

Steven Braatz, Jr

From: Daron Van Helden <daronvh@gmail.com>
Sent: Friday, May 25, 2018 11:01 AM
To: Steven Braatz, Jr
Subject: Re: West Allis Pawn America

Steve - thanks again for the time and discussion yesterday. Following up as requested with additional information as to what Pawn America would like to accomplish in West Allis. First a brief review of the current dynamics prompting these discussions...

Pawn America Current Dynamics:

- When Pawn America initially opened their store in West Allis, we were required to issue checks for payments over \$250.
- Rationale that has been shared with us was that this requirement would reduce large amounts of cash "on the street" that could be used for illicit purposes.
- The check issuance process/cost versus alternatives such as cash or other electronic methods is more burdensome.
- Customers indicate preferences for the cash payment option, or other non-check methods.
- Pawn America cannot cash these issued checks, our staff report that customers indicate that they ultimately cash checks in the general area but incur additional expense/fees. This is a negative dynamic for the customer, for us, and likely for the City as well as it is understood to be a City requirement. Notably, the cash is still "on the street."
- Pawn America does not currently offer CashPass (a pre-paid VISA debit card instrument) at our West Allis location. We employ it at all other Wisconsin locations and would like to do so in West Allis.
- Alderman Weigel has indicated willingness to support use of CashPass (and secure electronic payment methods generally) as acceptable alternative to check requirement in payments over \$250.
- We have inquired with the Police Department and have talked with the Assistant City Attorney relating to the check issuance vs. cash payment matter and have been told that there are no red flags or issues from either vantage point.

Pawn America Preferred Conditions:

- We would prefer that the check issuance requirement be dropped (at any dollar amount). That said, any increase in the threshold amount would be an improvement from the current \$250 level. As many transactions are over this amount, increasing to \$500 or \$1000 would be viewed as a win for us, our customers, and the City.
- We want to offer the CashPass card in West Allis. In addition to this being a product offering for us, CashPass provides customers another option by which to receive payment. Information regarding CashPass can be found at CashPass.com.
- If elimination of the check issuance requirement is not possible, we would prefer that CashPass utilization be permitted as an alternative form of payment (at levels over whatever dollar limit is ultimately identified, currently \$250).

Again, thank you for your time in reviewing this and guidance moving forward. Hopefully the points above better detail where we've been, some of the challenges we've experienced and how we think we could adjust for everyone's benefit. Happy to provide any additional information you may need and to discuss next steps when it works for you/others!

Enjoy the Memorial Day weekend!

Daron Van Helden
612-201-0661

On Thu, May 24, 2018 at 5:58 PM, Daron Van Helden <daronvh@gmail.com> wrote:
Thx Steve! Will be in touch...

Daron Van Helden

On May 24, 2018, at 4:30 PM, Steven Braatz, Jr <SBraatzJr@westalliswi.gov> wrote:

Here is my email

<image012.png> **Steven Braatz, Jr**
<image003.png> **City Clerk | Clerk's Office**
City of West Allis
7525 W. Greenfield Ave. | West Allis, WI 53214
Office: 414-302-8201
<image004.png> <image005.png> <image006.png> <image007.png> <image008.png> <image009.png>

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