

# Kingdom of the Outlands

## PayPal Financial Policy and Procedures

### **Requirements for the use of PayPal for Event Reservations as well as At-Event payments, Heraldic Submissions and/or Donations using PayPal Here.**

- I. The Kingdom of the Outlands has been approved to use PayPal by the Society Exchequer. This PayPal Financial Policy will be considered an addendum to the Kingdom of the Outlands Financial Policy approved by the Board of Directors on October 24, 2021.
  - A. The Kingdom of the Outlands must continue to remain current on Kingdom level quarterly reports, Kingdom NMR monthly reporting, NMR payments, Background Check invoice payments and Kingdom Domesday reports. Failure to communicate any delays in reporting may result in the loss of PayPal usage for the whole Kingdom.
  - B. Branch Eligibility:
    1. Branches must be up to date with quarterly reports, NMR monthly reporting, NMR payments, and Branch Domesday reports to be considered eligible for the use of PayPal.
    2. Approval to use PayPal will be required and reviewed for each event that is submitted.
    3. The final decision regarding a Branch's eligibility to use PayPal will rest with the Kingdom Exchequer and Kingdom Seneschal in consultation with the Crown.
    4. Failure to communicate any delays in reporting may result in the loss of PayPal usage for the Branch.
  - C. Use of PayPal Here for at-event attendance, heraldic submissions and/or donations without permission of the Kingdom Exchequer will result in appropriate sanctions.
- II. The Kingdom of the Outlands will have a warranted Kingdom PayPal Deputy. This insures a check & balance system regarding electronic funds. As PayPal usage increases, more staff will be needed. Initial training will take place with the Society Exchequer & Society PayPal Deputy.
  - A. The Kingdom PayPal Deputy may create a PayPal Team to help process event reservations, heraldic submissions, and donations. The PayPal Team will consist of paid members of the SCA and must be warranted by the Kingdom Exchequer.

B. PayPal Team Trainees:

1. Must be at least 18 years of age and will present a signed Request for Financial Warrant, their government issued I.D. and SCA member card for vetting.
2. Will receive a temporary login and password. Under no circumstances, will a Trainee, be given another PayPal Team member's login or password for training purposes.
3. Once training is complete and the Kingdom PayPal Deputy is satisfied as to the Trainee's performance, the temporary login and password will be exchanged for a permanent login and password and the new PayPal Team member will be warranted.
4. PayPal Team members will have sufficient permissions to process credit card payments for events, heraldic submissions and/or donations. If additional permissions are needed, the Kingdom PayPal Deputy will ask the Kingdom Exchequer to adjust permissions.

C. PayPal Here Swipers:

1. Individuals accepting payments at events via PayPal Here must be at least 18 years old, have a current SCA membership, and complete the Request for Warrant no less than 30 days prior to the event.
2. Training for swipers must be completed through the Kingdom PayPal Deputy in conjunction with the Society PayPal Deputy before they can be warranted by the Kingdom Exchequer.
3. Each member of the PayPal staff must have their own username and password and shall be responsible for all transactions created with the login. Usernames or passwords may not be shared.
4. PayPal Here Swipers will have sufficient permissions to process credit card payments for at-events for admittance, heraldic submissions and/or donations. If additional permissions are needed, the Kingdom PayPal Deputy will ask the Kingdom Exchequer to adjust permissions.
5. PayPal Here logins will be disabled no later than 24 hours after the close of the event.

- III. The Kingdom of the Outlands has created a PayPal email alias [PayPalDeputy@Outlands.org](mailto:PayPalDeputy@Outlands.org) specifically and solely for the use of PayPal. The alias will be used as the email address of the PayPal account owner. This alias must cascade to at least two Kingdom officers, the Kingdom Exchequer and the Kingdom Seneschal. This email address must be in separate (modern) households. This email may not subscribe to any other lists, groups, Facebook, etc., and will not forward to any personal email addresses.

- IV. The Kingdom of the Outlands will have a Kingdom level bank account specifically for the PayPal funds. This account shall not be used for any other purpose. This account will maintain a minimum balance required by the financial institution to avoid bank fees. Signers must follow Society Financial policy IV. Bank Account Identification and Structure.
- V. The Kingdom of the Outlands will have a PayPal business account using the email alias [PayPalDeputy@Outlands.org](mailto:PayPalDeputy@Outlands.org), and a secure, robust password. Knowledge of the Outlands PayPal password is restricted to the Kingdom Exchequer, Kingdom PayPal Deputy, and the Kingdom Seneschal. A sealed envelope with a copy of the password should be in the exchequer files that would be given to the contingency exchequer in case of an emergency. The PayPal business account password must be changed every time that the office of the Kingdom Exchequer, Kingdom PayPal Deputy, or Kingdom Seneschal changes personnel. The Federal Tax ID number for SCA, Inc. will be needed to open the PayPal business account.
- VI. The Kingdom of the Outlands PayPal business account must be linked to the Kingdom of the Outlands PayPal bank account that is used only for PayPal. The Federal Tax ID number will be needed to link the PayPal account to the PayPal checking account. PayPal will need the routing number and account number for bank account created in Section III above.
- VII. The Kingdom of the Outlands must have all proceeds transferred from PayPal business account to the Kingdom PayPal checking account on a regularly defined schedule.
  - A. Reconciliation: The Kingdom PayPal Deputy will maintain an electronic spreadsheet of who paid via PayPal and the amount charged. The “PayPal Pull” will be done by the Kingdom PayPal Deputy and the Kingdom Exchequer or his/her/their designate. The pulls shall be matched prior to authorization to transfer funds.
  - B. The Kingdom PayPal Deputy must seek approval from the Kingdom Exchequer and the Kingdom Seneschal to transfer funds (minus the PayPal fees) from PayPal to the Kingdom PayPal bank account. Approval will include the dispersal of those PayPal funds to the appropriate groups from the Kingdom PayPal bank account.
  - C. Event Preregistrations using PayPal will close no less than 14 days before the beginning of the event.

1. The Kingdom PayPal Deputy, after receipt of approval from the Kingdom Exchequer and Kingdom Seneschal, will send a paper check with the net proceeds, minus PayPal fees, to the Branch Exchequer hosting the event, about 10 days prior to the event.
  2. If PayPal Here is used at the event, the Kingdom PayPal Deputy will again request approval to transfer the PayPal funds, minus the PayPal fees, to the Kingdom PayPal bank account and will then send a second paper check with the net proceeds (minus PayPal fees) to the Branch Exchequer within 48 hours after the close of the event.
  3. Event proceeds to the local Branches shall be less the PayPal fees unless prior arrangements are agreed on by the Kingdom Financial Committee.
- D. For heraldry submissions and donations, the total funds, minus the PayPal fees, will be transferred from the PayPal business account to the Kingdom PayPal checking account no less than once per month.
1. Heraldry funds will be dispersed from the Kingdom PayPal checking to the main Kingdom checking account no less than once per month to be forwarded on to the Society prepaid account as needed.
  2. Donation funds will be dispersed from the Kingdom PayPal bank account to the Branch that is to receive the donation no less than once per month, as applicable.
- E. If the PayPal business account reaches \$5,000, the Kingdom PayPal Deputy will request approval from the Kingdom Exchequer and Kingdom Seneschal to transfer funds (minus PayPal fees) to the Kingdom PayPal bank account immediately.
- F. The Kingdom PayPal Deputy shall review the PayPal account and PayPal checking on a regular basis for unauthorized transactions. Such review shall occur no less than monthly.

- VIII. The Kingdom of the Outlands may accept Event Reservations through PayPal.
- A. Each Branch using PayPal will be responsible for the PayPal fees incurred for each event that they host and should budget accordingly. The PayPal fees are 1.99% +\$.49 per reservation/submission/donation.
  - B. Each Branch wanting to use PayPal for accepting reservations must email [PayPalDeputy@Outlands.org](mailto:PayPalDeputy@Outlands.org) with the following documentation:
    1. An Authorization Request to Use PayPal form that has been approved by both the Branch Seneschal and the Kingdom Exchequer.
    2. A Flyer must also be included with the Authorization for the event.
      - a. Flyers will state if the hosting Branch will be accepting PayPal.

- b. The Flyer shall state the cutoff for PayPal reservations is 14 days prior to the start date of the event.
    - c. This can also be a corresponding Google Form created for this purpose.
  - C. The Kingdom PayPal Deputy shall create the event template for invoicing in PayPal.
    1. Naming of the event in PayPal will be the [YEAR] [Event Name] to aid in tracking and reporting.
    2. Typically, 75% of event capacity and feast are assigned to PayPal for reservations with the remaining 25% reserved by the Branch for mail in reservations and walk ups (persons attending meetings to reserve by check or cash). The 75/25 split is REQUIRED for Kingdom level events.
    3. Once those spaces are sold, then the Kingdom PayPal Deputy will contact the Reservationist<sup>1</sup> for more spaces, if available. After additional spaces are given to PayPal, unsold spaces will not be given back to the Branch until PayPal closes for the event.
  - D. The Kingdom PayPal Deputy shall create the Reservation Invoice Request for participants to complete.
    1. The Request will be named to match the name given to the event template for invoicing in PayPal (see above Section C).
    2. The Request shall contain only: Modern name, SCA name, membership number & expiration date (if applicable), an email address, and the request for services (event fees, feast, cabin, daytrip, tenting, etc.).
  - E. The hosting group's Webminister will create a link on the event/announcement page that will allow a Reservation Invoice Request to be submitted to the Kingdom PayPal Deputy. 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.
  - F. The participant will complete the Reservation Invoice Request form with the required information and email it to [PayPalDeputy@Outlands.org](mailto:PayPalDeputy@Outlands.org). PLEASE DO NOT SEND MONEY VIA PAYPAL WITHOUT RECEIVING AN INVOICE FIRST!
  - G. Within 24-48 hours participant will receive an invoice via PayPal. Click on the Payment button and pay either using a personal PayPal account, credit card or e-check.
  - H. Participant will get a confirmation of payment and an email notification of payment will be sent to the Kingdom PayPal Deputy.

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<sup>1</sup> A Reservationist is the person at the local, hosting branch that will be receiving mail-in and in-person pre-registrations for a given event. This person will also be the Point of Contact for the Kingdom PayPal Deputy for that given event.

- I. Event Invoices not paid within 7 days will be cancelled. The attendee shall receive an email directly from PayPal stating their invoice has been cancelled for non-payment. The PayPal staff will notify the event reservation staff that invoice XYZ123 has been cancelled so that attendance, feast, bed, etc. spaces may be reallocated.
  - J. Once the Kingdom PayPal Deputy receives confirmation of payment, the participant's reservation information will be forwarded to the Reservationist for that particular event.
  - K. The Reservationist will track email confirmations on a spreadsheet to be reconciled with the Kingdom PayPal Deputy after the event closes in PayPal.
    - 1. Once reconciled, the Kingdom PayPal Deputy will request permission from the Kingdom Seneschal and Kingdom Exchequer to transfer the funds from PayPal to Kingdom PayPal bank account.
    - 2. Documentation must be kept with the transfer request.
- IX. The Kingdom of the Outlands may accept At-Event payments:
- A. The site must have acceptable cellular service to lock on and maintain good connection to the PayPal website.
  - B. Attendees should have a backup payment plan in case there is a malfunction with phone or internet service.
  - C. Authorized personnel (see Section II, C. PayPal Here Swipers) for 'PayPal Here' will need a Smartphone or tablet, Internet connection via either cellular or wireless Ethernet, a hotspot, or a tethered smartphone.
  - D. A PayPal Here acceptable credit card reader (device that attaches to either a Smartphone or tablet for the purpose of swiping credit cards) will be required. These devices MUST be purchased directly from PayPal (<https://us.paypal-here.com/card-readers/>).
  - E. Credit cards must be swiped or 'tapped', not keyed into the device. A separate sign-in sheet shall be maintained if accepting credit card/PayPal Here payments at the door.
  - F. Within 48 hours of the close of an event, the Branch Exchequer will send scanned copies of the PayPal Here Gate Sheets to the Kingdom PayPal Deputy to reconcile the transactions.
    - 1. Once reconciled, the Kingdom PayPal Deputy will request permission from the Kingdom Exchequer and Kingdom Seneschal to transfer the funds from PayPal to Kingdom PayPal bank account.
    - 2. Documentation must be kept with the transfer request.

- X. The Kingdom of the Outlands may accept Heraldic Submission payments via PayPal Here.
  - A. Place and time for credit card acceptance will be announced when available at a given event. Appropriate PayPal or Heraldic staff will be warranted and trained to use PayPal Here (see Section II, C. PayPal Here Swipers).
  - B. If outside of an event, the submitter will request a Heraldry Invoice Request from approved PayPal or Heraldic Staff. The submitter will receive that invoice via PayPal. When the invoice is paid, the Kingdom PayPal Deputy will forward the paid invoice to the Submissions Herald and the Branch Exchequer of the Branch where the submitter resides.
  - C. The Submissions Herald will record the PayPal payment information on the Branch Heraldry Payment Record that is sent to Gold Castle with submissions. A copy of this record must also be forwarded to the Branch Exchequer for confirmation and documentation.
  
- XI. The Kingdom of the Outlands may accept Donations for the Kingdom or Branches via PayPal Here.
  - A. Place and time for credit card acceptance will be announced when available at a given event. Appropriate PayPal staff will be warranted and trained to use PayPal Here (see Section II, C. PayPal Here Swipers).
  - B. If outside of an event, the donor will request a Donation Invoice Request stating the amount that will be donated and what group or dedicated fund their donation will be applied.
  - C. The total funds collected, minus the PayPal fees, will be transferred from the PayPal account to Kingdom PayPal checking account no less than once per month. From the Kingdom PayPal checking account, the funds will be dispersed by paper check to the Kingdom/Branch holding the General/Dedicated fund.
  - D. The Kingdom of the Outlands Exchequer may login to PayPal and create a Donation button for the Kingdom of the Outlands website. Those wishing to donate will simply click on the Kingdom Donate button and follow the PayPal prompts to make the donation they wish to the group/fund that they intend the donation.
  
- XII. The Kingdom of the Outlands PayPal Refund/Cancellation Policy:
  - A. Requests for individual refunds of pre-event credit card payment (reservations, site, feast, or class fees, etc.) must be made via email or US mail, emailed/postmarked no less than 14 days before the beginning of the event, and must include a valid mailing address. Refunds will be made by

check by the hosting branch that received the PayPal funds, minus the PayPal fees. Attendees will not be penalized PayPal fees if an error was made by the Kingdom PayPal staff. (This verbiage must be included on each invoice for pre-event admissions.)

1. Refund requests made after the 14-day window but before the event, must be approved by the Kingdom Financial Committee for Kingdom-level events. For Branch-sponsored events, the decision will be made by that branch's financial committee. The Branch will be responsible for the PayPal fees incurred.
  2. If a Branch or the PayPal Deputy miscalculates an attendee's gate registration, there will be no penalty on the attendee's refund.
  3. If the PayPal proceeds for the event have already been dispersed to the hosting Branch, the Branch Exchequer will be responsible for sending a paper check for this refund. The Kingdom PayPal Deputy will forward this type of request on to the Branch Exchequer, as applicable.
- B. Refunds requested due to the mass cancellation of an event will have their fees waived with the approval of the Branch Financial Committee, and the Kingdom Financial Committee if it is a Kingdom-level event. (ex. Inclement weather, such as a hurricane, a pandemic, or other issue that will adversely affect event safety)
1. There will be One (1) email address for attendees to request their refund. No other message system (NO Facebook - no texts - no PMs) will be accepted as it would be difficult to track.
    - a. If the cancellation occurs before PayPal has closed the event, this email will be [PayPalDeputy@Outlands.org](mailto:PayPalDeputy@Outlands.org).
    - b. If the cancellation occurs after PayPal has closed, the Branch Exchequer's email from the hosting Branch should be used because funds have likely already been dispersed. The Kingdom PayPal Deputy will forward this type of request on to the Branch Exchequer, as applicable.
  2. A 14-day length of time will be established for refund requests to be made.
  3. The Branch Exchequer/Reservationist will match the copies of PAID invoices with a copy of the email or mailed request. Refunds will be made by mailed paper check, so check numbers will be added to these documents for tracking purposes.
  4. If a check is personally handed off – that person signs on master refunds list that their check was received. If it was to be mailed, their mail address is to be included.



5. Checks will only be written to the person who paid the invoice. It is between those parties involved to settle between themselves if someone paid for others.
  6. Items #B, 1-5, will be clearly posted – at a minimum - on the Kingdom and Branch website Announcements as well as the Kingdom’s and Branch’s Facebook pages.
  7. The Kingdom Financial Committee may approve to reimburse the PayPal fees to the Branch out of the Kingdom General Fund in the case of a mass cancellation. Approval must be requested by the hosting Branch.
  8. If an event is cancelled, the Branch Exchequer will report to the Kingdom NMR Deputy that the event was cancelled, so no NMR was due.
- C. Requests for refund of heraldry submissions or donations must be made via email or US mail to the Kingdom Exchequer and must include a valid mailing address. Refunds will be made by mailed paper check, minus the PayPal fees. Submitters will not be penalized the PayPal fees if an error was made by the Kingdom PayPal Team. (This verbiage must be included on each invoice for heraldry submissions or donations.)
- D. PayPal fees are incurred whether a payment is refunded or not. Refunds that include the PayPal fees going back to the submitter will be covered by the hosting Branch. If Kingdom will be reimbursing the Branch for the PayPal fees (as in Section B), the Branch Exchequer will request one check to cover all those fees that were refunded per event. Documentation will be required.
- E. At no time are refunds to be given through the PayPal business account. All refunds will be made by paper check from an SCA bank account.