

Kingdom of Gleann Abhann

Financial Policies November 2016

The following Kingdom Financial Policies serve as an addendum to the requirements set forth by the Society for Creative Anachronism, Inc. This policy should be revised whenever appropriate due to changes in Modern Law, Corpora, or agreement between the Financial Committee, the Kingdom Exchequer and/or the Society Exchequer.

ARTICLE I. FINANCIAL COMMITTEE

The Kingdom Financial Committee shall consist of the Kingdom Seneschal, the Kingdom Exchequer, and the Crown. The Seneschal and the Exchequer shall each have one vote. The Crown shall have a single composite vote. The time frame for normal approval of business is 30 days. Each will be members of the Financial Committee as long as they hold these offices. The Financial Committee will meet at spring and fall crown tourney and correspond by e-mail. If the members of the committee or their designated representatives are unable to meet at Crown, then the meeting will be rescheduled within two months. Meeting minutes and e-mails are filed with the Kingdom Exchequer. Meeting minutes and email correspondence may be stored electronically as long as there are at least three (3) backups.

ARTICLE II. APPROVAL OF BUDGETS AND EXPENDITURES

Section 1. Operating Year

The Fiscal Calendar Year runs from January 1 – December 31 and is followed for all Financial Matters at the Society Level with regard to reporting to the Society Exchequer and SCA Corporate Office especially as such matters effect reports to the IRS. All Kingdom Level budget and expenditures of Kingdom Officers and their Deputies will fall into the January 1 – December 31 time frame.

Section 2. Budget

A. The Kingdom Chancellor of the Exchequer shall prepare a budget for the following Fiscal Year. The Financial Committee shall approve the budget before the end of the current Fiscal Year for the new Fiscal Year which starts on January 1. A unanimous vote of the Financial Committee is required for a budget approval. Approved budget items must be in accordance with Society Financial Policy.

a. Kingdom officers are required to submit their proposed budgetary needs for the next fiscal year to the Kingdom Exchequer by no later than October 31 of the preceding fiscal year.

b. The Kingdom Exchequer shall present the proposed budget to the other members of the Financial Committee no later than December 1 of the previous fiscal year. The committee must make any recommended changes and approve a final budget before the start of the fiscal year (January 1).

B. During the course of the fiscal year, additions and modifications totaling \$200 may be made to the budget by the Kingdom Exchequer upon consultation (approval) with Kingdom Seneschal. For changes greater than \$200, a unanimous vote of the Financial Committee is required.

Section 3. Expenditures

The Kingdom Exchequer may only reimburse allowable expenses upon presentation of all receipts and a reimbursement form signed by the appropriate Kingdom Officer, Guild Head, or Order Secretary subject to the following:

A. The Kingdom Exchequer may reimburse expenses upon request as long as they are in accordance with the approved budget upon consultation (approval) with Kingdom Seneschal.

B. The Kingdom Exchequer may make disbursements from the special named funds as long as the expenses are in accordance with those funds upon consultation (approval) with Kingdom Seneschal.

C. If neither of the above conditions applies, expenses greater than \$200 must be presented to the Financial Committee for approval before the Kingdom Exchequer can make the reimbursement. Expenses not meeting the above criteria that are less than or equal to \$200 may be reimbursed at the discretion / approval of the Kingdom Exchequer and Kingdom Seneschal.

D. Expenses will not be reimbursed if they violate any local laws or Federal Law, regardless of the amount or hardship presented to the person requesting reimbursement. Expenses will not be reimbursed if doing so is considered likely to jeopardize the SCA's tax-exempt status.

E. A reimbursement form with receipts must be submitted within thirty (30) days of the expenditure or the expense will be considered a donation with the exception of the crown, who, with the approval of the committee, must submit their receipts within 30 days of the end of their reign.

F. Capital expenditures, defined as expenditures for the acquisition of permanent goods costing greater than \$500, must have their own fund raising. These items are not to be paid wholly by the General Fund., but the committee, at its discretion and after fund raising, may approve up to 50% of the funding from the general fund.

Section 4. Advances

Advances are to be discouraged but in the event that they become necessary, the Kingdom Exchequer may provide advance funds for budgeted items less than or equal to \$200 at his/her discretion upon consultation (approval) with Kingdom Seneschal.

Advances greater than \$200 may only be made with the unanimous approval of the Financial Committee. An original signed cash advance form will be required from the recipient prior to disbursement. Receipts or repayment must be provided to cover the total amount disbursed within 30 days of the expenditure. Files and receipt copies may be stored electronically as long as there are at least three (3) backups.

Section 5. Emergency Expenditures

In an emergency, unbudgeted expenditures less than or equal to \$200 may be authorized by the Kingdom Exchequer upon consultation (approval) with Kingdom Seneschal.

Unbudgeted expenses greater than \$200 must be approved by a unanimous vote of the Financial Committee. The time frame for approval is one week.

ARTICLE III. TRAVEL REIMBURSEMENT FOR KINGDOM OFFICERS

Section 1. Travel within Kingdom

Officers should be reimbursed for some of their travel to Kingdom level events directly related to their office, including but not limited to the following:

- A.** The Kingdom Seneschal shall be reimbursed for mileage for travel to Coronation and Crown Tournament.
- B.** The Kingdom Earl Marshal shall be reimbursed for mileage for travel to Crown Tournament and Fighter's Collegium.
- C.** The Kingdom Minister of A&S shall be reimbursed for mileage for travel to Kingdom Arts & Sciences.
- D.** The Kingdom Exchequer shall be reimbursed for mileage for travel to the financial committee meeting.
- E.** Any officers other than the above Greater Officers must make a case that their attendance was required at an event specifically connected to their office for reimbursement of mileage to travel to the event.
- F.** All permitted travel receipts and reimbursement vouchers maybe submitted electronically.

Section 2. Travel outside Kingdom

All Greater Kingdom Officers shall be reimbursed for travel costs (NOT including meals unless working meals are required by Society) to Known World Symposia for their office when sanctioned by their corresponding Society Officer. Travel costs include gas, lodging, site registration, and travel fares. All permitted travel receipts and reimbursement vouchers maybe submitted electronically. Since typically this travel occurs for Seneschal / Exchequer every other year. We currently budget \$500 for this each year, this will become a growing dedicated fund, so officer may travel to symposium and not have to pay out of pocket. This will rollover year to year.

ARTICLE IV. ROYAL EXPENSES

A. Persons as Royalty may be reimbursed for Kingdom business during their time as royalty. Time as royalty begins upon becoming Prince/Princess and ends once the reign as King/Queen is over. Each person (Prince/King is considered one (1) person and Princess/Queen is considered one (1) person) is eligible for no less than \$600 for normal event related expenses. This amount can be increased in the annual budget. This includes mileage or actual gas costs to and from events within or outside of Kingdom in addition to Site complimentary registrations supplied by the groups.

B. In addition to **A.** above, each royal person may be reimbursed for travel costs for attendance at one Major out-of-Kingdom Event during the course of the reign, not to exceed \$500/person and the cost of the Event registration if not waived. This should include transportation costs by the most cost-effective means possible (comparison of mileage vs. flight should be made), and trip lodging if necessary during a trip if it is longer than 12 hours driving time, but not for off-site lodging at events in which on-site lodging is available.

C. Each royal person is responsible for the maintenance of a Discretionary Fund for other legal legitimate reign-related expenses, the amount to be raised by donations during the course of the reign. Any amount left over at the end of a reign is to be rolled over to the next reign. Reign related expenses may include travel expenses over the amount in A, tokens, food for public distribution (i.e. Known World Parties), phone charges, postage, printing and copying costs for missives, invitations, etc. Monies may also be transferred at the direction of the Crown to any legitimate special fund in the Gleann Abhann account.

D. Each royal person is strongly encouraged to submit a reimbursement form with receipts within thirty (30) days of the expenditure. All receipts for said Reign, with the approval of the committee, must be turned in to the Kingdom Exchequer within thirty (30) days of the end of the Reign or the expense will be considered a donation. All permitted travel receipts and reimbursement vouchers maybe submitted electronically.

E. Each Currently reigning Royal Person (Crown and Heirs) of Gleann Abhann will have all gate / feast / beds registrations waved for all KLE's and Gleann Abhann local group events.

ARTICLE V. SPECIAL PURPOSE AND DEDICATED FUNDS

A. A Designated Fund may be created by any Kingdom Officer, Guild, Order, or the Crown with the approval of the Financial Committee. When a Designated Fund is set up, a primary and secondary purpose will be established by the creating officer or the Financial Committee. If none exists, then the Financial Committee by unanimous vote will establish the same.

B. Designated Funds are self-supporting and must be established and maintained by moneys raised or donated.

C. Designated Funds will be disbursed following the budget and expenditure policies of Article II above.

D. Dedicated funds are to be used before general funds.

E. If it is not possible to fulfill the purpose of these funds or if there are residual funds, the final destination for all Designated Funds will be the office for which the funds were raised, unless said office releases the funds to the General Fund in writing. If there is no office associated with the fund, then the final destination is the General Fund.

F. If there are no dispersals from a fund for a period of 3 calendar years, then the funds revert to the general fund.

ARTICLE VI. REVIEW OF FINANCIAL POLICY

The Financial policy shall be reviewed every two years at the mid-term of the Kingdom Exchequer's term of office, or at such time that it is necessary for compliance with changes in Society or real-world requirement. Renewal of the policy, with any concomitant changes shall require unanimous approval of the Financial Committee and the Society Exchequer. After approval of the new Policy, it shall be filed with the Society Exchequer for BOD approval.

ARTICLE VII. REPORTING REQUIREMENTS AND SCHEDULE

Section 1. Cumulative Quarterly Reports – Reports may be sent and stored electronically with minimum of three (3) backups.

All Full Status branches, shall report quarterly to the Kingdom Exchequer's office.

All Kingdom Guilds shall report quarterly their financial activity to the Kingdom Exchequer's Office. The report for the period is to include the following:

- a. A copy of each monthly bank statement for the period being reported. These shall be signed or initialed by the group's Seneschal and may be stored electronically.
- b. A monthly reconciliation between the bank statement and the group's books for each individual month – these may be stored electronically.
- c. The completed SCA Financial Report Form– this may be stored electronically.
- d. Signatures of the Seneschal (or Guild Head) and Exchequer on all forms bearing signature lines – this may be stored electronically.
- e. Incipient Groups shall send monthly reports electronically per Incipient Handbook (Kingdom web site).

These reports are cumulative for the Calendar Year according to the following schedule:

1st Quarter – January 1st through March 31st is due April 30th

2nd Quarter – January 1st through June 30th is due July 31st

3rd Quarter – January 1st through September 30th is due October 31st

4th Quarter – (Doomsday) – January 1st through December 31st is due January 31st

Section 2. Event Finance Reports

All financial event reports (Kingdom/Principality and local) are due to the Kingdom Exchequer within four weeks (28 days) from the date of the event. Kingdom event financial reports shall include receipts of all expenses (scanned PDF files will be accepted). All financial event reports shall be signed by the Autocrat and Exchequer. These may be sent electronically (scanned PDF files will be accepted).

Section 3. Non-Member Registration Reports

All Non-Member Registration (NMR) reports & checks to the Kingdom Exchequer within ten (10) days from the date of the event. NMR reports shall include the total number of adults attending the event, the total number of non-members attending the event, and a check for the NMR. Report may be sent electronically – NMR Check by mail – Postmarked within ten (10) days of the event close.

Section 4. Failure to Report

A. Failure to file required reports within thirty (30) days after the report deadline shall be grounds for financial suspension of the branch or guild and/or replacement of the branch/guild Exchequer. Groups under financial suspension will be unable to hold events or advertise events that may occur after the suspension date, collect/raise funds, and spend funds until the suspension ends. Any group financially suspended more than three times for failure to report will be recommended to be dissolved.

B. Failure to file the Doomsday report within fifteen (15) days after the report deadline shall be an automatic financial suspension for one year.

Section 5. Kingdom Financial Reports

A. The Kingdom Exchequer shall report to the Society Exchequer quarterly by the deadlines set by the Society Exchequer. The Kingdom Exchequer shall submit the NMR Report and Registrations to the SCA Corporate Office and/or Society Exchequer by the deadlines set by the Society Exchequer or Board of Directors. The Kingdom Exchequer shall submit the annual (Doomsday) financial report for the Kingdom and all groups within the Kingdom to the Society Exchequer by the deadline set by the Society Exchequer. These may be submitted electronically (scanned PDF files of signed pages will be accepted).

B. The Kingdom Exchequer shall submit a copy of all reports made to the Society Exchequer to the Kingdom Seneschal and Crown / Heirs.

C. A summary of the annual (Doomsday) financial report shall be sent by the Kingdom Exchequer to the Kingdom Chronicler for publication in the Kingdom newsletter as directed by the Society Exchequer.

ARTICLE VIII. KINGDOM EVENTS

A. All expense outlay of a Kingdom event will be borne by the hosting group, except in the case of special circumstance (i.e. Anniversary events).

B. All profits arising from Kingdom events should be split equally between the hosting group/groups and the Kingdom. The Kingdom's share shall be no less than 50%. The hosting group shall provide a detailed balance sheet indicating net profit and remit the Kingdom's share of the profit no later than 30 days after the close of the event.

C. Should a Kingdom event be unprofitable, 50% of any net loss that may be incurred from a Kingdom event should likewise be borne by the Kingdom provided the following circumstances are fulfilled:

a. The hosting group submits, as a part of the bid package, a detailed budget that is subject to subsequent approval by the Kingdom Exchequer PRIOR to the awarding of the bid.

b. The loss is determined to be the result of circumstances outside of the control of the group and not the result of non-adherence to the stated budget. The reimbursement must be requested by the host group and the group must include a final detailed balance sheet outlining the event expenses and including any receipts as appropriate. This request shall be made no later than 30 days after the close of the event.

c. The determination of compliance shall be made by the Kingdom Exchequer. The reimbursement of the Kingdom's portion of the loss if it is in excess of \$200 shall be made by a unanimous vote of the Financial Committee. Any reimbursement less than or equal to \$200 may be made at the discretion of the Kingdom Exchequer upon consultation (approval) with Kingdom Seneschal.

D. Each Currently reigning Royal Person (Crown and Heirs) of visiting Kingdoms will have all gate / feast / beds registrations waved for all KLE's and Gleann Abhann local group events.

E. Gulf Wars, being an Inter-Kingdom event, is covered by its own financial policy and treaty determined profit split and not covered by this document.

ARTICLE IX. REGALIA

Section 1. Use and Maintenance of Regalia

A. Regalia are loaned to the current Royalty for the duration of each Reign. In order to manage Regalia responsibly, Regalia must be inventoried and checked out from the Kingdom Chamberlain in accordance with the lease program. The Royalty is responsible for the property during the term of the lease and shall be responsible for any damage or loss due to neglect or exceeding expected wear and tear (the loss of an occasional napkin or the occasional scratches and dings are to be expected).

B. The inventory shall be maintained by the Kingdom Chamberlain and shall be reconciled at each Coronation and Crown Tournament as the regalia changes hands. The Kingdom Chamberlain shall be responsible for any regalia not checked out to the Royalty. The Kingdom Chamberlain shall also be responsible for arranging any such repair or maintenance as may be required.

C. The procedures to check out regalia to the Royalty are established by the Kingdom Chamberlain. These procedures are attached to the Financial Policy as Attachment #1.

Section 2. Commissioning of Regalia

A. The Kingdom Chamberlain shall work with the Crown and the Kingdom Seneschal and Kingdom Exchequer to commission new or replacement regalia as is necessary.

B. The Kingdom Exchequer and the Kingdom Chamberlain shall be responsible for setting an appropriate cost limit on the commissioning of such regalia based on obtained "market prices" from several vendors or sources. Preference should be given to in-Kingdom artisans where such skill exists without compromise to the quality of an item. Donations of regalia are gratefully accepted and the donating individual should be given a donation receipt describing the donated object for charity purposes.

C. The Kingdom Chamberlain and the Crown shall work together with local groups and organizations to raise any necessary funds for the purchase and maintenance of regalia (Regalia Fund).

Funds for the purchase of regalia shall be drawn from the General Fund only at the discretion of the Kingdom Exchequer (\$200 and under) upon consultation (approval) with Kingdom Seneschal or the Financial Committee (over \$200).

ARTICLE X. NON-SUFFICIENT FUND CHECKS

A. Every group should deposit ALL checks into their accounts within 14 days of receipt at the mail address. It is really bad practice for groups to "sit" on checks, and does lead to increased problems with Non-Sufficient Fund (NSF) checks.

B. In the event of NSF checks, the Exchequer of the group receiving the NSF check(s) shall follow the procedures for recovery of funds outlined in the Society Exchequer's Handbook.

C. Notification that an NSF check was received and the steps taken for recovery should be made immediately to the Kingdom Exchequer. If steps taken at the local level do not result in the funds being recovered within a three month period, the problem is turned over to the Kingdom Exchequer. The Kingdom Exchequer will notify the NSF check writer that if the funds are not recovered under a specified period of time, that person shall be placed on a "Bad Check" list, and will be unable to pay by check at ANY event in the Kingdom of Gleann Abhann.

D. For the first offense if the NSF check writer remits payment of the bounced check(s) and any bank fees incurred by the SCA in a timely fashion, he/she may be immediately be removed from the "Bad Check" list.

E. For all future offenses if the NSF check writer remits payment of the bounced check(s) and any bank fees incurred by the SCA, he/she may be removed from the "Bad Check" list only after a period of two years.

ARTICLE XI. Group Dissolution

A. If a branch or guild of the Society dissolves for whatever reason, the monies held in the group account shall be returned to the Kingdom General Fund. At the request of the majority of the officers of the disbanding group, another fund or group may be selected. In the case of a disbanding Canton, the Baronial account may be selected.

B. If an incipient group fails and does not name an heir for their money, the sponsoring group is responsible for remitting any monies they may be holding for that group to the Kingdom Exchequer, except in the case of an incipient Canton where the Barony may roll the funds over into their account.

C. A list of any property belonging to the group should be remitted to the Kingdom Exchequer, who shall determine the means of dispersal or disposal of such property.

D. The financial records for the branch or guild shall be given to the Kingdom Exchequer to review and hold following the archival procedures in the Society Exchequer's Handbook.

ARTICLE XII. CONTROLLING CASH RECEIPTS

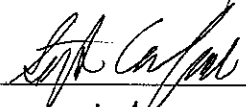
Cash receipts shall include, but is not limited to: event income of all types, money collected from advertised fund raising endeavors, donations, money from the sale of goods purchased with group funds, and newsletter sales and subscription income.

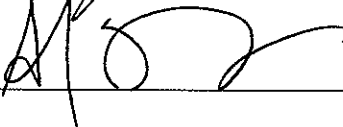
A. Cash receipts of any type totaling more than \$50 must be deposited in the appropriate account no later than 14 calendar days after the receipt by an officer of the SCA. Cash receipts of any type less than this limit must be deposited in the appropriate account no later than 30 calendar days after the receipt by an officer of the SCA. No incoming funds of any type are to be kept out of the appropriate account longer than these timeframes. Un-deposited income of any type is not to be used for refunds, reimbursements or expenses.

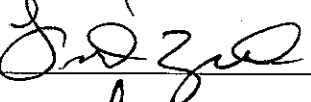
B. Use of online credit card acceptance services by SCA branches is restricted to approval by the Society Chancellor of the Exchequer. SCA branches are not to use the personal credit card acceptance account of an individual or other business under any circumstances.

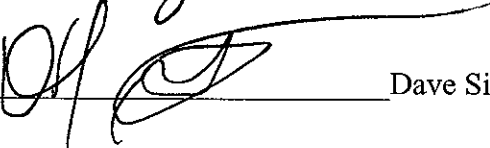
C. Minors under age 18 may not serve as Head Gatekeeper/Troll/Reservationist /etc. for an event. Such minors may assist at the gate collecting funds, making change, etc., under the oversight of an individual permitted by the SCA's Corporate Policies to serve as an officer, who will be ultimately responsible for the accounting of the funds passing through the gate. Individual Kingdoms may be more restrictive should they choose. At least one paid member of the SCA must be present and in charge anywhere SCA money is collected. Minors under age 18 may NOT swipe credit cards for PayPal.

D. A paid member of the SCA must be in charge of the gate functions at any event where money is collected in the name of the SCA. Site owners may additionally oversee the gate operations, but the final responsibility for the funds collected in the name of the SCA must remain with an authorized paid SCA member who does not have a financial or material interest in the ownership of the site itself.

 Steve Canfield, King Gleann Abhann Date: 11-12-16

 April Edwards, Queen Gleann Abhann Date: 11/12/16

 Fred Zeiler, Senschal Gleann Abhann Date: 12-12-16

 Dave Sitzes, Exchequer Gleann Abhann Date: 11/12/16

Attachment #1 (6-19-11): Kingdom Chamberlain's Procedures to Check out Regalia to the Royalty

Coronation:

1. Two weeks prior to Coronation, a report, including a list of available regalia is provided to the incoming Crown.
2. At Coronation, the Chamberlain checks in regalia from the outgoing Crown. The regalia are inspected for damage. If there is damage, this is noted on the inventory form. If the damage is beyond normal wear and tear, the outgoing Crown will be charged for the damage according to the lease agreement.
3. Both the outgoing Crown and the Chamberlain sign the inventory form.
4. The incoming Crown chooses the regalia they want to check out. It is recorded on the inventory form and transferred. The current condition of the regalia should be noted on the form.
5. Both the incoming Crown and the Chamberlain sign the inventory form.
6. At the time of transfer, the Crown signs the lease agreement form – see attached.

Crown List:

1. Two weeks prior to Crown List, a report is sent to the crown reporting on the state of office, including a list of regalia that will be brought to Crown List for the new Prince and Princess.
2. Items to be brought to Crown List for the Prince and Princess include the coronets, thrones, banners, a table, and feast gear. More regalia may be brought to Crown, but these are the essentials.
3. Once the new heirs have been chosen, the regalia are transferred to them.
4. Both the new heirs and the Chamberlain sign the inventory sheet, noting the condition of the regalia.
5. A lease agreement is signed at that time.

6/19/11

Kingdom of Gleann Abhann PayPal Policy

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 Deputy Kingdom Exchequer in charge of PayPal. This request must also include a flyer for the event. Bed registration / Feast Registration will be split 50/50. **Those not up to date with Financial reporting will not be considered.**
2. SCA Inc. - Kingdom of Gleann Abhann has created a specific PayPal email alias gappdeputy@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' (Gleann Abhann uses Seneschal, exchequer and PayPal Deputy) email addresses in separate (modern) households.
3. SCA Inc. - Kingdom of Gleann Abhann has created a business checking account specifically to handle PayPal funds using the email alias, and a secure, robust password (knowledge of Gleann Abhann's password is restricted to the Kingdom Exchequer – PayPal Deputy Exchequer and Kingdom Seneschal). The password must be changed every time any these officers changes.
4. The Kingdom of Gleann Abhann must have a warranted Deputy Exchequer for PayPal. This insures a check & balance system regarding electronic funds. Transfers will require approval of Kingdom Seneschal and Kingdom Exchequer before transfer can occur.
5. 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. Either the PayPal Deputy Exchequer or the Kingdom Exchequer will set up these individuals. At no time will anyone other than the Kingdom Exchequer, PayPal Deputy Exchequer and Kingdom Seneschal have administrative rights to the PayPal account.

6. 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.
7. The Kingdom's PayPal account is linked to the SCA Inc. Kingdom of Gleann Abhann PayPal bank account, so that money collected can be automatically transferred from PayPal to this Kingdom account. 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.
 - a. 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.
 - b. If the Host Group has a Regions Bank account – the group may request the Kingdom Exchequer deposit the PayPal check into 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.
8. Refunds to attendees will be given by the Hosting Group's paper check. 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 prior to the start of the event. A valid mailing address must be included with the request.
 - a. If a group / PayPal Deputy miscalculates an attendee's gate Registration – there will be no penalty on their refund.
9. **To accept at-event payments**, you will need a Smartphone or tablet, Internet connection (via either cellular or wireless Ethernet, a hotspot, a tethered smartphone, whatever; Gleann Abhann is using a smart phone, hotspot and or iPad), and a PayPal card reader (little plastic triangle PayPal gadget that fits into phone or tablet). 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. At no time may a credit card number be typed (manually entered) into PayPal.
 - a. Each individual accepting payments must have a current SCA membership, will have their own unique login and shall be responsible for

all transactions created with the login. Logins will be disabled within 24 hours after the close of the event.

- b. Per PayPal policy, those individuals must be at least 18 years of age.

Pre-reservations:

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. The request shall contain: Modern name, SCA name, membership number (if applicable) and an email address plus the request for services (site registration, feast registration, cabin registration, daytrip registration, tenting registration, etc.).

1. 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.
2. Fill out the PayPal "Mach" form with the information required.
3. Email this form to the email address listed on the form.
DO NOT SEND ANY MONEY YET!!!!
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:
gappdeputy@gmail.com
4. Within 24-48 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.
5. You will get a confirmation of payment and an email notification of payment will be sent to the PayPal Deputy Exchequer.
6. Once the PayPal Deputy Exchequer receives confirmation of payment your reservation will be forwarded to the Reservationist for that particular event.
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 72 hours will be cancelled. Reservation for same event is also cancelled. Except - if they submit their invoice request form to PayPal less than 72 hours before the close of the (registration period via PayPal), their due date will then be not later than midnight the day after the close of the PayPal registration period for that event.

Reconciliation: Gleann Abhann will maintained 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.)

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.

The Kingdom Exchequer shall review the account on a regular basis for unauthorized transactions. Such review shall occur no less than monthly.

Records: Records may be stored electronically as long as there are 3 or more backups of these records.