

# Special Olympics Pennsylvania

## Credit Card Processing Options for Local Programs

Local Programs have two options for processing credit card gift for event funds: via a Classy.org page or Square. Both options should be set up by contacting the state office, for accurate deposit and record keeping. Policies and Procedures for both of these options are below.

Credit card gifts outside of events are handled over the phone with the state office Director of Development Administration (610.630.9450 x226.) Please be sure to have the donor's complete credit card information, name and address.

### **Classy.com Event Page Procedures**

#### **Getting Started**

To get your program started at using a Classy page online, email Kristin Craven in the state office at [kcraven@specialolympicspa.org](mailto:kcraven@specialolympicspa.org). Kristin will set up a basic Classy page for your event, and will send notice of your event credit card processing to the state development and finance staff.

#### **Event Page Set Up**

After the state office sets up your event page, the local program may design their page – adding content and photos.

Programs will see the transactions taking place real time. Reports on total charges for events can be found real time on your account, which will list credit card processing fees.

#### **Processor Fees**

Each credit card transaction in Classy will incur a 2.1% + 30¢ fee. Net proceeds will be deposited into the SOPA state bank account, and then transferred to your program budget. The state office will apply the proceeds to the budget connected to the Classy event page by the state staff.

#### **Payout**

Net proceeds will be deposited into the SOPA state bank account, and then transferred to your program budget. The state office will apply the proceeds to the budget connected to the Classy event page by the state staff.

Questions about these policies and procedures should be directed to Kristin at [kcraven@spceialolympicspa.org](mailto:kcraven@spceialolympicspa.org)

### **Square Procedures**

#### **Getting Started**

To get your program started at using the Square app, email Kristin Craven in the state office at [kcraven@specialolympicspa.org](mailto:kcraven@specialolympicspa.org). Kristin will set up your local program on the Square app and send a User Request to everyone you have identified that should have access.

The individuals you identified will get an email from Square ([noreply@messaging.squareup.com](mailto:noreply@messaging.squareup.com)) with the subject "Join Special Olympics PA's team on Square". They should create their own account by selecting "Create My Account" and creating a password.

### **Purchasing Equipment**

Local Programs are required to purchase their own Square equipment from their program budget. If you or members in your Local Program already have equipment from their own personal business, etc., you may use that equipment, but separate Local Programs may not share equipment. Each Local Program/Region will be responsible for their Square Equipment.

The SOPA standard for equipment is the Square Reader for contactless and chip. This option allows you to take chip cards as well as contactless payment options – credit cards and mobile wallets. It also comes with a magstripe attachment should a person not have a chipped card. Most importantly, it reduces the risk of liability on SOPA and the Local Program.

Click here to find information on Square equipment and its costs:

<https://squareup.com/shop/hardware/us/en> Square devices can also be found at major retailers such as Staples, Best Buy, Target, and Walmart.

### **Equipment Set Up**

Local Programs using Square to raise money for SOPA are required to set up their account through the state office. Charges made on the equipment will be deposited into SOPA's state bank account, and event revenue will be tracked with coding by the state office.

Reports on total charges for events can be found real time on your account, and reports listing credit card processing fees can be obtained through the account or the state office.

### **Processing Payments and Processor Fees**

The manner in which you charge a gift through Square can affect both the amount of fees charged and the amount of risk.

- Using the chip is the best way to take charges; the security puts Special Olympics PA at less risk, and the fees are 2.6% + 10¢ for each transaction;
- Swiping a card that does not have a chip is less secure for both the donor and SOPA;
- Entering card numbers in manually should only be done as a last resort; fees increase to 3.4% + 15¢, errors are possible, and this option is less secure.

### **Payout**

Local program will receive the net proceeds (gifts charged minus fees) after the processing company deposits the proceeds into the SOPA bank account and they are transferred to your program's budget.

Questions about these policies and procedures should be directed to Kristin at [kcraven@spceialolympicspa.org](mailto:kcraven@spceialolympicspa.org)