STRONGVON Credit Card Service

STRONGVON Tournament Management System

1 Overview

The STRONGVON Credit Card Service (SVCCS) can collect online payment of registration fees on your behalf when you use the STRONGVON Tournament Management System. This service offers complete handling of the credit card processing and approval process, so you don't have to deal with manual reconciliation or manage PayPal accounts. Accepted credit cards are Visa, Mastercard, American Express, and Discover. Figure 1 shows a simplified diagram of how information flows during the registration process.

Once a credit card payment is approved on the secure payment server, the system automatically approves the pending and sends a registration confirmation by email to the registrant. This alleviates your involvement in the approval process.

STRONGVON produces a real-time payout report for your event, which is available for your viewing at any time from the Administration Software. The payout report displays the total collected, the total credit card processing fees, and the amount owed to you. You get one lump sum payment of the amount owed to you within three business days after the last day of the event.

Figure 1.   Overview of SVCCS

2 Qualifying for Service

To use SVCCS, you must first qualify as an event promoter. STRONGVON must ensure that you have the intention of holding the event before it will collect registration funds on your behalf.

The qualifications for enabling this service include, but is not limited to these:

- You have track record of promoting and executing a similar event.
- You have a referral from an existing customer of SVCCS.
- You have a valid business bank account for purposes within the same sporting industry as that of the event you promote (for example, a bank account for a martial arts academy if you plan to promote a martial arts event).

3 Service Rates

The service rates for your SVCCS account is displayed in the Update Account window in the Administration Software. You cannot access this window until you are logged into the STRONGVON server. To access the service rates:

1. Log into your account from the full version or web version of the Administration Software.

2. Click on the word "Account" from the upper left (on "Server" tab of the full version). This displays the businesses that are associated with your login account on the right side.

3. Double click on your business, or select your business and then click on the "Edit" button at the bottom. This opens the "Update Account" window.

4. Scroll down to the area called "Strongvon Charged". The rates that appear in this section are the default service rates for all your new events created.

You cannot change the rates that appear under the "Strongvon Charged" area. These rates affect how much is deducted from the amount collected from all your registrations:

- **Fixed transaction fee:** This is a flat fee that is charged per approved sale or refund transaction. The value is expressed in the currency amount. This fee is non-refundable.
- **Reg CC variable fee:** This is the variable rate charged for each credit card sale transaction associated with registration fees. The value is expressed as a percentage of the transaction amount. This variable rate fee is non-refundable.
- **Store CC variable fee:** This is the variable rate charged for each credit card sale transaction associated with the purchase of store items. The value is expressed as a percentage of the transaction amount. This variable rate fee is non-refundable.

Figure 2.   Accessing Your Service Rates
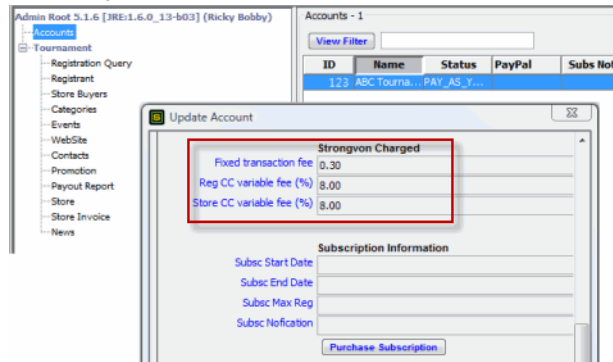
4 The Checkout Process

The online registration process uses a secure payment server to collect the credit card payments. This server is dedicated to securely collecting credit card payments, so it is physically in a different location from the registration server. The security measures taken to collect your registrants' credit card information on this server complies with the Data Security Standard set by the Payment Card Industry (also known as PCI DSS), which is a mandatory compliance for all merchants who collect credit card information.[1]

After the registrant enters his registration details and agrees to your waiver terms, he is taken directly to the payment page on the secure payment server. The credit card form is automatically populated with the registrant's name, address, telephone, event name, and reference number. The registrant can enter credit card details for Visa, Mastercard, American Express, or Discover. Figure 3 shows an example of the secure payment page that the registrant would see after he has just submitted his registration details.

5 Enabling Service for a Event

After your STRONGVON account has been approved for SVCCS, all your events qualify for collecting credit card payments through SVCCS. You may choose to use it, or you may choose to use PayPal or offline payments instead. If you choose to use SVCCS, you only need to enable the payment method on your online registration form. No other configuration is required. SVCCS does not require Pay-As-You-Go credits nor does it affect the maximum approval count for a subscription, so you do not need to purchase anything to use it.

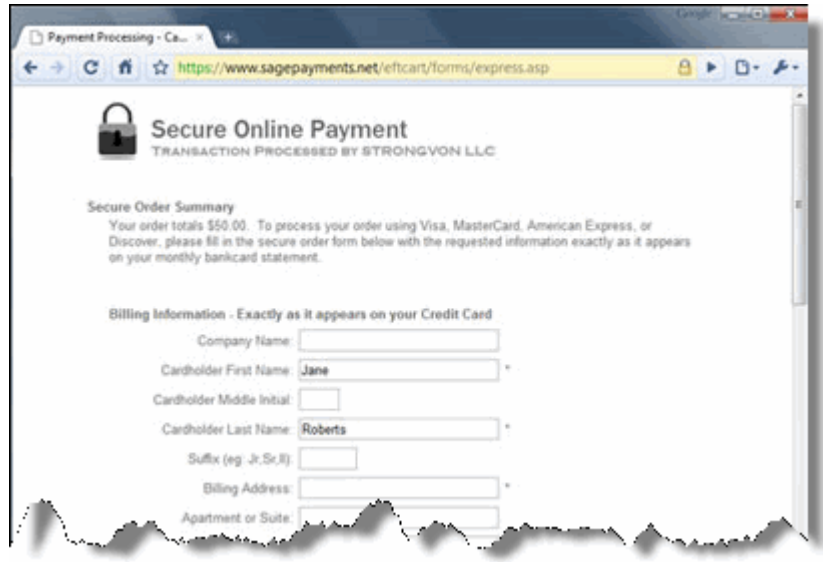To enable the SVCCS payment method on your online registration form:

1. Select the event from the event list (click on the word "Tournament" on the left side to access the list of events associated with your login account).

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1. Access www.pcisecuritystandards.org for details on a merchant's obligation to PCI DSS.

**Figure 3.**   Secure Payment Page

2. Click the "Edit" button. Alternatively, you can double click on the event. This opens the "Update Registration" window.

3. Click on the "Cost" tab at the top.

4. Scroll down to the checkbox called "Do not offer Credit Card payment method" as shown in Figure 4. Uncheck the checkbox if it is ticked. If it is not ticked, then leave it alone.

5. Click on the "Submit" button to save the settings and update your registration form.

When the "Do not offer Credit Card payment method" checkbox is disabled, the registration form has a selection called "Credit Card" for the Payment Method, as shown in Figure 5.

Figure 4.   Specifying SVCCS on Update Tournament Window
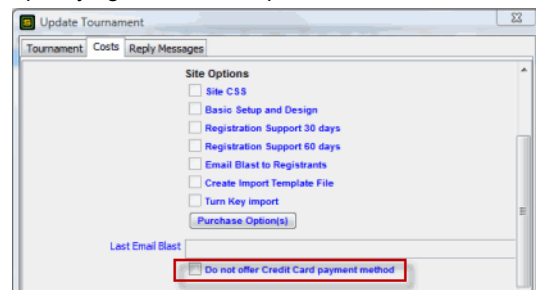
Figure 5.　　　　　　　　　　SCVVS Payment Method on Online Form

6 Email Messages

The entire registration process results in four email messages server at different stages of the process:

- Initial Payment Reminder (mandatory, sent to registrant only)
- Subsequent Payment Reminder (optional, on demand, sent to registrant only)
- Registration Confirmation (mandatory, sent to registrant and event email)
- Confirmation of Credit Card Transaction (mandatory, sent to credit card holder only)

The registrant may also receive an email that confirms an assignment of a password to his registration; you do not receive a copy of this type of confirmation. This email is sent out on behalf of the email associated with your business (instead of the event's email). No such email is sent if he has left the "Password" field blank on the online form, or if the registrant is already logged in.
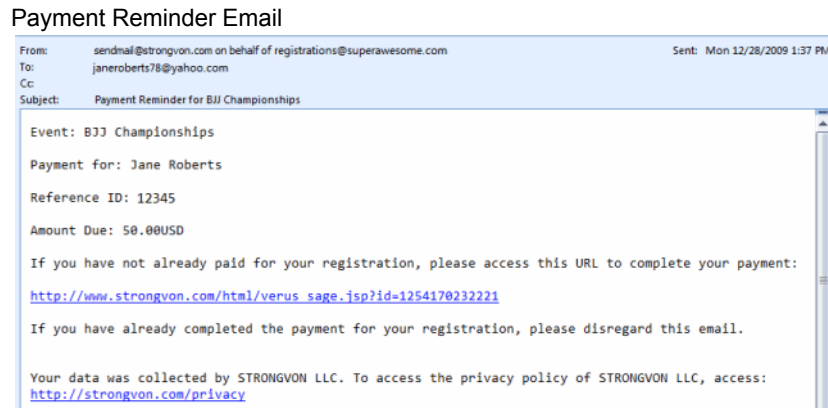
6.1 Initial Payment Reminder

After the registrant enters his registration details and agrees to the event's waiver terms, he is immediately emailed the Initial Payment Reminder. This email is sent at the same time as when the registrant is taken to the secure payment page, regardless of whether or not he completes the payment. This reminder includes the event name, the registrant's name, the amount due, and a payment URL that will take him directly to the secure payment page for this registration. Figure 6 shows a sample of this email. Once the registration has been approved, or the registration prices have changed, the payment URL becomes invalid.

The Initial Payment Reminder is sent only to the registrant from the email address "sendmail@strongvon.com" on behalf of the email configured for the event; this means that when the registrant replies to this message, the reply email will be addressed to the event's email. You do not have access to change the content of the Initial Payment Reminder. The wording of the subject and message body is fixed.

The Initial Payment Reminder is sent only if there is a valid email address for the registration. If the email address for the registration is left blank, or the domain of the email address is not a valid email domain, then the Initial Payment Reminder is not sent.

Figure 6.   Payment Reminder Email

6.2 Subsequent Payment Reminder

The Subsequent Payment Reminder is emailed to the registrant only on demand from the pending registration list of the Administration Software. This reminder looks very similar to the Initial Payment Reminder in that it includes the event name, the registrant's name, the amount due, and a payment URL that will take him directly to the secure payment page for this registration. Once the registration has been approved, or the registration prices have changed, the payment URL becomes invalid.

To send a Subsequent Payment Reminder for a registration, select the registration from the pending registration list, and then click on "Payment Link" button at the bottom of the pending registration list (see Figure 7). A message window is displayed that shows a copy of the content that was emailed to the registrant (click on OK to close this message window). Only the registrant receives the payment reminder by email.

The Subsequent Payment Reminder is sent from "sendmail@strongvon.com" on behalf of the email configured for the event; this means that when the registrant replies to this message, the reply email will be addressed to the event's email. You do not have access to change the content of the Subsequent Payment Reminder. The wording of the subject and message body is fixed.

The Subsequent Payment Reminder is sent only if there is a valid email address for the registration. If the email address for the registration is left blank, or the domain of the email address is not a valid email domain, then the Subsequent Payment Reminder is not sent.

Figure 7.   Payment Link Button in the Pending Registration List
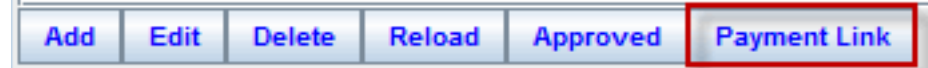
6.3 Registration Confirmation

6.3.1 Email Addresses and Message Content

The Registration Confirmation is an email that contains the registration details (registrant name, contact information, division, etc.). It is sent to both the registrant and the event email only after the registration is approved, automatically or manually, so there must be a valid email address for both the registration and the event. If the email address for the either is left blank, or if the domain of the email address is not a valid email domain, then the registration confirmation is not sent to anyone.

You have limited access to change the content of the Registration Confirmation. The subject and registration details in the body are fixed, but the messages above and below the registration details can be specified in the "Reply Messages" tab of the "Update Tournament" window.

The Registration Confirmation that is addressed to the registrant is sent from "sendmail@strongvon.com" on behalf of the email configured for the event; this means that when the registrant replies to this message, the reply email will be addressed to the event's email.

The Registration Confirmation that is addressed to the event email will be from "sendmail@strongvon.com" on behalf of the registrant; this means that when the person who monitors the event email replies to this message, the reply email will be addressed to the registrant.

6.3.2 Automatic Approval

Once the registrant completes his online payment on the secure payment page, his registration is automatically approved. Upon automatic approval, his registration is moved from the pending list to the approved list, and the Registration Confirmation is emailed. Just below the registration details on the registration confirmation, there will be an indication of the paid amount and the payment method of "Online Credit Card".
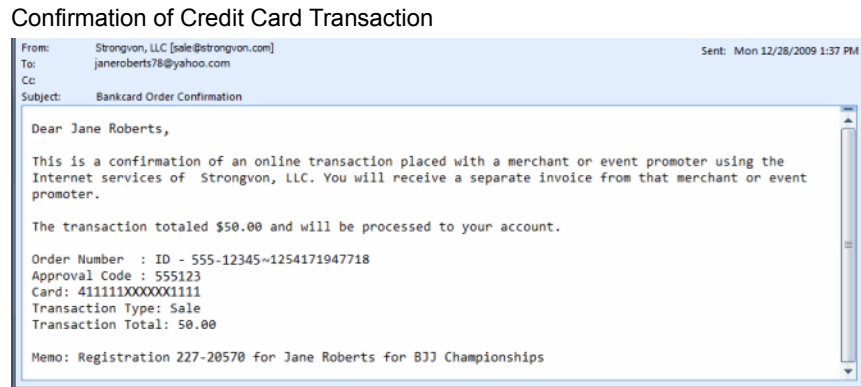
6.3.3 Manual Approval

You can also choose to manually approve a pending registration that was submitted as a registration awaiting a payment from SVCCS. The registration confirmation will be emailed immediately after you approve the registration. The payment method will not be recorded as being part of SVCCS, so the approval will require one Pay-As-You-Go credit per registration.

6.4 Confirmation of Credit Card Transaction

The Confirmation of Credit Card Transaction is an email that is sent to confirm a successful credit card payment for a specific registration. This email is sent only to the credit card holder's email address, which is specified in a mandatory field on the secure payment page (shown in Figure 3). It is sent from "sale@strongvon.com", so when the registrant replies, the reply message is sent only to STRONGVON.

The body of this email contains the credit card holder's name, the credit card account number (masked on 6 digits), the transaction type, the transaction amount, the transaction approval code, the registration ID number, the registrant's name, and the event name. You do not have access to change the content of the Confirmation of Credit Card Transaction. The wording of the subject and message body is fixed. Figure 8 shows a sample of this email.

Figure 8.   Confirmation of Credit Card Transaction

7 Manual Approval of Registration

You can choose to manually approve an online registration that was created with SVCCS. When you do this, the registration is no longer a part of SVCCS, so any payment associated with it does not appear in the payout report for the service. You are advised to make other payment arrangements prior to manually approving a pending registration.

Each manual approval requires one available credit for the Pay-As-You-Go option, regardless of how the online registration was received. See Section 10 for instructions on how to purchase credits for the Pay-As-You-Go option.

To manually approve a registration:

1. Select the event from the event list (click on the word "Tournament" on the left side to access the list of events associated with your login account)
2. Click on the "Registrant" module on the left side. This will display the list of registrants on the right side.

3. Select the "Pending" radio button at the top of the registration list on the right. This will display the list of registrations that have not yet been approved.[2]

4. Select all the pending registrations that you wish to approve from the right side. Hold down the CTRL key while clicking on a registration to add it to the selection for approval.

5. Click the "Approved" button from the bottom of the pending list (see Figure 9). This will trigger a registration confirmation to be emailed to the registrant for each approved registration.

After you have manually approved a pending registration, the registration will be removed from the Pending list and moved to the Approved list. If you click on Approved radio button from the top of the list of pending registrations, you will see the newly approved registrations appear in the Approved list. If you have selected more pending registrations than you have Pay-As-You-Go or subscription credits, only the first few pending registrations will be approved. The remaining pending registrations will remain in the Pending list because there is not enough credits to approve them.

Figure 9.   Approved Button in Pending List

8 Changing a Registration's Payment Method

The value for the "Payment Method" field indicates how a pending registration will be paid upon approval. The selections available for this field are: Cash, Check, Credit Card (external), PayPal, and VerusSage (STRONGVON credit card). This field is accessible in the event's registration list within the Administration Software.

The "Payment Method" can only be "VerusSage" if it was created using SVCCS. Although you can change this field to another value from the pending list, you cannot change this field to "VerusSage" from another selection, on either the approved or pending lists. Figure 10 summarizes the conditions that allow you to change the "Payment Method" field of the registration.

If a registration is approved by SVCCS, its "Payment Method" field cannot be changed from "VerusSage" because it has an STRONGVON credit card transaction associated with it. However, if the registration is still in the pending list, you can change the "Payment Method" field to a value other than "VerusSage".

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2. The Pending List displays all pending registrations, including those with the "Payment Method" specified as PayPal, STRONGVON Credit card, Cash, Check, or Offline Credit Card.

Figure 10.   Changing the Payment Method Field of a Registration

Allowed	Status	Current Selection	New Selection
YES	Pending	VerusSage	Other
NO	Pending	Other	VerusSage
NO	Approved	VerusSage	Other
NO	Approved	Other	VerusSage
YES	Approved	Other	Other

To change the Payment Method field for a registration:

1. Access the event list on the Administration Software by clicking on the word "Tournament" on the left side.

2. Select on the event from the event list.

3. Click on the "Registrant" module on the left side. This displays the list of registrations on the right side.

4. Double click on the registration. Alternatively, select the registration and click on the "Edit" button. This opens the "Update Registrant" window.

5. Click on the "Payment" tab on the "Update Registrant" window.

6. Change the selection "Payment Method" field. You can change this field from "VerusSage" but you cannot change it to "VerusSage".

Figure 11.   Payment Method on Update Registrant Window
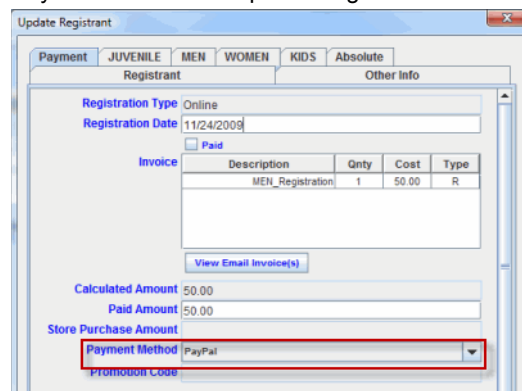
9 Viewing and Sending Invoice

9.1 For Registrations

The content of the registration confirmation email serves as the invoice for the credit card charge for that registration. You can view the exact content of the registration con-

firmation by clicking on the "View Invoice(s)" button on the "Update Registrant" window, as shown in Figure 12.

To access the "View Invoice(s)" button for Registrations:

1. Access the event list on the Administration Software by clicking on the word "Tournament" on the left side.

2. Select on the event from the event list.

3. Click on the "Registrant" module on the left side. This displays the list of registrations on the right side.

4. Double click on the registration. Alternatively, select the registration and click on the "Edit" button. This opens the "Update Registrant" window.

5. Click on the "Payment" tab on the "Update Registrant" window.

6. Click on the "View Email Invoice(s)" button as shown in Figure 12.

The "View Email Invoice(s)" button opens a message window that contains the content of each registration confirmation email that was sent to the registrant. Each email is stamped with the exact date and time in this message window, with the most recent email appearing at the top of the email. Scroll down the message window to view the entire content of that email or the previously sent registration confirmations. If this message window is blank or if there is no date and time stamp, then the registrant has not yet been emailed a registration confirmation.

A registration can have multiple confirmations associated with it because you can send a confirmation at anytime on demand by selecting the registration on the approved registration list and clicking on the "Resend Email Notification" button at the bottom (see Figure 13). This is useful when you move the registrant to another division or change any other field on his registration, and you want to provide written acknowledgment that of the change.

Figure 12.   View Email Invoice Button
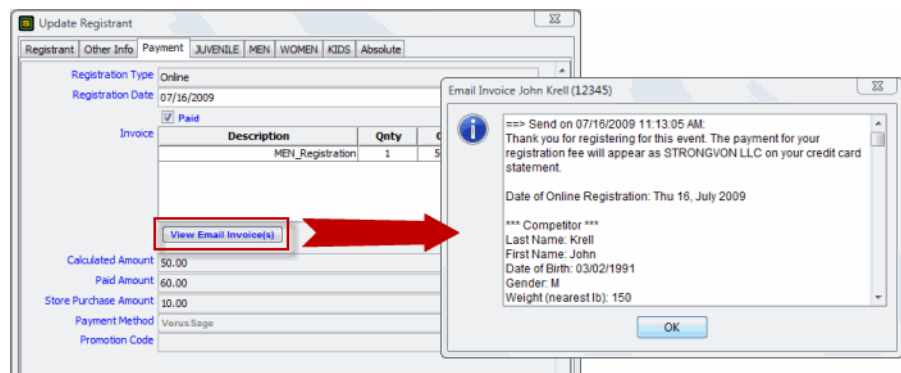
Figure 13.   Resend Email Notification Button on Approved Registration List

9.2 For Store Buyers

Store buyers are people who purchase store items without a registration. The invoice for these people is sent by email after they complete their online payment. You can view the exact content of the invoice by clicking on the "View Invoice(s)" button on the "Update Store Buyer" window.

To access the "View Invoice(s)" button for Store Buyers:

1. Access the event list on the Administration Software by clicking on the word "Tournament" on the left side.

2. Select on the event from the event list.

3. Click on the "Store Buyers" module on the left side. This displays the list of registrations on the right side.

4. Double click on the store buyer. Alternatively, select the store buyer and click on the "Edit" button. This opens the "Update Store Buyer" window.

5. Click on the "Payment" tab on the "Update Store Buyer" window.

6. Click on the "View Email Invoice(s)" button.

The "View Email Invoice(s)" button opens a message window that contains the content of the invoice that was emailed to the registrant. The email is stamped with the exact date and time at the top. Scroll down the message window to view the entire content of that email. If this message window is blank or if there is no date and time stamp, then the store buyer has not yet been emailed an invoice.

10 Pay-As-You-Go

10.1 Usage of Pay-As-You-Go Credits

SVCCS does not require any Pay-As-You-Go credits to work. The Pay-As-You-Go feature is only used when you want to manually approve a registration that was originally created using SVCCS (described in Section 7).

The Pay-As-You-Go feature works much like the way pre-paid calling cards work. When you first create an event on the STRONGVON system, you are automatically given five free credits for Pay-As-You-Go. The credits are used whenever you manually approve an online registration. Once a registration is manually approved, the total number of credits for the event is deducted by one. You can see the total number of credits

you have purchased and the number of credits you have left for each event in the "Cost" tab of the "Update Tournament" window as shown in Figure 14.

Figure 14.   Total Available Credits for Pay-As-You-Go
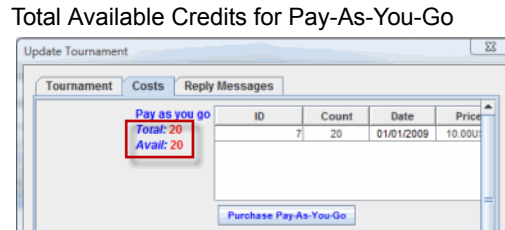
You are allowed to manually approve pending registrations that were created with SVCCS in case the registrant changes his mind on how he wishes to pay for his registration (for example, his credit card is being declined so he wants to pay cash). Manually approving such a registration will save you time in re-entering the information by hand at a later time when he completes his payment offline.

The online form will accept an unlimited number of pending registrations for SVCCS. Once you start manually approving pending registrations, the number of credits deplete with each approval. When there are no credits left, and you do not have a valid subscription, you cannot manually approve any of these pending registrations.

Manually approving pending registrations can only be done from the web version of the Administration Software or from the "Server" tab of the full version. This means that you must be logged into the server to manually approve pending registrations. Only approved registrations are downloaded to the local database. If you will not have Internet access on the day of the event, ensure that you perform all the manual approvals before you go offline. Otherwise you will have to manually re-enter registrants who have already submitted their pending registrations.

10.2 Purchasing Pay-As-You-Go Credits

To ensure that you can manually approve all the pending registrations required, you must purchase more credits before the first five registrations have been approved. Additional credits for Pay-As-You-Go are sold in blocks of credits, with the smallest block being 20 credits. You can complete your purchase at anytime online from the Administration Software.

To purchase additional credits for Pay-As-You-Go:

1. Log into the Administration Software. If you are using the full version, click on the "Server" tab.

2. Access the event list by clicking on the word "Tournament" on the left.

3. Double click on the event from the list on the right. Alternatively, click on the event and then click on the "Edit" button. This opens the "Update Tournament" window.

4. Select the "Cost" tab from the top of the "Update Tournament" window.

5. Click on the "Purchase Pay-As-You-Go" button as shown in Figure 15.

6. Select a level to indicate the block of credits that you wish to purchase.

7. Click on "Purchase".

8. The software will display a message that indicates that you will be redirected to a secured payment page. This message will include a URL that will direct you to the secured payment page in case the web page does not automatically open on your browser. Copy this URL into clipboard in case the secured payment does not appear.

9. Click OK. This will re-direct you to the secure payment page in your default web browser where you enter your credit card details. If you are using the web version of the Administration Software on the default browser, a new browser window or tab will open at the secure payment page. At this point, you can close the "Update Tournament" window on the Administration Software.

Once you complete the payment on the secure payment page, you will receive an email confirmation of the purchase. The purchased credits will immediately become available for your event. To confirm that the credits have been applied to your event, click on the "Reload" button of the event list, open the "Update Tournament" window again, and select the "Cost" tab.

Figure 15.   Purchase Pay-As-You-Go Button
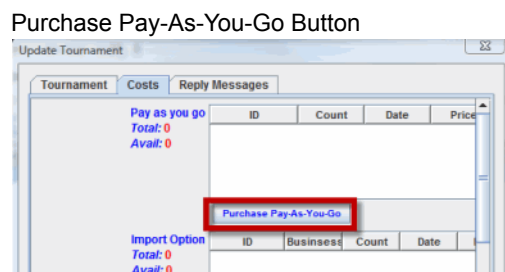
If you were not able to complete the payment, but you need access to the secured payment page again, follow the above instructions again to submit another purchase order. New purchase orders for the same option will override previous purchase orders.

11 Payout Reporting

The "Payout" module in the Administration Software gives you to real-time reporting of all incoming and outgoing funds for transactions that were approved through SVCCS. The report can be generated at any time so you can view up-to-date amounts for collected registration fees, collected store purchases, credit card refunds, credit card processing charges, and adjustments. Figure 16 shows the layout of the Payout Module.

When you first load the "Payout" module, the data is loaded into the report and stays unchanged until you log out and in again, or until you click on the "Reload" button at

Figure 16.   Payout Module
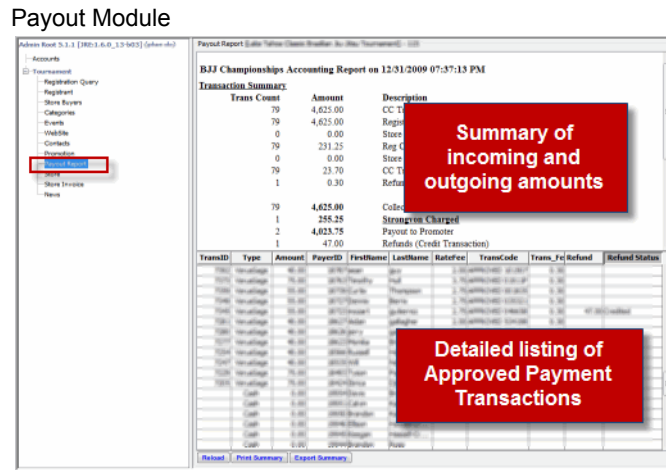
the bottom of the window, which triggers the software to create a new report based on the most current data set.

11.1 Transaction Summary

The top half of the "Payout" module (shown in Figure 16) displays a summary of all funds handled through SVCCS. This summary only accounts for transactions approved through SVCCS. Each line item shows the number of transactions and the total amount related to that line item. Line items include:

- **CC Transactions:** This is the total amount collected from your registrants and store buyers. This amount includes incoming funds from registration fees plus store purchases.
- **Registration CC Transactions:** This is the amount collected from registration fees.
- **Store CC Transactions:** This is the amount collected from all store purchases.
- **Reg CC Rate Fees:** This is the amount you are charged for the processing of registration fees. This amount is based on the variable credit card rate associated with your event.
- **Store CC Rate Fees:** This is the amount you are charged for the processing of all store purchases. This amount is based on the variable credit card rate associated with your event.
- **CC Transaction Fees:** This is the amount in fixed transaction fees associated with each registration or store purchase.
- **Refund Transaction Fees:** This is the amount in fixed transaction fees associated with each approved refund.
- **Strongvon Charged:** This is the total amount of variable rates plus fixed fees charged for processing of registration fees, store purchases, and refunds.

- **Payout to Promoter**: This is the total amount that has already been paid out on this event. Qualified promoters can request early payments to assist with your cash flow. Contact STRONGVON sales to see if you qualify for progress payments.
- **Refunds (Credit Transactions):** This is the total amount that was credited to credit card holders who have previously paid for registration fees or store purchases.
- **Transaction Offset:** This is the total amount of adjustments to the account. Adjustments are unforeseen credits and charges associated with the event.
- **Owed to Promoter:** This is the outstanding balance owed to the promoter after all incoming and outgoing funds are tallied.

If you wish to print the content of "Transaction Summary", click on the "Print Summary" button at the bottom of the "Payout" module. If you wish to export the "Transaction Summary" into a tab delimited text file, click on the "Export Summary" button.

11.2 Payout History

Below the "Transaction Summary" on the top half of the module displays a detailed account of all adjustments that comprise the values of the "Transaction Offset" and "Payout to Promoter" fields. The line items in this area include, but are not limited to:

- payout amounts already made to the promoter
- bank charges associated with payouts that do not qualify as the free payout
- site options that were enabled but not pre-paid
- STRONGVON consulting fees
- transactions processed offline by STRONGVON
- adjustments from previous events

Each line item in the "Payout History" has a date, description, and type assigned. Line items that have type "PAID OUT" are amounts that have been paid to the promoter, which are always deducted from the amount owed to the promoter. Those that are type "ADJUSTMENT" are itemized adjustments, which can be additions or deductions to the amount owed to the promoter.[3]

If you wish to print the content of "Payout History", click on the "Print Summary" button at the bottom of the "Payout" module. If you wish to export the "Payout History" into a tab delimited text file, click on the "Export Summary" button.

11.3 Transaction Details

The bottom half of the "Payout" module (shown in Figure 16) displays a detailed list of all approved payments recorded for the event, regardless of whether or not they were approved through SVCCS.

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3. In previous versions of the system, the types that appear under Payout History were different. "PAID OUT" supersedes "OWNER" and "ADJUSTMENT" supersedes "OFFSET".

This list displays the following columns:

- **Transaction ID:** Each transaction approved through SVCCS is assigned a unique transaction ID number.
- **Approval Type:** SVCCS transactions are type "VerusSage", which is the only type that affect the "Payout Summary" area.
- **Amount:** This is the amount charged to the registrant or store buyer.
- **Payer ID:** This is the unique ID assigned to the associated registration or store purchase. Registrations IDs can be cross-referenced to the list in the "Registrant" module. Store buyer IDs can be cross-referenced to the list in the "Store Buyer" module.
- **First Name:** This is the first name of the registrant or store buyer.
- **Last Name:** This is the last name of the registrant or store buyer.
- **Rate Fee:** This is the amount that SVCCS charges for this transaction, rounded to the nearest two places behind the decimal point. This is not the exact amount used in calculating the total variable fee for all SVCCS transactions.
- **Transaction Code:** This contains the authorization code from the payment gateway of SVCCS.
- **Transaction Fee:** This is the fixed fee per SVCCS transaction. It is the same charge for each sale or refund.
- **Refund:** This is the amount requested for refund for a SVCCS transaction. This request can be made by you or someone who has access to the registration list. This amount is not credited to the registrant's credit card until approved by STRONGVON. See Section 12 for details on how to process a refund.
- **Refund Status:** If this value is "REQUEST_FOR_REFUND", then the amount in the Refund column is not yet credited to the customer's credit card. If the value is "Credited" then the amount in the Refund column has been credited to the buyer's credit card and deducted from total amount due to the event promoter. When a refund is applied, the standard fixed transaction fee is also deducted from the total amount due, just as it is deducted for credit card sale transactions. See Section 12 for details on how to process a refund.

To copy the content of the Transaction Details, right mouse click somewhere on the list and select "Copy All" to copy the list content into clipboard as a tab delimited list. Then open a spreadsheet program or text editor and paste the contents of clipboard.

12 Refund Process

Refunds for SVCCS transactions are initiated only by your request. Any amount up to the full paid price can be refunded to the same credit card used to pay for the registration. Refunds cannot be processed on a credit card different from the one that was used on the original transaction. Figure 17 shows an overview of how the refund process works.

Figure 17.   Overview of Refund Process

## 12.1 Refunding a Registration

A transaction that involves a registration is considered a registration transaction, even if it includes optional store purchases. To initiate a refund request for a registration transaction:

1. Access the event list on the Administration Software by clicking on the word "Tournament" on the left side.

2. Select on the event from the event list.

3. Click on the "Registrant" module on the left side. This displays the list of registrations on the right side.

4. Double click on the registration. Alternatively, select the registration and click on the "Edit" button. This opens the "Update Registrant" window.

5. Click on the "Payment" tab on the "Update Registrant" window.

6. Enter the amount to refund to the buyer in the "Refund Amount" field. This can be any amount up to the full amount paid on the original transaction. For example, if the amount paid on the original transaction was $60 ($50 for registration fees plus $10 for store items), then you can request a refund for $1 to $60. You can choose to refund an amount where you retain a convenience fee. This amount you enter for the "Refund Amount" field will be deducted from the amount owed to the promoter.

7. Click on the "Send Refund Request" button. This triggers a prompt for you to enter a reason for the refund.

8. Enter the reason for the refund and click OK. Once your request is accepted, the "Refund Trans Code" will display the value "REQUEST_FOR_REFUND". After the request is approved, the "Refund Trans Code" will display "APPROVED".

12.2 Refunding a Store Buyer

A transaction that does not involve a registration is considered a store buyer transaction. To initiate a refund request for a store buyer transaction:

1. Access the event list on the Administration Software by clicking on the word "Tournament" on the left side.

Figure 18.   Requesting a Refund
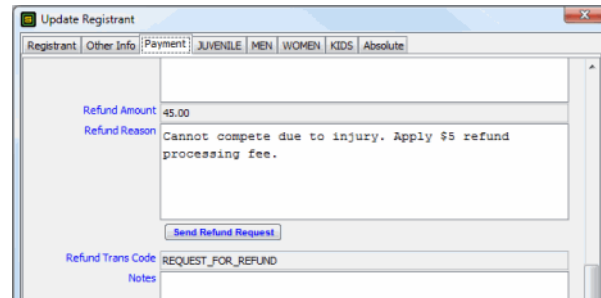
2. Select on the event from the event list.

3. Click on the "Store Buyers" module on the left side. This displays the list of registrations on the right side.

4. Double click on the Store Buyer. Alternatively, select the Store Buyer and click on the "Edit" button. This opens the "Update Store Buyer" window.

5. Click on the "Payment" tab on the "Update Store Buyer" window.

6. Enter the amount to refund to the buyer in the "Refund Amount" field. This can be any amount up to the full amount paid on the original transaction. For example, if the amount paid on the original transaction was $20, then you can request a refund for $1 to $20. You can choose a refund amount where you retain a convenience fee. The amount you enter in the "Refund Amount" field will be deducted from the amount owed to the promoter.

7. Click on the "Send Refund Request" button. This triggers a prompt for you to enter a reason for the refund.

Enter the reason for the refund and click OK. Once your request is accepted, the "Refund Trans Code" will display the value "REQUEST_FOR_REFUND". After the request is approved, the "Refund Trans Code" will display "APPROVED".

12.3 Approval Process

After you submit a request for refund, STRONGVON evaluates your request. If your request is approved, the refunded amount on your request will be credited to the buyer's credit card within 7 days of your request submission, and the buyer will be notified by email of the refund approval. The "Refund Trans Code" (shown in Figure 18) will display "APPROVED" on the associated "Update Registrant" or "Update Store Buyer" window.

12.4 Affects on Promoter's Payout

The refunded amount will appear next to the original transaction in the Payment Transaction list of the "Payout" module shown in Figure 16. When the request is still pend-

ing, the "Refund Status" will be "REQUEST_FOR_REFUND" and the refund amount does not affect the total amount due to the promoter.

When the request is approved, the "Refund Status" will display "Credited", and the total amount due to the promoter is deducted by two values:

- **Requested refund amount:** The entire amount specified in the request is deducted. However, the credit card processing charges from STRONGVON for this amount (variable and fixed) is not returned to the promoter. This is why you should carefully consider specifying a refund amount that is lower than the original paid price. By giving a partial refund, you can recover your costs for processing the original transaction.
- **Fixed transaction fee for the refund transaction:** This charge is a small flat fee that is the same as that of the sale transaction.

12.5 Affects on Cardholder's Credit Card Account

When a refund amount is approved, the registrant's or store buyer's credit card is credited the requested refund amount. The credit may take a few weeks to show up on the card holder's statement, depending on the billing cycle. Before the billing cycle ends, the credited amount may be recorded as an unspecified transaction type on the card holder's account. Unspecified transaction types do not indicate a sale or credit, so it may appear as another charge until the statement closes.

12.6 Deadline for Requesting Refunds

The deadline for requesting refunds associated with your event is within 2 business days of the specified End Date on the "Update Tournament" window. Your final payout is automatically scheduled to be sent out on the third business day after this date, so all refunds must be processed before the final payout is made. Once the final payout is made, you must handle refunds offline directly with the registrant.

13 Sending Payout Payments

13.1 Payout Preferences

STRONGVON makes its payout payments either as a company check or as a direct deposit into your bank account. The payment type that is set up for your account is shown in the "Update Account" window of the Administration Software. If the "Pay by Check" checkbox is enabled in the "Update Account" window, then you will be sent checks for your payout. Otherwise, the payout will be sent as a direct deposit into the bank account specified in the same window.

You must specify your payout preference before the STRONGVON initiates the payout. If you prefer a check, you must inform STRONGVON in writing that you prefer your payouts to be sent by check. STRONGVON will update your preference in the "Update Account" within 2 business days after it receives your request. If you have submitted a

request for direct deposit into a new bank account, STRONGVON requires a seven-day setup period before payouts can be made to the new bank account.

Payout payments by check will be mailed by US Postal Service; allow up to 7 days from the time the payout is initiated to the time the check arrives in the mail. Payout payments initiated by direct deposit requires one business day to process; funds will be available at the close of business on the next business day after the initiation date.

13.2 Progress Payouts

You may request progress payouts on your event. To qualify for progress payments, you must have received the final payout for at least one event using SVCCS. Requests must be made in writing and at least 24 hours in advance of the payout's initiation date. The collected amount that qualifies for a progress payout is the amount collected by the end of the day 2 business days prior to the payout date. A $10 processing fee will be deducted from each progress payout payment.

13.3 Final Payout

If the total amount collected through SVCCS for your event is $1000 or more, STRONGVON will automatically initiate the final payout 3 business days after the End Date specified on the "Update Tournament" window. In this case, the final payout is free of charge. If the total collected through SVCCS for your event is less than $1000, STRONGVON will not initiate the final payout until you make a request in writing for its release. A $10 charge will be deducted from the final payout to cover the handling of the direct deposit or company check, depending on your preference of payout.

14 Dispute of Credit Card Charges

Credit card holders may dispute the charge that STRONGVON has collected on your behalf. In this case, the cardholder launches the dispute with the credit card company. STRONGVON receives notice of this dispute and must respond accordingly. These are common reasons why cardholders may dispute their charges:

- Cardholder does not recognize the charge.
- Cardholder does not believe the purchased item or items were received. Or, he does not believe the purchased service was rendered.
- Cardholder claims that a refund for the charge is owed, but does not see the promised credit to his account.

STRONGVON will do its best to resolve the dispute, so you can keep the funds that were collected on your behalf. It will respond directly to the credit card companies, which may include:

- Submitting copies of the registration or store invoice related to the charge.
- Submitting copies of your refund or return policy that is related to the event.

If the credit card company accepts STRONGVON's response and rules in your favor, the cardholder's request for a charge reversal will be denied, and you will be able to keep the funds collected.

If the credit card company does not believe that the proof provided by STRONGVON is sufficient to deny the cardholder's request for a charge reversal, then the credit card company will grant the charge reversal and take the funds from STRONGVON's bank account. STRONGVON will inform you of the reversal by email and provide you with the following details:

- Cardholder's name and contact information
- Registration or invoice ID
- Details of the dispute

Charge reversals will be deducted from the final payout of the event. Charge reversals made after the final payout for the event will be deducted from the first payout on your next event.

15 Trouble Shooting

Figure 19.   Trouble STRONGVON Credit Card Processing

#	Problem	Resolution
1	SVCCS isn't offered as a payment method on the online form.	*If you want to offer the SVCCS payment method on the online form, you must disable the checkbox "Do not offer Credit Card payment method" in the "Cost" tab of the "Update Tournament" window shown in Figure 4. If SVCCS is the only payment method on the online registration form, there will be no radio button indicating this option because.*
2	Cannot remove SVCCS payment method from online form.	*If you want to remove the SVCCS payment method from the online form, you must enable the checkbox "Do not offer Credit Card payment method" in the "Cost" tab of the "Update Tournament" window shown in Figure 4.*
3	Both PayPal and SVCCS cannot be offered on the same online form.	*You cannot offer both PayPal and SVCCS on the same registration form. When you have a PayPal account specified for a event, it overrides the ability to use SVCCS on that event.*
4	Both SVCCS and offline payment methods cannot be offered on the same online form.	*You must first enable the offline payment method on "Cost" tab of the "Update Tournament" window.*
5	The online form is not accepting the registration because it says the total amount cannot be zero, even though a division has been selected.	*Because the checkout amount is calculated in JavaScript on the browser, it may have been reduced to zero because of JavaScript errors. Have the registrant or Store Buyer exit and re-run the web browser to reload the JavaScript.*
6	Cannot change the email message body of Payment Reminder for SVCCS.	*The content of the Payment Reminder (Initial or Subsequent) email for registrations with the "VerusSage" payment method cannot be changed.*
7	Payment Reminder email for a pending registration no longer has the payment URL.	*Ensure that the "Payment Method" field on the registration has not been changed from "VerusSage" on the pending list.*
8	Payment Reminder email has an invalid payment URL.	*The SVCCS payment link becomes invalid once a registration is approved, either manually or automatically. Payment links also do not work if the registration fee or purchased store item has changed since the pending registration was submitted. If the "Payment Method" field was not originally "VerusSage", the payment link that is put in a subsequent Payment Reminder is not valid.*
9	The payment URL in the Payment Reminder is invalid even though the registrant has not paid and price has not change.	*The payment URL is likely to be incomplete. When the registrant receives the reminder email the link may have been split into two lines, so the registrant has to cut and paste the link into his browser. When he does this, he risks cutting off some of the URL, particular the last few digits. The STRONGVON server reports the link is invalid if it cannot find the reference ID. Carefully review the payment URL pasted in the browser versus the complete URL from the Payment Reminder email.*
10	Cannot delete an approved registration that has been paid through SVCCS.	*You cannot delete online registrations that have been approved because the transaction is associated with a payment either from the registrant or from the promoter. You can manually remove the Paid marking from the registration and exclude it from your brackets or registration list.*
11	The Payment Reminder is not being emailed to the registrant.	*The Payment Reminder is emailed only when there is a valid email address for the registration. If the email address is invalid (no such existing mail domain), then the Payment Reminder is not sent.*
12	A payment that I believe went through SVCCS is not showing up in the payment transaction as a "VerusSage" transaction in the "Payout" module.	*The transaction may have been originated as an online credit card payment, but it may have been manually approved, which removes the "VerusSage" selection from the "Payment Method" field, even if you did not change this field. If you manually approve such a pending registration without changing the "Payment Method", the registration will be marked as "Cash" when it is approved.*

Figure 19. Trouble STRONGVON Credit Card Processing (Continued)

#	Problem	Resolution
13	After a refund was approved, the cardholder complains that his credit card was charged twice instead of charged once and refunded once.	*For many credit card accounts that has not yet closed its statement for the month, the issuing bank shows the refunded amount as a general transaction amount, which looks the same as a sale transaction. Instruct the cardholder to check the statement after the billing cycle has ended, which should show the refund amount as a credit instead of a sale.*
14	The registrant complains that his credit card is declining even though he knows it's in good standing.	*Credit card payments are declined by the credit card's issuing bank, not by STRONGVON. This can happen because the credit card's billing information with the issuing bank did not match the details entered on the secure payment page. The billing fields on the secure payment page is pre-populated with the contact details of the registration, which may be different from the billing information. Instruct the registrant to click on the payment link that was emailed to him earlier, which will return him to the secure payment page. Then tell him to re-enter the billing information, ensuring that the details on the secure payment page are those of the credit card holder instead of the registrant, especially the cardholder's first and last name.*
15	Registrant says that he registered and paid for the wrong divisions, but he completed his payment through SVCCS. The registration fees for his original registration is different from the registration fees for the desired registration. He wants a way to change his registration and pay only the cost difference.	*You can change the categories of his registration as required, but each registration can be associated with only one payment transaction. Once a payment has been made through SVCCS, the payment transaction cannot be changed. You can make offline arrangements for him to pay the difference. There is a "Note" field in the Payment tab of the "Update Registrant" window where you can record this arrangement.*
16	Registrant says that he received confirmation of his registration before he has paid the registration fees.	*He is likely to be referring to the Initial Payment Reminder email that he received after he submits his registration details and agrees to the terms of the waiver. The Payment Reminder email is only a reminder that indicates he has yet to complete his payment, and it is not a confirmation of his registration. He may also be confusing the Password Confirmation email as a registration confirmation. The Password Confirmation email only acknowledges that he has assigned a custom password to the contact details of his registration so that he can retrieve those details on your future events. See Section 6 for details on all the different email messages that he may receive in conjunction with his registration.*
17	Registrant says that there were several charges made to his credit card account, but he registered only once.	*He may have attempted his payment more than once. All authorization attempts on his credit cards, approved or declined, are recorded as an unspecified transaction. If his payment was previously declined for a credit card before the same card was accepted at a later time, the issuing bank shows that there were multiple transactions, regardless of whether or not the transaction was approved. This indication eventually clears, but it may not be cleared until the billing cycle closes. Only approved transactions will appear on the credit card statement.*
18	Registrant did not receive his registration confirmation, even though he received an email confirming that he has paid for his registration.	*The registrant's email is a different field from the cardholder's email, even though the cardholder's email is pre-populated with the registrant's email on the secure payment page. Usually, the registrant receives a registration confirmation about the same time as when the cardholder receives an email of a successful payment. However, if the email associated with the registration was invalid or wrong, but the cardholder's email was correct, then only the cardholder will receive his confirmation. Check to see if the registrant's email is correct on the "Update Registrant" window.*

Figure 19.   Trouble STRONGVON Credit Card Processing (Continued)

#	Problem	Resolution
19	The charges from STRONGVON in the "Payout" module do not match calculations using the variable and fixed rates specified in the "Update Account" window.	*The variable and fixed rates specified in the "Update Account" window are the default values for each new event you create. The values actually used on an event may be different if the default rates set up for your account. This may be the case if a special arrangements have been made with STRONGVON for that event.*
20	Registrant does not see anywhere to enter his credit card details to complete the payment for his registration.	*After the registrant completes his registration details and agrees to the waiver terms, he is automatically directed to the secure payment page to enter his credit card details in the same browser window or tab. If the secure payment page does not appear, the local JavaScript that re-directs him has been disabled or corrupted. Instruct him to retrieve the Payment Reminder that was emailed to him and click on the payment URL of that email. That URL should take him directly to secure payment page for that registration.*
21	The secure payment page has expired, so the registrant can no longer submit a payment for his registration.	*If he keeps a secure payment page open for too long, the registrant will no longer be able to use that session. Instruct him to retrieve his Payment Reminder that was emailed to him and click on the payment URL. of that email. That URL should take him to a new session of the secure payment page for the same registration.*
22	The registrant was not able to complete his payment at the time of registration, but he would now like to pay for his registration without having to re-register.	*When he submitted his original registration, the registrant was emailed a Payment Reminder with a URL link. If he clicks on the URL in the payment Reminder email, he is taken him directly to another session on the secure payment page for the same registration.*
23	The progress payout amount does not match what should have been collected for the registrations up to that payout date.	*Each transaction through SVCCS requires 2 days for the funds to clear. The amount of a payout is for the amount collected 2 days before the date the payout is initiated. For example, if STRONGVON initiates a progress payout on Wednesday, the payout amount is based on the collected amount at the end of Monday. Funds from payouts via direct deposit are available in your bank account starting on Thursday.*
24	The "Payout" module of the Administration Software indicates that a payout was already made by direct deposit, but the funds are still not deposited into the bank account.	*Funds from payouts via direct deposit will require one business day to appear in the bank account. If STRONGVON initiates the payout on Friday, the bank account will not have the funds until the end of the business hours on Monday.*
25	There are several registrations that were originated with the SVCCS payment method, but remain in the Pending list even though they are marked "Paid".	*These registrations appear in the Pending list because there is no credit card payment to back it up. Pending registrations are automatically moved to the Approved list only when there is a real credit card payment associated with it. If the payment was not completed through SVCCS, the registration will remain in the pending list until you make offline payment arrangements and manually approve it. The "Paid" checkbox is there for your tracking purposes, and has no affect on whether or not there is a valid payment behind the registration. See Section 7 for details on manual approvals of pending registrations.*