

Approved by Financial Committee: May 16, 2021

Approved by SCA Board: October 24, 2021

Kingdom of An Tir Financial Policy Current Update – May 2021

- 1. Composition of the Financial Committee:** The Council of the Exchequer is the Kingdom-level Financial Committee and consists of The Sovereign and Consort, the Crown's Heirs when invited by the Crown, the Kingdom Seneschal(e) and the Kingdom Exchequer. The members of the Council of the Exchequer jointly bear the fiduciary responsibilities of managing the Kingdom's assets. The Sovereign and Consort each have ½ (one-half) a vote, the Kingdom Seneschal has 1 (one) vote, and the Kingdom Chancellor of the Exchequer has 1 (one) vote.
- 2. Terms of Financial Committee members:** shall coincide with each member's term of office.
- 3. Timeframes and methods of meetings:** The Council of the Exchequer will meet at each of the 4 (four) Crown events. Additional meetings can be called for at the Spring and / or Fall Crown Council, if needed. The Crown events are May Crown, July Coronation, September Crown and Twelfth Night. If a member is unable to attend a Crown Event, a representative, acceptable to the other members of the Council of the Exchequer, shall be designated with the authority to make decisions in the member's absence.
- 4. Timeframes and methods for action approval under normal circumstances:** All decisions and approvals made by the Financial Committee are to be made by consensus during regularly scheduled meetings. If this fails, the decision will be revisited at a later date, either by email or by the next Crown event. If this also fails, the decision will be referred to the Society Exchequer. Consensus is achieved when all the members of the Council agree that consensus has been achieved regardless of the outcome of the decision being made.
- 5. Timeframes and methods for meeting and approval in emergencies:** In an emergency, disbursements can be authorized by the members of the Financial Committee through electronic means. An Emergency is defined as payment being needed before the next scheduled meeting of the Council of the Exchequer. These emergency disbursements will be ratified and documented by the Financial Committee at the next meeting.
- 6. Reporting Schedule for Branches:** Branch Quarterly reports must be submitted for the following report due dates:
 - January 1 - March 31 due May 1
 - April 1 - June 30 due August 1
 - July 1 - September 30 due November 1
 - January 1 - December 31 due February 1

“Due” means that they must be received by the Regional Reporting Deputy (if assigned) AND Kingdom Exchequer by that date.

Regional and Principality Reports must be submitted for the following report due dates:

January 1 - March 31 due May 15

April 1 - June 30 due August 15 July 1

September 30 due November 15 January 1

December 31 due February 15

“Due” means that they must be received by the Principality Exchequer by that date. Principality Exchequer is allowed to change reporting requirements to better fit Principality as long as Kingdom Exchequer receives reports when required.

Failure to file an annual report on time without prior authorization by the Kingdom Exchequer will be grounds for removal from office.

Failure to file two consecutive quarterly reports on time without prior authorization by the Kingdom Exchequer or Principality Exchequer will cause the branch Exchequer to be placed on financial probation.

Kingdom Exchequer reports to be submitted quarterly and yearly to the Kingdom Seneschal, the Crown, and the Society Chancellor of the Exchequer for the reporting periods and by the due dates as set by the Society Exchequer.

7. **Reporting Requirements for Branch Reports:** Financial reports will consist of the “Balance Sheet” and “Income Statement” and the supporting worksheets and documentation contained and required by the most recent edition of the Society for Creative Anachronism, Inc., Chancellor of the Exchequer’s Handbook. All reports must contain the table of contents and each page listed on the table of contents that contains data.

Annual report submissions must include the following back up or supplemental documents:

- a. Financial Activity such as a Journal or ledger
- b. A current list of any variances in effect
- c. Bank statements for all accounts for the quarter.

Quarterly reports must be year to date and based on a calendar year. First, second and third quarter reports may be sent electronically to the Kingdom Exchequer (or Principality Exchequer if the branch lies within a Principality jurisdiction, at the discretion of the Principality Exchequer). The annual report, signed by both the Seneschal and Exchequer, may be submitted either hard copy or electronic format.

8. **Timeframes and methods for review and revision of the Financial Policy:** An Tir’s Financial Policy should be reviewed (and revised as necessary) whenever changes in Modern Law, the SCA’s governing documents and Policies, the needs of the Kingdom, or agreement between Council of the Exchequer and the Society Exchequer so require, but no less than once every 2 (two) years.

9. **Methods for controlling cash receipts.** Cash receipts shall include but are 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 \$1000.00 (one thousand dollars) must be deposited in the bank account within 5 days from the close of the event or from the date the officer receives the cash.
 - b. 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. Undeposited income of any type is not to be used for refunds, reimbursements or expenses.
 - c. 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.
 - d. Minors may not serve as Head Gatekeeper/Troll/Reservationist/etc. for an event. 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 Branches may be more restrictive should they choose. At least one paid adult member of the SCA must be present and in charge anywhere SCA money is collected.
 - e. A paid adult 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.
 - f. No group may maintain a Petty Cash fund under any circumstances. Money shall be disbursed by properly drafted group check or traceable money order only.

10. Policies regarding event admission charges, refunds, or complimentary passes:

The Crown and Heirs shall be exempt from fees at all events they attend within the Kingdom.

The Coronet and Heirs shall be exempt from fees at all events they attend within the Kingdom.

Kingdom Greater Officers shall be exempt from site fees at all Crown events, and at Kingdom events if they are performing the duties of their office.

Kingdom Champions shall be exempt from event fees at all Crown and Kingdom events.

The Kingdom Teamster shall be exempt from event fees at all events where the Kingdom trailer is required. The spouse / significant other / assistant of the Kingdom Teamster shall be exempt from event fees at all events where the Kingdom trailer is required (for this to be allowable though, the spouse / significant other / assistant must also be a paid member of SCA, Inc.).

The Crown and Heirs, Kingdom Greater Officers (at Kingdom events if they are performing the duties of their office), and the Kingdom Teamster shall be reimbursed for reasonable travel expenses to attend these required Kingdom and / or Crown events.

- a. Reasonable travel expenses are defined as mileage paid at the current rate authorized by the US IRS to and from an event for one vehicle, or valid receipts for fuel to and from an event for one vehicle (preferred method).
- b. A 'valid set of receipts' consists of a starting receipt for initial fill-up of fuel tank, each successive fuel receipt in transit to-and-from the event, and final fill-up as soon as possible upon return to starting location.

Should the Kingdom Teamster transport large items of regalia in his/her personal vehicle in lieu of towing the Kingdom trailer, gas will be reimbursable based on the applicable fraction of regalia transported to personal belongings transported.

Non-Members are not eligible for exemption from event fees; however contractual obligations may be exempted on a case by case basis.

Kingdom may be the sponsoring branch for any Crown or Kingdom Events. The Events will follow Corpora and Kingdom law as to the awarding and the financial backing of these events. The Financial committee has the duty to assign a deputy to oversee the receipt and expenditures of such events, that person for the time of the event will be an acting deputy of The Kingdom Exchequer's office.

Kingdom may advance funds to any branch for initial expenses for a Crown or Kingdom event. Advance funds must be repaid within 15 business days of the end of the event.

Refunds for event admissions tendered due to nonattendance, whether initially paid electronically, by personal check, money order or cash shall be handled by the hosting branch after the close of the event. Refunds for event admission paid using an online credit card acceptance service will not include any service fees applied to the initial payment by said service.

11. Policy regarding asset management and control of inventory: 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 at the beginning of each Reign by the signing of a Chain of Custody form or other document designed for this purpose. The inventory and checkout process assures that there is a record of the Regalia and its condition recorded. Since the users may be required to replace Regalia lost or damaged during their Reign, a strong homeowner or renter insurance policy is recommended.

A completed inventory sheet and a checkout list of the Regalia being used by the current Royalty is to be signed by the Royalty and a copy sent to the Royal Chamberlain and Kingdom Exchequer before Royal expenses can be reimbursed.

Inventory of the contents of the Kingdom Trailer will Occur twice per year, preferably at every Coronation event. And a copy of the inventory tracking sheet is to be maintained by the Kingdom Chamberlain and Exchequer.

Inventory of any assets retained in storage units will occur annually and a copy of the inventory tracking sheet is to be maintained by the Kingdom Chamberlain and Exchequer.

a. TRAILERS

All trailers owned by the SCA Inc, Kingdom of An Tir are to be used for storing and transporting SCA property to and from SCA functions. Trailers owned by the SCA may not be used for strictly personal purposes by the members of the branch.

Anyone towing a trailer owned by the SCA or one of its branches shall be a member in good standing and tows the trailer at their own risk. Liability insurance coverage for the trailer will be provided by the towing vehicle.

Agreements to store and tow the trailer must be made in writing in advance between the member storing or towing the trailer for each trip and the branch owning the trailer. Each agreement should include specifications of timeframes and calculation for any expense reimbursement. Each trip should be considered round-trip, and the member towing the trailer is responsible for its return at the end of the trip, unless otherwise specified in the agreement.

Trailers must always be loaded in compliance with the trailer's maximum gross trailer weight rating, maximum tongue weight rating, and load balancing instructions. Trailers must be attached to a towing vehicle rated for that type of trailer. Trailers must be attached using all legally required attachments and restraints and working electrical connections.

- a. If there is available capacity in the trailer after the branch property is loaded, and there is a desire to transport additional personal property in the trailer, it is allowable that additional personal property owned by branch members is placed in the trailer. Any personal property is loaded into the trailer at the property owner's risk.

12. Prohibited Activities

- a. RAFFLES AND ONLINE AUCTIONS are prohibited.
- b. FIREWORKS - The purchase, ownership or sale of fireworks is prohibited. The purchase of professional fireworks services is permitted, with approval by the Board of Directors. To request permission from the Board, the branch must request approval through the Kingdom Seneschal and the Kingdom Exchequer who will contact their Society Superiors for instructions.

13. Events Held in Idaho:

- a. Any branch holding an event in the State of Idaho is required to collect sales tax per current SCA Corporate policy.
- b. Policy for Collecting Sales Tax in Idaho at Events:
 - i. Events held in Idaho will need to collect sales tax on any services or tangible property sold at said event (registration fees, feast fees, fundraisers, silent auctions, merchandise/inventory sales, etc).
 - ii. The amount of tax to be collected will be based on the location where the event is held.
 - iii. The kingdom will provide a list of all events that will be held in Idaho on a regular basis to the Corporate Office at taxes@sca.org. This includes local events that collect registration, feast fees, etc. that may not be listed on the kingdom calendar. For each event, the group's seneschal or exchequer contact information must be included. This is

to allow the corporate office to send the required form to the group, prior to any fees being collected.

- iv. Groups do not need to collect sales tax on “donation only” events; however, if they sell anything during the event (including, but not limited to, feast fees, fundraisers, silent auctions, etc.), then sales tax must be collected on the items sold.
 - v. Groups may include the sales tax as part of the price but must provide that information on their flyers and at the door stating that tax is included in the price. Otherwise they will need to calculate the sales tax on each transaction.
 - vi. Each group will be informed by the corporate office (SCA, Inc. Tax Specialist) what the tax rate will be, based on the location of the event.
 - vii. At the end of the event, the local exchequer will fill out the required form, and within 10 (ten) business days from the end of the event, mail the check and the form to the Corporate Office address listed on that form.
 - viii. A copy of the same report shall be emailed to the kingdom exchequer and to the SCA, Inc. Tax Specialist at <taxes@sca.org>.
 - ix. In the case of an emergency delay in submitting, written notification must be sent to the Corporate Office. This notice must include all contact information, reason for the delay, and the guaranteed date of submission (not to exceed 30 days from the date of the event).
 - x. Failure to comply with the outlined procedures will result in the Kingdom being placed in Abeyance.
- c. Branches located in Idaho will abide by current SCA policy when dealing with vendors at events:
- i. Go to the following website: <<https://tax.idaho.gov/i-1030.cfm>>.
 - ii. Follow the instruction under “Option B” to create ST-124 forms with your information in section A of the form.
 - iii. Print enough copies for the number of vendors you will have at your event (up to 12 (twelve)). You may want to print an extra or two in the case of late request to vend. If you have more than 12 (twelve) vendors you will need to request to have the forms mailed to you. This must be done at least 14 (fourteen) business days before the event.
 - iv. Each participant must then complete Sections B and C, ‘Participant's Information,’ and Sales Tax Declaration. Before your event starts, you must collect a copy of the Form ST-124, with Sections B and C completed, from each of your participants.
 - v. Send these copies to the Tax Commission within 10 (ten) days of the start of the event. The address is on the form. (If any participants refuse to complete the form, you must supply their name and contact information in lieu of the form copy.). Send any blank copies that you printed with the completed forms, marking them as “Unused”.

14. Special Purpose and Dedicated Funds: The only dedicated fund that the Kingdom has is the Raven Travel fund. The stipulations of that fund are as follows-The Raven Travel Fund was initiated January 11, 1993, with the following decree:

During the Reign of Barak and Lao it was determined that the Royalty had need of a travel fund designed specifically for travel outside of An Tir. Herein find the parameters for the use and administration of this fund.

Name: Intra-Kingdom Travel Fund commonly known as the Raven Travel Fund.

Minimum Dollar Level: The minimum dollar amount that this fund should never be allowed to fall to is \$150.00 (One Hundred and Fifty Dollars).

Administration: The administration of this fund shall be handled through the Kingdom Exchequer of An Tir. Money from this fund shall be made available to the Kings and Queens of An Tir for out of Kingdom Travel to Major events that Royalty from other Kingdoms will be present at, such as Pennsic, Estrella, An Tir/West War, and events where there are Courts including more than 3 (three) different sets of Royalty.

Fund Upkeep: It is the responsibility of the Royalty of An Tir to maintain and attempt to increase the Intra-Kingdom Travel Fund through fund raisers and the solicitation of donations. An attempt should be made to leave the fund with more money than it had when the Royalty ascended the thrones. Funds that are not specifically raised for the Intra-Kingdom Travel Fund shall not be diverted to it for any reason. The Intra-Kingdom Travel Fund monies shall not be diverted to any other fund for any reason.

This fund is hereby established by Barak and Lao and the parameters may only be changed by us. Anyone wishing to make any changes to these parameters must contact us in writing before doing so, in order to get our approval.

Signed Feb 1993 as the Raven Travel Fund

- 15. Finances for Crown and Kingdom Events** are subject to An Tir's Financial Policy. Once approved as part of an event bid, the budget is binding upon the Event Steward. The Event Steward may exceed the budget by up to 10% on their own authority but must be prepared to show why the extra expenses were justified to the Council of the Exchequer. Expenses that exceed the budget by 10% must secure prior approval by the Council of the Exchequer.

The sponsoring branch may provide funds for events they sponsor. In the event that the branch is unable to do so, they may request financial assistance from the Kingdom. Funds transferred from the Kingdom or from another branch are to be treated as a loan that is to be returned to the loaning branch, not as income. For both An Tir West War and Kingdom Feast a separate Kingdom account exists for funding the event. Funding should not be considered an impediment to submitting a bid when experience and enthusiasm exist.

As specified in Kingdom Law Article V.B.6 1 and 2, the host group may retain forty percent (40%) of the profit from a Crown or Kingdom Event, provided all final reports, receipts and the remaining sixty percent have been sent to the Kingdom Exchequer within thirty days after the event. If the final report and all funds are returned after thirty days; then only 10 percent of the profit may be retained by the hosting group, and the remaining ninety percent is to be sent to the Kingdom Exchequer.

If it is the wish of the host group, they may donate some portion of their share to the Kingdom. Profit from an event is defined as: All income generated by the event, including all gate & merchants' fees minus

Expenses for fees or materials consumed as a direct result of the event. Permanent improvements to the event site, such as the water supply or road improvements are not an allowable expense.

Additional policies desired by the Kingdom Financial Committee:

16. **Branch and Sub-Group Exchequer Requirements:** Every group must have a warranted exchequer and possess a current copy of the following documents: Society Exchequer Handbook, Society Financial Policy, Kingdom Law, Kingdom Financial Policy, and the local ("group") Financial Policy. Groups within a Principality's jurisdiction must also possess a current copy of Principality Law and Principality Financial Policy.

To receive a warrant, a Change of Officer form will be sent to the Kingdom Exchequer, or their Warrants Deputy, verifying the selection of the incumbent exchequer. This form is signed by the current seneschal and the officers of the branch. The exchequer must also attend a class on the duties of the exchequer and the reporting process before assuming the office. This may be done by appointment with the Kingdom Chancellor of the Exchequer, one of the Principality Exchequers or a designated Training Exchequer.

Every exchequer must have a warranted contingency deputy, who should be prepared to take over the exchequer's office on short notice. The Warrants Deputy should be notified of any change in the deputy's name, address, email address, or telephone number. Full contact information for the branch Exchequer and their Contingency Deputy must be on every quarterly report.

Each exchequer shall be warranted for an initial term of two years. An exchequer must request a warrant extension each year after the initial two-year term by submitting the Extension of Warrant form to the Kingdom Exchequer Warrants Deputy before the warrant expires. It is recommended that a person have no more than 2 one-year extensions unless there is no available replacement.

No exchequer may hold any other office, at any level, unless the other office requires so little work as to not interfere with the duties AND no one else can be found to fill it. A "Request for Variance" must be submitted to the Kingdom Exchequer for permission. This may be done via email. The variance, once granted, will be valid for 1 year and may be renewed at that time.

17. **Bank Accounts:** Each new bank account within An Tir will use the most recent version of the SCA's bank request form and have at least two officers of the same branch or entity listed as signatories as well as the Kingdom Exchequer or designated Kingdom representative.
- a. Two authorized signatures will be required on any check, money order, or other instrument of withdrawal, whether or not the bank offers signature inspection.
 - b. Separate Savings accounts, certificates of deposit or any other long-term financial instrument must be approved and registered with the Kingdom Exchequer on a case-by-case basis. This does not apply to savings accounts linked to the Branch checking account.

- c. Any signatory changes to a bank account will complete the bank request form and forward it to the Kingdom Exchequer for approval.
- d. Specifically in regards to the Kingdom Accounts, assuming that the Kingdom Seneschal(e) and Kingdom Exchequer do not live within a short distance from each other, in order to maintain required controls on the Kingdom accounts and allow timely processing of the monthly bank statement, view only online banking is set up with access granted to the Kingdom Exchequer, Kingdom Seneschal, and their contingency deputies. Once a month the Kingdom Seneschal will review the deposits and withdrawals from the primary bank account and send an email to the Kingdom Exchequer verifying that they have reviewed the account. This email will be printed out and maintained in the files per standard financial time limits.
- e. Internal records must be reconciled to the bank statements received monthly. The reconciliation must be signed by the Seneschal and Exchequer.

18. **Expense Authorization and Reimbursement Policy:** Annual budgets established for the Kingdom, including the Crown and Kingdom Officers, special purpose funds, additional policies as needed, and any changes to these budgets, funds or policies shall be approved by the Council of the Exchequer. Copies of these shall be provided to the Society Exchequer.

The Council of the Exchequer must approve expenditures exceeding the limits of the budget. Any funds remaining at the end of the year will be directed back to the General Fund, unless specifically stated otherwise in the preceding budget, or by the action of the council of the Exchequer.

Branches and entities must have a written expense authorization policy on file with their Regional and Kingdom Exchequers. Any change to this policy must also be submitted to the Exchequer's Superior.

Kingdom and Branch Exchequers are only obligated to reimburse for receipts presented within 120 (one hundred and twenty) days of the expenditure.

- a. For Kingdom officers and Royalty, all expenditures and reimbursements are to be made from Kingdom accounts or accounts held specifically by those offices.
- b. For reimbursements for Kingdom expenses, the check request form must be completed and submitted by the requestor before any Kingdom funds can be authorized. The current check request form will be made available from the An Tir Exchequer's resource webpage.

All Kingdom Officers of State shall be reimbursed for reasonable office, postage, copying, and electronic mail access expenses incurred in the performance of their office. All such expenses are subject to the limits of the officer's budget and / or the approval of the Kingdom Financial Committee.

19. **Record Retention Policy:** The Chancellor of the Exchequer will maintain static (pdf or paper) books and records of all financial activity. Records may be stored electronically provided there is at least one back up file/copy maintained off site in an industry accepted format. Back up of electronic files should occur quarterly.

All financial records must be retained for at least 7 (seven) full years and include at a minimum:

- a. Minutes of Financial Committee Meetings
- b. Monthly Bank Statements and Reconciliations
- c. Quarterly reports and journal activity

- d. Emails related to the business of the exchequer
- e. Annual budgets

20. Non-Member Registration (NMR) Policy: NMR shall be collected by event hosts or their deputy and forwarded with the required statistics to the Kingdom Chancellor of the Exchequer or their designated Kingdom NMR Deputy in accordance with Society mandates. Submissions shall be postmarked no later than 10 (ten) business days after the end of the event. A submission shall consist of a properly drafted branch check and a completed submission form with the branch name, event name, event date, total attendance and number of NMR collected. Overdue submissions may result in suspension of the branch and/or other remedial measures as deemed necessary.

Due to inconsistencies in the postal systems that cross the American-Canadian International border, it is requested that Canadian branches submit an e-mail to the NMR Deputy with the NMR figures needed for the Kingdom of An Tir to submit monthly NMR payment to SCA, Inc., with the understanding that the Kingdom will cover the NMR payment until the branch submission is physically delivered to the NMR Deputy. This does not relax the requirement that NMR submissions must still be post-marked (or documented to have been mailed) within 10 (ten) business after the close of the event.

21. PayPal Policy:

Requirements:

- a. 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 the event copy for the event. Those not up to date with financial reports or NMR will not be considered.
- b. The Kingdom has created a specific PayPal email alias: <epay@antir.org>. The alias will be used as the email address of the PayPal account owner. This alias must cascade to at least two officers' email addresses in separate (modern) households. The standard protocol will be the Seneschal, Exchequer, and Deputy Kingdom Exchequer in charge of PayPal.
- c. The Kingdom has created a business checking account specifically to handle PayPal funds using the email alias, and a secure, robust password. Knowledge of the password is restricted to the Kingdom Exchequer, Deputy Kingdom Exchequer in charge of PayPal, and Kingdom Seneschal. The password must be changed every time any these officers change.
- d. The Kingdom must have a warranted Deputy Kingdom Exchequer in charge of PayPal. This ensures a check and balance system regarding electronic funds. Transfers will require approval of the Kingdom Seneschal and the Kingdom Exchequer before transfer can occur.
- e. PayPal supports the creation of subsidiary user accounts and 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 Deputy Kingdom Exchequer in charge of PayPal or the Kingdom Exchequer will set up these individuals. At no time will anyone other than the Kingdom Exchequer, Deputy Kingdom Exchequer in charge of PayPal and Kingdom Seneschal have administrative rights to the PayPal account.

- f. The Kingdom PayPal Account will be set up to transfer proceeds to the SCA Group account about 10 (ten) days prior to an event and immediately after an event that PayPal was accepted.
- g. The Kingdom's PayPal account is linked to the Kingdom's PayPal bank account, so that money collected can be automatically transferred from PayPal to the Kingdom of An Tir account. The Deputy Kingdom Exchequer in charge of PayPal 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.
- h. 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. The linked checking account will maintain a negligible balance and funds will be moved out of that account promptly to remediate that threat.
- i. 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 postal mailing address must be included with the request.
- j. If a group miscalculates an attendee's gate fee there will be no penalty on their refund.
- k. The Kingdom Exchequer shall review the Kingdom PayPal account on a regular basis for unauthorized transactions. Such review shall occur no less than monthly.

2. At-event payments:

- a. Gate staff will need a smartphone or tablet, Internet connection (via either cellular or wireless Ethernet, a hotspot, a tethered smartphone, or other), and a PayPal card reader. 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 by 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.
- b. 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.
- c. Per PayPal policy, those individuals must be of legal age of majority (at least 18 years of age in the U.S. and 19 in Canada).

3. Pre-reservations:

- a. 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 Deputy Kingdom Exchequer in charge of PayPal or designated event staff. The request shall contain only: Modern name, SCA name, membership number (if applicable) and an email address plus the request for services (event fees, feast, etc.).
- b. An Tir will maintain a log of who paid via PayPal and the amount charged; the log shall be reconciled with the preregistration sheet and the Activity Download from Pay Pal. The Activity Download will be sorted by event using the Memo Field. For events using Pay Pal at gate, the Activity Download will be sorted by type of Transaction and then Title to ensure that the payments are reconciled with the correct event.

4. Event Copy:

- a. Event copy should state if the Host Group will be accepting PayPal.
- b. Event copy should provide a back-up payment plan in case there is a malfunction with phone service or internet service.
- c. Event copy should state the Refund Policy and clearly define that any service fees from Pay Pal are non refundable.
- d. Event copy must state that for Kingdom-level events, anyone wishing to pay via PayPal will waive any early registration discounts. For a local event, the hosting group has the option to not allow an early registration discount.

22. Online Banking – Electronic Funds Transfers (EFT)

The current trend in the banking and retail industry seems to be moving away from paper checks for several reasons. Some retailers do not accept checks for security reasons, checks can be lost and need to be replaced, the cost to purchase checks has increased, and sending checks through the mail has increased risk of the check going missing or being stolen. Online banking is provided by most full-service banks and is free for account holders. ACH usually has a fee associated with it. The preference would be to use the Online banking Bill Pay with ACH being used in limited circumstances.

Glossary:

ACH – This is a specific type of EFT transaction that occurs between two banks and moves through the Automated Clearing House Network.

EFT – Electronic Fund Transfer is any digital payment.

- A. The Kingdom of An Tir must receive Society Exchequer approval to begin using the EFT/ACH procedures. To be considered for the use of the EFT/ACH procedures the Kingdom of An Tir must:
 - a. Be current on all reporting. This includes NMR and quarterly reports.
 - b. Have had a Book Review with no outstanding action items in the last year.
 - c. Have an Exchequer who has received training since their appointment to their office.
- B. Once the Branch has been authorized to use EFT/ACH:
 - a. The Branch Financial Policy must be updated to include the EFT/ACH policy.
 - b. The Branch must maintain its reporting status. The following actions will revoke the Branch's right to follow this procedure.
 - i. Missing a quarterly report or having two late quarterly reports,
 - ii. Two late NMR reports within 12 months,
 - iii. Failure to file the monthly EFT report to the Branch Exchequer's superior.
- C. Once approved, the Kingdom of An Tir's Exchequer is allowed to transfer money between all branch bank accounts, to ensure proper levels of funding in specific accounts are maintained. To do said transfers the following procedure will be taken:
 - a. The Kingdom of An Tir Exchequer shall submit to the Financial Committee (FC) a request showing:
 - i. The amount of money to be transferred,
 - ii. The account to withdraw the money from,
 - iii. The account to which the money will be deposited;

- iv. The reason(s) for the transfer (i.e. – To ensure proper cash on hand for upcoming expected expenditures. To reduce money in a non-interest-bearing account to an interest-bearing account during a time of less expected expenditures).
 - b. The FC will review the request and by majority vote approve or deny the request. The Kingdom of An Tir Exchequer will recuse themselves on any request vote as put forth under this section.
 - c. Upon an affirmative vote of the FC, the Kingdom of An Tir Exchequer shall:
 - i. If the account from which money is withdrawn is a single action account, shall make the transfer and inform the FC with the completion of the transfer.
 - ii. If the account from which money is withdrawn is a double action account, the Kingdom of An Tir Exchequer shall logon to the appropriate account and initialize the transfer action. A second signatory to the account will then logon to the appropriate account and approve the transfer. The second signatory shall confirm with the FC that this transfer is approved by the Kingdom of An Tir FC.
 - iii. In all cases the FC will be provided with a confirmation of the transfer.
- D. USE OF EFT and ACH TO PAY FOR GOODS AND SERVICES
 - a. The Branch Exchequer and his/her staff may take advantage of on-line EFT and/or ACH transfers to vendors to pay for services and goods required for the operation of the Branch.
 - b. If the payment is for normal and usual services and goods, already budgeted for and having specific line items in the FC approved budget for any fiscal year no special requirements are required. The payment will be treated the same as if a check were written and normal monitoring controls will be observed.
 - c. If the payment is of an unusual or emergency nature or not specifically provided for in an approved budget:
 - i. The FC will be provided with a request to pay this expense. Normal approval or denial procedures will be in place.
 - ii. If the expense is on-going, the FC may approve EFT payments for a specified time period not exceeding 6 months or to the end of the budget year whichever is shorter.
- E. A monthly report of all EFT and ACH transfers will be submitted to the Branch's Exchequer Superior no later than the 5th of the following month. The Society Exchequer will report all EFT's to the Corporate Treasurer by the 15th of the month prior to each Board Meeting.
 - a. The monthly report will include:
 - i. Branch Name
 - ii. Payee
 - iii. Amount of transfer
 - iv. Reason for transfer
 - v. Date of FC approval/notification

23. **Subordination:** The above Kingdom Financial Policy serves as an addendum and is subject to the requirements set forth by the Society For Creative Anachronism, Inc. Financial Policy, Corpora and By Laws. Variances to this policy may be granted in writing for limited periods of time, not to exceed one year, on a case-by-case basis by the Kingdom Exchequer and only in compliance with SCA Inc. Financial Policy. Notification of variances issued will be sent to the Kingdom Seneschal.

V1.0 January 11, 1998 Countess Elowyn Blackthorne, Kingdom Chancellor of the Exchequer

V1.1 January 8, 1999 HL Ivarr Ulfvarinsson, Kingdom Chancellor of the Exchequer

V1.2 September 2000, HL Alanus of Bunghea, Kingdom Chancellor of the Exchequer
V1.3 January 2010, HL Elonda Blue Haven, Kingdom Chancellor of the Exchequer
V1.4 July 2011, HL Elonda Blue Haven, Kingdom Chancellor of the Exchequer
V1.5 May 2012, HL Genevieve de Montagne, Kingdom Chancellor of the Exchequer
V1.6 January 2018, Master Arontius of Bygelswade, Kingdom Chancellor of the Exchequer
V1.7 January 2018. Baroness Elewyn verch Emrys, Kingdom Chancellor of the Exchequer
V1.8 May 2021, Baroness Elewyn verch Emrys, Kingdom Chancellor of the Exchequer