

# Persona



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## Missy Munni

Cashier

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*"It's important to me that I have the knowledge I need to answer questions"*

*"I see a lot of customers every day. I want to help everyone quickly and efficiently."*

## Scenarios

### Providing account summary or detail

When an account holder, most frequently a student, seeks assistance the cashier identifies the account holder and then sees an account summary displayed. If the customer is a third-party wanting to make a payment, then the cashier would access the account holder's data, accept payment, and provide a receipt for the payment identifying the account, but not the account holder, to which the payment has been applied.

### Accepting Payment

If the account holder or a third-party wants to make a payment, the cashier would accept and post the payment. If the transaction is accepted, the system summary is updated. If the transaction is in error, then the cashier corrects the error or explains to the account holder why the payment cannot be accepted. If payment is made via a credit or debit card or a PayPal entry, the cashier completes payment processing, provides documentation to the account-holder, and then verifies the account has been updated.

### Issuing Refund

If there is a credit balance and the amount is within the cashier's authority based on level of authorization, the cashier initiates payment by check for the credit balance or the amount requested, whichever is lower. Depending upon level of authorization and policy for cash disbursement, the cashier could provide cash for an endorsed check.

The cashier does not determine the amount of a refund. A refund due from terminating attendance or a service depends upon a credit transaction from the originating source or, if there is a refund algorithm, the results from the refund algorithm displayed as credit transactions.

The cashier would be familiar enough with refund processes for those receiving U.S. federal financial aid to explain what amounts would be returned directly to financial aid providers, including student loan lenders, or withheld

If the requested amount and credit balance exceed the cashier's level of authorization, the cashier may request someone with that level of authorization initiate the transaction.

### Resolving a Billing Issue

An account holder may seek to resolve a billing issue. The cashier should be able to identify the source of the transaction AND methods of contacting the source. The cashier may have authority to adjust a transaction; for example the PIRG fee may be cancelled for any student. If the transaction originated in the Bursar's office (identified by type of charge), the cashier may have authority to make an adjustment.

## Objectives

- Provide a high level of service to account holders.
- Have the real-time data needed to satisfy the account-holder and to resolve billing issues.
- Maintain control of transactions and batches to assure prompt reconciliation at the end of the day.
- Have the confidence that the account holder's needs can be satisfied by expertise and the features of the system.

## Concerns

- That data is current, which implies source of data will have to be current. It may be useful to have a screen that displays the date/time of the last transaction from each major source of transactions—e.g. food service, housing, police department, library, health service, and bookstore.
- The practices and authority for adjusting accounts would be simple enough for the cashier to be confident of accurate processing and of not accepting an adjustment that later would be considered in error.

KSA Rating: 2.6

