

## Accepting Credit Card Payments Through the Inn Management System

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

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

### Why PayPal or Square?

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, Square, 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 and Square are 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 or Square 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 or Square and the Inn will not have access to its funds until the end of each month.

All three 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.

- Square: 2.9% + \$0.30
- 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 Square, 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 and Square. 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:

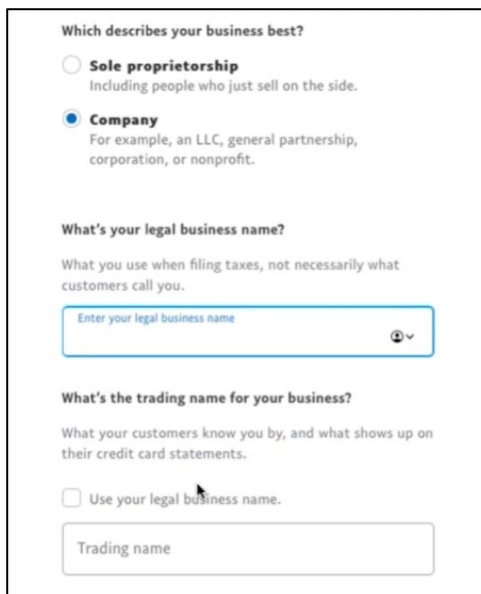
1. Go to [www.paypal.com](http://www.paypal.com).
2. Click **Sign Up**.
3. Choose **Business Account**. Click **Get Started**.
4. Enter the primary contact's **first name** and **last name**. Enter the **email address** for your Inn and create a **password** for the PayPal account.

*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 not check "Use your legal business name".



Which describes your business best?

**Sole proprietorship**  
Including people who just sell on the side.

**Company**  
For example, an LLC, general partnership, corporation, or nonprofit.

What's your legal business name?  
What you use when filing taxes, not necessarily what customers call you.

Enter your legal business name

What's the trading name for your business?  
What your customers know you by, and what shows up on their credit card statements.

Use your legal business name.

Trading name

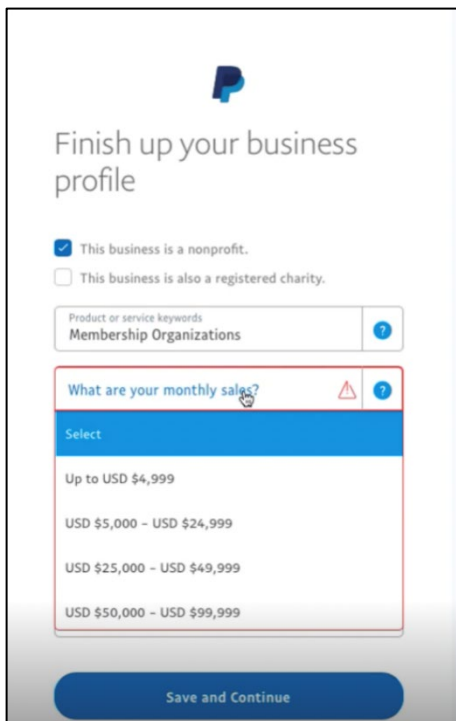
9. Enter the primary contact's **phone number** and **address** (it cannot be a P.O. Box).
10. Click **Save and Continue**.

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.

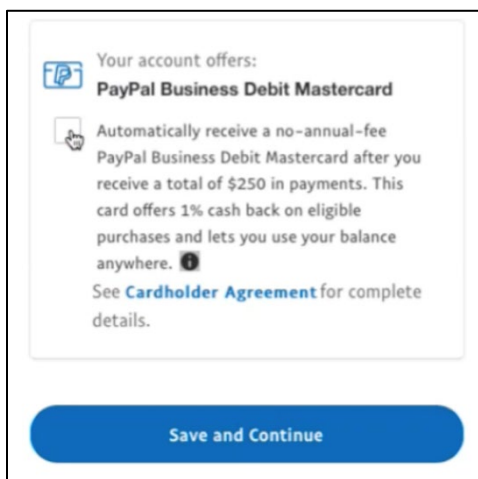


14. Enter the Inn's **EIN**.

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**.

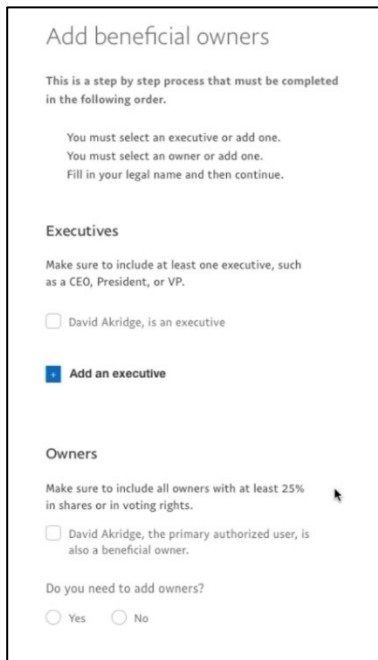


17. Enter the primary contact's **social security number**.

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.



The screenshot shows a form titled "Add beneficial owners". It contains the following text and options:

**Add beneficial owners**

This is a step by step process that must be completed in the following order.

You must select an executive or add one.  
You must select an owner or add one.  
Fill in your legal name and then continue.

**Executives**

Make sure to include at least one executive, such as a CEO, President, or VP.

David Akridge, is an executive

**Add an executive**

**Owners**

Make sure to include all owners with at least 25% in shares or in voting rights.

David Akridge, the primary authorized user, is also a beneficial owner.

Do you need to add owners?

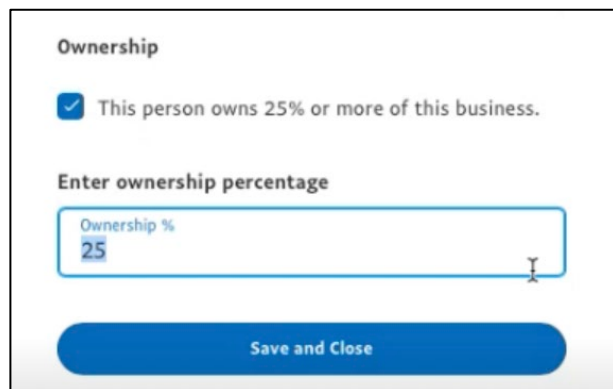
Yes  No

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**.



The screenshot shows a form titled "Ownership". It contains the following text and options:

**Ownership**

This person owns 25% or more of this business.

**Enter ownership percentage**

Ownership %  
25

**Save and Close**

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

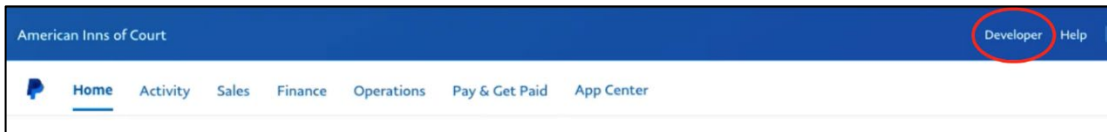
23. Click **Next**.

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:

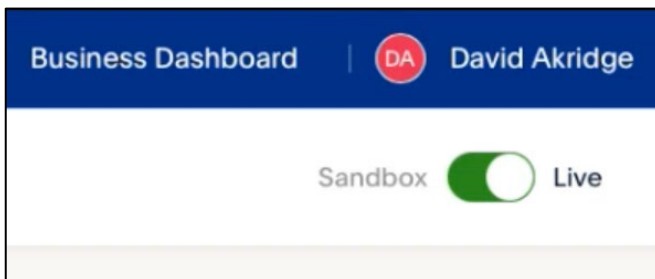
- **Email:** Go to the email account for your Inn and open the PayPal verification email. Click the link to verify your email account and enter the validation code where prompted.
- **Bank:** Choose the Inn’s bank from the list provided, then enter the online banking credentials for the Inn. Ensure the 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.

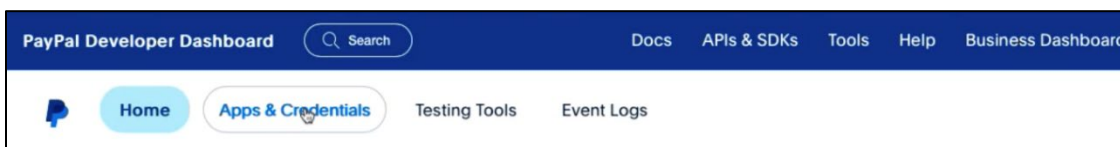
24. At the top of the page, next to the Help link, click **Developer**.



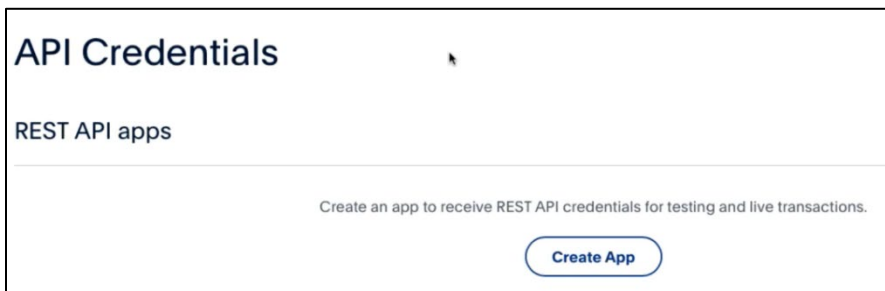
25. Toggle from Sandbox to **Live** mode.



26. Click **Apps & Credentials**.



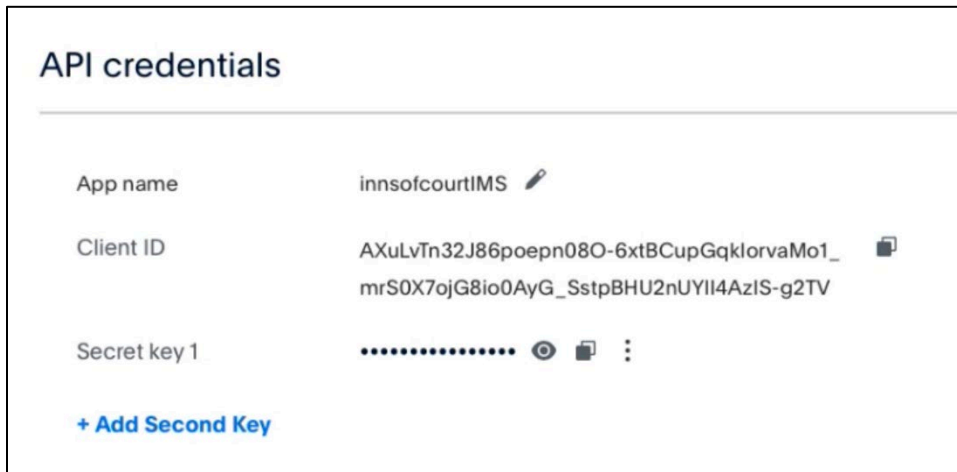
27. Under REST API apps, click **Create an App**.



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.



The screenshot shows the 'API credentials' page for an application named 'innsofcourtIMS'. It displays the following information:

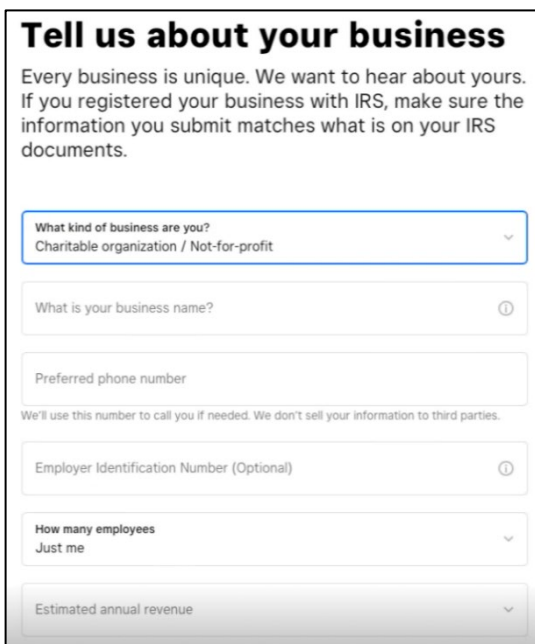
App name	innsofcourtIMS
Client ID	AXuLvTn32J86poepn08O-6xtBCupGqklorvaMo1_ mrS0X7ojG8io0AyG_SstpBHU2nUYII4AzIS-g2TV
Secret key 1	.....

Below the secret key, there are icons for an eye (visibility toggle), a clipboard (copy), and a vertical ellipsis (more options). At the bottom left, there is a blue link that says '+ Add Second Key'.

For help, please visit [www.paypal.com/us/smarthelp/contact-us](http://www.paypal.com/us/smarthelp/contact-us).

### How to create a Square account for your Inn:

1. Go to [www.squareup.com](http://www.squareup.com) and click **Get Started**.
2. Enter the email address for your Inn and create a password. *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.* Check the "I agree" box and click **Continue**.
3. In the business type drop-down menu, select "**Charitable organization / Not-for-profit**".



The screenshot shows the 'Tell us about your business' form with the following fields and options:

- What kind of business are you?** (Dropdown menu): Charitable organization / Not-for-profit
- What is your business name?** (Text input field)
- Preferred phone number** (Text input field)  
We'll use this number to call you if needed. We don't sell your information to third parties.
- Employer Identification Number (Optional)** (Text input field)
- How many employees** (Dropdown menu): Just me
- Estimated annual revenue** (Dropdown menu)

4. Enter the **Inn's name** and the **primary contact's phone number**.
5. Enter the Inn's **EIN**. *Note: If you do not know the Inn's EIN, contact your [director of chapter relations](#).*
6. For "How many employees", choose **Just me**.
7. Choose the Inn's **estimated annual revenue**.

8. Check the box next to **I have a mobile business**.

Employer Identification Number (Optional) ⓘ

How many employees  
Just me ▾

Estimated annual revenue  
\$10,000 – \$50,000 ▾

**I have a mobile business**  
When you accept a payment, the coordinates of your location will be printed on your receipt.

9. Click **Continue**.

10. Under “What kind of business do you run?” choose **Membership Organization**. Then, click **Continue**.

## What kind of business do you run?

No matter what you sell, Square has the tools to take your business where you want it to go.







🔍

- Membership Organization**  
Charities, Education and Membership
- Charitable Organization**  
Charities, Education and Membership
- Bar/Club/Lounge**  
Food and Drink
- Legal Services**  
Professional Services
- Events/Festivals**  
Leisure and Entertainment
- Consulting**  
Professional Services

11. For “Where will you sell?” click **Through pay links and buy buttons**. Then, click **Continue**.

### Where will you sell?

Choose all that apply. This will help us determine what type of payment products you might need.

-  Brick and mortar location
-  On-the-go
-  At an event
-  Through a Square Online site
-  Through pay links and buy buttons
-  Through sent invoices

12. **Skip** the page that asks, “What else can we help you manage?”

13. On the next page, click **Continue** to verify the Inn’s Square account.

14. Enter the primary contact’s phone number and click **Send Code**. (Or click Remind me later.) *Note: The primary contact will receive a text every time someone logs into the Square account. Ensure the phone number associated with the account is a current Inn leader and will be the primary user of the account (likely the Treasurer). You can change the contact phone number later.*

15. Enter the verification code and click **Continue**. If you did not receive the code, click Resend Code.

16. Enter personal identifying information for the primary contact. The following information is required for banking regulations, even though the account will be for the Inn and not for an individual:

- First and last legal name
- Phone number
- Date of birth
- Last four digits of the primary contact’s Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN)
- US home mailing address

17. Click **Continue**.



18. For “Where should we send your processed sales?” choose **Next business day transfer**. Click **Continue**.

**Where should we send your processed sales?**

**Free**  
**Square Checking**  
Your money is instantly available after every Square sale—no transfers needed. Spend from your Square Debit Card, or account and routing numbers. No account fees, no minimums.

**Free**  
**Next business day transfer**  
Your funds will be automatically transferred to your external bank account within one to two business days at no extra charge.

**1.75% fee**  
**Same day transfer**  
Your funds will be automatically transferred to your external bank account at your close of day at a fee 1.75% of the total deposit amount.

19. Enter Inn’s bank account information, then click **Continue**. (Alternatively, click Skip and add the account information later.)

20. For “What hardware would you be interested in?” click **Skip**. *Note: The Inn is welcome to purchase Square’s hardware for in-person credit card transactions. However, any transactions made using the card reader will not be automatically recorded in the IMS.*

Now, to integrate with the IMS, you’ll need to set up a developer account.

21. Go to [developer.squareup.com](https://developer.squareup.com). You should already be logged in, but if not, enter the Inn's Square account credentials.

22. Go to **Account** in the top-right corner and click **Developer Dashboard**.

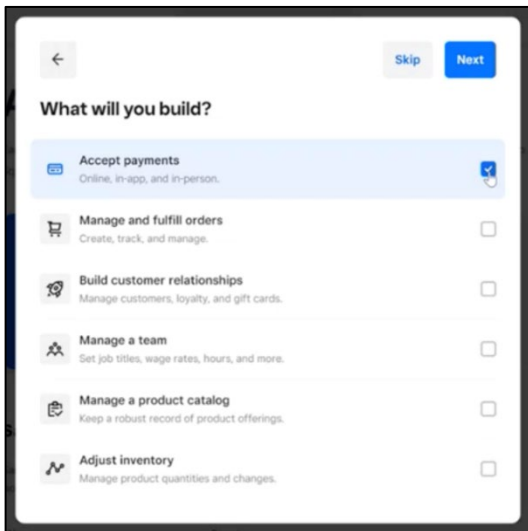
23. Click **Add a New Application**.

24. Type in a name for the application. Then, click **Next**.

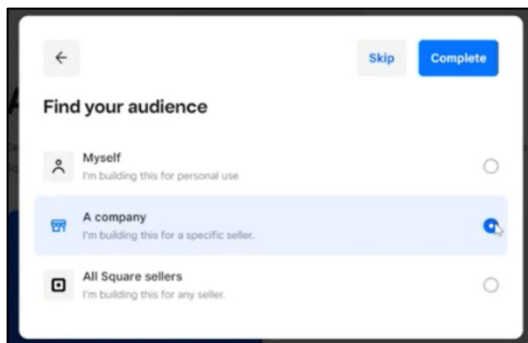
**Name your application**

Application name

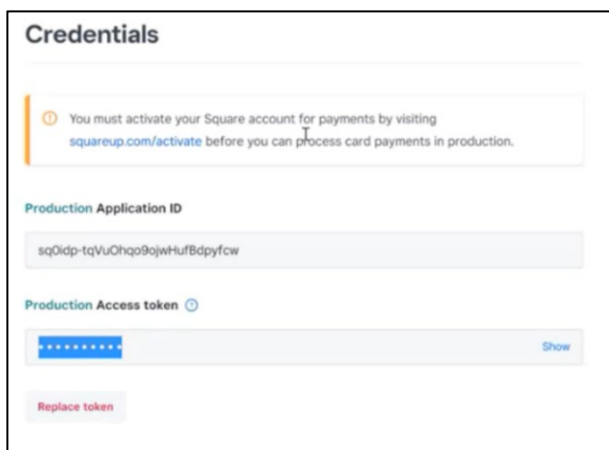
25. Check the box for **Accept Payments**. Then, click **Next**.



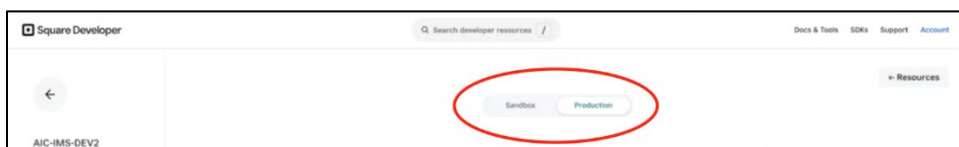
26. Click **Company**. Then, click **Complete**.



27. If asked, click the link “squareup.com/activate” to accept payments. (You may need to open the app.)



28. Toggle to **Production**.



29. Copy the **Application ID** and **Access Token** to the IMS settings.

For more information, visit [www.squareup.com/help/us/en/article/6397-use-square-as-a-nonprofit](https://www.squareup.com/help/us/en/article/6397-use-square-as-a-nonprofit).