

# Guidance on avoiding 25p charge for top ups under £10



Regretfully, the UK banking system charges all suppliers 25p for all online payments under the value of £10. This applies to the Squidcard system and affects payments made by both credit and debit cards.

This charge is out of the control of both the School and Squidcard. The 25p charge is not received by either the School or by Squidcard; it is retained by the UK banking system.

The new version of the Squidcard system offers parents a number of opportunities to avoid this charge, by enabling them to group together multiple purchase into a single shopping basket.

## Parents with more than one child in the school

If you have more than one child at Vyners School, please make sure you have linked their accounts. This can be done by ensuring the registered email address for each account is identical.

If you have linked accounts successfully, multiple tabs will appear on the system once you have logged in.

The screenshot shows the Squidcard Customer Portal interface. At the top, it says 'Hello, Karen' and 'Last login: 16 March 2017 at 9:05 AM'. Below this, there are two account cards. The first card is for 'Joe Bloggs' with SRN: 6337 9900 1002 8339. The second card is for 'Karen W' with SRN: 6337 9910 2650 1264. Below the account cards, there are two purse cards. The first is 'Catering purse' with PURSE NUMBER: 633799006801894551 and PURSE REFERENCE: CAXT3G. It shows a balance of £10.93 and a 'TO COLLECT' amount of £0.00. The second is 'Trips and Offers purse' with PURSE NUMBER: 633799007200377015 and PURSE REFERENCE: VEU4P4. It shows a balance of £0.00 and a 'TO COLLECT' amount of £0.00. Both purse cards have an 'Add to basket' button. At the bottom of the screen, there is a taskbar with various application icons and a system tray showing the date and time as 14:03 16/03/2017.

You can 'toggle' between accounts to make multiple purchases, thus ensuring the total value of your 'shopping basket' exceeds £10. Purchase can be any combination of trips or lunch money top ups.

### Parents with a single child within the school

By timing purchases carefully, it is still possible to add together different purchases in order to avoid the charge. Below is a screen shot of an example where a lunch money top up and two other low value trip purchases have been made together. As the total value of the basket is £20, no 25p charge will be levied.

The screenshot shows a web browser window with the URL <https://portal.squidcard.com/CustomPortal/#/basket>. The page title is "My Basket". Below the title is a pink header "Items in basket". The basket contains three items:

ITEM	PRICE	QUANTITY	TOTAL	REMOVE
TOP UP Karen W Impact Catering 633799006801894551	£10.00			
YR 13 COMPUTING GROUP 13 - EASTER REVISION SESSION Karen W 633799007200377015	£5.00	1	£5.00	
YR 11 BIOLOGY (B2) - EASTER REVISION SESSION Karen W 633799007200377015	£5.00	1	£5.00	

Total: £20.00

Checkout

March 2017