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# PAYPAL POLICY

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Kingdom of Atenveldt



MARCH 2018

# Kingdom of Atenveldt

## PayPal Policy 2018

These policies were approved by the Kingdom of Atenveldt on January 2, 2018 and by the Society of Creative Anachronism's (SCA) Board of Directors at their April 21, 2018 meeting.

The following Financial Policies pertain to the Kingdom of Atenveldt's PayPal Activity for all Groups within the Kingdom. The word "Group," unless otherwise stated, includes the Kingdom level. The following are in addition to the Society PayPal Policy (SPP) and does not replace or supersede any part of the SPP.



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## Office of the Chancellor of the Exchequer



### General Information

This document acts as the Kingdom of Atenveldt's policy for implementing the use of the PayPal electronic payment service for pre- and at-the-gate payment of event registration fees. Direct all questions about this policy to the Kingdom Chancellor of the Exchequer ([exchequer@atenveldt.org](mailto:exchequer@atenveldt.org)) and the Kingdom Seneschal ([sensechal@atenveldt.org](mailto:sensechal@atenveldt.org)). Documents and PayPal logo referenced in this document are available under the Events folder in the [Kingdom Google Drive](#).

PayPal is an online payment service that allows individuals and businesses to transfer funds electronically. Individuals incur no fees on payments made to the SCA, Inc., its Kingdoms, Baronies, Shires, or Colleges. PayPal secures all transactions through data encryption. The SCA, Inc. does not have access to payment information beyond the individual's name and email address.

### I. Requests:

A. Groups requesting approval to use PayPal for accepting pre- and/or at-the-door registrations are required to submit electronic copies of the following to the Kingdom Deputy PayPal Exchequer ([epay@Atenveldt.org](mailto:epay@Atenveldt.org)) at least three months prior to the event:

- ☞ Evidence of approval by their Group Financial Committee (GFC);
- ☞ PayPal Authorization Form;
- ☞ New Event Application;
- ☞ Event Budget that accounts for anticipated PayPal fees as an Expense; and
- ☞ Event Article stating that PayPal is available for pre-registration and/or at the gate payment. Society also recommends including the PayPal logo in the Event Article.

B. Branch approval is at the discretion of the Kingdom Exchequer and subject to the following criteria:

- ☞ The hosting Group is compliant with financial reporting defined as:
  - ☒ Six months of on-time submission of monthly and quarterly reports
  - ☒ No outstanding Non-Member Registration (NMR) report and payment

Failure to be in compliance automatically disqualifies the Group from participating in the PayPal program.

- ☞ The event has an anticipated attendance in excess of one hundred people or includes a feast.

C. Upon verification of the above requirements, the Deputy PayPal Exchequer will request approval from the Kingdom Exchequer and Kingdom Seneschal via email. Upon receipt of the approvals, the Deputy PayPal Exchequer will arrange with the Webminister to create the event pre-registration on the reservation webpage (<https://prereg.atenveldt.org>).

### II. Kingdom Requirements:

A. The Kingdom of Atenveldt has a specific PayPal email alias, [epay@atenveldt.org](mailto:epay@atenveldt.org), for use by the Deputy PayPal Exchequer for all PayPal-related business. This alias must cascade to the Kingdom Seneschal and Kingdom Exchequer email addresses.

B. The Kingdom of Atenveldt has a business checking account used only for PayPal funds.



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- C. The Kingdom's PayPal service account is linked to the Kingdom PayPal bank account and may not be linked to any other bank account. Knowledge of the password is restricted to the Kingdom Seneschal, Kingdom Exchequer, and Deputy PayPal Exchequer only. **The Kingdom Exchequer must change the password every time any of the three officers change.**

### III. Proceeds:

- A. The Deputy PayPal Exchequer will send a request via email for approval to transfer funds from the PayPal service account to the Kingdom PayPal bank account to both the Kingdom Seneschal and Kingdom Exchequer. The Kingdom Exchequer will not distribute funds until they are transferred from the PayPal service account to the Kingdom PayPal bank account.
- B. The Deputy PayPal Exchequer will maintain a spreadsheet of all PayPal transactions and the amount charged, reconcile the spreadsheet with the PayPal invoice emails and transaction history monthly, and email the signed reconciliation and bank statement to the Kingdom Seneschal and Kingdom Exchequer by the tenth of the following month.
- C. The Deputy PayPal Exchequer will transfer pre-registration proceeds to the Kingdom PayPal bank account no later than ten days prior to the event and at-the-gate proceeds within three business days after the event. The Kingdom Exchequer will disburse funds via paper check within five business days after the transfer of funds has cleared the bank account. The Kingdom Exchequer will mail to the Group Exchequer a PayPal Event Income Form and Transfer to Another SCA Account Form with the proceeds check.
- D. All PayPal fees are deducted from the Group's proceeds prior to disbursement. Fees cannot be charged to the individual nor will the Kingdom waive the fees for the Group. The fee schedule is subject to change at any time based on PayPal's policy and is currently calculated as follows:

☞ Pre-registration fees are 2.2% of the total payment plus \$0.30 per transaction.

☞ Example 1: A Group charges a \$10.00 site fee. Payee A pays for two people, the PayPal fee calculation is:  $\$20.00 * 2.2\% = \$0.44 + \$0.30 = \$0.74$ ;

**Group receives \$20.00 - \$0.74 = \$19.26**

☞ Example 2: A Group charges a \$10.00 site fee. Payee B pays for two people and pays for one more separately, the PayPal fee calculation is:  $(\$20.00 * 2.2\% = \$0.44 + \$0.30 = \$0.74) + (\$10.00 * 2.2\% = \$0.22 + \$0.30 = \$0.52)$ ; Total fees =  $\$0.74 + \$0.52 = \$1.26$ .

**Group receives \$30.00 - \$1.26 = \$28.74**

☞ At-the-gate fees are 2.7% of the total payment.

☞ Example 3: A Group charges a \$10.00 site fee. Payee B pays for five people at-the-gate, the PayPal fee calculation is:  $\$50.00 * 2.7\% = \$1.35$ ;

**Group receives \$50.00 - \$1.35 = \$48.65**

- E. Payees must request a refund of pre-event PayPal payment via email or US mail from the hosting Group Exchequer and Event Steward no later than five business days prior to the start of the event and must include a valid mailing address. The hosting Group will issue refunds via paper check within ten business days.



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- F. Refunds will have PayPal fees deducted from the original amount. In the example above, Payee A would receive \$19.26, Payee B \$48.65, and Payee C \$28.74.
- G. If a group miscalculates or mischarges an attendee's gate fee, the attendee will receive a full refund of the overcharged amount (including PayPal fees). The Group will absorb the PayPal fees as an expense to the event.

### IV. PayPal at Front Gate

- A. The Group Exchequer must contact the Deputy PayPal Exchequer no less than 15 days prior to the event to arrange training for the volunteer users and delivery of the hardware. The Group Exchequer will identify gate volunteers for training before contacting the Deputy PayPal Exchequer. The Kingdom does not provide personnel to work at the front gate. The Kingdom will pay to ship equipment to the Group Exchequer, and the Group will pay return shipping. The Group Exchequer will return all equipment within ten days of the end of the event in the same condition as when they borrowed it. The Kingdom will charge the Group for damage to the equipment during the time it is loaned to the Group.
- B. The Deputy PayPal Exchequer will create individual user accounts prior to each event and deactivate the accounts within 24 hours of the close of the event's front gate. PayPal supports the creation of subsidiary user accounts and passwords to enable individuals to process payments while restricting access to account settings. **At no time will anyone other than the Kingdom Seneschal, Kingdom Exchequer, or Deputy PayPal Exchequer have administrative access to the PayPal service account.**
- C. To process payments at events, volunteers will need a short training, smartphone or tablet with the PayPal app downloaded, internet connection or personal data, and a PayPal reader. The person processing the payment will log into their temporary PayPal account, enter the total amount of the charge, and swipe the customer's card through the reader. The customer will verify the amount, choose their receipt preference, and sign the screen with their finger or stylus. PayPal will send a transaction report to the PayPal email address. At no time may a volunteer manually enter or type a credit card number into PayPal.

Approved by the Crown of Atenveldt, Kingdom Seneschal, and Kingdom Chancellor of the Exchequer this, the 2<sup>nd</sup> day of January, Anno Societatis LII, being the Year 2018 in the Common Reckoning.

In Service,

*Seonaid McDaid*

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Office of the Chancellor of the Exchequer  
Kingdom of Atenveldt