

Kingdom of the Middle PayPal Policy

1. SCA, Inc. - Kingdom of the Middle has created a specific PayPal email alias epay@midrealm.org.
2. The alias will be used as the email address of the PayPal account owner. This alias must be accessible to the Kingdom Seneschal, Kingdom Exchequer and PayPal Deputy. These individuals must reside in separate modern households.
3. SCA, Inc. - Middle Kingdom has created a PayPal business account using the email alias, and a secure, robust password which is known to the Kingdom Seneschal, Kingdom Exchequer and PayPal Deputy. The password must be changed every time any these officers change.
4. The following are acceptable PayPal Payment methods:
 - Credit Cards (Visa, MasterCard, Amex, Discover)
 - Via an invoice through the PayPal website.
 - PayPal Accounts
 - Via an invoice through the PayPal website.
5. The Kingdom's PayPal account is linked to the SCA, Inc. – Middle Kingdom PayPal bank account, so that money collected can be automatically transferred from PayPal to this Kingdom account. This transfer must be set up to transfer proceeds at least weekly and the Monday after an event that PayPal was accepted.
6. 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. In order to remediate this threat, the balance of the PayPal account should be maintained at the lowest balance allowed by the bank.
7. A Group wishing to utilize PayPal for an event must submit the completed Authorization form to the PayPal Deputy. All other requirements for authorization must be met. Groups should include information regarding PayPal acceptance on both the event Flyer and Website. Authorization requires the following:
 1. **Consistent compliance with all Kingdom reporting requirements**
 2. approval from the Group financial committee
 3. PayPal training for the reservationist and group exchequer
8. 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 individuals on the

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authorization form. These individuals must be 18 years old and must be members of the SCA.

9. Refunds will be given by Hosting Group 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 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.
 - a. The PayPal handling fee will be 2.8% per transaction.
 - b. If a group miscalculates an attendee's gate fee – there will be no penalty on their refund.
10. Funds collected via PayPal will be transferred to the Host Group following the close of Pre-registration and again following their event. Amounts transferred will be less the PayPal Processing fee. Please allow 14 days for check processing.

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