Kingdom of Atlantia
Policy for PayPal

Setup of PayPal in Atlantia
1. The Kingdom of Atlantia must have a warranted Kingdom Deputy Exchequer for PayPal ("PayPal Deputy"). If there is no deputy warranted, the responsibilities revert to the Kingdom Exchequer.
2. SCA Inc-Kingdom of Atlantia has created a specific PayPal email alias epay@atlantia.sca.org (the alias must use this gmail account: dep.atlantiaexchequer@gmail.com).
    1. The alias will be used as the email address of the PayPal Deputy.
    2. This alias must be accessible to the Kingdom Seneschal, Kingdom Exchequer and the PayPal Deputy. These individuals must reside in separate modern households.
    3. The PayPal Deputy is responsible for setting a secure, robust password for this email account and providing this password to the Kingdom Seneschal and Kingdom Exchequer. The password must be changed every time any of these officers changes or if any of the officers believe the account has been compromised.
    4. This alias must cascade to at least two additional Kingdom officers' (the Seneschal, Exchequer and PayPal Deputy) email addresses in separate (modern) households.
3. SCA Inc. - Kingdom of Atlantia has created a business checking account specifically to handle PayPal funds.
    1. The Kingdom Seneschal, Kingdom Exchequer, and PayPal Deputy must be signatories on this account.
    2. The Society Chancellor of the Exchequer or a designated representative approved by the Board of Directors must be a signatory on this account.
4. SCA Inc-Kingdom of Atlantia has created a PayPal business account using the PayPal email alias, and a secure, robust password which is known to the Kingdom Seneschal, Kingdom Exchequer and PayPal Deputy. The PayPal password must be changed every time any these officers changes.
5. The Kingdom's PayPal account is linked to the SCA Inc Kingdom of Atlantia- PayPal bank account, so that money collected can be transferred from PayPal to the SCA Inc Kingdom of Atlantia-PayPal bank account. This transfer must be set up to transfer proceeds at least weekly and the Monday after an event that PayPal was accepted.

Using PayPal
6. The following are acceptable PayPal payment methods:
    1. Credit Cards (Visa, Mastercard, Amex, Discover) and eChecks
        a. At the door for an event.
        b. Via an invoice through the PayPal website.
    2. PayPal Accounts
        a. Via an invoice through the PayPal website.
7. A Group wishing to utilize PayPal for an event must submit the completed Authorization form to the PayPal Deputy, please allow a minimum of 2 weeks for setup of an event in PayPal.
    1. The Authorization form submitted by the group must include information regarding the type of PayPal Acceptance (online for reservation and/or at the gate) and the event details from the event flier.
    2. Group's request to use PayPal is subject to review and approval by the PayPal Deputy and/ or the Kingdom Exchequer.
    3. The Group must include the type of PayPal Acceptance (online for reservation and/or at the gate) on both the event Flyer, and if applicable, the event Website. Event Staff

should also provide the location of the nearest ATM to attendees in case of technical difficulties.
   4. Attendees should have a backup payment plan in case there is a malfunction with phone service or internet service.
   5. For kingdom level events, anyone wishing to pay via PayPal will waive any early bird discounts. This must be included in the flyer. For a local event, the hosting group has the option to not allow the early bird discount.
8. To accept credit cards at the gate, additional PayPal user ID's must be created prior to the event. PayPal supports the creation of subsidiary user accounts & passwords so that individuals, other than the PayPal deputy, 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.
   1. Either the PayPal Deputy or the Kingdom Exchequer will set up these individuals.
   2. At no time will anyone other than the Kingdom Exchequer, PayPal Deputy, and Kingdom Seneschal have administrative rights to the PayPal account.
   3. A subsidiary user account & password will be created so that individuals can process payments without having access to account settings. This password will be provided to the individual on the authorization form.
   4. These individuals must be 18 years old and must be paid members of the SCA.
   5. For initial set up of user ID's, please provide information to the PayPal deputy a minimum of 2 weeks prior to the event. For activation of an existing PayPal ID, please contact the PayPal deputy a minimum of 1 week prior to the event.
9. The Kingdom's PayPal account will be linked to the SCA Inc. - Kingdom of Atlantia PayPal bank account, so that money collected can be transferred from PayPal to this Kingdom bank account.
   1. The Kingdom PayPal Account will be set up to transfer proceeds to the SCA Inc – Kingdom of Atlantia PayPal bank account 14 days prior to an event and immediately after an event at which PayPal was accepted at the gate.
   2. The PayPal Deputy will submit an approval request to both the Kingdom Seneschal and Kingdom Exchequer via email to transfer any funds from PayPal to the SCA Inc – Kingdom of Atlantia PayPal bank account.
   3. 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.
   4. Funds collected via PayPal will be transferred to the Host Group following the close of Preregistration and again following their event. Amounts transferred will be less the PayPal Processing fee. Please allow 14 days for check processing.
      a. If the Host Group has a Wells Fargo 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.
      b. If the Host Group has their bank account at a bank other than Wells Fargo then the Kingdom will write a check to the group for its PayPal funds collected.
   5. PayPal Deputy will maintain a log of who paid via PayPal and the amount charged; the log shall be reconciled with the emails and the transaction history.

6. The Kingdom Exchequer shall review the account on a regular basis for unauthorized transactions. Such review shall occur no less than monthly.
7. Records may be stored electronically as long as there are 3 or more backups of these records.

10. Refunds will be given by the Host Group's paper check. A request for refund of a pre-event credit card payment must be made via email or US mail and should be made or postmarked 7 days prior to the start of the event. A valid mailing address must be included with the request. No refunds will be made for at-event Payments.
   1. The refund amount will be reduced by the PayPal fee.
   2. If a group miscalculates an attendee's gate fee – there will be no penalty to the attendee on their refund.
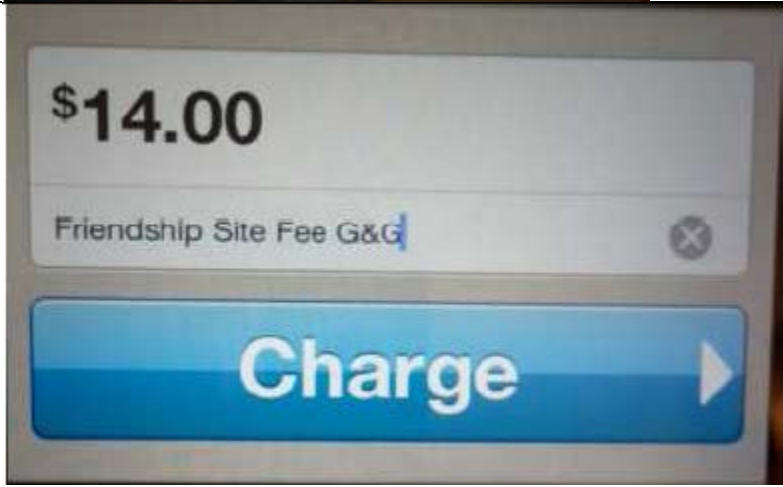
   To Accept PayPal at-event payments
11. Equipment Needed to take credit cards at the gate:
   1. Smartphone or tablet with internet access
   2. Downloaded Paypal App
   3. PayPal Credit Card Reader
12. The person processing the payments will log into the PayPal App, enter the amount to be charged, then 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. See step by step process with screen shots below.
   1. Each individual accepting at-the-gate payments must 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.
   2. Each individual accepting at-the-gate payments must have a current SCA membership and must be at least 18 years of age.

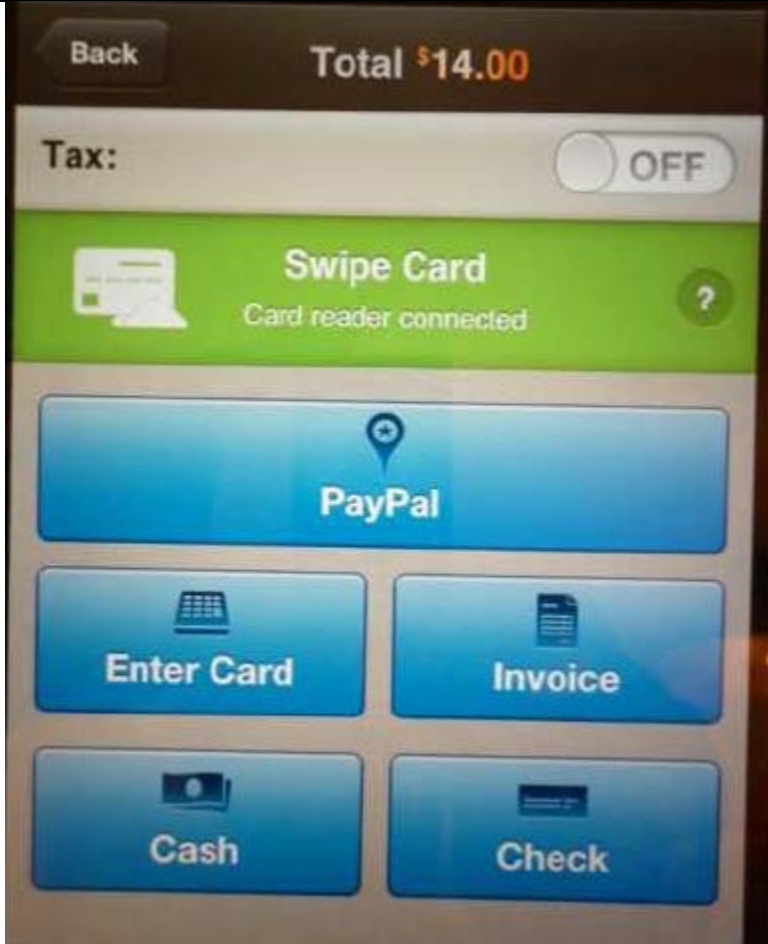| Processing Instructions for Taking Credit Cards via PayPal on site:		
1.	**Sign-In screen** This is the first screen you see when you open the PayPal Here application. Enter the email address for your PayPal account.	

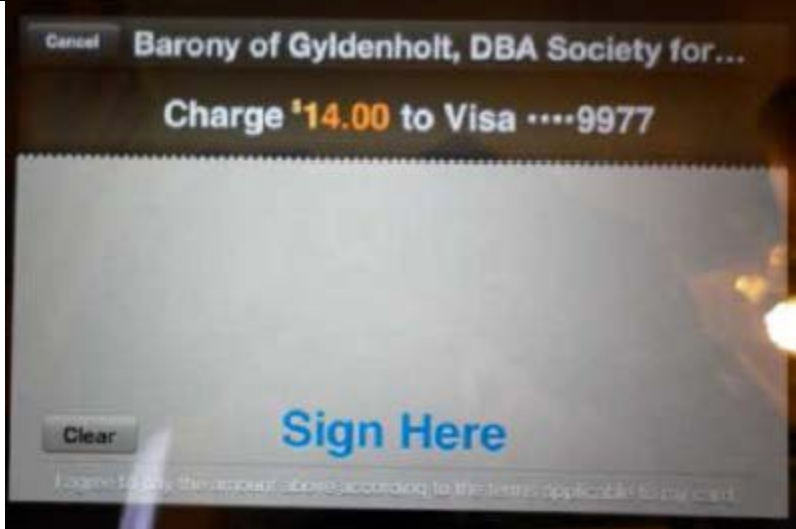| 2.	**Password** Enter your password and click the LogIn button.	
3.	**Data Entry** Choose the correct charge. The options of Daytrip and/or One Night, Feast etc. will be setup in advance for you to choose from.	

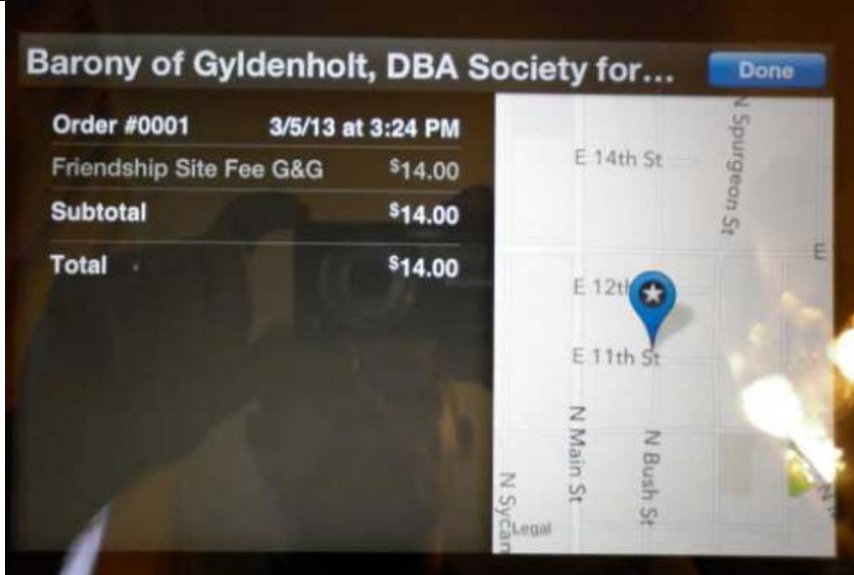| 4.	**Payment Choice** Swiping the credit/debit card through the card reader (magnetic stripe facing away and at the bottom) chooses the "swipe card" option. After the card is swiped the device (smart phone or tablet) is handed to the customer.	
5.	**Confirmation Screen I** The customer may sign to confirm the charge, using their finger or stylus to "write" on the screen.	

6.	**Confirmation Screen II** As soon as they begin to sign, a "Charge" button appears in the upper right corner of the signature field. When the customer is finished signing, they click the "Charge" button.	
7.	**Receipt Choice** The customer is asked to choose how they would like the receipt delivered: via text message to their phone, or emailed to their In box. (Or they may choose to forgo a receipt entirely.)	
8.	**Enter Email Address** I choose email, so I was offered an entry screen for my email address.	

9.	**Address Entry Complete** The customer is to click the "Send" button.	
10.	Final Confirmation Screen After the customer clicks "Send", the device is returned to the cashier, and it displays a summary of the order, The cashier then clicks the "Done" button, and the application will return to the screen shown in Step 3. Recording the Transaction: 1) When Payment is complete cashier will write "credit cards" or "CC" and the transaction number where the check # would go. 2) On the Registration Sheet mark payment as credit card. 3) Send a copy of the registration back up to the PayPal Deputy for use in reconciliation.	

Using Pay Pal for Pre-reservations:

13. Reservations can be accepted through PayPal.
    1. A link will be created on the event page that will allow a reservation request to be submitted to the PayPal Deputy.
    2. The reservation request shall contain only the following information: email address, event selection, modern name, SCA name, membership number and expiration date (if applicable), age group, and the request for services (event fees, feast, cabin, daytrip, tenting, etc.).
14. 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.
15. Fill out the online event registration form with the information required and submit it to the PayPal Deputy. DO NOT SEND ANY MONEY YET!!!!!
    1. 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: epay@atlantia.sca.org
16. Within 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.
17. You will get a confirmation of payment and an email notification of payment will be sent to the PayPal Deputy.
18. Once the PayPal Deputy receives confirmation of payment your reservation will be forwarded to the Reservationist for that particular event.
19. PLEASE DO NOT SEND MONEY VIA PAYPAL WITHOUT RECEIVING AN INVOICE FIRST! Certain information on the invoice determines which group gets the money.
20. Invoices not paid within 7 days will be cancelled and the reservation for the event is also cancelled. The only reservation is a paid reservation.