UCD Societies Council

Contactless Payment Guidelines

Contactless payment readers are available for each society. These can only be signed out by the incoming auditor. The individual signing out the device is personally responsible for the reader and the associated items. The device must be returned at the end of each session and before the end of the Spring Semester. The Societies Council may indicate a specific deadline for the return of all readers.

1. **Authorisation and Accountability**

    Each society will be provided with the following:

    o   SumUp Contactless Card Reader

    o   Username & Password

- **No other payment solution may be used by a student society**.

- Only the current auditor and treasurer of a student society should have access to contactless payment readers.

- The auditor and treasurer are responsible for all financial transactions made using the contactless payment reader assigned to their society.

- The auditor and treasurer must not share the device login details.

- **Always log out of your device** when you are finished using the reader. Manually login to your device each time you use the reader to make sure you are using the correct account.

- Do not share the physical card reader with any other society.

- The device should only be used for society business. No exceptions.

- Ensure the physical security of the contactless payment reader when not in use. Store the reader in a secure location, such as a locked cabinet that is only accessible to the auditor and/or treasurer.

2. Transparent Record Keeping

Just like handling cash payments, the treasurer must maintain accurate and detailed records of all transactions. This includes, but is not limited to:

- o Date/time

- o Amount paid

- o Purpose (eg. membership, trip contribution, charity donation, merchandise payment)

- o The names of individuals making the payment.

- Transaction details (such as the ones listed above) may be requested by the Societies Office at any time. These must reconcile with the society's SumUp account.

- Detailed records should be maintained on an ongoing basis. Accounts are a daily requirement - do not wait to reconcile your details.

- Confirm that each payment has been successful. Do not assume.

- In the first instance, a notice of '*successful/unsuccessful*' will appear on the physical reader.

- The auditor and treasurer will have an overview of the payments via the SumUp platform. Payments will appear immediately. Please make sure you are logged into the correct account and that payments are directed correctly.

3. Secure Handling

As mentioned in section 1 (*Authorisation and Accountability*): '*Ensure the physical security of the contactless payment reader when not in use. Store the reader in a secure location, such as a locked cabinet that is only accessible to the auditor and/or treasurer.*'

- You must ensure that the device is logged out after each use.

- The auditor and treasurer must not share the society's SumUp account login details.

- The assigned card reader is only to be used for society business. The society's assigned device must not be shared with any other society and must not be used by any other organisation or individual. No exceptions.

- Failure to keep the device and account secure may result in the society losing contactless reader privileges for the year.

4. **Authentication and Passwords**

- Protect your account with a strong and unique password or PIN.

- The auditor and treasurer must not share the society's SumUp account login details.

6. **SumUp Readers, Platform & Mobile Application:**

II) SumUp Reader

- The supplied Reader is a SumUp Solo. This device can accept payments when it's connected to a private WiFi or using the built-in SIM card.

- Your SumUp Reader will have an assigned number. There is a sticker on each device. As all devices look similar ensure you have the correct reader. It may be helpful to mark your reader with a coloured sticker, or other identifier.

- The reader will connect using a built-in SIM card. If you need to connect to a WiFi network you must connect to a private Network. As the UCD WiFi network is a public network you will not be able to use the UCD WiFi. You can tether the device to your phone, or a private hotspot.

- Each Reader has a box, docking station, lid and charging cable. All items must be returned at the end of your session.

- Readers must be returned in good condition.

II) SumUp (online platform)

- Each society has a separate login for their SumUp Reader. This username and password will also allow you to login to SumUp (*www.sumup.com*) in order to check your transaction history.

- This is a tool to support auditors and treasurers in fulfilling the requirement listed under Section 2 (Transparent Record Keeping). However, it must be remembered that this is not a complete regard. This is only a transaction history. A society will still need to keep records regarding: date, time, purpose and individual payee.

- The treasurer should monitor this online overview to ensure successful payments and to reconcile their own records against total payments made. For note:

  - A successful payment is listed as *'successful'*
  - An unsuccessful payment is listed as *'unsuccessful'*

- It is the treasurer and auditors responsibility to make sure all payments are:

  a. attempted
  b. successful
  c. properly recorded (*eg. date, time, purpose, individual payee*)

III) Mobile App:

- The SumUp mobile app can be utilised by the auditor and treasurer only.

- The app allows you to track transactions without logging into a computer.

- While the application provides the ability to create a QR code for payments, this feature is not permitted during Freshers Week. In general, no QR code should be used for payments during Freshers Week.

- The application allows for the creation of payment links to be created. The society auditor or treasurer may use these links during the year, but must keep strict records as noted above.

- It can also be used as an additional payment reader where required by compatible devices (see the SumUp Website to see which devices are compatible). Only the Auditor and Treasurer of the student society are authorised to use the SumUp app for payment processing.

7. **Lost/Missing Procedures**

- If a card reader is lost, stolen or missing, the society should inform the Societies Office immediately.

8. **Compliance with Society and University Policies & Guidelines**

Ensure that all financial transactions conducted through the contactless payment reader and app adhere to the Code of Practice on Student Society Finances and any other relevant UCD policies and guidelines.

[Updated August 2024]