

The page features abstract geometric lines in black and blue. In the top right, a black line descends from the top edge, and a blue line descends from the top edge, crossing the black line. In the bottom left, a black line descends from the left edge, and a blue line descends from the left edge, crossing the black line.

# CHECKLIST

## SECURING THE RIGHT PAYMENT PROVIDER

# Cashless Checklist

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## 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.*

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## 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
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## 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.*

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## 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.*

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# Cashless Checklist

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## 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.*

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## 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.*

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## 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.*

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## 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.*

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## 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.*

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# Cashless Checklist

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## Communication

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

YES

NO

*Note: Messaging facilities within the payment system.*

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## 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.*

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## 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.*

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# Cashless Checklist

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## 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.*

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## 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.*

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## 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.*

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## 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.*

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## 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.*

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# Cashless Checklist

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## Investment

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

YES

NO

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## 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*

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## Data Protection

Does the supplier and the product meet Data Protection and PCI Data Security Standards and regulations?

YES

NO



# School Governor & Trustee Cashless Checklist

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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)*

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### Security and data

YES

NO

Is the supplier compliant with current PCI level 1 certification and GDPR standards?

*Are there validated GDPR compliant T&Cs, PCI level certificate?*

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### 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, ESPO (England)*

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### 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?*

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# School Governor & Trustee Cashless Checklist

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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.*

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### 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?*

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### 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?*

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

YES

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# School Governor & Trustee Cashless Checklist

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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*

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### 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?*

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### 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?*

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