

# Motion on changing to hybrid cash and card based registers for the club

## Introduction and Motivating Arguments

As you all know, we use an entirely cash based system in the club for our registers. Due to recent changes, SEB, our bank has stopped supplying us with cash and this causes major problems for Smålands Nation's regular economic activities.

We need to withdraw money in order to supply the change needed for our pubs and clubs which also includes a large amount in coins which are usually never returned to the register from customers. The only supplier remaining now is Loomis which charges us a fee of 160kr for every 5000kr we withdraw, which is very expensive considering the current cash flow required for our events and puts us at a yearly cost of 6400kr in fees.

Also we have no source for 100kr notes which is what we use for the withdrawal at the pub so our cash withdrawal is badly affected by this situation.

Offers received:

- a) Attachment 1: Offer from Onslip for two new integrated registers at the pub and spirit bar.
- b) Attachment 2: Offer from Bambora for new card terminals which consists of two Wireless integrated terminals for the pub and spirit bars and one Wireless terminal for the entrance.
- c) Attachment 3: Offer from Direkt2Internet for replacement of the card terminal for withdrawing cash at the bar.

## Cost-benefit balance

<b>Title</b>	<b>Continuing with old system (kr)</b>	<b>New System (kr)</b>	<b>Difference (kr)</b>
Loomis fees	6400	0	-6400
Total monthly cost for card terminals over one year	1575 (Direkt2Internet)	7764 (Bambora)	6189
Total fees per transaction over one year (Bambora)	11959.35 (Total amount withdrawn at the bar over 2019 at a rate of 1.5%)	20403 (Total sales from Resultat 2019 at bar, entrance, food events and KPV over 2019 at a rate of 1.5%)	8443.65
Total monthly fee for bank processing over one year (Bambora)	588	588	0
Total transaction fees at entrance (Swish)	8400	0	-8400
Total fees for hiring registers and maintenance (Onslip)	0	8388	8388
<b>Total regular yearly cost for 2021 and onwards</b>	28922.35	37143	8220.65

Total one time cost for card terminals	6375	8835	2460
<b>Total yearly cost (including one-time costs) for the year 2020</b>	35297.35	45978	10680.65

### Arguments against the new system

- Major additional yearly cost of 8220.65kr for 2021 onwards and one-time yearly cost of 10860.65kr for the year 2020
- Binding agreement for a period of 3 years for the new registers
- Possibility of other hidden fees which might not be apparent from the current offers we have received
- Possibility of getting cheaper offers for lower yearly cost from other companies which we can explore.

### Supporting arguments

- Time and effort saved for NO s and Pubbises, Sprittises and all volunteers at events – Difficult to handle cash, count money and more mistakes made with the current cash registers when entering items as well as shortage of change and mistakes when moving cash around in the pub/club.
- Cash withdrawal system at club will not be functional with the current amount of 100kr notes and we have no source for them.
- Cash is getting more difficult to get due to popularity of electronic payments in Sweden.
- Bookkeeping is much easier to handle with electronic registers, less mistakes and no issues with large amounts of svinn in cash which can cause us to run into trouble with Skatteverket.

I move:

**THAT** We work towards changing our cash registers to a hybrid cash and card based system

Best regards,  
Hans Kaliaden  
Nationsombud, Smålands Nation  
02 March 2020