Alternative Payment Considerations

Before Opting Out of Digital Cookie

Digital Cookie is the fastest, safest, and easiest way for Girl Scouts to manage cookie sales, track goals, and connect with customers offering cashless payments. GSGATL strongly recommends using Digital Cookie as your primary platform/app for accepting payments from customers

Here's what Digital Cookie has to offer:

- **Convenience card payments** – with flexible manual entry and OSR scanning abilities with limited required fields
- **Automatic sales tracking in eBudde** – every transaction is instantly recorded in the app and recorded in eBudde for both girls and troops.
- **Optional customer receipts** – where girls/troops can choose to provide customers with purchase receipts
- **Sales Reporting** – available at the girl and troop level where volunteers
- **Volunteer Monitoring** – troop volunteers can search not only troop transactions but orders for any girls in their troop. They will also have the ability to provide partial and full refunds for delivery, in-hand and donation orders.

Before selecting to use a non-Digital Cookie option, we're providing a snapshot of pros and cons to the most popular alternatives. Keep in mind that none of the options below will have automation reflected in eBudde and will always require manual entry of sales; boxes and payments received through their platforms.

Cash App

Pros:

- Easily make and receive mobile payment
- No fee option to send or receive money
- Simplified reimbursement process if needed
- Transfer money from the App to a linked bank account
- No balance minimums or activity requirements
- No card reader needed
- No monthly service fees

Cons:

- Requires customer to have access to the platform

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- New users have 30-day transaction limit $1000

- Is not FDIC covered
- No phone support; only via App or email
- Above the threshold money received counts as income and could be subjected to taxes
- No tap to pay option

Venmo

Pros:

- Cashless convenience
- Free App to use
- Does not charge

Cons:

- ATM withdrawal Fees
- Debit card transactions are free; Credit card transaction fees @ 3%
- Free transfers usually take 1 to 3 days to process, if needed sooner @1.75% (min. of $0.25 and max. of $25.
- Highly recommend being used from people you know to avoid risk of not receiving the payment for the purchase
- Limited customer support

Zelle

Pros:

- Cashless convenience
- Members can receive money using an email address or phone number for digital transactions
- Bank to bank transactions
- Platform is integrated to a bank account eliminating the need for an App

- No fees are associated with transactions

Cons:

- Zelle is designed for transactions between parties who trusts each other

Square

Pros:

- No monthly/annually fee
- Card reader available for purchase
- Faster checkout process
- Instant Transfers to the linked debit card
- Tap to Pay
- Accepts cash payments

Cons:

- Transaction fee for in-person transactions @ 2.6% +10 cents and for manual add of information the fee is @ 3.5% + 15 cents per transaction

Clover Go

Pros:

- Tap to pay
- Card reader available for purchase
- Compatible with iPhone & Android phone and tablets
- Instant/Rapid deposit
- Ability to accept card not present payments (Cash)

Cons:

- Monthly software fee
- Online transactions fee- 2.6%+10 cents per transaction

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- Swiped/chipped transaction fee- 2.6%+10 cents