



# MAKING SCHOOLS SAFER PLACES.

## STEPS TO GOING CASHLESS

For schools, MATs, caterers and local authorities



# Contents

---

How schools can keep children, staff and parent safe .....	3
Steps to go cashless .....	4
Cashless Checklist .....	5
School Governor & Trustee Checklist .....	10
Guidance for schools switching to ParentPay .....	12

## 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

Effective planning will ensure your school removes all form of cash from school and maximise return on your investment. Central to your plan should be communication with parents and staff. Start communication early with parents. System training with staff should be included so they are competent in using the system before you go live.



## Raise awareness and interest

Consult with pupils and parents so they know what to expect. Use parent evenings (virtual if the school is 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

---

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

## 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?*

---

### 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?*

---

# 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 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?*

---

## Guidance for switching to ParentPay

---



-  The school should check the terms of the current contract and consider any notice periods which might apply.
-  Make sure that you have saved any reports you need from the current payment system before it is decommissioned.
-  Update any references to the old payment system on the school website and other resources (eg parent's handbook). Add a link to the ParentPay login page to the school website.
-  If the school's current payment system requires a merchant account (eg WorldPay), then this will not be required with the new ParentPay system, and you won't need this, once ParentPay is in place.
-  The school should contact parents to advise them of the planned change to the payment system, and use the materials contained in the ParentPay Launch Pack to inform parents about the new ParentPay service.
-  If you have been collecting income via PayPoint with your current payment system, you should ensure that users return/dispose of any existing barcoded letters/cards, as these will not be recognized once the old payment system is switched off.
-  If the school is using the current payment system to settle dinner money direct to the caterer's bank account, they should contact the caterer to make them aware of the change. Dinner money collected using ParentPay can be settled direct to the caterer's bank account or to the school, as required. If the caterer's bank account is not already set up with ParentPay, we can send the link to the online form to confirm the details of the caterer's bank account and provide the caterer with central reporting for the catering revenue at each of its schools.

## Guidance for switching to ParentPay



If the school is using a cashless catering system linked to the current payment service, they should contact the provider of the till system to advise of the switch to ParentPay. There may be charges made by the till provider associated with the change. ParentPay's Technical Team will confirm the date for the change with the school/till provider, and then support the till provider in making the change to the payment system. The student/staff account balances will be reported to ParentPay from the till system.



If the school is going to use the ParentPay Attendance Module/Meal Manager/Cypad Meal Selection to manage dinner money, then you can record starting balances in ParentPay to reflect any carried-over debts/credits. You should make sure that you are able to run a report showing the closing dinner money balances from the current system. Carried over balances can then be recorded in ParentPay under Finance>Record adjustments.



Likewise, if the school is using the Attendance Module to manage account balances for Breakfast/After-school clubs or Nursery, you can record starting balances in ParentPay. You should check that you can run a report showing the closing balances from the current system.



If the school is running trips which are midway through the payment plan, then it can set up the trip in ParentPay, as required, and record the money received to-date as account adjustments against each pupil. Parents can then pay the outstanding balances for the trip using the new ParentPay system.



Don't forget that ParentPay includes the Communication Centre which you can use for messaging parents by letter, email and SMS text, for announcing new trips, payment reminders, low-balance and debt reminders, as well as general messaging. You might want to make further savings by switching from the school's current messaging provider, and you should check the contract term and notice period before cancelling the current messaging contract.

## Guidance for switching to ParentPay

---



If the school is using a Private Funds system such as Pebble Fund Manager, or Istek's Private Funds Manager, then these can be integrated with ParentPay. You should contact the provider of the system to confirm what is required to enable the link to ParentPay, and any associated charges for this.



If the school wants to link the new ParentPay service to a print management system such as Papercut or Pcounter, then it should contact the provider of the print management system to confirm what is required, and any charges associated with this.



If the school is a member of a MAT with a central Trust bank account which has been setup with the ParentPay Group Manager Application (GMA) for central reporting, then ParentPay will add the central Trust's bank account to the school's ParentPay service.

