20

❑ District Absorbed

- ▣ Price is still \$20
- ▣ Store nets \$19.21

❑ Parent/Customer Paid

- ▣ Price is now \$20.82
- ▣ Store nets \$20



CC PROCESSING FEE – In Person

Criminal Background Check:

□ Cash/Check:

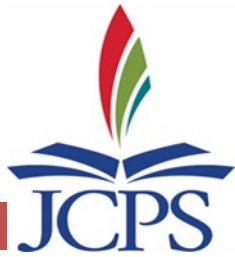
- Price is \$33.25

□ Credit/Debit Card:

- Price is now \$34.62
- Store nets \$33.25
- Easy for reconciliation purposes
- *Visually communicate with customer that a convenience fee applies*



A Convenience Fee of
3.0%
will be assessed to each
Credit/Debit Card Transaction.



CC PROCESSING FEE – Online (PP)

- ❑ **Online Product with Parent Paid Option:**
 - ❑ Program Fee at checkout
 - ❑ School recoups the \$22
 - ❑ Purchaser pays the processing fee of 3.95%
 - ❑ Parent is choosing to pay online via card instead of in person with cash/check
 - ❑ *Communication is KEY*

Subtotal \$22.00

Sales Tax \$0.00

Program Fee \$0.87

Total \$22.87

Continue



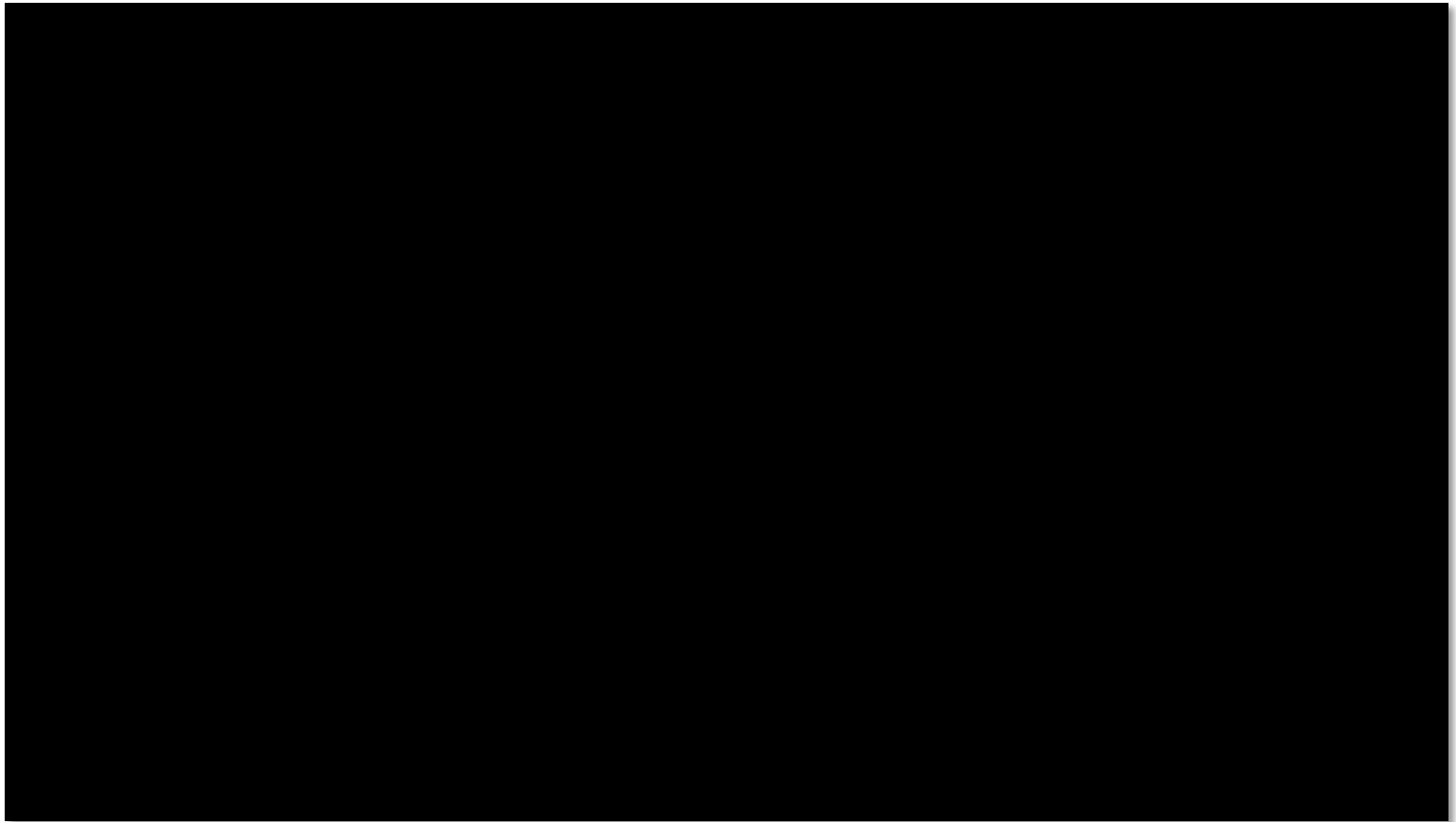


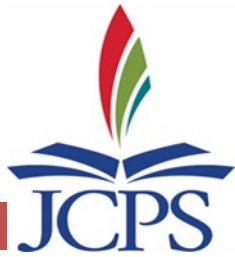
OTHER PRODUCT IDEAS

- ❑ Criminal Records/Volunteer Background Checks
- ❑ School Café
- ❑ Teacher Resource Store
- ❑ iPad Replacement Costs
- ❑ Athletic Season Passes / Food Vouchers
- ❑ Fundraising for Playground Equipment or other school needs
- ❑ Overnight/Out of Town Trips
- ❑ Lost ID Badge Replacements



Demo: MSB ANYWHERE (In-Person)





WHAT PARENTS SEE

Interactive

Customizable

Informative

Welcome to the **Jefferson County Public Schools** Parent Portal!



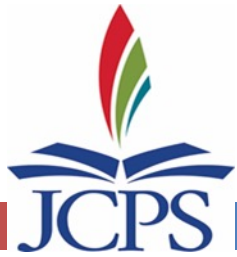
All JCPS students can receive a breakfast and lunch at no charge this year!

Students will need to select a reimbursable meal with the required number of items. Some schools also offer a la carte (extras) for sale like extra entrees, snacks and beverages.

Schools still need free/reduced data for fee waivers, FRYSC programs, funding, etc. Please complete a form online to determine household eligibility.

- If **any** students in the household attend **Non-CE Schools or PreK (any school)**, you should use the Meal Application at www.MySchoolApps.com.
- If **all** students in the household attend **CE schools and none are PreK**, you can complete the Educational Benefits Form (EBF) at jcps.me/EBF
- List all household members and students to ensure an accurate eligibility calculation.

Announcement from Jefferson County Public Schools



WHAT PARENTS SEE

Interactive

Customizable

Informative

JA

Newburg Middle

Meals

AutoPay Off

Available Balance

Balance as of 04/26/19

\$0.35

>

Invoices

1 Outstanding Invoice

Balance Due

\$20.00

>

DA

Pathfinder School of Innovation

Meals

AutoPay Off

Available Balance

Balance as of 02/26/20

\$4.90

>

Invoices

No Outstanding Invoices

Balance Due

\$0.00

>

CA

Kennedy Montessori Elementary

Meals

AutoPay Off

Available Balance

Balance as of 12/07/19

\$0.00

>

Invoices

1 Outstanding Invoice

Balance Due

\$937.02

>



Store

Shop your school for books, clothes, and more.

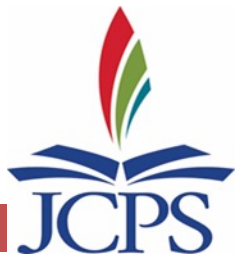


Invoices

You have 2 invoice(s).



JCPS Homepage



PAYING INVOICES

JA

School Invoices

Your students have one or more unpaid invoices. If you believe you are seeing this in error, please contact your school for further assistance. To view partial payment or recurring payment options (if available), select "PAYMENT OPTIONS" for the item listed.

The invoices listed below are unpaid invoices for **Abbasov, Jan**. Click [here](#) to view invoices for all students.

Add All Invoices To Cart

Invoice #: inv21144

Add To Cart

Date Added	Fee Name	Description	Student Name	Amount
07/30/2021	Ramsey School Fee	school fees assessment: 5RPFFYR0EVEI8R1		\$20.00

(No payments found)

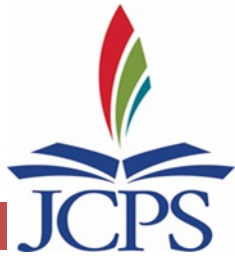
Invoice Amount \$20.00

Total Payments \$0.00

Remaining Amount \$20.00

Cancel

View Cart / Checkout



BUYING A PRODUCT

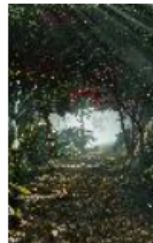
[HOME](#) > [SCHOOL STORE](#) > [BROWSE ITEMS](#)

Filter by school

- ☐ Ballard High
- ☐ Dupont Manual
- ☐ Jefferson Co Trad Middle
- ☐ Kennedy Montessori Element...
- ☐ Newburg Middle
- ☐ Norton Commons Elementary...
- ☐ Pathfinder School of Innovati...
- ☐ Waggener High

Filter by category

- ☐ Apparel
- ☐ Athletics
- ☐ Basketball Season Pass
- ☐ Concessions



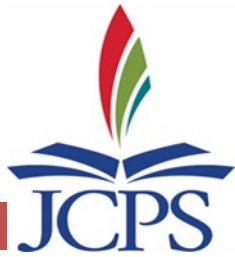
Atherton Senior Prom Tickets

[View Details](#)



Travel Cups-Ballard HS

[View Details](#)



BUYING A PRODUCT



Atherton Senior Prom Tickets

Guest name (if Couple ticket only)

Student

--select--

▼

Student is required

[+ Add a Student](#)

Options

Standard (\$40.00)

▼

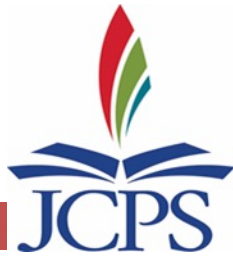
Quantity

1

Cancel

[▶ Buy Now](#)

[🛒 Add To Cart](#)




BUYING A PRODUCT

NAME	STUDENT	UNIT PRICE	QUANTITY	AMOUNT	
Atherton Senior Prom Tickets		\$75.00	1	\$75.00	✕
Couple Tickets					
Guest name (if Couple ticket only):		Joe Smith			

Choose a payment method: ?



e-Check



Credit Card


 Card #


 Security Code 


 January


 2023

 Name on Card

 Address Line 1

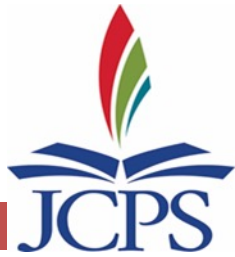
 Address Line 2 (Optional)

 City

 Select State/Province

 ZIP Code

☐ Make this my primary billing account



MEAL PAYMENTS

SELECT YOUR STUDENT PAYMENT OPTION

ADD ONE-TIME FUNDS

Make a one-time payment to your student's account.

[Make a Payment](#)

SET UP AUTOPAY

Set your balance once, and let us handle the rest. Eliminate one-time payments.

[Get Started](#)

TRANSFER FUNDS

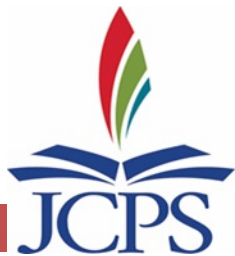
Make a transfer between your students.

[Make Request](#)

Refunds? Contact your school to get a refund check

Common Question: Can I apply my meal balance to pay for my son's Senior Prom Ticket?

Why does it have to be in the form of a check?



TICKET SALES




Fri, Apr 22, 2022 06:45 pm - 08:00 pm (EDT)

Girls Soccer v Noe


Tickets go on sale at 8:00am on game day. Have your confirmation, QR Code, ready to be scanned at the gate for admission. NO REFUNDS & NO RE-ENTRY.

ADULT TICKET \$5.00

STUDENT TICKET \$3.00

 [Buy Tickets](#)

1500 spots available

 Ramsey Middle

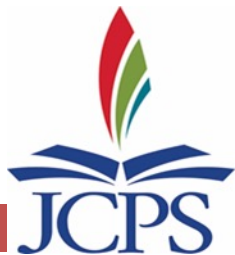
 6401 Gellhaus Lane
Louisville, KY, 40299

 [Ticket Policy](#)


Season Passes

This event is included in the following season passes:

[Ramsey Soccer Season Pass](#)



TICKET SALES

 Shopping Cart

X

Girls Soccer v Noe

Fri, Apr 22, 2022 06:45 pm - 08:00 pm (EDT)

ADULT TICKET

\$5.20

- 0 +

\$0.00

STUDENT TICKET

\$3.12

- 0 +

\$0.00

Total (0)

\$0.00

Check Out

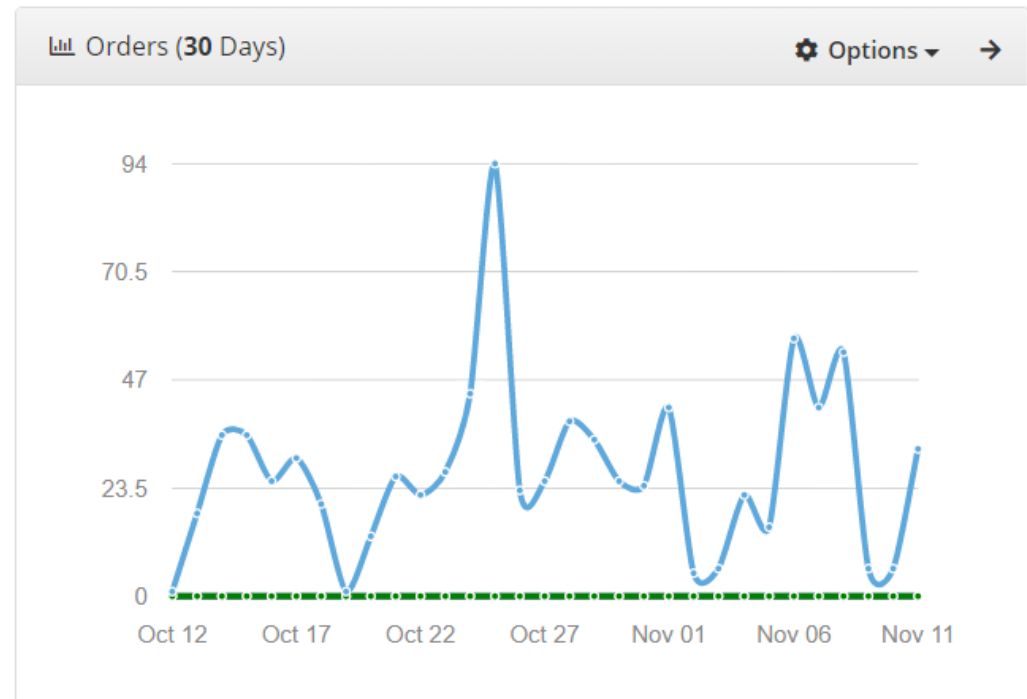


BOOKKEEPER PERSPECTIVE:

□ Admin Dashboard:

- ▣ Run Reports
- ▣ Access Stores/ Products
- ▣ Create Pay Express Buttons
- ▣ Build Web Forms
- ▣ Set-up Users
- ▣ Load Graphics

□ [MSB Login](#)



PROS

- “Cut out constant trips to the bank and MR forms”
- “Invoice Students for Mandatory/Unpaid Fees”
- No need to find change for cash or send someone to the ATM
- Better customer experience

NEED TO KNOW'S

- Set up will be unique to each school
- Journal Adjustments @ EOM
- Sometimes hard to swipe cards
- Card readers may be unreliable (MSB now has a new model)

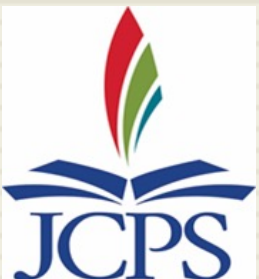
FEEDBACK

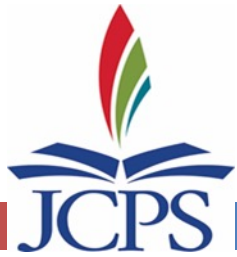
- Parents really like the ease & convenience of paying online
- School administration loves it – saves time, \$\$ & resources
- More fees are collected!
- Increased valuable instructional time!

THE POSSIBILITIES ARE ENDLESS!



**ANYTHING YOU PUT ON A MULTIPLE RECEIPT, SALES
FROM INVENTORY OR TICKET SALE FORM!**





TIMELINE

How long
does this
process take,
end to end?

Create/Submit
RFP
(~1 month)

Evaluate RFP /
Online Demos
(1-2 weeks)

On-Board
Process
(2 weeks – 6
months)



JCPS TIMELINE

How long
does this
process take,
end to end?

Create/Submit
RFP

**February &
March 2019**

Evaluate RFP /
Online Demos
April 2019

On-Board
Process
Summer 2019

Launch 1st
School
July 31, 2019



RFP PROCESS

WHERE TO
BEGIN???

- ❑ **EVALUATION CRITERIA**
 - ▣ What's important to your district?
 - ▣ How do you want to judge each vendor?
- ❑ **SPECIFICATIONS/SCOPE OF SERVICES**
 - ▣ Discuss your District's needs and what you're expecting from the selected vendor
- ❑ **VENDOR REQUIRED RESPONSES**
 - ▣ What specifically do you want to know about from your vendor?



EVALUATION CRITERIA

Comprehensiveness of
services provided

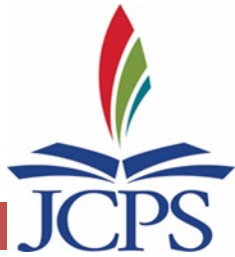
Ease of Use, Security,
Implementation,
Training & Support

Reporting
Capabilities

Vendor
Experience &
References

\$\$ Cost! \$\$

20 points each, 100 possible points



EVALUATION CRITERIA

Ease of Use, Security,
Implementation,
Training & Support

- ❑ Security was a very important component to evaluate!
- ❑ Implementation, Training and Support were very important as well
- ❑ Should have divided these into separate criteria



EVALUATION CRITERIA

\$\$ Cost! \$\$

- ❑ Most difficult to evaluate!
- ❑ Every vendor gave different cost responses

Transaction Costs

- Interchange + %
- Flat Fee



Equipment

- Mobile vs. Fixed Units
- Wi-Fi needed?



Other Fees

- Chargeback fees
- “Hidden” fees



SCOPE OF SERVICES

Multiple
Payment
Options

PCI
Compliance
(Security)

Ease of
Reporting

Implementation &
Training

Customer
Support

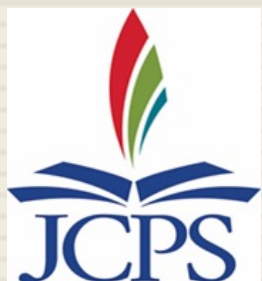
Terminal Costs

Online Demo





THANK YOU!



HANNAH LEHMAN
SUPERVISOR ACCOUNTING, JCPS
(502)-485-7727