

GSGLA Cookie Program Tip Sheet: Monetary Policies Regarding Payment Apps

We understand there are a variety of ways customers and our Girl Scout members use payment apps in their daily lives. Based on feedback from our members, we have compiled information to help troops understand our monetary policies, which payment apps are allowed, and provided some recommendations below if a troop chooses to use an outside payment app.

Please note that we are not endorsing outside payment apps. It is up to the adult leadership and Girl Scout's parents/caregivers to do further research when deciding to use an outside payment app. Troops and Girl Scouts who move forward with using outside payment apps are fully responsible for any issues that arise. Troops and Girl Scouts should always consult the *Cookie Program Troop Guide*, *Volunteer Essentials*, and *Safety Activity Checkpoints* for further details.

GSGLA Cookie Program Monetary Policies

Digital Cookie Take-A-Payment

- Credit cards may be accepted from customers by troops via the Take-A-Payment Link in Digital Cookie. GSGLA will absorb the transaction fees for this type of payment so this should be the preferred customer payment choice for troops. Payments do not count towards Girl Scout rewards.

Credit Card Readers

- Credit cards may be accepted by troops via a smart phone if they have set up an account with a major credit card reader company. **Payments must go straight into the troop bank account.** Fees are paid by the troop and may not be transferred to the customer.

Payment Apps

- **Troops** may use PayPal, Venmo, and/or Zelle to accept payment from customers for cookies. The funds must go directly to the troop's bank account.
- Individual Girl Scouts/parents/caregivers may **only** use payment apps to receive payment from customers when the funds go directly to the troop's bank account. Payments may not go to a personal account.

- **Parents/caregivers** may use payment apps such as PayPal, Venmo, and/or Zelle to pay troops for cookies, if the troop allows it.
- **Parents/caregivers** may deposit program funds into their personal bank accounts and then write a check or submit a PayPal, Venmo, and/or Zelle payment to the troop for the amount, at the troop's discretion. Troops are encouraged to set up a regular payment schedule with each family.

Ways To Pay For Cookies:	Cash/Check Payable to Troop	Credit Card with a troop credit card reader	Digital Cookie Take A Payment	Venmo / Paypal / Zelle, etc.
Ways for customers to pay for product	Yes	Yes	Yes	Yes (to the troop only, not individual Girl Scouts)
Ways for parents/caregivers to pay the troop for product	Yes	Yes	No	Yes

Approved Outside Payment Apps

Venmo

- Payments from customers via Venmo can only be collected if the account is connected to the Troop Bank Account.
- Parents/caregivers may pay for product using Venmo only if the troop allows.
- For inventory tracking: Troops should implement a naming system to ensure Girl Scout's name/info is not shared with the customer. See information below regarding naming system and QR code specifics.
- Please consult the [Venmo User Agreement](#) before creating an account.
- Please visit <https://help.venmo.com/cs/home> for assistance.

PayPal

- Payments from customers via PayPal can only be collected if the account is connected to the Troop Bank Account.
- Parents/caregivers may pay for product using PayPal only if the troop allows.

- For inventory tracking: Troops should implement a naming system to ensure Girl Scout's name/info is not shared with the customer. See information below regarding naming system and QR code specifics.
- Please consult the [PayPal User Agreement](#) before creating an account.
- Please visit <https://www.paypal.com/us/cshelp/personal> for assistance.

Zelle

- Payments from customers via Zelle can only be collected if the account is connected to the Troop Bank Account.
- Parents/caregivers may pay for product using Zelle only if the troop allows.
- For inventory tracking: Troops should implement a naming system to ensure Girl Scout's name/info is not shared with the customer. See information below regarding naming system and QR code specifics.
- Please visit <https://www.zellepay.com/faq/top-zelle-questions> or your banking app/site for assistance.

If a payment app is not listed on our approved list, troops/parents/caregivers should not use it to collect payments or provide payments.

Tracking & QR Code Recommendations

Payment Tracking

- To track the payments received by each Girl Scout, the troop should assign a number to every Girl Scout. Assigning each Girl Scout a number keeps their names private and enables the troop to reconcile which payments should be applied to which Girl Scout.
- When a customer uses the app to pay, the customer would write "Cookies + [the Girl Scout number]" in the notes section when they make their payment.

QR Codes

- Troops can generate a QR code from their payment app and print it for the Girl Scouts to have with them when selling cookies in person.
- The troop may need to create a flier and include instructions/info with the QR code. See the example below made for a Venmo account.

- Below is some information to include in the flier. Be sure to check the payment app's requirements for sending a payment to provide your customer's clear instructions.
 - Troop's Payment Account name (i.e. SU407 from picture below)
 - Last four digits of the phone number associated with the account, if needed for confirmation (i.e. Last 4 - 3789 from picture below)
 - Girl Scout's assigned payment tracking name (i.e. "Cookies - 05")

