TEXAS A&M UNIVERSITY
Student Business Services

Doing More With Less: Digital Transformation in the COVID-19 Era

TEXAS A&M UNIVERSITY
Student Business Services

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Executive Director

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Overview

Introducing Texas A&M University

- **Part 1: Going Cashless**
  - Background/How we got there
  - Pros & Cons
  - Federal & State Regulations
  - 2012 Action Plan & Implementation
- **Part 2: For an Effective Covid-19 Response**
  - Pre-COVID Initiatives
  - Initial Protocol & Communications Strategy
  - New Protocol & Communications Strategy
  - Future Plans

Welcome to Aggieland

Our Mission

Student Business Services is dedicated to helping all Aggie students and families better understand and manage their financial obligations to the university, through an open and honest partnership.

History & Facts

Opened in

1876

Primary Location:
College Station, Texas

71,109
TOTAL ENROLLMENT
FALL 2020

CORE VALUES

Excellence	Loyalty
Integrity	Respect
Leadership	Selfless Service

- Branch Campuses: **Galveston, Texas and Doha, Qatar**
- College Station Campus: **5,200 acres**
- Colors: **Maroon & White**
- Nicknames: **Aggies**
- Athletics: **NCAA Division I (SEC)**

- Undergraduates: **56,205**
- Graduate & Professional: **14,816**
- Corps of Cadets*: **2,500**
- College Station Campus: **65,684**

*Commissions more officers than any institution other than the nation's service academies

What policy does your institution currently have in effect regarding cash payments?

Part 1: Going Cashless

Weighing In

- Viable at TAMU?
- How will it be received?
- Pros vs. Cons

Stating Facts

88% online
10% checks
2% in person

Hundred of thousands of dollars from International students

Associated VP very supportive of change

Very conservative climate

Pros&Cons

Security	Perception
Federal Regulation Compliance	Conservative Campus Culture
Efficiency	Staff Worries
Customer Service	Unique Situations Arise
Using New Technology	Is it legal?

Abiding by the Law?

U.S. DEPARTMENT OF THE TREASURY

ABOUT TREASURY | SECRETARY MNUCHIN | POLICY ISSUES | DATA | SERVICES | NEWS

For small businesses seeking direct relief from COVID-19, CLICK HERE to learn more abo

- Consumer Policy
- Economic Policy
- Financial Markets, Financial Institutions, and Fiscal Service
- Financial Sanctions
- International
- Small Business Programs
- Tax Policy
- Terrorism and Illicit Finance
- Data and Charts Center
- FAQs
  - About Treasury
  - Budget
  - Careers
  - Coins
  - Committee on Foreign Investment in U.S. (CFIUS)

Resource Center

Home » Resource Center » FAQs » Currency » Legal Tender Status

Legal Tender Status

I thought that United States currency was legal tender for all debts. Some businesses or governmental agencies say that they will only accept checks, money orders or credit cards as payment, and others will only accept currency notes in denominations of $20 or smaller. Isn't this illegal?

The pertinent portion of law that applies to your question is the Coinage Act of 1965, specifically Section 31 U.S.C. 5103, entitled "Legal tender," which states: "United States coins and currency (including Federal reserve notes and circulating notes of Federal reserve banks and national banks) are legal tender for all debts, public charges, taxes, and dues."

This statute means that all United States money as identified above are a valid and legal offer of payment for debts when tendered to a creditor. There is, however, no Federal statute mandating that a private business, a person or an organization must accept currency or coins as for payment for goods and/or services. Private businesses are free to develop their own policies on whether or not to accept cash unless there is a State law which says otherwise. For example, a bus line may prohibit payment of fares in pennies or dollar bills. In addition, movie theaters, convenience stores and gas stations may refuse to accept large denomination currency (usually notes above $20) as a matter of policy.

Feds Say YES. Some States Say NO

- Facebook post, July 15, 2020
- Facebook post by Mississippi state Sen. Chad McMahan, July 8, 2020
- U.S. Department of the Treasury, Legal Tender Status, Jan. 4, 2011
- Politico, Murphy signs bill banning most cashless stores in New Jersey, March 18, 2019
- New York Times, New York City Stores Must Accept Cash, Council Says, Jan. 23, 2020
- MA Legislatures.gov, Section 10A: Discrimination against cash buyers, Accessed July 21, 2020
- NPR, Cities And States Are Saying No to Cashless Shops, Feb. 6, 2020
- Bloomberg Law, Rhode Island Retailers Must Take Cash Under New Law, July 1, 2019

Check your State Law

A sign alerts customers that cash is not accepted at a shop in San Francisco last year. The city subsequently banned businesses from rejecting cash.

States Barring the Cashless Trend

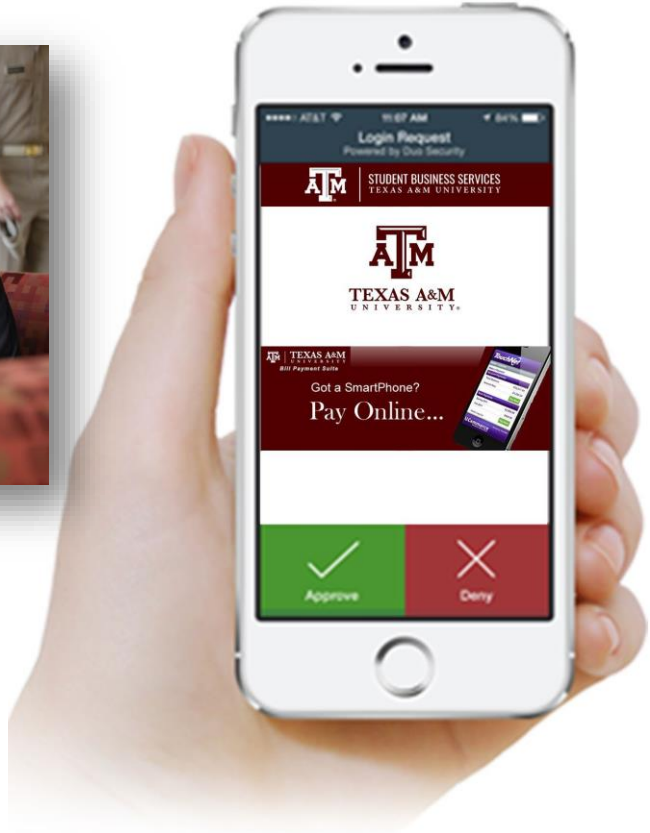
- Massachusetts
- Connecticut
- New Jersey
- New York
- Oregon
- Rhode Island
- Illinois
- Pennsylvania
- California
- Washington, D.C.

Action Plan—Spring 2012

- Set Goals & Deadlines for Implementation
- Develop a Communication Plan
- Provide Alternatives to Cash
- Target Marketing

Alternatives

- Debit Card
- iPay for Departments
- Mobile Bill Pay



Summer 2012

Implementation Phase

- Departmental Communications
- Student Communications
- Technical Setup

Targeted Communication is Key

TEXAS A&M UNIVERSITY

August 3, 2012

Dear Student:

Our records indicate that you have made a payment for some type of tuition or fee in cash at the university cashier office in previous semesters and we would like to keep you updated on new policies and ways you can pay.

Effective August 2012, we will no longer accept cash in person as a form of payment for a number of reasons, most notably the following:

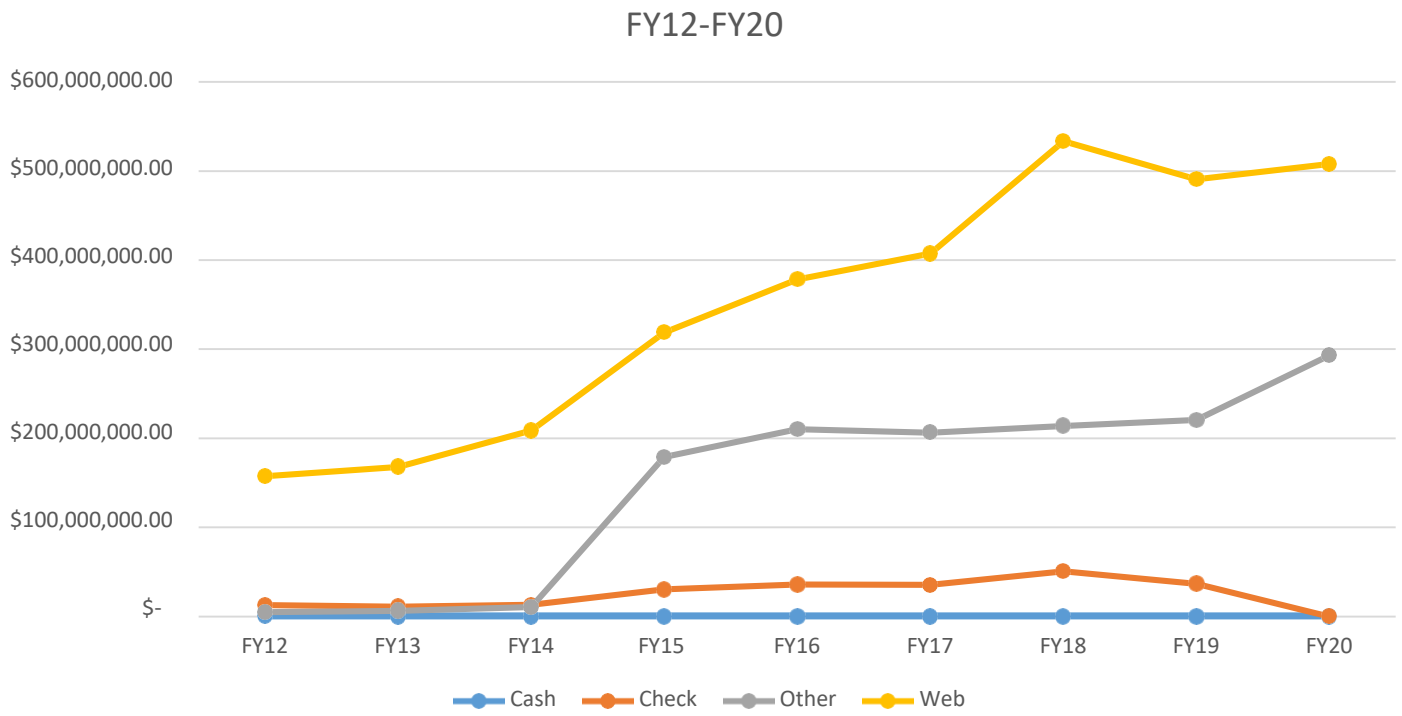
- Security for students and employees.
- Compliance with federal regulations.
- Efficiency.
- Budgetary constraints.

However, we now accept ALL forms of ***debit*** cards (VISA or MasterCard) in the cashier's office. All you will need is your four-digit PIN number and we'll take it!

Currently, almost all A&M students opt to pay their account balances online. Coming soon this fall, Howdy Mobile Bill Pay will bring all the great functions of the main Howdy portal to your smart phone or tablet computer, making it even easier than before to pay online. Look for more communications coming your way on this new feature.

We are always looking for ways to make paying your bills at Texas A&M as hassle-free as possible. We hope these developments achieve that goal.

Last 8 Yeas (FY12-FY20)



Part 2: For An Effective Covid-19 Response

PeCOVDInitiatives

- Required Direct Deposit of Refunds
- Domestic and International Wire Payments with Flywire
- Text and Email Service Inquiries
- Student Profile in Howdy Portal

Initial Protocol

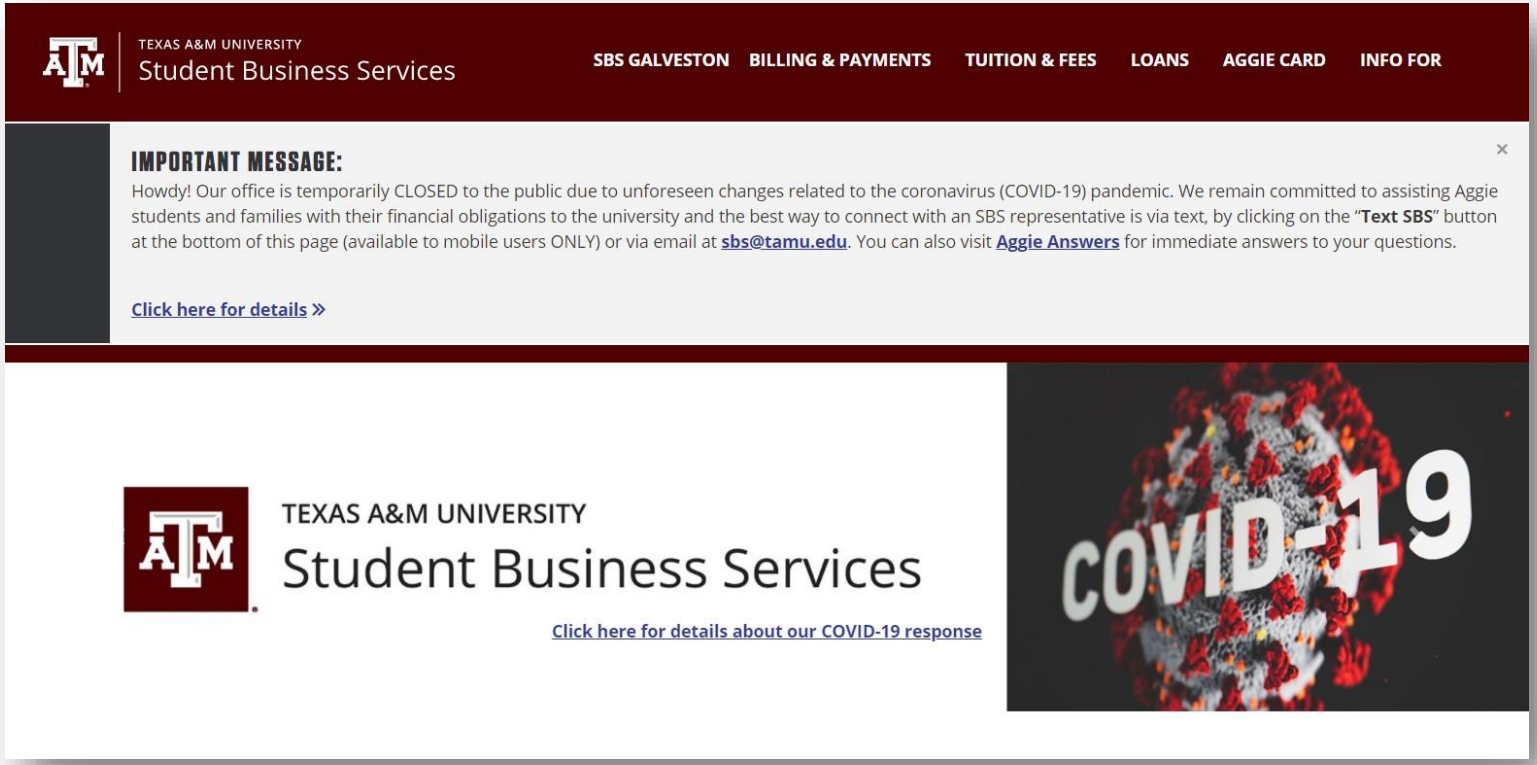
Offices closed

No in-person debit card payments

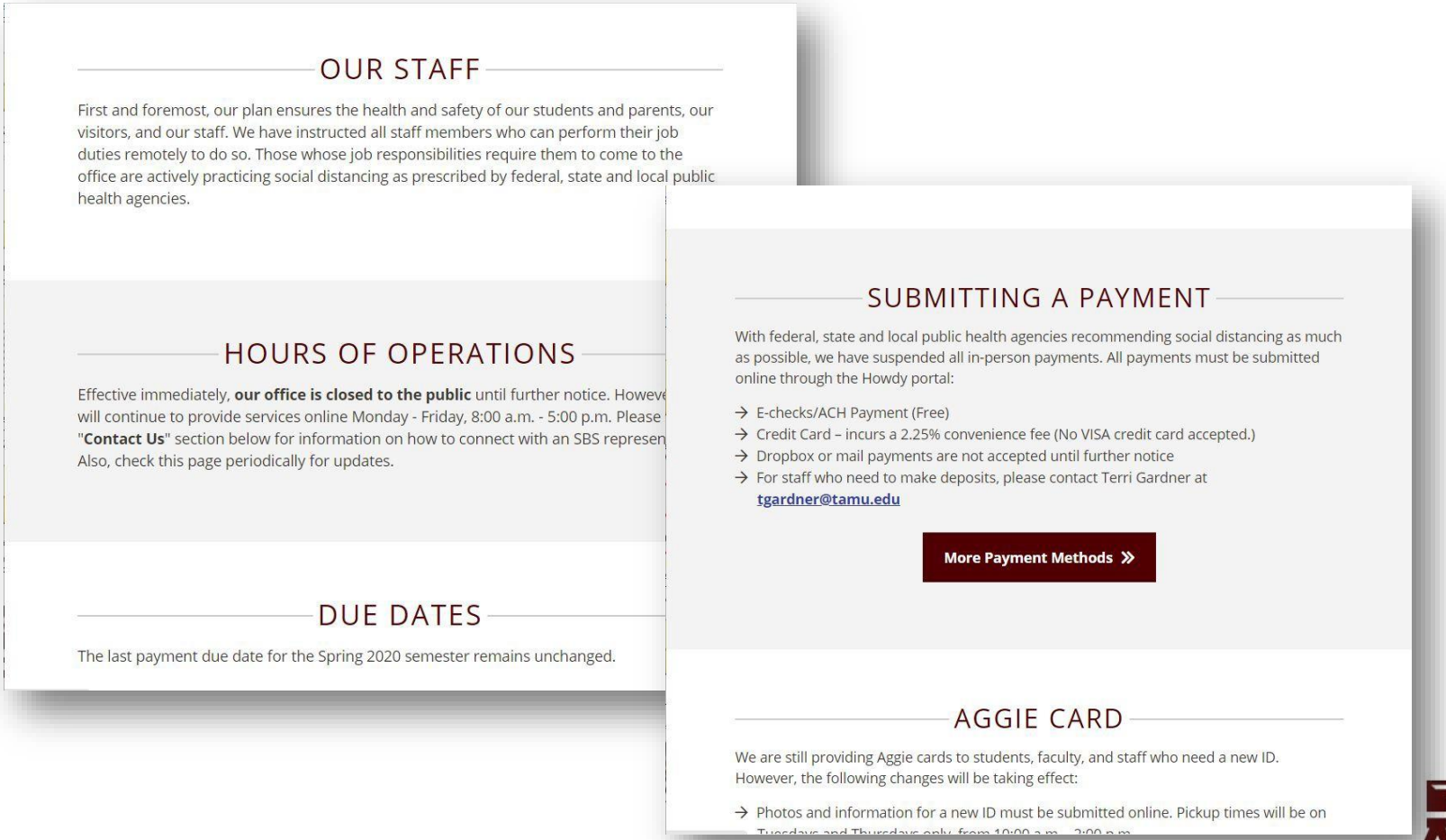
No payments in drop box

No departmental deposits

Initial Web Communications



Initial Web Communications



OUR STAFF

First and foremost, our plan ensures the health and safety of our students and parents, our visitors, and our staff. We have instructed all staff members who can perform their job duties remotely to do so. Those whose job responsibilities require them to come to the office are actively practicing social distancing as prescribed by federal, state and local public health agencies.

HOURS OF OPERATIONS

Effective immediately, **our office is closed to the public** until further notice. Howeve
will continue to provide services online Monday - Friday, 8:00 a.m. - 5:00 p.m. Please
"**Contact Us**" section below for information on how to connect with an SBS represen
Also, check this page periodically for updates.

DUE DATES

The last payment due date for the Spring 2020 semester remains unchanged.

SUBMITTING A PAYMENT

With federal, state and local public health agencies recommending social distancing as much as possible, we have suspended all in-person payments. All payments must be submitted online through the Howdy portal:

- → E-checks/ACH Payment (Free)
- → Credit Card – incurs a 2.25% convenience fee (No VISA credit card accepted.)
- → Dropbox or mail payments are not accepted until further notice
- → For staff who need to make deposits, please contact Terri Gardner at tgardner@tamu.edu

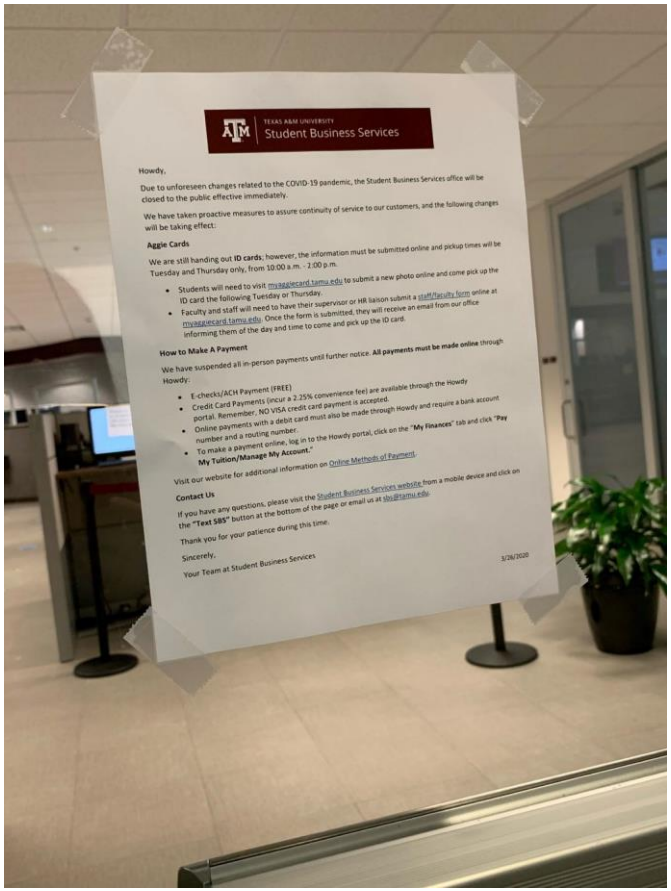
More Payment Methods »

AGGIE CARD

We are still providing Aggie cards to students, faculty, and staff who need a new ID. However, the following changes will be taking effect:

- → Photos and information for a new ID must be submitted online. Pickup times will be on

Initial Print Communications



TEXAS A&M UNIVERSITY
Student Business Services

Howdy,

Due to unforeseen changes related to the COVID-19 pandemic, the Student Business Services office will be closed to the public effective immediately.

We have taken proactive measures to assure continuity of service to our customers, and the following changes will be taking effect:

Aggie Cards

We are still handing out **ID cards**; however, the information must be submitted online and pickup times will be Tuesday and Thursday only, from 10:00 a.m. - 2:00 p.m.

- Students will need to visit myaggiecard.tamu.edu to submit a new photo online and come pick up the ID card the following Tuesday or Thursday.
- Faculty and staff will need to have their supervisor or HR liaison submit a staff/faculty form online at myaggiecard.tamu.edu. Once the form is submitted, they will receive an email from our office informing them of the day and time to come and pick up the ID card.

How to Make A Payment

We have suspended all in-person payments until further notice. **All payments must be made online** through Howdy:

- E-checks/ACH Payment (FREE)
- Credit Card Payments (incur a 2.25% convenience fee) are available through the Howdy portal. Remember, NO VISA credit card payment is accepted.
- Online payments with a debit card must also be made through Howdy and require a bank account number and a routing number.
- To make a payment online, log in to the Howdy portal, click on the "**My Finances**" tab and click "**Pay My Tuition/Manage My Account.**"

Visit our website for additional information on Online Methods of Payment.

Contact Us

If you have any questions, please visit the Student Business Services website from a mobile device and click on the "**Text SBS**" button at the bottom of the page or email us at sbs@tamu.edu.

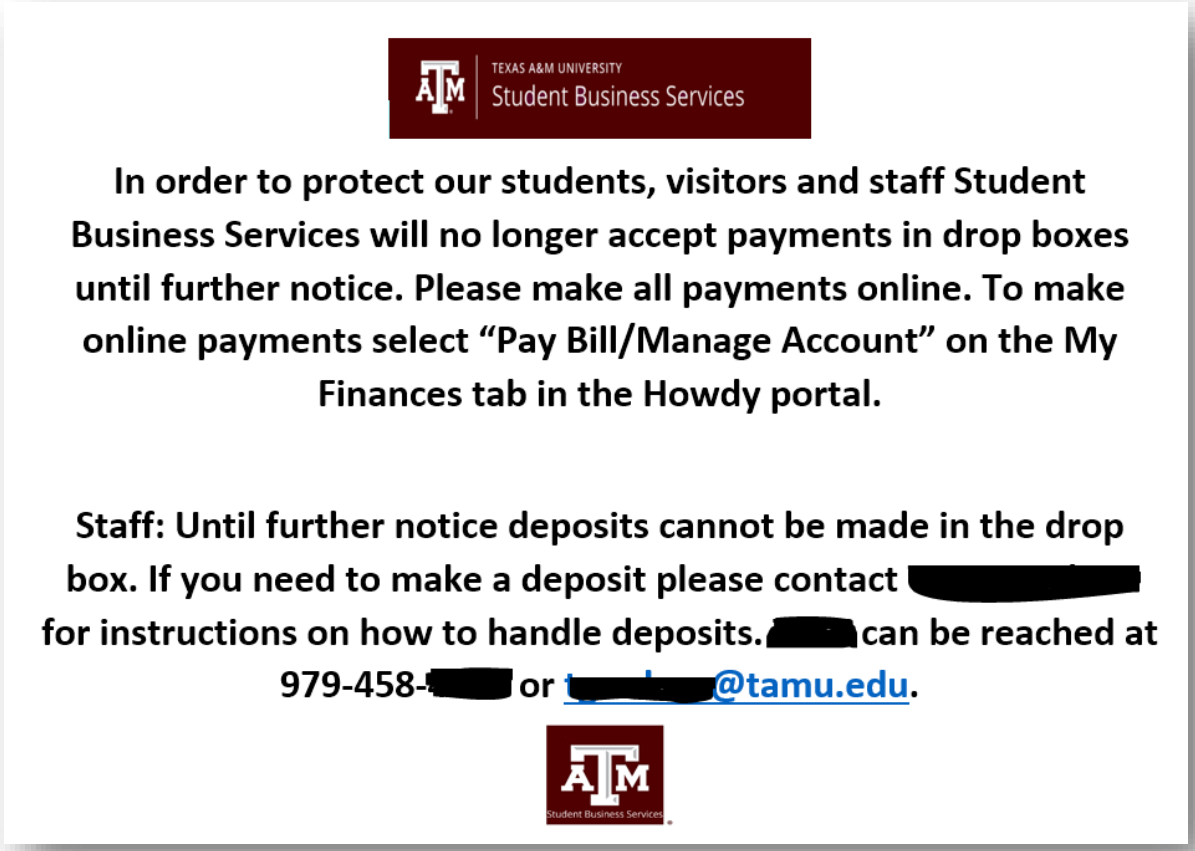
Thank you for your patience during this time.

Sincerely,

Your Team at Student Business Services

3/26/2020

Initial Print Communications



Does your office currently provide in-person services to students, faculty and staff?

CurrentProtocol

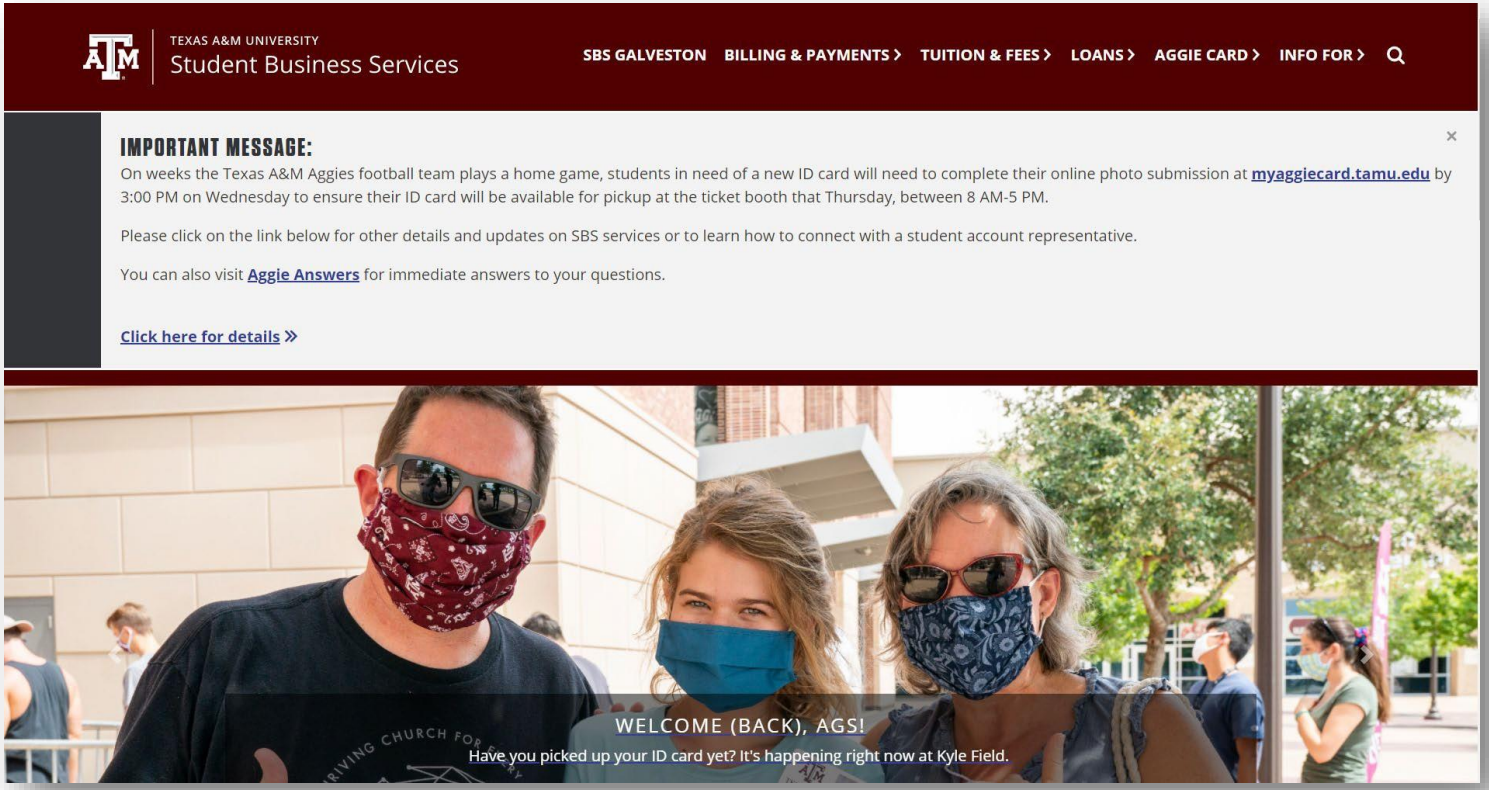
Offices is open with restrictions

No in-person debit card payments

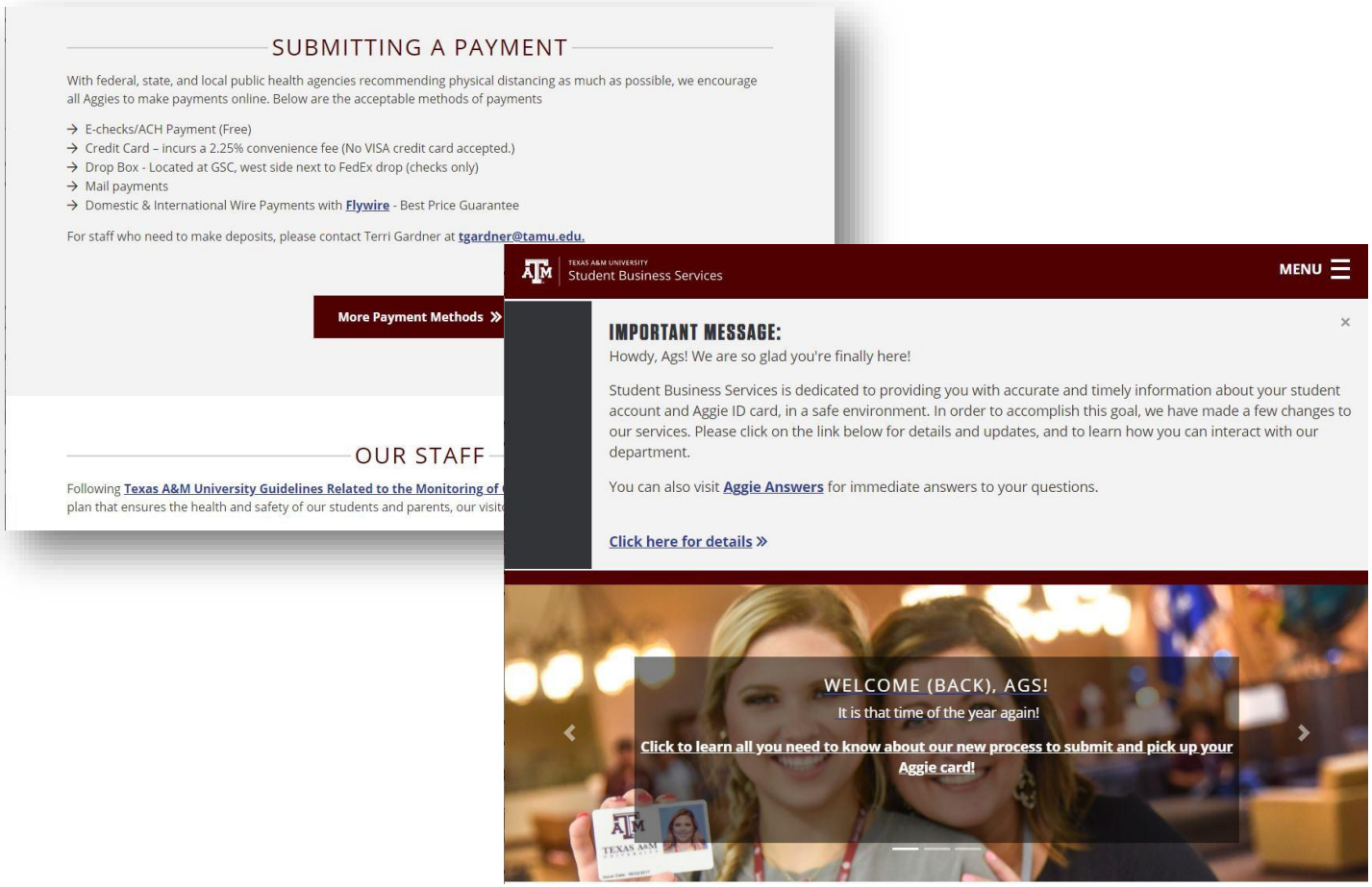
Payment drop box is OPEN

No departmental deposits

New Web Communications

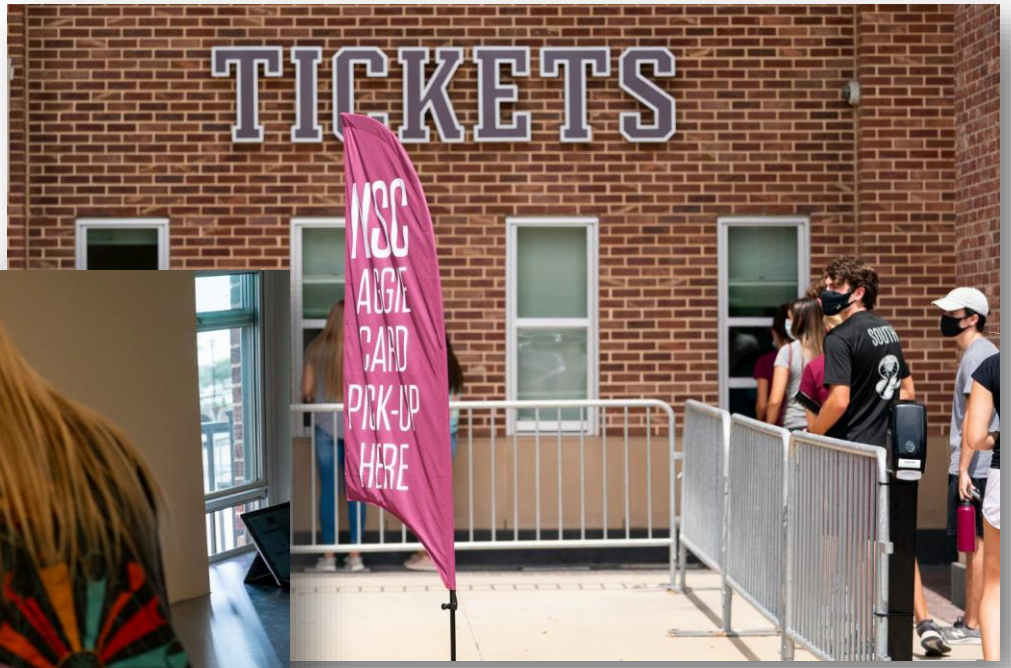


New Web Communications



Safety First

New ID Card Pick-up Location



Current Print Communications

On the Communications

Dear Student,

We hope you and your family are safe and well during these unprecedented times. The ongoing pandemic may have changed the landscape of many facets of life, but our commitment to you is unwavering. To this effect, if you've been impacted financially by the crisis and need our assistance to fulfill your financial obligations to the university, please let us know and we'll work with you based on your individual circumstances.

Our records indicate that you have used a debit or credit card to remit payment to our office within the last year. If you have previously paid in the office by debit card, moving forward your best option to submit payment FREE of charge will be online via electronic check. An electronic check payment is very similar to paying by debit card. Please visit Make a Payment for step-by-step instructions. You will need your bank account routing number and account number. Credit card payments can be made online with the same convenience fee as in-person or over the phone credit card payments.

For a more complete list of accepted methods of payment, please click on the link below:

VIEW MORE WAYS TO PAY

Student Business Services

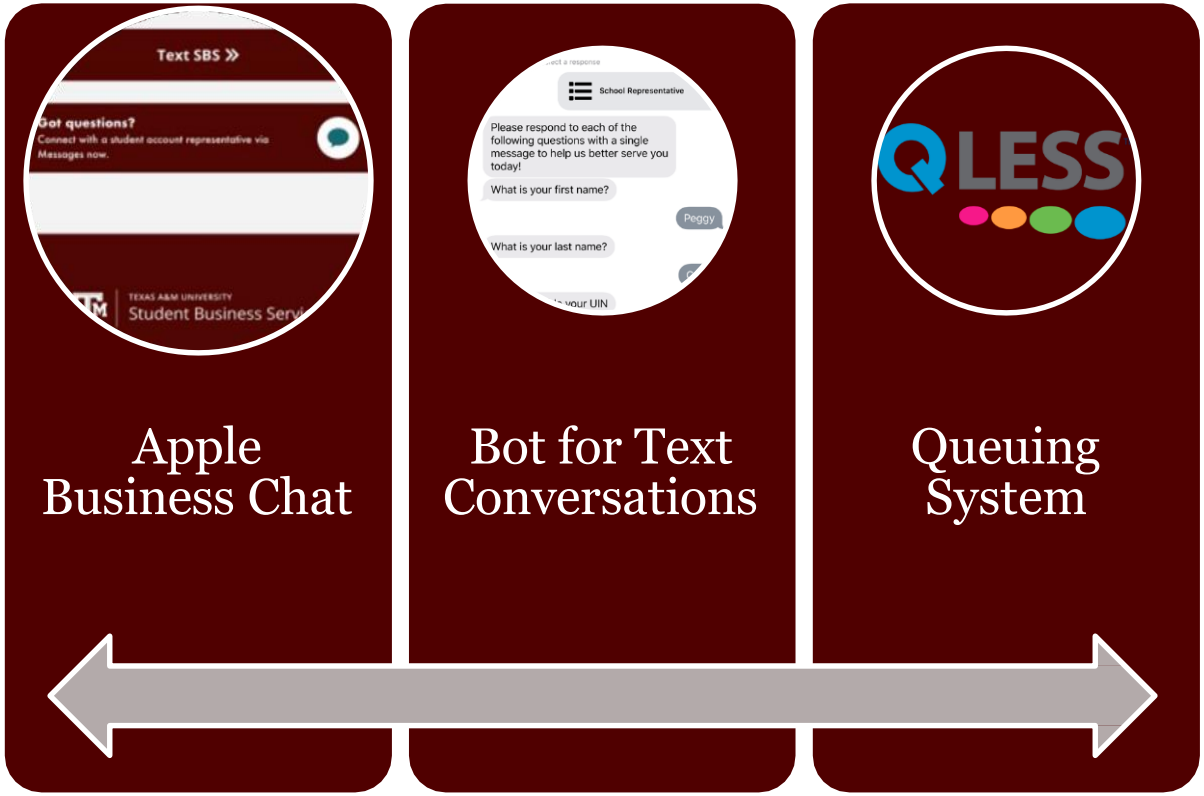
Eliminating PIN Debit Card In-person Payments

Why can't I make a PIN Debit Card Payment anymore?

To be able to serve our more than 70,000 students and their families in a quicker, safer and more efficient manner, SBS has decided to move all payment services online. If you have previously paid in the office by debit card, moving forward your best option to submit payment FREE of charge will be online via electronic check. An electronic check payment is very similar to paying by debit card.

Please visit Make a Payment for step-by-step instructions. You will need your bank account routing number and account number. Credit card payments can be made online with the same convenience fee as in-person or over the phone credit card payments.

Embracing Digital



Strategic Communications

- Alert System in Student Profile
- Action Items in Student Profile
- Website Pop-ups
- Branded and Targeted Emails
- Outbound Texts
- Social Media Strategies

What has been the most difficult service to modify during COVID?

Future Plans

New Payment Methods

Flywire for
International Student Refunds

One-Stop Shop

Dynamic Billing & Loan
Information on Student Profile

Thank You

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