



**Cashiering Services
Educational Resources & College Operations
Program Review
December 2008**

A. Mission statement of De Anza College: Cashiering Services: In alignment with college's mission statement - the mission of the Cashier's Office is to provide quality, timely and accurate account management services to the students, staff, faculty, and administration of the College in the areas of tuition/fee payment processing, document processing/control, departmental deposits, reports generation, daily reconciliation of receipts, student loan disbursements, petty cash custodianship, customer communications, and effective liaison with district office, registration support staff, the webmaster, the programming staff, division and department heads and third-party agencies.

B. Number of FTE: 3

- (1) Cashiering Services Supervisor (5-53)
- (2) Senior Cashier (N-41)
- (3) Senior Cashier (N-41)

C. Responsibilities:

- Cashiering Services Supervisor - Under the direction of the Director of Budget and Personnel, plan, organize and oversee the activities of Cashiering Services; facilitate the assessment, communication, coordination, collection, deposit, and reconciliation of student fees, refunds, receivables, departmental deposits and petty cash disbursements; train and provide work direction to assigned staff. Plan, organize, and oversee the activities of Cashiering Services; facilitate the billing, collecting, deposit, and refund processes, including student tuition and fees, departmental deposits, auxiliary units revenue, and other revenue generated by the campus. Utilize appropriate billing and receivables system and student information system to calculate, track, and reconcile revenues and accounts receivable reporting in compliance with established accounting practices and procedures. Supervise and evaluate the performance of assigned staff; interview and participate in selecting employees; counsel, discipline, and terminate personnel according to established policies and procedures. Coordinate College and District policies and procedures regarding student fees, system activation, and database management with appropriate academic divisions and appropriate data processing personnel. Communicate modifications to computer programmers as needed; troubleshoot and resolve system problems as necessary; review accounting procedures and systems for improvements.. Utilize various methods to design work processes, physical set up and logistical requirements needed to process transactions. Prepare an operating budget, work schedule, and procedural guidelines for full and part-time employees; initiate and oversee the maintenance of the automated Third Party Billing System. Establish

- billing and receivables procedures for outside agencies; provide accounting and management advice as needed. Prepare and maintain a variety of reports, records and files related to assigned activities and personnel. Communicate with administrators, personnel and outside organizations to coordinate activities and programs, resolve issues and conflicts and exchange information; serve as a liaison with banking officials and accounting personnel at the District. Attend and conduct a variety of meetings as assigned.
- Senior Cashier – Under the direction of Cashiering Services Supervisor, facilitate cashiering services, including billings, collections, deposits, reconciliation and other activities; oversee the posting of student and department accounts. Reconcile daily cashier sales reports, bank deposits and electronic charges and transactions. Analyze student refund requests; determine eligibility and amount of refunds; request, reconcile and monitor refund monies; audit and research student accounts and calculate ending balances; resolve formal disputes according to established procedures. Train and provide work direction and guidance to assigned personnel. Assure accuracy of payments of government-funded grants to student accounts. Review and distribute loan payments to students. Accumulate, review, present and follow-up on billing to various outside agencies. Prepare and maintain a variety of records and reports.

D. Budget Summary: (see Budget and Personnel)

- E. **Strengths:** The primary strength of the office is the combined experience of two full-time classified staff with one classified supervisor that have a cumulative total of over thirty years of cashiering office experience. This experience facilitates and shores up the training program in place for the predominant work-study student workforce as well as the very limited casual labor which the office brings in during peak work periods in the first and last three weeks of each term. The supportive team effort clearly solidifies the outstanding performance of this department. Over the years, because of program expansions and department cutbacks, regulation compliance, auditing standard requirements, fee increases, economic downturns and most recently in 2005 systematic drop for nonpayment was initiated, more and more students have come to rely on third party payment sponsors and other means of financial assistance offered by the college and governmental agencies. As a result, numerous value-added functions were added or enhanced to the business operations of the office in terms of third-party parking permit administration, in-house installment payment plans, semi-automated third party billing system, expanded use of corporate, government, and military vouchers, and closer coordination and billing to State and Federal Rehab officials.
- F. **Weaknesses:** The foremost weakness of the office still derives from its inappropriate name- Cashiering Service, which can only partially portrays the actual functions of the office, and leaving unattended any idea of many other important functions that are being performed to service an ever-expanding customer base which includes: programs, departments, divisions, faculty, staff, students, and administrators. By any measure, the office is directly involved in time-sensitive student communication, monitoring and programming of fees, updating catalog, class schedule and web information, tuition and fees cash handling, departmental

deposits cash handling, administration of outsourced parking permit sales, handling of refunds per request, petty cash disbursements, financial aid disbursements, gift card disbursement, on-campus function administration, support on-site cash collection at college events and from departments/programs, in-house installment payment contracts, collection on overdue accounts, assignment of un-collectibles to collection agencies, returned check/charge processing, third party billing, and customer complaint resolution. Another major area of vital and ongoing concern is the lack of resources to track daily activity and worker performance as well as the mis-characterization of window traffic as student service rather than the redundant activity that it really is. In spite of a vast number of students who have migrated to the Internet to make fee payments, there remain a disproportionate number of students that continue to use the window (37%) to make payments with cash, checks and credit cards. This is clearly redundant and unnecessary and drains badly diminished staffing to create a façade of rendering student service without any corresponding value-added to the effort. The contractual restriction in employment of casual employment for on-going work, which in turn, has led to a lack of continuity in training and skill-level expertise in analyzing and solving student inquiries. The office relies very heavily upon college work-study students to handle front-line student inquiries and payment acceptance. However, this effort is hampered by the fact that students have erratic work schedules and therefore are a relatively unreliable source of skilled labor with very restricted access to the computer screens they need to be of any significant assistance to students and consequently experience a much higher rate of labor turnover. As a result, major shifts in work have occurred from the front window to the backroom in terms of handling student complaints and resolving account inquiries and discrepancies. Many of the functions which used to be handled by well trained cashiers at the front window must now be referred to the back window.

G. Trends:

- Positive – Due to increased efforts in student outreach, enrollment at De Anza had dramatically increased year after year. Student Service continued to improve and expand to meet the demands and feedbacks from students and align with college goals. Student workers level of knowledge improves with on-going training and performance monitoring. Effective collection measures were defined and practiced which had greatly reduced student receivable. Improved service automation, utilization of accurate web communication and targeted email campaign provide needed information and available services to our students effectively.
- Negative - The most significant negative trend continues to be the increased student preference/reliance on online access to view/register/drop classes, make fee payments via payment gateway (2004@44.49% to 2007@66.35%), order and pay for parking permits with third-party administrator and apply for financial aid. The college as well as Cashiering Services also continues to rely heavily on student communication via email and web information. In order to divert in-line traffic to on-line self-serve features, district policy change is needed with regard to expanding acceptable methods of payment (ATM, EFT and etc.) because the trend toward increased use of payment gateway online has not led to some but not significant decrease in cash, check and credit card payments made in person. In fact, many students are still using the Internet to register for classes and order parking permits, but fail to pay and end up in a line at the front window. We also look forward to change in district policy for refund on-demand feature that is lacking

in our current everyday operation, which will cap the amount of human errors when they are handled manually. The prudent need to establish effective and functional self-serve features remains our topmost quest toward excellence as we prepare for our RFP migration from SCT plus to Banner system within the coming two to three years.

H. Quantitative Workload Measurements:

- a. **Tuition and fee payment processing:** Data concerning tuition/fee payments indicate many developments that have occurred over the past four years. First of all, the use of the Internet which has gone from zero payments per year in the 2000/01 time frame to nearly 43,000 in 2004 and to 73,000 currently using the payment gateway to make payments.
- b. **Document processing/control:** The Internet Revolution also precipitated significant increase in document control from the backroom without a corresponding increase in backroom budget or manpower augmentation. The number of in-person Account Inquiries (18,720) that occur at the referral window due to the lack of skilled workers at the front window have subsided in the recent years due to improved control in data integrity, email notification/responses, hotline inquiries/reply, on-going employee performance evaluation, customer service training, improved communication with Admissions and Records staff and divisions and tighter budget control. The demand for skilled workers is on-going as is real and is now replaced with in-house installment payment plan population,. While the total number of students at the front window fell, but the total volume of work actually increased with the introduction of new policies and programs, third-party administrators, particularly in the area of the managing parking permits issues and processing of refund requests.
- c. **Departmental deposits:** Remains steady at over 500 deposits per year.
- d. **Student Loan Disbursements:** Remains steady at over 3,500 per year.
- e. **Departmental deposits:** Remains steady at over 2,500 per year.
- f. **In-house Installment Payment Plan:** grew from 200 (outsourced) to 1200 per year.
- g. **Email communications:** Drop for nonpayment-21,000/qtr, Collection-5,000/qtr

CY 2003-2004, Payments/Adjustments
(Annual Avg)

CY 2005-2007, Payments/Adjustments
(Annual Avg)

Transaction Type	Student HC	Percent	Transaction Type	Student HC	Percent	Change
Window Traffic	74,239	47%	Window Traffic	44,616	33%	-14%
QuickPay	5,742	4%	QuickPay	0		-4%
US Mail	5,650	4%	US Mail	2,366	2%	-2%
Backroom Traffic	18,720	12%	Backroom Traffic	14,124	10%	-2%
3rd Party Billing	4,167	3%	3rd Party Billing	571	1%	-2%
Self-serve (Touchnet):			Self-serve (Touchnet):			
ADA/voice	4,855	3%	ADA /voice	1,552	1%	-2%
On-line	42,994	27%	On-line	70,328	53%	+26%
Totals	156,367	100%	Totals	133,557	100%	-10%

CY 2003-2004, Document
Control
(Annual average)

CY 2005-2007, Document
Control
(Annual average)

Transaction Type	No. Students	Percent of total	Transaction Type	No. Students	Percent of total	Change
Pkg permit pmt rvd & permit released in person or mailed	24,750	53%	Pkg permit pmt collected in person & replacement issued	13,593	68%	+15%
Pay by vouchers	1,200	3%	Vouchers & College fee waivers	624	3%	0%
Returned checks	250	1%	Returned checks	57	0%	-1%
Pkg permits via mail	14,850	32%	Pkg permits via mail	600	3%	-29%
Refunds	5,750	12%	Refunds	5,224	26%	+14%
	93,600	100%		20,098	100%	

h. **Payment Trends & Needed Policy Change(s):** With the ever-increasing demand with online (2004-44.4%, 2005-53.5%, 2006-60.6, 2007-66.4%) payment gateway to accept payment and process student parking permit orders, there is a continuing need to shift unnecessary lines away from the Cashier Service Windows to free up badly needed resources to accomplish the exploding backroom workload due to increase in student population, added programs and implementation of new policies. The following data will support this contention. Clearly, service is not being rendered as efficiently at the window as it could be over the Internet. Processing time, staff hours, and dollars being used at the window to process cash, check and credit card payments that are duplicated on the TouchNet via Internet and Phones are badly needed resources that should be reallocated within the Cashiering Services area. This duplication of effort not only leads to unnecessarily longer lines, slower service times, no value added, and unused capacity on TouchNet which drives up its unit transaction costs, but also leaves a backroom exposed to an uneven workload that is insufficient in rendering adequate service. (See CY 2004 to 2007 details on the following page)

CY 2004 Payment Types

	Windo w	Percent	Backroo m	Percent	T/NET (I/V)	Percent	TOTAL	Percent
Cash	16,458	27.16%	614	10.35%			17,072	14.25%
Checks	11,316	18.68%	3,601	60.67%			14,917	12.45%
Credit Cards	<u>32,814</u>	<u>54.16%</u>	<u>1,720</u>	<u>28.98%</u>	<u>53,306</u>	<u>100</u>	<u>87,840</u>	<u>73.30%</u>
TOTAL	60,588	100.00%	5935	100.00%	53,306		119,829	100.00%
Percent of Total	50%		4.00%		44.49%			

CY 2005 Payment analysis

	In- Person	Percent	IP HC	T/NET (I/V)	On-line HC	Percent	TOTAL	Percent
Cash	\$1,214 K	14.99%					\$1,214K	5.96%
Check	\$3,556 K	43.90%					\$3,556K	17.46%
Credit Cards	<u>\$3,331 K</u>	<u>41.11%</u>		<u>\$12,261 K</u>		<u>100%</u>	<u>\$15,592 K</u>	<u>76.58%</u>
TOTAL	\$8,101 K	100.00%	56740	\$12,261 K	65166		\$20,362 K	100.00%
Percent of Total	39.78%		46.54%	60.22%	53.46%			

CY 2006 Payment analysis

	In- Person	Percent	IP HC	T/NET (I/V)	On-line HC	Percent	TOTAL	Percent
Cash	\$1,085 K	15.96%					\$1,085K	5.47%
Checks	\$3,032	44.61%					\$3,032K	15.30%

Credit Cards	<u>K</u> \$2,680	<u>39.43%</u>		<u>\$13,023</u>		<u>100%</u>	<u>\$15,703</u>	<u>79.23%</u>
TOTAL	<u>K</u> \$6,797	100.00%	46369	<u>K</u> \$13,023	71325		<u>K</u> \$19,820	100.00%
Percent of Total	<u>K</u> 34.29%		39.40%	<u>K</u> 65.71%	60.60%		<u>K</u>	

CY 2007 Payment analysis

	In-Person	Percent	IP HC	T/NET (I/V)	On-line HC	Percent	TOTAL	Percent
Cash	\$984K	15.33%					\$984K	4.88%
Check	\$2,800	43.61%					\$2,800K	13.90%
Credit Cards	<u>K</u> \$2,636	<u>41.06%</u>		<u>\$13,731</u>		<u>100%</u>	<u>\$16,367</u>	<u>81.22%</u>
TOTAL	<u>K</u> \$6,420	100.00%	37787	<u>K</u> \$13,731	74493		<u>K</u> \$20,151	100.00%
Percent of Total	<u>K</u> 31.86%		33.65%	<u>K</u> 68.14%	66.35%		<u>K</u>	

I. Qualitative Measurements:

- Error rate on transactions: less than 1% on all transactions (window and backroom).
- Student complaints: less than 2 students per thousand transactions.
- Error rate on deposits: less than 0.5% of all money processed.
- Annual audits: Zero findings, by the creation and strict adherence to a detailed Procedures Manual.

J. Planning Agenda:

Our planning agenda revolves around supporting college's strategic planning in outreach and guiding the students for the achievement in their educational goals. Enhancement in our ability to process student payments with via online payment gateway, to offer ACH (electronic) check writing capability as well and to introduce refund automation will lead us to. Our goal is to have students to receive reliable quality and speedy service with the least amount of time and thereby allocate more time for classes/studies to achieve their educational goals. In that regard, we would like to enhance the services offered at the Referral Window such as Pay-by-Fax so well as to provide Refunds-on-Demand, paperless check processing and streamline/revise policies which are easier to understand and follow by the college community. Although we are still plagued with an out-dated RFP system, but are optimistic and enthusiastic to grow into Banner System to explore into new horizon to improve efficiency, real-time, integrated data entry and develop new areas of student services that will provide for student retention and increase in enrollment.

K. Comments:

Strategic Planning

How does your program or service respond / address the College's strategic initiatives?

Cashiering Services supports the college's efforts in the initiative for Outreach, Individualized Attention to Student Retention and Success, Cultural Competence and Community Collaborations.

Which initiative does your program, or service respond to and in what ways can the response be measured or evaluated?

Cashiering Services responds to both Outreach and Student Retention and Success initiatives by participating in outreach events, ongoing collaboration with the outreach team, maintain integrity and provide accurate interpretation of student database, work closely with counselors and support services to provide efforts of financial assistance and fee deferral options, facilitate timely communication to students on school policies to reinforce student's ability to make informed financial decisions. The response can be evaluated by number of positive student feedbacks and their compliance to school policies.

How does the work of your program, or service respond to increased access, growth, retention and/or student equity?

Cashiering Services respond to increased access, growth, retention and student equity by providing quality speedy productive services. Providing adequate staffing to respond to increased access and growth is key toward customer satisfaction and student tension in time management.

What other programs/services are your working with to accomplish your proposed goals/outcome?

Cashiering Services continues self-evaluate current function to automate, promote self-serve, utilize department resources productively, phase out or eliminate unproductive services.

What is important to understand about your program, or service and the consequence to the college if it was discontinued or reduced?

Due to staffing limitation, Cashiering Services is deeply indebted to employment of student workers to cover in-person services at all operating hours in Admission and Records including the recent effort to serve Weekend College students on Saturdays. If Cashiering Services is discontinued or reduced its services, our students will not be adequately served and guided and the college may suffer the consequences of higher receivables and weaken student retention due to poor or no student services and lack of the collection function and increase chances of audit findings due to lack of sufficient or no staffing to perform the audit and accounting functions.