



Girl Scouts North Carolina Coastal Pines has partnered with Cheddar Up to offer our Service Units and Troops a secure and user-friendly option for collecting payments via credit/debit card and eCheck. Below you will find some helpful resources for this customized payment platform. Note that Cheddar Up and Smart Cookies are the only credit card collection tools authorized by Girl Scouts North Carolina Coastal Pines.

Have specific questions or want to see Cheddar Up in action? Check out our FAQs below or [watch this customized video tutorial](#) to learn more.

Ready to start using Cheddar Up for your Troop or Service Unit? Email [troopbanking@nccoastalpines.org](mailto:troopbanking@nccoastalpines.org) today!

## Cheddar Up FAQs

### 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 dues, uniforms, supplies, badges, activities, outings, 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. Unlike other popular payment platforms, with Cheddar Up you can completely customize your collections and anyone can pay without having to download an app or create an account.

### 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/monthly fees or out-of-pocket expenses.

### 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 \$0.45 per transaction for credit card payments plus 3.5% for credit card

processing. Payers paying with an eCheck pay only the \$0.45 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 Girl Scouts North Carolina Coastal Pines receive any of the fees or other payment for supporting or offering Cheddar Up to troops and service units?

No – Girl Scouts North Carolina Coastal Pines receives no financial or other compensation or benefits for offering Cheddar Up. Girl Scouts North Carolina Coastal Pines is working with Cheddar Up to offer this service to make collecting payments easier for both leaders and parents. 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?

Simply contact [troopbanking@nccoastalpines.org](mailto:troopbanking@nccoastalpines.org) to request a Cheddar Up account today. We will work with you to answer any questions you have and set up your Cheddar Up account so you can start creating collections and making payments easier for your parents and volunteers. Please note, in order to create an account your Troop will need to be in compliance with the Council’s Troop Banking Guidelines and your troop must have submitted the most recent Troop Annual Finance Report.

### 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 Girl Scouts North Carolina Coastal Pines who are also authorized signers on the troop or service unit bank account.

### 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, 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.** For this reason, we highly recommend establishing a troop-specific (or service-unit specific) email address (ex: NCCPTroop123@email.com) versus using a personal email address for Cheddar Up. If you already have a troop-specific email address, you know how helpful it can be for keeping historical troop records and not clogging up your personal inbox.

### 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” page, 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.

### 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 will display the first 19 characters of your *Collection Title* as the descriptor on bank and credit card statements. This will not include any numbers or special characters that are part of your title. You can see an example of what your payers will see in the “Settings” section for your collection. Also in “Settings”, you have the option to customize what appears on credit card statements to be something other than the collection title.

### 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?

Your Cheddar Up account has been created with your specific troop or service unit bank account already linked. If your bank account information has changed for any reason, you will need to contact the Council at [troopbanking@nccoastalpines.org](mailto:troopbanking@nccoastalpines.org) and we will work with Cheddar Up to update your bank account information for you.

### 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?

You will 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." If your troop is continuing and you have new leadership, it is better to keep the Cheddar Up account active and simply transfer ownership of the account to a new bank account signer. For assistance transferring an account, please contact 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 pay any refund direct to the payer via offline check from your bank account.

### What if I have other questions not addressed above?

If you have technical questions regarding an existing Cheddar Up account, please reach out to Cheddar Up Support at [friendlysupport@cheddarup.com](mailto:friendlysupport@cheddarup.com) or schedule a Live Chat, 9-5pm MT, M-F here: <https://my.cheddarup.com/contact>. If you're looking to get started with Cheddar Up for your Troop or Service Unit, please contact the Council at [troopbanking@nccoastalpines.org](mailto:troopbanking@nccoastalpines.org).