

Making Dinner Reservations and Paying With Your Credit or Debit Card

The Club must provide the Wild River Pub a headcount for dinners by the Friday before the meeting. In the past our policy has been that payment for dinner is to be made in cash or a check at the meeting. Duane sends out an email meeting notice requesting you submit your reservation by phone, email or through our website. A couple of problems are ongoing. Some people do not make reservations and show up expecting to be able to pay for dinner. Other people make reservations and do not show up. Often the result is a wash – those without reservations cover the no shows, and the head count works out OK. The downside is if more people show up without reservations than do not show up there may not be enough food. The other side of the equation is that the no-shows outnumber the no-reservations, and we must pay for unserved meals that were guaranteed.

Interest in paying for dinner with either a credit card or debit card is increasing. We are becoming a cashless economy. A number of our members have asked for the capability to pay with their card.

To deal with these issues, we have made arrangements to provide you with a means of paying for your dinner reservation with your credit card or debit card. If you go to our website – www.soff.org and click on the Click Here To Make Dinner Reservations!! Link you will be taken to the reservations page. Here you can click on the SOFF Credit/Debit Card Dinner Reservation link. You will then be taken to a page where you can select the number of reservations you would like to make and click on Add. You will then be asked to enter Your first and last names and your email address. Then you will be asked to proceed to Pay-Pal checkout. When you click on that button you are taken to the Pay-Pal site. Pay-Pal has been selected to be our merchant services provider.

At the Pay-Pal site one of two things will happen. If you have a Pay-Pal account using the same email address, you just entered Pay-Pal will open your Pay-Pal wallet and show the cards you have set up for Pay-Pal payments. You can select which card you want to use, and the transaction will be processed. If you want to use a card not registered in Pay-Pal, you can select the option to use another card and complete the transaction. If you do not have a Pay-pal account using the email address, you entered on the previous screen Pay-Pal will treat you as a guest payee and will provide a screen where you can enter your card information and complete the transaction.

Shortly after your transaction is processed you will receive an email invoice showing a paid transaction. Your card will have been charged at this point.

So why are we doing this? First to satisfy member demand for the capability. Second, to get a better handle on meal reservation count. Third, to reduce or eliminate the need to collect payment for dinner at the meeting reducing

accounting and reconciliation work. Finally, to deal with the no-show problem. If you have skin in the game, you are more likely to show up.

We will continue to accept reservations by phone, email or through the webpage and accept payment at the door. If you show up at the door without a reservation, we have a policy in place to charge \$30 for the dinner. We will not be accepting payment by credit card or debit card at the door at this time. Check or cash only at the door.

We are working to provide the same type of card payment capability for paying your dues. The Board will be considering whether to use an invite or an invoice approach. As with dinner payment the cash or check option will continue.

Frequently Asked Questions – Credit / Debit Card Use

Q. Do I need a PayPal account to pay with my credit or debit card using this feature?

A. You do not need a PayPal account. PayPal has a guest payment capability. If you do have a PayPal account and have a credit and/or debit card registered to make payments with, and you use the same email address that is registered in your PayPal account, when you click on check out with PayPal, PayPal will open your wallet page and permit you to select which card to use for the payment. This is a good reason to have a PayPal account.

Q. What happens if I do not have a credit card or debit card?

A. You will always have the option of paying at the door with cash or check.

Q. Will I be able to pay at the door for dinner with my credit or debit card?

A. Not immediately. It is possible we can have a computer available at the door with an attendee to assist you in making your payment and will be considering this.

Q. Will I be able to pay my dues through Pay Pal?

A. We are working on this and hope to be able to announce it at the November meeting.

Q. What happens if I pay in advance with my credit or debit card and then am not able to make the meeting.

A. The Board will be considering how to handle refunds. It will consider if advance notification is required, or if an extenuating circumstance request will be considered. They will also determine the amount of the refund, which will be reduced by the merchant Services fees charged on the transaction.

Q. If I have prepaid my reservation and I cannot attend, can I transfer my reservation to another party?

A. You can but the transaction will be between you and that party. The Party will need to identify themselves as your replacement at the door.

Q. How safe am I in giving my credit or debit card information to Pay-Pal?

A. The transaction will take place on an <https://> secure server. Pay-Pal has a good reputation in the merchant services business. You are far more likely to

have your credit or debit card information compromised by giving the information to a vendor or the phone or in an unencrypted email.

Q. How much is this service going to cost us?

A. We have a non-profit account with Pay-Pal where we pay them 1.99% of the transaction value plus \$0.49 per transaction. On your meal purchase this amounts to \$0.99. This is compared to a commercial account rate of 3.49% and \$0.49 per transaction. At this point in time, we are not considering raising the price of the meal to account for it. Just buy another \$5 worth of raffle tickets.

Q. Will the amount we earn in the auction be reduced by these merchant service fees?

A. Yes. However, in the past we have reimbursed the auctioneer at her commercial account rate of 3.49% on all credit card transactions so our turn on a credit card auction transaction will be improved by 1.5%. By going to an on-line auction, we are hoping to reduce our auction overhead costs from 35% to around 10%.

Q. When will I have to start paying for my dinner reservation with my credit or debit card?

A. It is the board's intent to continue to provide cash or check payment at the door for dinner reservations. It is also the board's intent to begin to enforce the \$30 meal cost for payment at the door with no reservation.