



MAKING SCHOOLS SAFER PLACES.

STEPS TO GOING CASHLESS

For schools, MATs, caterers and local authorities



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How to keep children, staff and families safe

Going cashless before children return to school will remove unnecessary contact with parents and children – helping any new social distancing procedures become easier to follow.

Anne Bull, former LACA National Chair gives schools some advice before they select a cashless solution:

“Our cashless partners recognise that schools have different needs and they are able to offer the right solution to create a fully cashless school. Meeting parental expectations as well as keeping everyone safe whilst saving school resource time is also important.”

Anne added: *“Schools need to be clear about their possible future needs to get the right solution at the outset. Collecting payments for a range of items, not just school meals, might not be on the agenda at day one, but implementing a solution that can manage both effectively will be key to future success.”*

Clint Wilson, ParentPay Director, stressed the importance of school staff understanding all of their key stakeholders’ and customers’ needs, before selecting a cashless solution:

“Initially it’s about joining up what parents, schools and caterers want. Most importantly, there are some questions that need to be asked both of yourselves and of potential suppliers, to ensure that any investment you make allows your school to realise the full benefits going cashless can have.”

Phil Herriot, Education Specialist at Lloyds Bank adds: *“For many schools, change and the management of that change is the biggest barrier. The schools that successfully convert to a ‘cash free’ environment do so by communicating this effectively with parents and staff, and then insisting on the change and refusing to accept payments by cash and cheque from a set date.”*

Steps to go cashless



Agree on a cashless strategy with Senior Leadership Team (SLT) and communicate this to all stakeholders

For instance, you could say:

To keep children, staff and parents safe and in line with new social distancing rules in school, any payments should be made online or in PayPoint shops.



Have a plan that can deliver your strategy

Central to your plan should be communication with parents and staff, start communication early with parents. System training with staff should be included so staff are competent in using the system before you go live, this will also ensure your school removes all form of cash from school maximises return on your investment.



Raise awareness and interest

Consult with pupils and parents so they know what to expect. Use parent evenings (virtual if school closed), videos, emails and newsletters to let everyone know when and how they can make cashless payments. your cashless provider should be able to provide you with all the material your school needs.



Spark action

Consider a promotion to encourage parents to pay online or through PayPoint e.g. Christmas meals need to be ordered and paid for online; cash payments cannot be accepted for trips in school.



Be inclusive and provide for cash-based payers

Not everyone has a bank card or account so, ensure your solution offers a socially inclusive payment option such as PayPoint, which allows parents to pay the school with cash in over 28,000 local shops across the UK - avoiding parents having to come into school with cash.



Remember alerts and reminders

Providing balance or new payment item updates via SMS and email alerts to parents will help increase uptake and reduce parental debt.

Need a new solution ? Use the Checklist

Business case

Do you need reasons or an argument to convince School Leadership Teams and/or School Governors to introduce a cashless online system?

YES

NO

Hint: You may want to do a simple time/effort, cost and benefit analysis. Compare the time currently used to manage existing cash/cheques versus the possible time/cost saved if an online income collection solution partly/totally removed cash from school. Suppliers should be able to provide case studies/referrals that may support your arguments.

Consider online services

Your business case will be stronger if you can maximise the type of services you collect income for online - have you considered what services you could take payments online for?

YES

NO

- School Meals
 - School Trips
 - School Clubs
 - School Uniforms
 - Tickets for special school events
-

Goals

Have you set goals/targets in relation to becoming an online cashless school? Are these realistic and achievable? Have you got a strategy and plan to achieve this?

YES

NO

Costs

Do you know what the annual license costs for the online payment solution are and what you will need to pay for additional features?

YES

NO

Note: This could include school > home comms facilities/additional modules/reports, etc.

Options

Does the solution offer socially inclusive payment options?

YES

NO

Note: You may not want to disadvantage payers who do not have the ability to pay by debit/credit card online - Can your school collect and manage multiple payment types? For instance: debit/credit card, online/PayPoint (for non-debit or credit card holders)/occasional cash, auto-top up, etc.

Cashless Checklist

Secure payments

Do you want to take direct responsibility for the collection of debit/credit card payments or will you use a secure Payment Collection Service provider?

YES NO

Note: If your school is happy to take responsibility for the direct collection of payments (via your own merchant account) please also consider security compliance training for staff + ongoing merchant account costs.

Hint: A Merchant Account and PCI compliance training is not required if your suppliers' online cashless solution has a Payment Collection Service - you take no responsibility for the processing of card payments, the liability is with the cashless supplier and banking network.

Automate

Will the solution you are considering enable you to regularly update your pupil and staff data automatically from your school MIS?

YES NO

Hint: Being able to easily update your online cashless solution from your MIS will save time and reduce possible errors. Check with potential supplier/s what is possible and ask to see how it works.

Solution options

Does the solution cater for recording of and provide UifSM, FSM, paid for meal bookings & reporting and advanced meal bookings?*

YES NO

**Note: If being used for school meals.*

Reporting

Does the solution meet your existing requirements for income reconciliation reporting?

YES NO

Hint: Provision of electronic payment receipts, audit trails, banking reports, reconciliation features including full transparent breakdowns of transaction fees, etc.

Value

Will the solution add value to the existing services being provided to students/parents by the school?

YES NO

Note: Does the solution meet parental payment needs/requests? e.g. A way to manage food allergies and intolerances if service offers school meal management.

Cashless Checklist

Communication

Will the solution need to enable you to communicate with parents and vice versa?

YES

NO

Note: Messaging facilities within the payment system.

Balance alerts

Will the solution need to deliver balance alerts to payers by email and/or SMS texts?

YES

NO

Note: Providing balance alerts to parents can help reduce the need to chase parental debt.

If using a Payment Collection Service

Does your school have to pay transaction fees on every individual payment item or are you just paying one off payment fees?

YES

NO

If you are not using a Payment Collection Service

Have you factored in costs associated with setting up your own merchant account and any related PCI compliance training required for any staff involved in payment collections from parents?

YES

NO

Training

Are there training costs for your staff to learn how to use the proposed online cashless solution?

YES

NO

Resources

Are telephone and online support resources available?

YES

NO

Supplier costs

Are charges associated with support offered by the supplier?

YES

NO

Note: These could be premium rate telephone numbers for support calls.

Cashless Checklist

Fees

Are there additional (hidden) fees after the first year of your contract – does your annual license cost increase?

YES

NO

Note: Some suppliers offer the first year free or vastly reduced first year annual service license costs to encourage schools to sign-up to 3 year contracts. Please ensure that you have the total costs related to the length of the contract available to you.

Resource & Support

Has the supplier you are considering got a dedicated team and supporting plan to help you implement your online cashless solution within the timescales required?

YES

NO

Note: To ensure a successful launch of your online cashless solution, it is important that the supplier can also give your school the appropriate resource and support.

Track record

Has the supplier got a strong track record helping schools increase uptake of school meals, trips and other services?

YES

NO

Note: It is recommended that schools seek several references from local schools already using the supplier's solution to evidence this.

Financially sound

Is the supplier in 'good health' from a financial perspective?

YES

NO

Note: Schools should ensure that they are working with a supplier that is not at risk of being unable to support your school in future. Credit/financial histories of suppliers should be requested or checked up on.

SLA

Has the supplier got adequate support resources and do they have a Service Level Agreement (SLA) that they can prove they can meet?

YES

NO

Note: SLA's should include response times for support requests that they are contractually bound to provide you with. It should also include availability/uptime % for the system you use and any compensation details should this be broken.

Cashless Checklist

Investment

Does the supplier regularly invest in improving their product and service based on customers' needs – can they evidence this for you?

YES

NO

Existing suppliers

Does your potential online cashless supplier/s have formal partnership agreements with any of your pre-existing suppliers?

YES

NO

Note: Cashless catering system & MIS system

Data Protection

Does the supplier and the product meet ISO 27001:2013, GDPR and PCI Data Security standards?

YES

NO

School Governor & Trustee Cashless Checklist

This checklist is to help school governors and trustees consider all key compliance and strategic factors whilst selecting a cashless solution.

Part 1 - Compliance and validation

Inclusive payments

YES

NO

Does the supplier offer socially inclusive payment options?

PayPoint alternative cash payment in retail outlets (not in school)

Security and data

YES

NO

Is the supplier compliant with current PCI level 1 certification, ISO 27001:2013 certification and GDPR standards?

Can the supplier provide evidence they are PCI, ISO and GDPR compliant?

Procurement

YES

NO

Is the supplier listed in a public service supplier framework?

This helps to show that suppliers have probably passed several validation requirements already e.g. Scotland Excel, G-Cloud, YPO

Finance health check

YES

NO

Has your finance team checked the financial history of the supplier?

References

YES

NO

Do other schools in the local area use the supplier and do they recommend it as a cashless solution?

Are service levels good, what is the uptime guarantee? Can they share recent customer satisfaction results?

School Governor & Trustee Cashless Checklist

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Part 2 - Business case

Strategy

Is a cashless vision/strategy agreed?

YES

NO

*We will go cashless within 'x' years, this year's new intake cannot pay cash.
We will go cashless with school dinners in year 1, trips year 2, etc.*

Success measures

Has your team set goals and created a plan with review points to ensure the strategy is delivered?

YES

NO

Is there a cashless roll-out plan that the supplier can help you with?

TCO

Have you considered the total cost of ownership for cashless payment solutions available to your school?

YES

NO

*Consider resource/time saved and evidence to support this from suppliers.
Is your supplier using a third party Merchant account? If so, what add on charges exist?*

Training

Do the solution options include training on how to use the cashless system?

YES

NO

*Is it within quoted costs?
If a Merchant account is being used, are your school staff PCI trained?*

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Part 2 continued - Business case

Efficiencies

Does the cashless solution integrate with systems currently in use? This avoids duplication of effort and reduced risk on data breaches that can happen with manual intervention.

YES

NO

MIS, Finance and/or catering

Real costs

Have you compared your likely payment transaction costs from suppliers? This can have a substantial effect on costs.

YES

NO

Set % versus flat fees?

Functionality

Has the system got all the features required to meet your needs?

YES

NO

Some systems don't update parent account balances throughout the day leading to possible debt, is that acceptable?

