

How to accept credit cards for popcorn, pack dues and pretty much anything else

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Don't let a cashless customer walk away that easily.

By adding a cheap credit card reader, your pack, troop or crew will be equipped to accept plastic for popcorn sales and other in-person, show-and-sell-type fundraisers. With a few taps, the money can be deposited into your unit's bank account in a day or two.

Units that add these readers see an instant increase in sales. I've heard from packs and troops that have enjoyed a jump of 10 to 20 percent once they started taking credit cards.

There are downsides to these readers. First, there's an up-front cost for the newer readers that accept chip cards. (I'll tell you why a chip-enabled reader is a necessity later in the post.)

Then there's the fee. The companies behind the readers charge a fee per swipe or chip read. The fee can be up to 2.75 percent. That's not nothing, but sacrificing 82.5 cents on a \$30 bag of caramel corn is better than missing out on the sale entirely.

What's new in credit card readers?

I first blogged about accepting credit cards for popcorn sales in 2012. Five years later, the three readers I mentioned back then — from Square, PayPal and Intuit/QuickBooks — remain the three best options.

But many other aspects of credit card readers have changed. For one, the companion apps that pair with the physical readers have improved greatly.

Now you can email receipts to customers with ease, accept tips and give access to multiple people. That means, for example, you could allow a parent to process sales but leave refund power to a handful of registered leaders.

What's new in credit cards?

Credit card technology has changed, too. Credit and debit cards now come with built-in chips meant to make the card information harder to steal.

Having a card reader that can accept chips isn't just a good idea; it could reduce your liability in fraud cases. As of Oct. 1 2015, sellers — not credit card issuers — are on the hook for fraudulent charges when the customer has a chip card but the seller swipes instead.

Also new: contactless payment options like Apple Pay and Android Pay that use near-field communication (NFC) to process payments.

What are the best options for card readers?

Most Scouters I've heard from use one of these three readers:

Name	Square Chip Card Reader	PayPal Here Chip Card Reader	QuickBooks GoPayment EMV Card Reader
Price for reader	\$29.00	\$79.00	\$30
EMV/chip reader	Yes	Yes	Yes
Contactless (Apple Pay, NFC)	No (but available in \$49 version)	Yes	No
iOS compatible	Yes	Yes	Yes
Android compatible	Yes	Yes	Yes
Commission	2.75%	2.70%	2.40% + 25 cents per transaction
Free version?	Yes (lacks chip reader)	Yes (lacks chip reader)	No
Website	Here.	Here.	Here.
Photo			

Note: Many of these readers plug into your phone or tablet's headphone jack. If you have a device like an iPhone 7 that lacks a 3.5-millimeter headphone jack, you can use Apple's \$9 Lightning-to-headphone adapter. Or just use another device, like an iPad, older iPhone, or Android phone or tablet.

Accepting dues and other unit payments

Now that you have the card reader and account set up, why not use it to accept other unit-related payments? This could include dues, camp fees and more. It's all about convenience for our Scouting families.

Once again, don't forget about the processing fee. Some units, including the troop of which I'm a member, pass that fee along to the Scout or Scouter. For example, a troop whose yearly dues are \$100 would charge \$102.75 to those using credit cards.

What else should I consider when using these?

Read the fine print for additional fees. Some of these companies charge for things like manually keyed-in card numbers.

Remember that these readers work best when the phone is connected to the internet. Some units have used an old iPhone, set it up on a prepaid plan — \$40 or so for 1 GB of data, which is plenty — and set up the phones so the only icons visible are the chip-reader app and the calculator app. “The extra sales more than made up for the expense of the cellular plan and the service charge for taking cards,” one leader said.

Use the built-in memo field within the app to categorize each transaction. This will help you know whether that random \$75 was for popcorn sales or winter camp.

Units already using PayPal for things like rechartering fees or camps should probably go with the PayPal reader. It will work with your existing PayPal account.

Take time to add your product line into the sales system. This means each transaction is just a matter of tapping which product was being purchased and processing payment.

Read this list of do’s and don’ts before your next unit fundraiser

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Where will your next Scouting adventure take you? You’re limited only by your imagination — and, yes, your budget.

Fundraisers conducted through your local Scout council, such as Scout popcorn sales, are a no-brainer. They’ve already been reviewed, meaning they follow all BSA rules and regulations.

But some Scout units like to earn additional funds for Scouting by supplementing those projects with their own. That’s fine, provided you follow this list of fundraising do’s and don’ts. It comes from Russ McNamer, the BSA’s associate general counsel for all things taxes.

Fundraising do’s

- **Do** file a unit money-earning project application for approval by both the local council and the chartering organization. Submit this application to your council service center at least two weeks in advance of the proposed date of your project.
- **Do** check local laws regarding solicitation rules and permits.
- **Do** select money-earning projects that are suited to the ages and abilities of youth participants.
- **Do** select money-earning projects that teach youth members to earn their own way.
- **Do** follow safe practices listed in the Guide to Safe Scouting.

Fundraising don’ts

- **Don’t** solicit funds in the name of Scouting; only local councils have the authority to solicit funds.
- **Don’t** conduct unit money-earning projects without adequate adult supervision.
- **Don’t** forget to use the buddy system, and don’t go into unsafe or unfamiliar areas.
- **Don’t** conduct unit money-earning projects after dark or in unsafe pedestrian areas.
- **Don’t** sell fireworks as a unit money-earning project. That’s an unauthorized activity.

Even more guidance

Pay attention to the second page the unit money-earning project application. There you’ll find a guide to unit money-earning projects with eight questions and answers about fundraisers. I’ve pasted it below for your convenience:



A unit's money-earning methods should reflect Scouting's basic values. Whenever your unit is planning a money-earning project, this checklist can serve as your guide. If your answer is "Yes" to all the questions that follow, it is likely the project conforms to Scouting's standards and will be approved.

1. Do you really need a fundraising project?

There should be a real need for raising money based on your unit's program. Units should not engage in money-earning projects merely because someone has offered an attractive plan. Remember that individual youth members are expected to earn their own way. The need should be beyond normal budget items covered by dues.

2. If any contracts are to be signed, will they be signed by an individual, without reference to the Boy Scouts of America and without binding the local council, the Boy Scouts of America, or the chartered organization?

Before any person in your unit signs a contract, he must make sure the venture is legitimate and worthy. If a contract is signed, he is personally responsible. He may not sign on behalf of the local council or the Boy Scouts of America, nor may he bind the chartered organization without its written authorization. If you are not sure, check with your district executive for help.

3. Will your fundraiser prevent promoters from trading on the name and goodwill of the Boy Scouts of America?

Because of Scouting's good reputation, customers rarely question the quality or price of a product. The nationwide network of Scouting units must not become a beehive of commercial interest.

4. Will the fundraising activity uphold the good name of the BSA? Does it avoid games of chance, gambling, etc.?

Selling raffle tickets or other games of chance is a direct violation of the BSA Rules and Regulations, which forbid gambling. The product must not detract from the ideals and principles of the BSA.

5. If a commercial product is to be sold, will it be sold on its own merits and without reference to the needs of Scouting?

All commercial products must sell on their own merits, not the benefit received by the Boy Scouts. The principle of value received is critical in choosing what to sell.

6. If a commercial product is to be sold, will the fundraising activity comply with BSA policy on wearing the uniform?

The official uniform is intended to be worn primarily for use in connection with Scouting activities. However, council executive boards may approve use of the uniform for any fundraising activity. Typically, council popcorn sales or Scout show ticket sales are approved uniform fundraisers.

7. Will the fundraising project avoid soliciting money or gifts?

The BSA Rules and Regulations state, "Youth members shall not be permitted to serve as solicitors of money for their chartered organizations, for the local council, or in support of other organizations. Adult and youth members shall not be permitted to serve as solicitors of money in support of personal or unit participation in local, national, or international events." For example: Boy Scouts/Cub Scouts and leaders should not identify themselves as Boy Scouts/Cub Scouts or as a troop/pack participate in The Salvation Army's Christmas Bell Ringing program. This would be raising money for another organization. At no time are units permitted to solicit contributions for unit programs.

8. Does the fundraising activity avoid competition with other units, your chartered organization, your local council, and the United Way?

Check with your chartered organization representative and your district executive to make certain that your chartered organization and the council agree on the dates and type of fundraiser.