

## **PayPal Procedure**

Revised 10/24/15

1. Once the Kingdom has been approved for PayPal by the Society Exchequer, they must create a Kingdom level bank account specifically for PayPal funds. This account shall not be used for any other purpose.
2. The Kingdom must have a deputy to the Exchequer for PayPal. This insures a check & balance system regarding electronic funds.
3. The Kingdom PayPal Deputy will be responsible for creating invoices for all event reservations. The Kingdom PayPal deputy will work with the Kingdom Exchequer & Seneschal for dispersing funds to the appropriate groups. All funds transfers relating to PayPal funds must be approved by the Kingdom Seneschal and the Kingdom Exchequer.
4. Creation of an SCA-group-specific PayPal email alias (example: "kingdompaypal@gmail.com") the alias will be used as the email address of the PayPal account owner. This alias must cascade to at least two local officers (recommend the seneschal and exchequer and PayPal deputy) email addresses in separate (modern) households.
5. Creation of a PayPal business account using the email alias, and a secure, robust password (knowledge password is restricted to the exchequer and seneschal; a sealed copy of the password should probably be on-file with the Society Exchequer). The password must be changed every time the office of the Kingdom Seneschal, the Kingdom Exchequer or the Exchequer PayPal Deputy changes personnel. PayPal supports the creation of subsidiary user accounts & passwords so that individuals can process payments without having access to account settings.
6. The new PayPal account must be linked to a Kingdom level bank account that is used only for PayPal. All transfers must be approved and acknowledged by the Kingdom Seneschal. You will need to know the Federal Tax ID number (or that of the subsidiary Corporation). PayPal will want to see scanned bank statements to confirm that the SCA group is the actual owner of the account. After the account is linked, PayPal will deposit two small (less than a dollar) amounts to the bank account; an authorized user of the account will need to get the amounts deposited by logging on to PayPal, and entering the amounts to validate the linkage.
7. The Kingdom must use the Request for Authorization to use PayPal at Events form that has been provided by the Society Exchequer prior to the event account creation.
8. Create a refund policy that addresses electronic payments. *“Requests for refund of pre-event credit card payment (reservations, site, feast, or class fees, etc.) must made via email (or postmarked) no less than 10 days before the beginning of the event, and include a valid mailing address. Refunds will be made by mailed paper check (less the fees).*

9. If a customer disputes a transaction, PayPal can withdraw money from the Kingdom PayPal bank account to credit back to that customer pending resolution of the dispute.

### **To accept at-event payments:**

1. The PayPal deputy and/or Kingdom Exchequer will create the event fees and event options in PayPal. Example: camping, feast, etc.
2. Any assistant will need a Smartphone or tablet, Internet connection (via either cellular or wireless ethernet, a hotspot, or a tethered smartphone), and a PayPal card reader (little plastic gadget that fits into phone or tablet). The PayPal credit card reader will be provided by the Kingdom PayPal Deputy or the Kingdom Exchequer.
3. The person processing the payments will log onto PayPal via a unique to them log in identification, which the kingdom PayPal deputy will need to create for them. It is important to have the assistant try the login before the event to ensure the login is activated correctly.
4. The person processing the payment will select the event options and fees being requested by the attendee.
5. The person processing the payment will 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 can be texted or emailed to them; their choice), and sign the screen with their finger. A transaction-reporting email will be sent to the Kingdom PayPal email address.

### **To accept pre-event payment**

1. It is forbidden to create a link from any event or other SCA sponsored web page directly to PayPal. The creation of such a link will result in an administrative sanction.
2. A button/link needs to be created on the event web page to send the customer to the Kingdom PayPal deputy webpage.
3. The customer shall input: modern name, SCA name and membership number, email address only. There will be a drop down for the event available, then other dropdown menus for the length of stay and other offerings (cabin/tent, feast, etc.), member or non-member fees.
4. There may be an option for including more than 1 person (up to 5). Then they hit submit, and the form is sent to the Kingdom PayPal Deputy email.

5. The Kingdom PayPal Deputy logs 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.
6. The Kingdom PayPal Deputy will send invoice, and PayPal sends the invoice to the customer's email address provided.
7. The customer clicks on the pay link within the email, and connects them to the PayPal website, and they pay PayPal.
8. PayPal sends email receipt to the customer and a payment confirmation to the Kingdom PayPal Deputy.
9. The Kingdom PayPal Deputy sends the confirmation and original request to the Reservations Steward for the event.
10. A Reminder is sent by the Kingdom PayPal deputy to the customer the day before the invoice due date.
11. Invoices not paid within 7 days will be cancelled.

### **Completed Transaction** (After the invoice has been 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 permission from the Kingdom Exchequer & Kingdom Seneschal to and 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.

**4.**

### **Reconciliation:**

1. A log must be maintained of those paying with PayPal and the amount charged; PayPal maintains this list as part of its program and it can be exported to csv format or to pdf.

2. The log should be reconciled with the emails and the transaction history in PayPal and the bank statement.
3. Reconciliation to be done no less than monthly.
4. The reservations coordinator sends the PayPal deputy the record (log) of all transactions at the event, and the PayPal Deputy reconciles the credit card entries. Once totals match, permission is requested to transfer from PayPal to Kingdom PayPal account. Documentation is kept with the transfer request.
5. The Kingdom Exchequer has to review the account on a regular basis to inspect the account for unauthorized transactions. Download, compare all withdrawals with their requests and sign off on the transactions.