Merchant Accounts & Credit Card Processing

Fall 2020 Payment System Update

Please see the Fall 2020 Payment System Update for details on the transition from FirstData to Authorize.net.

inLeague's Role - Transaction Broker through Stripe

The inLeague system is designed to **broker transactions** between leagues and participants (parents and volunteers). This means that we package up all the relevant data for a transaction and send it to a credit card processor, and then record the response. We do not charge a fee for this service; it is part of your regular subscription to our software.

inLeague does not ever store credit card or billing data beyond the absolute minimum required to facilitate transactions between your league and your merchant account. We comply with PCI data security standards with respect to the data we collect, and also the data used by our software that we do not collect but which whose transmission we facilitate.

Given the importance of processing credit cards to every organization that collects fees, we have an interest in a smooth and successful business relationship between our constituent leagues and their merchant services provider. To that end, we have historically acted as a consensus-gatherer and representative on our leagues' behalf so that we might leverage the buying power of all of our customers. This is a service we provide as a courtesy; inLeague does not process credit cards or collect fees for processing credit cards,

Over the years, it has become evident that our leagues may derive some benefit should inLeague assume a larger role in this process, and we are currently investigating this possibility for 2021 or later.

Stripe: Card Processing for inLeague from Summer 2020 on

Every league must have at least one Stripe account. inLeague initiates the setup process, which is then completed on-line by a league commissioner or treasurer. Leagues with multiple bank accounts that wish to segregate funds by program may set up additional Stripe accounts at no additional charge.

You may use a single Stripe account for all programs and events for your league, or you may set up multiple Stripe accounts if you need funds from those accounts to be deposited into different bank accounts. The only limitation is that each Stripe account must have a unique email address – you cannot sign up for two Stripe accounts under the same email. We recommend using a league-affiliated email, and if you have more than one account, you may use an email alias. For example, if your email is **soccer@inleague.io**, you could set up a second account under **soccer+secondary@inleague.io** – email to that second address will still go to soccer@inleague.io (as email accounts ignore everything after a + sign) but it will still be counted as a separate address under Stripe.

General questions about inLeague's integration with Stripe may be sent to inLeague support at support@inleague.io. Specific questions about Stripe's fees or individual transactions should be sent to the inLeague account representative at Stripe:

- Account Contact: Molly Duda (duda@stripe.com) - Eastern Time
- General Support: https://support.stripe.com/
- Contact Stripe Support: https://support.stripe.com/contact

Legacy Accounts Prior to Fall 2020

Legacy FirstData and Authorize.net accounts were arranged through Paysafe. Paysafe / Authorize.net accounts will be supported through October 31, 2020. Refunds may be issued after that date but no new charges may be sent after 10/31/2020.

- Account contact:
  Edwin Alcantro
  857-588-9459
  edwin.alcantaro@paysafe.com
- General Sales/Support: 877-884-7477
- Iindicate that your league is a client of inLeague and part of AYSO
- Flagship Merchant Services (our previous recommendation) was bought by Paysafe; they are the same entity.

May we use any merchant services provider?

For many years, it made no difference to inLeague which merchant service provider our leagues used. Eventually, the cost – both in volunteer time and limitations of many payment gateways – outweighed the benefits. All leagues must process payments through Stripe beginning November 1, 2020.

Refunds and Expired / Canceled Cards

Q: Are we charged fees for refunds?

A: Stripe Fees are charged at the time the charge is initiated. There are no additional charges for refunds, but under ordinary circumstances, the original fees are not returned per Stripe's policy. If if charge is made for $100, $3.00 is subtracted (2.7% plus 30 cents) and $97 is credited to your Stripe account. If you later refund the entire charge, $100 is deducted from your Stripe account. If there is not a sufficient balance, Stripe will debit your linked bank account. There are two exceptions:

1. **Refunds made shortly after the charge is submitted** (aka "reversals" or "voids"): Transactions 'settle' less than 24 hours after they are submitted. Refunds issued before a transaction settles do not incur Stripe Fees – but there is no way for inLeague to determine when a transaction has settled.
2. **Exceptional Cases** (e.g. global pandemics): Depending on the reasons why refunds are being issued, Stripe has in certain cases returned all of their fees. Outside of large-scale scenarios, Stripe's willingness to do so is between the league and Stripe.

Q: Can a transaction be refunded if the original card used has expired or been replaced?

A: Stripe handles refunds a little differently than other processors. Previously, there was a good chance that a card that had been re-issued, either because of a expiration or fraud, would not accept a refund. Stripe has a mechanism called Automatic Card Updater that works with payment networks to automatically update cards on file in these cases so that recurring transactions and refunds will work even if the card number has changed, but whether this mechanism catches any particular card depends upon the issuer. In practical terms, this means that refunds are less likely to be declined; however, when declines do happen, they may not happen right away, because Stripe makes an attempt to reconcile any updates to the card that inLeague may not be aware of. If it is unsuccessful, a refund that had been flagged as processed will be voided, and inLeague will attempt to notify the party that issued the refund and the party responsible for the charge.

It is not possible to issue a refund to an entirely separate card (called an 'un-linked credit'). Neither Stripe nor inLeague support un-linked credits.

Transactions Issued Through Stripe

It is possible to use your Stripe account for any league-related purpose outside of inLeague. Any software that can integrate with Stripe, or Stripe's own Customer Portal, can work with your account to collect funds.

inLeague Transactions: For the time being, any transaction issued through Stripe (rather than through inLeague) will not be reflected on inLeague: a registration payment that is refunded through Stripe will not be dropped or recorded in the inLeague ledger. This may change in the future as inLeague's software integration with Stripe improves.

Is it possible to maintain multiple Stripe accounts?

Yes. inLeague has the following mechanisms to collect funds:

- Registration payments
- Event payments
- Team-level or 'tournament' payments
- Standalone donations
- Sponsorships
- (New for 2019) Invoices

Unless otherwise specified, all payments will be submitted by the merchant account configured in your inLeague control panel as the system default. Team-level payments, also called tournament payments, may be configured to use separate merchant accounts in the **Competition Setup** function for each competition -- in other words, you can have funds submitted for teams in your travel program processed separately from funds submitted for teams in your core program.

Similarly, individual events may be configured to use any available merchant account on the 'new event' or 'edit event' pages.

To segregate donations or sponsorships into separate accounts, please contact inLeague Support.