

EAST KINGDOM PAY PAL POLICY

A) General

- 1) SCA Inc. - East Kingdom has created a specific PayPal email alias: paypal@eastkingdom.org
 - i) The alias will be used as the email address of the PayPal account owner.
 - ii) This alias must cascade to at least two Kingdom officers' (East Kingdom uses Seneschal, Exchequer and PayPal Deputy) email addresses in separate (modern) households.
 - iii) This email will not be subscribed to any other lists, groups, Facebook, etc. and must not be forwarded to any other email address.

- 2) SCA Inc. - East Kingdom has created a business checking account specifically to handle PayPal funds using the email alias
 - i) This includes a secure, robust password
 - ii) Knowledge of East Kingdom's password is restricted to the Kingdom Exchequer – PayPal Deputy Exchequer and Kingdom Seneschal.
(1) Copy of the password will also be on-file with the Society Exchequer
 - iii) The password will be changed each time any these officers change personnel.
 - iv) This account will not be used for any other purpose than Pal Pay.

- 3) The Kingdom of East Kingdom will have a warranted Pay Pal Deputy Exchequer.
 - i) The Pay Pal Deputy Exchequer and/or Kingdom Exchequer will be responsible for creating invoices for all event reservations.
 - ii) This insures a check & balance system regarding electronic funds.
 - iii) The Pay Pal Deputy Exchequer will work with the Kingdom Exchequer and Kingdom Seneschal for dispersing funds to the appropriate groups.
 - iv) Transfers will require approval of Kingdom Seneschal and Kingdom Exchequer before transfer can occur.

- 4) PayPal supports the creation of subsidiary user accounts & passwords so that individuals can process payments without having access to account settings. This will allow us to set up individual users prior to each event and then deactivate them 24 hours after the event is over.

- 5) Either the PayPal Deputy Exchequer or the Kingdom Exchequer will set up these individuals.

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- 6) At no time will anyone other than the Kingdom Exchequer, PayPal Deputy Exchequer and Kingdom Seneschal have administrative rights to the PayPal account.

B) Requirements:

- 1) Each group wanting to use PayPal for accepting reservations must submit a request form that has to be approved by both the Kingdom Exchequer and the Pay Pal Deputy Exchequer.
- 2) This request must also include a flyer for the event. Bed space / Feast space will be split 50/50.
- 3) Groups not up to date with financial reporting will not be considered. These reports include:
 - i) Exchequer Quarterly and EOY reports
 - ii) NMS Reports
 - iii) Domesday
- 4) Additional reviews to insure that groups are up to date on their financial reporting will be done.
- 5) Kingdom PayPal Account will be set up to transfer proceeds to the SCA Group account about 10 days prior to an event and immediately after an event that PayPal was accepted.
- 6) The Kingdom's PayPal account is linked to the SCA Inc. Kingdom of East Kingdom PayPal bank account, so that money collected can be automatically transferred from PayPal to the East Kingdom's Pay Pal account on a regular basis. The PayPal Deputy Exchequer will submit an approval request to both the Kingdom Seneschal and Kingdom Exchequer via email to transfer any funds from PayPal to the kingdom bank account.
 - i) If an attendee disputes a transaction, PayPal can withdraw money from a linked bank account to credit back to that attendee pending resolution of the dispute. If the PayPal account is linked to a checking account that maintains a negligible balance (and funds are moved out of that account as soon as PayPal deposits them), that threat is remediated.
 - (1) If the Host Group has a Regions Bank account – the group may request the Kingdom Exchequer deposit the PayPal check into

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their account. The Deposit slip / receipt will be scanned and emailed. Hard copy to follow in regular mail. PayPal event income form will accompany check or deposit receipt.

C) Pre-reservations

- 1) Reservations can be accepted through PayPal. A link will be created on the event page that will allow a reservation request to be submitted to the Kingdom Deputy Exchequer for PayPal.
 - i) The request shall contain only: Modern name, SCA name, membership number and expiration date (if applicable) and an email address plus the request for services (event fees, feast, cabin, daytrip, tenting, etc).
 - ii) First make sure that the event you are reserving for is accepting paid reservations via PayPal. It will be listed on the event flyer if the group is taking PayPal.
 - iii) Fill out the PayPal form with the information required.
 - (1) There may be an option for including more than 1 person (up to 5).
 - iv) Email this form to the email address listed on the form.
 - v) DO NOT SEND ANY MONEY YET!!!!
 - vi) If you have problems trying to send this form via the Submit button, save it to your device and then attach it to an email addressed to: paypal@eastkingdom.org
- 2) The Kingdom PayPal Deputy will log into PayPal, and creates the invoice using the reservation information provided making sure to make the due date 7 days from first sending the invoice and adding the event name/abbreviation to the memo area. making sure to make the due date 7 days from first sending the invoice and adding the event name/abbreviation to the memo area.
- 3) Within 24 hours you will receive an invoice via PayPal. Click on the Payment button and pay either using your PayPal account, credit card or e-check.

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- 4) You will get a confirmation of payment and an email notification of payment will be sent to the PayPal Deputy Exchequer.
- 5) Once the PayPal Deputy Exchequer receives confirmation of payment your reservation will be forwarded to the Reservationist for that particular event.
- 6) A reminder will be sent by the Kingdom Pay Pal Deputy to the customer the day before the invoice due date.
- 7) PLEASE DO NOT SEND MONEY VIA PAYPAL WITHOUT RECEIVING AN INVOICE FIRST! Certain information on the invoice determines which group gets the money.
- 8) Invoices not paid within 7 days will be cancelled. Reservation for same event is also cancelled.

D) To accept at-event Pay Pal payments

1. **Equipment Needed:**
 - a. Smartphone or tablet
 - b. Internet connection (via either cellular or wireless Ethernet, a hotspot, a tethered smartphone, whatever; East Kingdom is using a smart phone, hotspot and or iPad),
 - c. PayPal card reader (device that attaches to either a Smartphone or tabled for the purpose of swiping credit cards).
 - i. This will be obtained by the individual group with approval of the East Kingdom Exchequer.
2. Credit cards will be swiped, never keyed into Pay Pal.
3. Each individual accepting payments must have a current SCA membership, and be at least 18 years of age
4. They will have their own unique login and shall be responsible for all transactions created with the login.
 - a. It is important that they try the login prior to the event to ensure the login is activated correctly
5. Logins will be disabled within 24 hours after the close of the event.
6. The person processing the payments will log onto PayPal, enter the amount to be charged, then swipe the customer's card through the reader. The user will see and approve the amount to be charged, decide if they want a receipt (which will be texted or emailed to them; their choice), and sign the screen with their finger. A transaction-reporting email will be sent to the account's email address.

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7. Sign in Sheets at the door. A separate sign-in sheet shall be maintained if accepting credit card/Pay Pal payments at the door.
 - a. After the event, the reservationist will send these sheets to the Pay Pal deputy Exchequer to reconcile the entries.

E) Completed Transaction (after the invoice is paid).

1. After the transaction is completed, the PayPal account will be credited with the payment.
2. The Kingdom PayPal Deputy will request permission from the Kingdom Exchequer & Kingdom Seneschal to transfer the pre-event reservation funds received via PayPal into the Kingdom PayPal bank account once the pre-registration closes or when collected funds exceed \$5000.00.
3. The PayPal Deputy will request permission from the Kingdom Exchequer and Kingdom Seneschal to transfer the event funds received via PayPal into the Kingdom PayPal bank account within 5 days of the receipt of the final reservation record, which should be no later than 48 hours after the close of the event.

F) Refund Policy

- 1) The refund policy will refund payments minus the fees.
- 2) The refund policy will be included on each invoice.
- 3) Refunds will be mailed by the hosting groups paper check and not refunded via Pay Pal.
- 4) Request for refund of pre-event credit card payment must be made via email or US mail and should be made or postmarked 48 hours
- 5) Prior to the start of the event. A valid mailing address must be included with the request.
- 6) If a group miscalculates an attendee's gate fee – there will be no penalty on their refund.

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- G) **Reconciliation:** East Kingdom will maintain a paper log of who paid via PayPal, and the amount charged the log shall be reconciled with the emails and the transaction history. Further testing will be required to identify the best practices for identifying the purpose of payments (not only who they are from, but what they are for; if one account processes payments for all groups in a kingdom, some standardized tracking process needs to be in place.)
- H) **FLYERS:** Flyers should state if the Host Group will be accepting PayPal. Attendees should have a backup payment plan in case there is a malfunction with phone service or internet service.
- I) The Kingdom Exchequer shall review the account on a regular basis for unauthorized transactions. Such review shall occur no less than monthly.
- J) **Records:** Records may be stored electronically as long as there are 3 or more backups of these records.