Cheddar Up: Digital Payments Made Easy

Course Topic & Resource Outline

Course Completion Time: 15 minutes

Overall Course Objectives

- Learn about partnership with Cheddar Up, the only Third Party Settlement Organization approved by council
- Learn aspects of using your account
- Discover rules for collecting payment

The Partnership Begins-Overview

- Cheddar Up is the only Third Party Settlement Organization (TPSO) approved by council to accept electronic payments
- Venmo, PayPal, Zelle, CashApp, and other TPSOs are not approved by council for troop or service unit usage
- Service unit and troop bank accounts are considered subordinate accounts of GSofSI and use the council's FEIN number, so they should not be linked to your personal TPSOs; linking could result in receiving a 1099-K Form you will need to consult your tax preparer on how to report on your tax return
- You can use Cheddar Up to collect payments for troop dues, uniforms, badges, field trips, and other such caregiver payments; collecting digital payments for Cookie sales should be filtered through the Digital 2 Cookie app linked to eBudde

Additional Information

- GSofSI's partnership with Cheddar Up ensures all three tiers of their offered plans are available to troops and service units
- No hidden fees or out-of-pocket expenses
- Desktop website and mobile versions (IOS and Android) of Cheddar Up available
- Mobile app can take POS payments
- Can use this platform to collect payments for anything you might use a form to collect
- Directing users to MYGS to register electronically is still the faster than CheddarUp for renewing memberships

Account Ownership and Managers

- The Account Owner is the person who sets up and manages the troop/service unit's Cheddar Up account; they must be a registered member of GSofSI and a signer on the bank account
- Only one Account Owner
- Account owners can add Managers to set up and manage collections. There is an unlimited number of Managers

- The Cheddar Up account should be linked to your troop/service unit bank account
- Using the link will allow your troop free access to Pro and Team Tier functions
- Contact friendlysupport@cheddarup.com for customer support—include your council, troop/service unit number, and email address
- A collection (method to receive payments) has 3 steps: build, share, manage
  - Building collections can be as simple or complex as you need it to be
  - Each collection gets its own shareable URL
  - Managing collections allows you to see the details of transactions, customize settings, and choose who pays transactional fees (the troop or the buyer; GSofSI recommends buyer paying fees to optimize your troop's funds)
    - Cash/checks have no transactional fees and can be used in the system to keep track of all payments
    - Credit card fees are 3.5% + $.045; eChecks are a flat $0.45 fee

Getting Your Collections Out There

- To begin setting up a collection, add the details and banner to display to your payers before adding some items
- You can add premade items or customize features to your liking
- When setting up payment details, you can choose exact amounts, any amounts (example: donations), or recurring payments (example: troop dues)
- The quantity selector allows you to add multiple items, add the quantity of an item, and choose whether or not to display that number publicly
- You can set an end date for accepting event payments
- Add questions to your item to make it customizable for your payer (example: shirt sizes, registrant names, etc.)
- Creating categories for your items allows you to keep track of them
- Using the forms option allows you to collect information from your payers. You can use pre-loaded forms from GSofSI or build your own from scratch
- You can add payment options including cash/check at no cost. You can insert payment instructions, choose to cover the fee for payers, or offer payers the option to pay the fee themselves.
- Using the "Shipping and Discounts" tab allows you to create discount codes for your payers that will offer them a specific amount or percentage off based on your choice

Information to Share with Your Payers

- The Payment History tab is useful for pulling information about past transactions
- The Group page is the "storefront" of the troop, where all collections are aggregated to this page. It provides one URL to give caregivers when they need to pay for anything
- You can change your URL to anything that you want to make it more memorable
- Copy the URL to share in your usual methods, send emails directly from Cheddar Up, or create an embedded code for your website

Managing Your Payments

- You can choose to make a specific troop or service unit email account to share between background-checked volunteers, or you can add Managers to the account to have specific or limited access to the account
- Your "Manage" functions allow you to edit any information submitted by the payer (example: updating emergency contact info), refund online payments, or give partial refunds if necessary
- Payments are kept in their own collection buckets until withdrawn (unlike other TPSOs, who have a collective place for payments)
- When withdrawing funds, you can add a note to the transaction to note what it was for
- Options to download excel and PDF reports for any of your needs
- Manage functions have ability to see which payments have cleared or mark whether any cash/check payments have been received
- "Order Summary" provides an itemized summary of the payment including date of purchase, method used, and responses to form questions
- Options to resend receipts to payers or issue refunds

POS Features and Other Information

- Point of Sale (POS) feature is relatively new to Cheddar Up and will allow a user to take payments without having access to the account
- A POS code is generated and shared with users via text, email, or QR code.
- Can be posted in an area where users are alternating shifts
- Can generate the code by selecting the "POS Code" tab from the "Share" screen
- Copy/paste this code to have users download the latest version of the Cheddar Up mobile app, then they can use the POS code to take payments
- Troops and service units can purchase a card reader from Cheddar Up if they wish
- Card readers are not mandatory, but an optional convenience
- Device must be sold by Cheddar Up or it will not be compatible with the platform
- Fees for POS payments are 2.6% + $0.10 when using a card reader, or 2.6% + $0.30 when entering manually
- Contact Cheddar Up at friendlysupport@cheddarup.com for assistance on setting up your card reader

Other Information

- Troops or service units must each have their own account and cannot share
- To transfer leadership if someone leaves, select the "Personal Details" section and "Transfer Account"
- Contact Cheddar Up to update the bank account information or signers
- Typical payment processing times: credit cards are 1-2 days, eChecks are 3-5 days, and initiated withdrawals are 1-3 days
- Check out the recorded webinar for even more information