Accepting Credit Card Payments Through the Inn Management System

To automatically accept credit card payments through the Inn Management System (IMS), the Inn has two options:

- Create a business account with PayPal, or
- Use the American Inns of Court's merchant account.

Why PayPal?

Before upgrading the IMS, the American Inns of Court asked Inns what service providers they used to process credit card or electronic payments online if they were not using the credit card payment feature in the IMS. PayPal, Venmo, and Zelle were the most popular, so those are the services recognized in the IMS. Venmo and Zelle are considered person-to-person cash transactions; those must be entered into the IMS manually. PayPal is integrated with the IMS to record credit card payments automatically.

Which option is best?

The American Inns of Court does not endorse one service provider over another; the Inn should research its options and consider the needs of its members before choosing a particular solution. The benefit of using PayPal is that the Inn has access to its income almost immediately; however, the set-up process can be involved and requires the Inn to submit the personal identifying information of a primary contact. Using the American Inns of Court's merchant account entails easier set-up, but the transaction fees are higher than PayPal and the Inn will not have access to its funds until the end of each month.

Both options incur transaction fees. Note that the fees are subject to change at any time, and it is recommended that the Inn confirm current pricing.

- PayPal: 1.99% + $0.49 (after confirming charity status)
- American Inns of Court: 3.5%

How do I set up an account?

Please contact your director of chapter relations if:

- your Inn uses the American Inns of Court's merchant account (receiving monthly pay-outs through Bill.com) and wishes to change to PayPal, or
- your Inn does not accept credit card payments and wants to use the American Inns of Court's merchant account.

Below are instructions on how to create an account for PayPal. To successfully create an account, it is recommended you have the following information available:

- A dedicated email address for the Inn.
- The Inn's EIN.
- The Inn's website URL.
- The Inn's average monthly income.
- The primary contact's personal identifying information (such as Social Security Number or ITIN), including a recent W-2 or paystub.

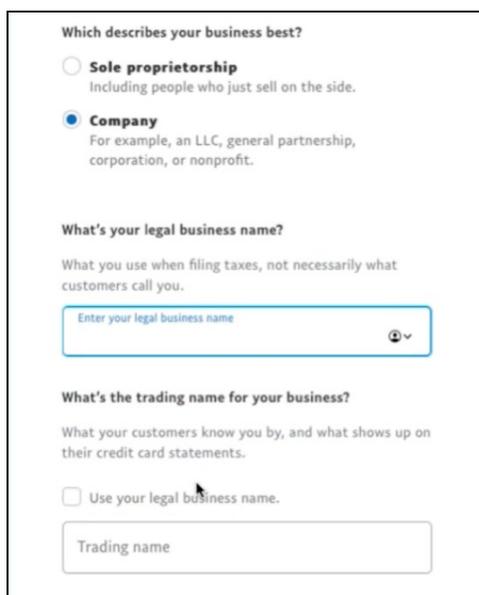## How to create a PayPal business account for your Inn:

1. Go to www.paypal.com.

2. Click **Sign Up.**

3. Choose **Business Account**. Click **Get Started**.

4. Enter the primary contact's **first name** and **last name**. Enter the **email address** for your Inn and create a **password** for the PayPal account.

   > NOTE: It is strongly advised to create a dedicated email address for the Inn that current and future Executive Committee members will be able to access rather than use an individual's personal or professional email address.

5. Click **Agree and Create Account**. Make sure your PayPal login information is kept in a safe place for future reference.

Next, you will be required to provide your personal identifying information to verify the account. This is required by law.

6. Click **Get Verified**.

7. Click **Company.** Enter the legal business name of the Inn (i.e., the name that appears on the Inn's tax returns). If the Inn is part of the American Inns of Court group tax exemption, it should look like this, with the highlighted items being unique to each Inn: **American Inns of Court Foundation INN ID INN NAME Chapter**
   Example: American Inns of Court Foundation 30001 Generic Chapter

8. Enter the **name of your Inn**. This is the full name of the Inn that appears on its charter. Example: The Generic American Inn of Court. Do <u>not</u> check "Use your legal business name".
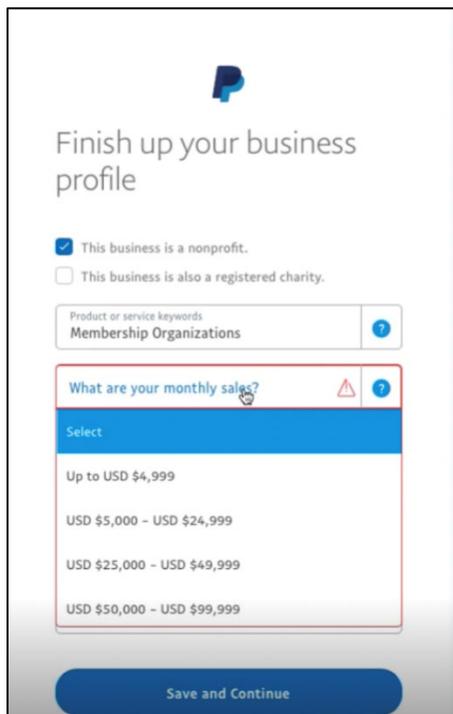

9. Enter the primary contact's **phone number** and **address** (it cannot be a P.O. Box).

10. Click **Save and Continue**.

Next, you will be asked to verify that the Inn is a nonprofit organization.

11. Check the **nonprofit** box.

12. Under Product Service or Keyword, choose **Membership organization**.

13. For **monthly sales**, choose the Inn's average monthly income.

14. Enter the Inn's **EIN**.

15. Enter the Inn's **website URL**. This should be the Inn's public-facing website.

> NOTE: If you do not know your Inn's EIN or website URL, please contact your *director of chapter relations*.

16. The **debit card option** will be checked automatically. If the Inn wishes to receive a PayPal debit card for its account, leave the box checked. If it does not want a debit card, uncheck the box. Click **Next**.
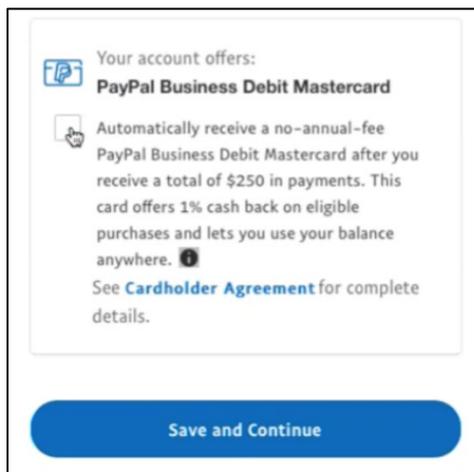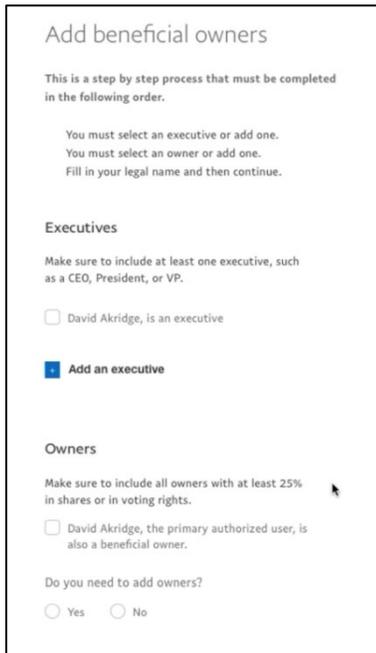

17. Enter theprimary contact's **social security number**.

18. Enter the primary contact's **date of birth** and **home address**.

19. Click **Next**. IMPORTANT: You will not be able to go back and edit previous sections of your application after you click next. Ensure everything is correct before moving forward.

The next section requires you to name executives for the Inn. It is recommended that the primary contact be named as an executive.

20. Check the box designating the primary contact as an **Executive**. Only one Executive is required. However, if the primary contact will not be acting in that capacity for the Inn, click **Add an executive** and enter their first name, last name, date of birth, nationality, the last four digits of their social security number, and home address.

    a. If an Executive does not already have a personal PayPal account, you may be prompted to upload a copy of a recent **W-2 or paystub** (recommended), or social security card.

21. Check the box next to **This person owns 25% of more of the business.** This is a formality, but it is required to open an account.

    a. Type a number between 25 and 100 in the text box. Click **Continue.**

    b. Enter your first and last name and click **Continue**.

22. For the option to add owners, click **No**, unless the Inn wishes to do so.

23. Click **Next**.

At this point, the Inn has created its PayPal account. However, there are additional steps to verify the account so that the Inn can receive payments. At the top of the Account page, there are three steps to verification:

- **Email:** Go to the email account for your Inn and open the PayPal verification email. Click the link to verify your email account and enter the validation code where prompted.

- **Bank:** Choose the Inn's bank from the list provided, then enter the online banking credentials for the Inn. Ensure the Business box is checked. Linking to the Inn's bank account allows the Inn to set up automatic transfers from PayPal to the bank (though it is advisable to leave a small balance in PayPal in case the Inn needs to issue refunds).

- **Executives**: This step was completed during the application process, but verification could take a few business days. The primary contact (and any other Executives) should receive an email if there are any issues with verification.

Now, to integrate with the IMS, you must create a developer account.
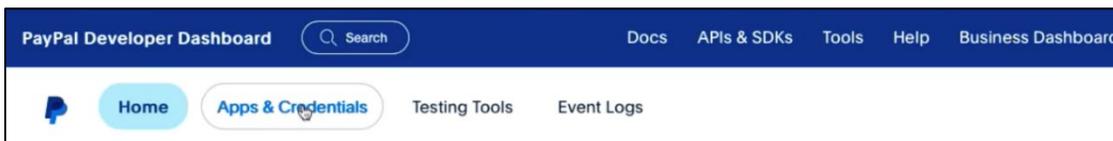
24. At the top of the page, next to the Help link, click **Developer**.
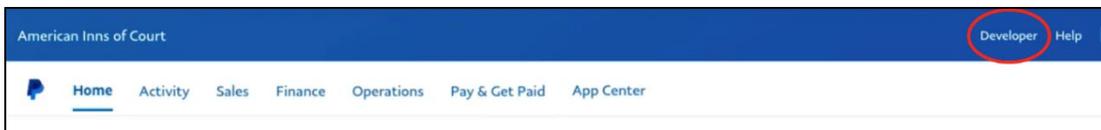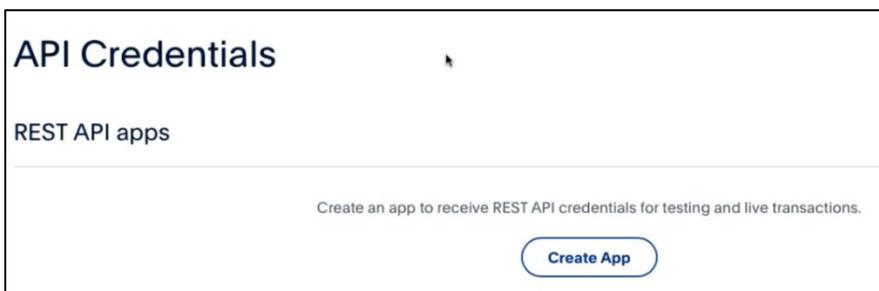

25. Toggle from Sandbox to **Live** mode.
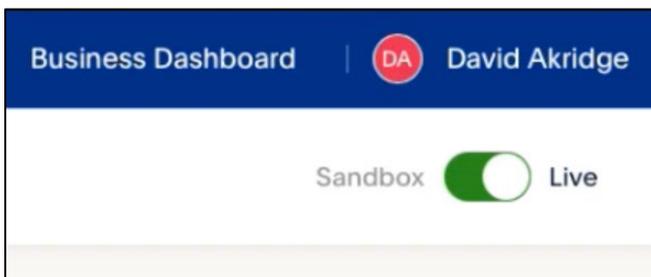
26. Click **Apps & Credentials**.

27. Under REST API apps, click **Create an App**.

28. Type a name for your app (e.g., AIC-IMS).

29. Click **Create App**.

30. Copy the **Client ID** and **Secret Key** to the IMS settings.

API credentials

App name	innsofcourtIMS ✏
Client ID	AXuLvTn32J86poepn08O-6xtBCupGqklorvaMo1_ mrS0X7ojG8io0AyG_SstpBHU2nUYIl4AzIS-g2TV
Secret key 1	•••••••••••••••• 👁 ▣ ⋮

+ Add Second Key

For help, please visit www.paypal.com/us/smarthelp/contact-us.