PayPal Policy for Kingdom of Northshield

1. Purpose
   The Kingdom of Northshield has established the following policy to be able to utilize PayPal for pre-registration of event charges such as site fees, feast and meal tickets for said events, and for acceptance of credit card payments at the gate for the same fees listed above.

   The PayPal account is **NOT** to be used for any other transactions such as donations, fund raisers or any other buy/sell-type transactions.

2. Email:
   a. An email alias has been created specifically and solely for the use of PayPal (paypaladmin@northshield.org).
   b. The email alias will be used as the email address of the PayPal account owner.
   c. This email alias must cascade to the Kingdom Exchequer, Kingdom PayPal Deputy and the Kingdom Seneschal at their official email addresses (exchequer@northshield.org, paypal@northshield.org, seneschal@northshield.org). These officers must live at different physical addresses.
   d. This email alias may not be subscribed to any other lists, groups, Facebook, etc. **Do not** forward this email alias to any other email address.

3. Banking:
   a. The Kingdom has set up the Kingdom PayPal bank account to be used only for PayPal transactions.
   b. This PayPal-linked bank account is maintained by the Kingdom Exchequer.
   c. The Kingdom Exchequer shall review the account on a regular basis for unauthorized transactions. Such review shall occur no less than monthly.

4. PayPal account:
   a. The Kingdom has created a PayPal business account using the email alias paypaladmin@northshield.org, which uses a secure, robust password.
   b. Knowledge of the PayPal password is restricted to the Kingdom Exchequer, Kingdom PayPal Deputy and Kingdom Seneschal. A sealed copy of the password should also be kept on file with the Society Exchequer.
   c. The password for this account must be changed every time Kingdom Exchequer, Kingdom Seneschal or Kingdom PayPal Deputy changes personnel.
   d. PayPal supports the creation of temporary subsidiary user accounts & passwords so that individuals can process payments without having access to account settings.
   e. The PayPal account is linked to the Kingdom PayPal bank account and used only for PayPal, so that money collected can be transferred from PayPal to the Kingdom PayPal bank account within 48 hours after the close of each event the account is utilized for.
   f. The PayPal account should be set with an automatic instruction to transfer any funds on a no longer than weekly basis in case the post event transfer is not made as indicated above.
g. The following are acceptable PayPal Payment Methods:
   1. Credit cards (Visa, Mastercard, Amex, Discover)
      1. At the door of the event
      2. Via invoice through PayPal website
   2. PayPal accounts
      1. Via invoice through PayPal website
   3. E-Check
      1. Via invoice through PayPal website

h. Any invoices not paid within 7 days will be cancelled after proper notification to the person requesting reservations.

5. Event Pre-registration:
   a. Reservations (pre-reg) can be accepted through PayPal. (Recommended)
   b. A link will be created on the event page that will allow a reservation request to be submitted to the Kingdom PayPal Deputy.
   c. The request shall only contain:
      1. Modern name
      2. SCA name,
      3. Email address
      4. Membership number & expiration date
      5. Request for services (event fees, feast, cabin, daytrip, tenting, etc.).
   d. The PayPal Deputy shall log on to the PayPal website to create and send an invoice directly through PayPal to the requester
   e. Payments may be accepted at events provided that the equipment in sections h and i, below, is available.

6. Event Payment at Gate:
   a. A host group wishing to utilize PayPal at an event must submit a completed authorization form to the Kingdom PayPal Deputy and make arrangements to learn how to utilize the tools associated with the account prior to any advertising or notifications going out.
   b. Upon authorization by the Kingdom PayPal Deputy the group may include information regarding PayPal acceptance on both the event flyer and website.
   c. A secure and dependable Internet connection and a PayPal-acceptable credit card reader are required.
      1. A PayPal-acceptable credit card reader with chip reader must be purchased by the group.
   d. A smart phone or tablet to connect to the credit card reader is required.
   e. Credit cards MUST be swiped, not keyed. Cards that can’t be swiped will NOT be accepted.
   f. The person accepting credit card payments at the gate must be:
      1. A Warranted Exchequer
      2. A current SCA member in good standing
      3. And be at least 18 years old.
   g. A unique login will be created for the Exchequer taking cards and that Exchequer shall be responsible for all transactions created with that unique login.
      1. Logins will be disabled within 24 hours after the close of the event.
   h. A separate sign-in sheet shall be maintained at gate for credit card/PayPal payments at the event.
   i. After the event, the gate Exchequer in charge of the credit card acceptance will send these sheets to the Kingdom PayPal Deputy to reconcile the entries.
j. Once reconciled, the Kingdom PayPal Deputy will transfer the funds from PayPal to the Kingdom PayPal bank account.

k. Event proceeds payments to the hosting group shall be:
   1. Payment will be less the PayPal transaction fees
   2. Payment will be made by the Kingdom Exchequer in conjunction with the Kingdom PayPal Deputy
   3. 1st payment will be made after the close of pre-registration
   4. Final payment will be made following the close of the event
   5. Please allow up to 30 days for check processing

7. Refunds/Disputes:
   a. Request for refund of pre-registration fees only; no refunds will be given for at-event charges unless it is to correct a calculation error in which case no fees will be removed from the refund
   b. Refund request must be made by email or postmarked at least 10 days prior to the event and include a valid mailing address.
   c. Refunds will be made by the hosting group via paper check and will be minus the PayPal processing fee.
   d. The refund policy must be included on each invoice as follows:
      1. “Requests for refund of pre-event credit card payment (reservations, site, feast, or class fees, etc.) must be made via email (or postmarked) at least 10 days before the beginning of the event and include a valid mailing address. Refunds will be made by mailed paper check minus any PayPal-related fees.”
   e. At no time are refunds to be given through PayPal.
   f. If an attendee disputes a transaction via PayPal, PayPal will withdraw money from the linked Kingdom bank account to credit back to the attendee pending resolution of the dispute

8. Continuation of use:
   a. As a condition of the privilege to utilize PayPal, the Kingdom must continue to remain current on all Kingdom-level financial reports, including quarterly reports, Kingdom NMS monthly reporting, and Kingdom Domesday reports.
   b. Failure to communicate any delays in financial reporting to the Society Exchequer or maintain the Kingdom status may result in the loss of PayPal privileges.