

## Cheddar Up FAQs

If you don't see the information you are looking for, have additional questions, or need help:

- Contact Cheddar Up Support at [friendlysupport@cheddarup.com](mailto:friendlysupport@cheddarup.com)
  - Schedule a Live Chat 9-5pm, M-F: <https://my.cheddarup.com/contact>
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### What is Cheddar Up?

Cheddar Up is a digital payment and tracking tool that will help your troop or service unit easily collect money online for Girl Scout activities or events. Through our partnership with Cheddar Up your troop or service unit bank account will be linked with your Cheddar Up account so you can quickly accept online payments for expenses such as uniforms, supplies, badges, activities, outings, camp, Camporees, or event registration.

### Why should I use Cheddar Up?

Cheddar Up simplifies collecting for organizers. Its payment and tracking toolset helps volunteers streamline the task of collecting funds and forms from numerous people. Cheddar Up tracks payments, provides reports and stores forms electronically - all easily accessible on your laptop or from the Cheddar Up app. To learn more about how Cheddar Up is different from other popular payment platforms, please click [here](#).

### Can I use Cheddar Up for product programs?

Yes! To make the platform even easier for volunteers, two new collections have been added to your Cheddar Up account. Those collections include:

1. "Girl Scout Cookies - Point of Sale" Collection – This collection can be used in conjunction with Cheddar Up's mobile app for in-person point-of-sale transactions. It has pre-built cookie items – including product names, prices and images – reduced transaction fees and the ability to assign sales to individual Girl Scouts.
2. "Cookies – Parent Payments" – This collection is set up to provide a seamless way to collect product revenue from parents online and not have to schedule extra trips to the bank! Help us reduce bank cash processing and multiple transaction fees by using this recommended option.

Thanks to our partnership, Cheddar Up is reducing point-of-sale transaction fees for our council. Starting in February, when troops use Cheddar Up's new bbpos card reader (available for purchase in January) and mobile app, point-of-sale processing fees are only 2.6% + .10 cents. If troops use Cheddar Up's magstripe reader, manual entry or scan card options, fees are only 2.6% + \$0.30.

Point-of-Sale payments are most efficient (think more boxes of cookies sold!) when a card reader in conjunction with Cheddar Up's mobile app. Cheddar Up card readers are available for purchase [here](#). While manual entry and card scan functions are also available with the app, the card reader provides significant efficiencies and can pay for itself by increasing the number of the transactions processed.

### How much will it cost my troop or service unit to use Cheddar Up?

Collecting on Cheddar Up is always free. There are no setup/hidden fees or out-of-pocket expenses. GSNEO troops and service units will have free access to all the features of Cheddar Up's Pro and Team plans.

### How much will it cost my parents to use Cheddar Up?

Payers (parents or others who make an online payment to the troop or service unit) pay a per transaction convenience fee of \$0.59 per transaction for credit card payments plus 3.5% for credit card processing. Payers paying with an eCheck pay only the \$0.59 per transaction convenience fee. For a no cost option, you can accept and track cash/check payments paid offline within your "Collection Settings" section, which would allow parents to register/sign up/select items via your "My Collections" page, but then pay you offline via cash or check.

### Does GSNEO receive any of the fees or other payment for supporting or offering Cheddar Up to troops and service units?

No – GSNEO receives no financial or other compensation or benefits for offering Cheddar Up. GSNEO is working with Cheddar Up to offer this service to make collecting payments easier for both leaders and parents. By developing this relationship, we have been able to offer premium functions on the Cheddar Up platform free of cost to troops and service units and also to build custom templates and collection assets that will make Cheddar Up even easier for our leaders to use. Activation of your account and use of Cheddar Up is entirely optional for troops and leaders.

### What do I need to do to start using Cheddar Up?

Get started by creating your FREE Cheddar Up account. Just follow the instructions you receive in your Welcome email from Cheddar Up. Didn't receive the Welcome email? Contact Cheddar Up Support at [friendlysupport@cheddarup.com](mailto:friendlysupport@cheddarup.com). Make sure you only create your account using the link in this Welcome email, because it will give you access to perks (free monthly subscription plans!) and special tools specific to GSNEO. Once your account set up is complete, you're ready to dig in and set up your collections.

### What personal information do I need to provide to set up my Cheddar Up account?

Once you click on the link in your Welcome email, you will need to provide your legal first and last name, email, date of birth, last 4 # of SSN, and phone number. You will also need to confirm or provide the bank account information for your troop or service unit bank account. All Cheddar Up accounts must be linked to your official troop or service unit bank account. Your personal information is not stored in Cheddar Up and will not be used for tax purposes. All collecting under your account is recorded under GSNEO's Tax ID. Your information is only used to verify your identity and protect against fraud so it is important to enter accurate information.

### Who can open and manage a Cheddar Up Account?

An Account Owner is the person who sets up and manages the Cheddar Up account. Account Owners must be registered adult member volunteers of GSNEO who are also signers on the troop or service unit bank account. Account Owners may assign other GSNEO member volunteers associated with their troop or service unit as Managers to set up and manage Cheddar Up collections.

### What if we have more than one adult who needs to access our Cheddar Up account?

Once you've coordinated who will complete the account setup, and your account is complete, you can go into your "My Account" settings and add a Manager. Adding a Manager will allow you to add additional GSNEO member volunteers who need access to your Cheddar Up account. It will send them an email invitation prompting them to create their account. When they do, they'll have access to your troop account. Then, within "My Account" you can set permissions on each Manager that you add, allowing you to decide which collections they should have access to, whether they can create collections, etc. Managers will never have access to withdrawing/transferring funds. Only the primary Account Owner will be able to make account withdrawals/transfers.

### How many people can be on a Cheddar Up account as managers?

Each account can have only one Account Owner. However, you may assign an unlimited number of Managers.

### If I manage more than one troop, do I need more than one Cheddar Up account?

Yes. If you are managing more than one Girl Scout troop or service unit account (and need to withdraw funds to different bank accounts), you will want to create a separate Cheddar Up account for each troop and/or service unit bank account. You will need to use a different email address for each separate Cheddar Up account. You may want to have your co-leader or treasurer be the Account Owner for one of the accounts, or you will need to have a different email account if you plan to be the Account Owner on multiple accounts. Please reach out to [friendlysupport@cheddarup.com](mailto:friendlysupport@cheddarup.com) and provide your name, troop/su #, email address, and additional bank account information as it relates to your second (or third!) troop or service unit account and they will help you get set up!

### Does Cheddar Up work on any device or internet browser?

Yes, Cheddar Up should function on all devices including all iOS and Android devices and most browsers. We recommend using Chrome, Firefox or Safari. Internet Explorer tends to be problematic with modern software.

### Should I download the Cheddar Up app for mobile use?

If you are the Account Owner, you'll want to download the app for managing your collections on the go. Apps are available for both iOS and android products. **Payers do not need to download the app to access and pay for collections.** You will be able to share your collection by emailing/providing a link to your collection. The payment pages are web responsive and provide a smooth experience for paying on both web and mobile.

### How do I share my collection page after I create it?

From the "My Collections" dashboard, you'll want to click on your collection. Then, simply click on "Share" in the top gray bar. There you'll see your unique URL for your collection. You can copy this link and begin sharing it with your parents and other potential payers via all your communication channels—email, text, Facebook...or even a paper handout or event registration form. You can also use our "invite"

feature, which allows you to enter (or copy and paste) your parent emails so Cheddar Up can send them a friendly invitation to view the collection.

#### Will we be able to program an end-date for accepting event payments in Cheddar Up?

Yes - you can set timing on your collection, which allows you to designate a start and end date and time. You'll find this feature in the "Settings" section when building or editing your collection.

#### Can I share one link that lists all my troop's active collections?

Yes. If you have several collections on Cheddar Up, the "Collections Home Page" is what you need! It allows you to share ONE link that lists all your troop's active collections. Check out this [example Collections Home Page](#). Now your Girl Scout troop families will always know where to find the latest options for payment. No more finding the right link or messing with passwords. It's all in one spot and at their fingertips. Check out this [short video](#) to see it in action.

#### Some of my collected funds are still pending. How long does it take payments to process?

Credit cards succeed or fail immediately upon checkout and then take 1-2 business days to become available for withdrawal. eCheck payments take 2-3 business days to fully process and are not successful until their status changes to "cleared" (electronic bank transfers are a slower form of payment). Once all funds have processed, they will be available for withdrawal/transfer to your troop/SU bank account.

#### How do I handle cash or check payments?

Cheddar Up has an optional feature that allows you to add a cash/check payment method to your checkout screen. This might be a nice option if you think some parents in your troop may still want to pay offline. You can turn on this feature when creating your collection within the "Settings" step. There is a toggle that even allows you to provide instructions on where and when parents should deliver the check. You then can personally document when you have received their payment, along with collecting their registration or information and forms online through Cheddar Up.

#### How do I receive my money?

When people pay you, Cheddar Up keeps your funds safe and secure until you're ready to transfer the money into your troop or service unit bank account. To withdraw funds, simply click on the orange dollar sign in the top navigation of Cheddar Up, or click "Withdraw" on your collection's Manage view. Your funds will arrive in your troop bank account within 1-3 business days.

#### How will Cheddar Up transactions appear on bank or credit card statements?

Cheddar Up transactions will display *CU\* Legal Org Name* up to 19 total characters. This descriptor defaults to the Legal Organization Name listed on your account, but can be customized by the account holder at both the account and collection level. This descriptor can not include any numbers or special characters. You can see an example of what your payers will see in the "Settings" section for your collection.

#### Does my troop or service unit have to re-register with Cheddar Up every membership year?

There's no need to re-register with Cheddar Up. Your account will remain active year after year unless you cancel it. You also have the option to transfer it to a new Account Owner if necessary.

### What does my troop or service unit do if there is a change in leadership?

If you need to change the Cheddar Up Account Owner, use the "Transfer Account" link on the profile page of your My Account. Cheddar Up Support will request information about the proposed new Account Owner and can get the owner switched over within 1-3 business days.

### How do I change my bank account number and/or signers?

For most of you, your Cheddar Up account has been created with your specific troop or service unit bank account already linked and ready to activate. Some of you may need to add your bank account information at the time of activation. If your bank account information is incorrect in Cheddar Up or you change your troop or service unit bank account for any reason, you'll need to contact Cheddar Up to have this information updated. At the time of your call, please be logged into your Cheddar Up account and have both the new bank account information and your mobile phone accessible.

### How do we cancel our Cheddar Up account?

You can find a link to cancel your account in My Account → Profile. There, you'll find a link to "cancel account" next to "Account Details".

### What if our troop disbands, but have payments pending in our Cheddar Up account?

In this case, you would want to keep the account active until all payments have cleared and can be withdrawn to the troop bank account. Once the funds clear, you can cancel your account from within "My Account." Or if you have a new troop leader, you also have the option to transfer ownership of the account to the new leader by contacting Cheddar Up Support at [friendlysupport@cheddarup.com](mailto:friendlysupport@cheddarup.com).

### What happens if a payee disputes a payment?

If someone disputes a payment through their credit card company that is attached to your collection, and this dispute is not resolved, Cheddar Up will charge the collector a \$15 service fee.

### What if I need to issue a refund to a payee?

Collectors can make refunds for their payers as they deem necessary once the funds have cleared and are no longer pending. It can take up to 10 days for refunds to be reflected on a payer's bank or credit card statement. Cheddar Up may decline to act upon a refund, or delay execution of the refund if there are not enough funds in the collector's Cheddar Up balance to cover the refund. If there are not enough funds in the Cheddar Up account (for example, if you have already transferred the funds from Cheddar Up to your troop account), you will need to either fund your Cheddar Up account or pay any refund direct to the payer via offline check from your bank account.

### Where can I find out more information about Cheddar Up?

Check out the information on our GSNEO Online Payments Webpage. Here you can find a video tutorial, links to live and recorded webinars, and the latest up-to-date Cheddar Up information and resources. If you still have questions or need help with your Cheddar Up account, reach out to Cheddar Up Support at [friendlysupport@cheddarup.com](mailto:friendlysupport@cheddarup.com).