



Kenton County School District | *It's about ALL kids.*

**THE KENTON COUNTY BOARD OF
EDUCATION**

1055 EATON DRIVE, FORT WRIGHT, KENTUCKY
41017

TELEPHONE: (859) 344-8888 / FAX: (859) 344-1531

WEBSITE: www.kenton.kyschools.us

Dr. Henry Webb, Superintendent of Schools

KCSD ISSUE PAPER

DATE:

September 3, 2020

AGENDA ITEM (ACTION ITEM):

Consider/Approve: Infinite Campus Online Payments

APPLICABLE BOARD POLICY:

01.11 General Powers and Duties of the Board

HISTORY/BACKGROUND:

The Board approved the 1 to 1 Technology Implementation Plan for KCSD participating schools on July 6th, 2020 which includes a \$50 annual student fee for all students participating in the plan each year. The Infinite Campus system is the student information system currently used by the district schools and can be used to record the annual technology fee and fee payments.

In addition, the Infinite Campus Online Payments Module is a reliable and secure electronic payment option for parents to pay the fee using a debit/credit card or electronic check process. Electronic payments post directly to student account records, reduce cash handling and lost checks while improving cash flow and office efficiency. Electronic payments are processed by Vanco Payment Solutions, LLC, a registered ISO of Wells Fargo Bank. The processing fee is approximately 4% for each transaction to be paid by the district. With student participation increasing each year in the program, using the Infinite Campus program to record fees, payments and allow for electronic payments will improve plan implementation while providing additional payment options to parents. Certainly the option for cash and check payments will remain as well.

FISCAL/BUDGETARY IMPACT:

A maximum of \$3,650.00 Year 1, \$7,000 Year 2, \$10,500 Year 3 and \$14,000 Year 4 and beyond.

RECOMMENDATION:

Approval of adding the Infinite Campus Online Payments module and Merchant Services Agreement with Vanco Payment Solutions, LLC for FY 2021 and future years as needed.

CONTACT PERSON:

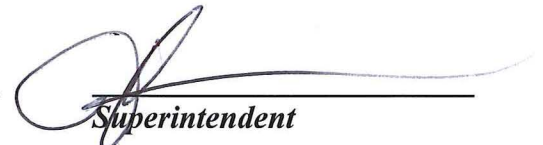
Susan Bentle



Principal



District Administrator



Superintendent

Kenton County Board of Education

Board Members: Carl Wicklund, Chairperson Karen L. Collins, Vice Chairperson Carla Egan Shannon Herold Jessica Jehn
"The Kenton County Board of Education provides Equal Education & Employment Opportunities."

Vanco Application

Please note this application is for discussion purposes only.

All new applications are now completed electronically at:

<https://www.infinitecampus.com/VancoNewClientApplication>



Request an Account

Thank you for considering Vanco Payments as your future merchant services provider.

For underwriting purposes we will require the Federal Tax ID for your business, information about the authorized signer for your organization, as well as supplemental bank documents (voided check and bank statement). We recommend gathering this information prior to starting the application

Administrator Contact Information

This is someone in your organization who will manage your account.

First Name *

Last Name *

Phone Number *

Title

Pastor, Owner, CEO, etc.

Email *

Organization Information

Organization Name *

Organization
Phone *

Organization Website

www.vancopayments.com

The name people know your organization by (aka Doing Business As).

Organization Type *

NonProfit ▼

Organization Industry *

Public School ▼

How your organization is registered with the IRS.

Questions? Give Vanco a call at 1-800-675-7430!

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Select a Plan

Pricing Plan

☐ Select Pricing Plan

eCheck Processing	
ACH Processing Rate	0% per Trans
ACH Transaction Fee ¹	\$0.35 per Trans
Authorizations (one-time per individual) ²	\$0.50 per Auth
ACH Returns (Regular & Late) ^{3,4}	\$3 per Return
ACH Credit Transaction	\$5 per Credit
Credit and Debit Card Processing	
VISA, MasterCard, and Discover Processing Rate ⁶	2.35% per Trans
AMEX Processing Rate ⁶	3.50% per Trans
Credit/Debit Transaction Fee ⁵	\$0.35 per Trans
Infinite Campus Software Use Fee ⁷	1.15% per Trans
Visa FANF Fees ⁸	See FANF table
Other charges that may apply	
Setup Fee (one time)	\$150
Monthly Fee	\$0
PCI Non-compliance Fee*	\$23.95
Chargeback Fee ⁹	\$25
Failed Transaction	\$0.35 per Occurrence

Visa Fixed Acquirer Network Fee (FANF)	
Monthly Gross Sales Volume	Monthly Fee
Less Than or Equal To \$199.99	\$0
\$200.00-\$1,249.99	0.15%
\$1,250-\$3,999.99	\$7
\$4,000.00-\$7,999.99	\$9
\$8,000.00-\$39,999.99	\$15
\$40,000.00-\$199,999.99	\$45
\$200,000.00-\$799,999.99	\$160
\$800,000.00-\$1,999,999.99	\$450
\$2,000,000.00-\$3,999,999.00	\$1,000
\$4,000,000.00-\$7,999,999.9	\$2,000
\$8,000,000.00-\$19,999,999.99	\$4,000
\$20,000,000.00-\$39,999,999.99	\$8,000
\$40,000,000.00-\$79,999,999.99	\$16,000
\$80,000,000.00-\$399,999,999.99	\$45,000
Greater Than or Equal To \$400,000,000.00	\$70,000

1 ACH Transaction Fee: Vanco transmits transactions for processing 2 business days prior to settlement.

2 Authorizations: This is a one-time fee per new authorization. It is charged only when an individual is initially set up in My Vanco (Vanco's Online Service Center). It is not charged per transaction.

3 Regular Returns: If the withdrawal of funds from customer's account generates a Return due to:

Insufficient Funds (NSF), Account Closed, No Account/Unable to Locate Account, Invalid Account Number, Account Number Changed, Routing Number Changed, Account/Routing Change, and/or Account Type Changed.

4 Late Returns: If the withdrawal of funds from customer's account generates a return due to:

Revoked, and/or Not Authorized.

5 Credit Transactions: If a transaction is credited back to a customer's account.

6 The Credit and Debit Processing Rates is the percentage of each transaction that is assessed for processing both credit cards and debit cards.

7 The Software Use Fee is the fee paid to Infinite Campus for the use of the software provided by Infinite Campus and is the percentage of each transaction that is assessed for processing both credit cards and debit cards.

8 The Visa Fixed Acquirer Network Fee (FANF) is based on the monthly gross dollar amount of Visa transactions processed under your federal taxpayer identification number. See chart below.

9 The Chargeback Fee is deducted if the Cardholder or Card Issuing Bank initiates a dispute. See Client Procedures for more information regarding Chargebacks.

*The PCI Non-compliance Fee is only charged if your organization does not comply to PCI regulations

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Add Hardware

If you are looking for hardware, we have the following that would fit your organization

Desktop Reader

Desktop Reader Quantity

1



Desktop Reader Price: \$125

Mobile Swipe Reader

Swipe Reader Quantity

1



Swipe Reader Price: \$45

Shipping Rates	
UPS Ground	\$12
UPS Second Day Air	\$25
UPS Next Day Air	\$55

Shipping Method *

☐ UPS Ground ☐ UPS 2nd Day Air ☐ UPS Next Day Air

You have selected hardware that requires shipping. Please select a shipping delivery method.

GivePlus Mobile: GivePlus Swipe is compatible with Apple and Android devices but not compatible with Kindle products.

All Hardware Warranty: Vanco provides a Limited Warranty on all Equipment for thirty (30) days from shipment. The Limited Warranty will cover any defects in material or workmanship under normal use during the Warranty Period. Vanco will either repair or replace the Equipment at no charge, using either new or like-new Equipment. The Limited Warranty does not cover theft or loss of product or damage resulting from negligence or unauthorized use of the Equipment.

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Organization

We need to gather addresses for your organization, as well as collect some processing information to better understand your organization.

Organization Physical Address

The physical location of your organization. This cannot be a P.O. Box.

Physical Address *

Physical Address 2

Physical City *

Physical State *

Physical Zipcode *

Mailing Address

If you want your 1099 mailed to a location different than the physical address of your organization (i.e. P.O. Box), update the Mailing Address.

Is Mailing Address the same as the Physical Address?

☒ Yes ☐ No

Shipping Address

Is Shipping Address the same as the Physical Address?

☒ Yes ☐ No

Attention To *

Person identified on the shipping label to receive the package.

Processing Information

Average Transaction Amount

The average dollar amount per transaction.

Average Monthly Transaction Count

The number of transactions expected per month.

Will you be processing on behalf of another organization?

☐ Yes ☒ No

Will transactions be processed for an organization not associated to the entity applying for services?

Has your company processed electronically in the last 6 months?

☐ Yes ☒ No

Previously processed transactions with a different processor (e.g. PayPal, Stripe, etc.)?

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Account

We need to gather some legal information and banking information to validate your organization as well as configure your account.

Legal Organization Information

Legal Organization Name *

Organization name on file with the IRS and used for filing taxes.

Fed Tax ID *

The Employee Identification Number on file with the IRS.

Organization Start Date *

Date the organization was legally formed.

Are you engaged in any activity with a foreign identity?

☐ Yes ☒ No

Banking Information

Banking information is needed for Vanco to fund transactions and debit monthly fees.

Account Type *

Account Number *

Routing Number *

Validate Account Number *

Validate Routing Number *

Supplemental Document Upload

Upload Voided Check

or drag files here.

Upload an image of a voided check for verification purposes. If you do not have a voided check, please provide a signed letter from your bank.

Upload Bank Statement

or drag files here.

Upload a file of your most recent bank statement for verification purposes. Please note we limit the uploads to 15 files at 3MB.

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Authorized Signer

The authorized signer is an individual in your organization that has authority, corporate or otherwise, to enter into and execute such agreements and forms, and bind the institution(s).

Authorized Signer Information

The Authorized Signer is required to electronically sign the Vanco Merchant Application and has legal authority to enter into such an agreement.

Is Authorized Signer the same as the Admin?

☐ Yes ☒ No

First Name *

Middle Initial

Last Name *

Phone Number *

Title *

Email *

Last 4 of Social Security Number (SSN) *

Date of Birth *

To assist the United States government in the fight against the funding of terrorism and money-laundering activities, Section 326 of the USA PATRIOT ACT requires all financial institutions obtain, verify, and record information that identifies each person who opens an account or changes an existing account. This federal requirement applies to all new customers and current customers, including businesses and specifically their owners, managers or officers. Because we work with a bank to provide services to you, the bank requires us to obtain certain identifying information regarding the owner, managers or officers of each of our customers. This means that we may ask you for the name, address, date of birth, and other information, including social security number, of the owner, manager or officer that will allow us to identify such person per our bank's requirements.

Home Address

Home Address *

Home Address 2

Home City *

Home State *

Home Zipcode *

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Bank Disclosure

Merchant Services Provider Contact Information

Name: Vanco Payment Solutions, LLC
Street: 3800 American Blvd West, Suite 500
City, State, Zip: Bloomington, MN, 55431
Phone Number: (800) 675-7430

Client Information

Legal Name: test
Street: test test
City, State, Zip: test, AL 12345
Phone Number: (222) 222-2222

Acquiring Bank Information: Wells Fargo Bank

The Bank's mailing address is Wells Fargo Bank, N.A., PO Box 6079, Concord, CA 94524 and its phone number is (800) 451-6817.

Important Acquiring Bank Responsibilities

- The Bank is the only entity approved to extend acceptance of Card Organization products directly to a Client.
- The Bank must be a principal (signer) to the Vanco Agreements and Addendums.
- The Bank is responsible for educating Clients on pertinent Visa and MasterCard Rules with which Clients must comply; but this information may be provided to you by Processor.
- The Bank is responsible for and must provide settlement funds to the Client.
- The Bank is responsible for all funds held in reserve.

Important Client Responsibilities

- Ensure compliance with cardholder data security and storage requirements.
- Maintain fraud and chargebacks below Card Organization thresholds.
- Review and understand the terms of the Vanco Agreements and Addendums.
- Comply with Card Organization rules.
- Retain a signed copy of this Bank Disclosure

Additional Resources

- You may download "Visa Regulations" from Visa's website at <https://usa.visa.com/support/small-business/regulations/fees.html#3>
- You may download "MasterCard Rules" from MasterCard's website at <https://www.mastercard.us/en-us/merchants/get-support/merchant-learning-center.html>

The responsibilities above do not replace the terms of the Vanco Agreements and Addendums, and are provided to ensure the Client understands some important obligations of each party and that the Bank is the ultimate authority should the Client experience any problems.

Authorization & Representations

The undersigned represents that all of the following are true:

1. I represent that I have all necessary authority to execute this document on behalf of the Organization.
2. The Organization authorizes Vanco Payment Solutions, LLC to initiate VARIABLE transactions to the account identified in the Banking Information section of this Application for the SETTLEMENT OF TRANSACTIONS and the collection of PROGRAM CHARGES AND TAXES pursuant to the Agreement(s) for the product(s) for which the Organization has applied. If this Application is approved, this Authorization will remain in effect until Vanco Payment Solutions, LLC is notified, in writing, to discontinue.
3. I hereby certify the information contained in this Application is complete and accurate. I authorize Vanco Payment Solutions, LLC and/or its agent(s) to investigate the Organization identified in this Application. I understand that such information will be utilized by Vanco to determine credit worthiness as part of Vanco's determination of whether it will provide services to the Organization.
4. I understand that the Organization is identified as "COMPANY" in the Agreement(s) and Addendum(s) which I have reviewed. My signature below as well as Company's use of the products constitutes acceptance of all of the terms and conditions of such Agreement(s) and Addendum(s). My signature below is the same as if I physically signed such Agreement(s) and Addendum(s).

Agreement(s) Review and Authorization

By electronically signing these agreements and forms, you represent and warrant that (1) such agreements and forms have been duly authorized and approved as may be necessary, and (2) you have all the necessary and appropriate authority, corporate or otherwise, to execute such agreements and forms and bind the institution(s) on whose behalf you are signing.

Before proceeding to sign, please review our agreement(s)

Review the Bank Disclosure information above.

Download and read the [Credit & Debit Card Agreement](#)

Download and read the [eCheck Agreement](#)

I have read the Bank Disclosure Agreement*

☐ Yes

I have read and understand the Credit & Debit Card Agreement*

☐ Yes

The rules and regulations of mastercard and VISA

I have read and understand the eCheck Agreement*

☐ Yes

The Vanco Payments Terms and Conditions

Signature*

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