



# Money

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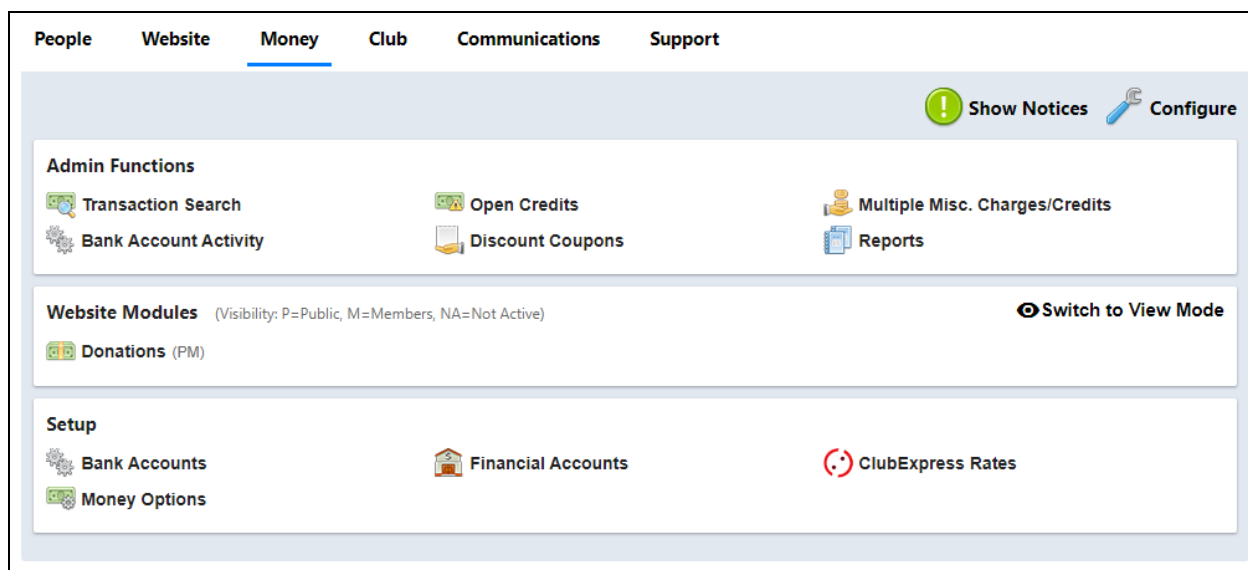
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This manual is intended for use by club and association administrators and members of clubs and associations that are currently signed up to use the ClubExpress service, to help them maximize their use of and benefit from the ClubExpress platform. It is also intended for use by club and association officers who are evaluating the platform as a potential solution for their membership, website and communications needs.

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The Admin Functions panel on the Money panel contains functions to manage your club’s finances on a daily basis. The Website Modules panel contains the modules enabled for that section.

This panel contains functions to process pending payments and credits, view bank account activity, and export transactions and payments to QuickBooks® (if enabled.)

The Setup panel on the Money panel contains functions to configure bank accounts and financial accounts, to view ClubExpress rates, and to configure tax rates and money-related options.

Many of these choices will only be visited when you first setup your website and database in ClubExpress, or only rarely thereafter. This panel is normally collapsed; click the down-arrow icon to expand it, or, if expanded, click the up-arrow icon to collapse it.)

This panel also provides access to special functions related to club finances; these functions are explained in other chapters of this manual:

Note that Bank Account Activity only appears for customers based in US or with a US bank account. Clubs based outside the US will see a separate ClubExpress Charges option.

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## What would you like to do?

- For help with modules in the Money section, see ClubExpress Modules
- Search transactions and process payments; see "Transaction Search" on the next page
- Manage member credits which have not been applied; see "Open Credits" on page 12
- Refund credit card transactions; see "Credit Card Refunds" on page 14
- Enter a miscellaneous charge for multiple members at once; see "Multiple Misc. Charges/Credits" on page 20
- View club-level transactions initiated by ClubExpress against your bank accounts; see "Bank Account Activity" on page 21
- Learn more about integration for QuickBooks® Desktop and QuickBooks® Online; see "QuickBooks® Desktop" on page 22 or "QuickBooks® Online" on page 31
- Create discount coupons for memberships, events, storefront purchases, etc. and learn about gift discount coupons; see "Discount Coupons" on page 43
- For clubs outside the U.S., see charges applied to your saved credit card; see Billing Credit Card
- Maintain the list of bank accounts used by your club or association; see "Bank Accounts" on page 52
- Maintain the list of financial accounts, which are used for reporting and also for connecting transactions to bank accounts; see "Financial Accounts" on page 55
- View the ClubExpress rates configured for your club; see "ClubExpress Rates" on page 58
- Configure taxes such as sales tax, VAT, or GST; see "Sales Tax Rates" on page 59
- Configure your money options; see "Money Options" on page 76
- Learn more about your payment processing options; see "Collecting and Processing Payments" on page 60
- Learn about chargebacks and how they affect your club; see "Chargeback" on page 83
- Learn more about the reports available; see "Reports/Exports" on page 84

# Transaction Search

Control Panel > Money > Admin Functions

Use the Transaction Search tool to view paid and unpaid transactions from members and non-members.

Clicking this choice displays a screen similar to the following:

## Transaction Search

Search Filter

Function

☒ Transaction/Payment Search ☐ Bulk Payments

Transaction Status

☐ All Transactions ☐ Paid Only ☒ Unpaid Only (includes partial)  
☐ Scheduled Partial (excludes fully paid) ☐ Overdue Partial

User Type

☒ Everyone ☐ Members Only ☐ Non-members Only

Last Name

Member #

Invoice (Ref) #

Transaction Amount

Transaction Date

Transaction Type

Chapter

Sort Results By

Search

This screen has two primary functions, defined by the first set of radio buttons:

- Search for transactions and payments
- Record bulk payments (that apply to multiple pending transactions)

## Transaction/Payment Search




When you select **Transaction/Payment Search**, use the options below to filter your search in multiple ways. You can enter criteria into more than one field and the system will find transactions that match all entered values.

Each transaction is shown separately, including the person's name and whether they are a member or not, the transaction type, date and reference number, the amount and status. Individuals with more than one transaction will be listed multiple times (transactions are not aggregated.) 30 transactions are shown at a time and paging is enabled.

**Subgroups:** If your club or association has subgroups, this screen is available to subgroup administrators. It will automatically be filtered to just the members or non-members assigned to the subgroup(s) managed by that administrator.

## Maintain Options

The following options are available in the Maintain column:

Icon	Description
 (Receipt)	Display a receipt for this transaction in a popup window. The receipt will show the details of the transaction, including individual transaction items, and any payments made against the transaction.
 (Make Payment)	This icon only appears for unpaid and partially paid transactions. Clicking it jumps the user to the Pending Payment screen to record a payment for this transaction.
 (Invoice)	Clicking this icon displays the standard report dialog. 4 Invoice reports are available, two for this transaction and two for all transactions for this member or non-member. One of each is formatted for a standard #9 window envelope and one of each for a standard #10 window envelope.

Maintain Options

## Make Payment

When the **Make Payment** icon is clicked, a screen similar to the following is displayed:

## Make Payment for Audrey Abanti (5)

The list below shows outstanding payments due for the current member. Use the checkboxes to select which payments to make. The available payment options are in the "Payment Method" dropdown list. Make a selection and follow the instructions.

To make a partial payment on any of the items, click to change amount.  
Note that you cannot make partial payments on transactions that require immediate payment.

☒ **Misc. Charge**  
(9/20/2020 Ref # 1014)

High speed internet access

25.00

Transaction Total: 25.00

Due 25.00

Pay 25.00

Total Selected For Payment

US\$ 25.00

Have a coupon? Enter the code:

Payment Method

< Select Payment Method >

Payment Details

Review the payments due, and select the items you wish to pay for now. Then, select a payment type and follow the instructions provided.

Refund Policy

All payments are final. We do not provide refunds for membership signups and renewals, event registrations, donations, storefront purchases, or other misc. charges. Please carefully review the charge(s) checked above and be sure you know what you are paying for.

The refund policy is set by demotestclub. If refunds are available, requests must be directed to demotestclub - they cannot be handled by ClubExpress.

Print Invoice (Report)

Print This Page

Submit Payment

Pay Later

This screen shows one or more payments pending, including the detail for each. If there is only one payment shown, it will be checked. If multiple payments are shown, none of them will be checked; you must check at least one to pay.

Individual payments can be checked or unchecked to adjust the total being paid.

Select the **Payment Method** from the drop-down menu:

- **Credit Card** - If your organization allows members to pay with a credit card, administrators can apply a credit card payment on behalf of a member. An email will be sent to the user confirming payment.
- **Received Check** - When members send in a check, select this option and optionally enter the check number, date and any relevant notes. An email will be sent to the user confirming payment.
- **Received Cash** - When members send in cash, select this option and optionally enter the date and any relevant notes. An email will be sent to the user confirming payment.
- **Write-off (Bad Debt)** - If a payment must be written off as a bad debt, select this option. No email will be sent to the user.

**Note:** Member updates like renewals will not be processed if the renewal payment is written off. To process the payment and renew the membership, select Comp.

- **Comp (Forgiven)** - Select this option if the member is not required to pay for the charge. Optionally, check the confirmation box to send an email to the user confirming payment.
- **Processed by a Separate System** - Select this option if the member paid using an outside format (Venmo, Zelle, etc.). Optionally, check the confirmation box to send an email to the user confirming payment.

- *Payment Received from Chapter* - This option is only available to organizations with subgroups (chapters, districts, regions). Select this option to mark an item as paid from funds received by a chapter. In the new fields Amount Received by Chapter and Amount Retained by Chapter, the appropriate amounts will be filled in, however you can adjust the amounts.

**Example:** A membership payment of \$100 was received by a local chapter. The local chapter's portion of membership dues is \$20 per member. The local chapter sends a check to the national level for \$80. The field Amount Received from Chapter will show \$100, and the field Amount Retained by Chapter will show \$20.

Buttons at the bottom of the screen:

- **Submit Payment** will appear for credit card transactions. **Done** will appear for all other payment types when you are just recording a payment received.
- **Print Invoice (Report)** allows an admin to print an invoice as a report. When members or non-members view this screen, they will see **Print Invoice (PDF)**, a slightly different option that directly displays a PDF invoice.
- **Print this Page** generates a direct, printable version of the page.
- **Pay Later** is the equivalent of the "Cancel" function, allowing you to leave this page without making or recording a payment. Note that if one of the listed event registration transactions requires Immediate Payment (a special option available for events only), this button will not be displayed. A payment must be made or recorded.

If your club or association enabled **PayPal**, it will be available to members and non-members but not to administrators. There is no way for an administrator to make a pending payment using someone else's PayPal account!

To complete the transaction, click the **Done** or **Submit Payment** button, which will appear once the processing method has been selected.

## Credits

If the user has any pending credits, they will be automatically applied, up to the amount of the pending payment. Any additional amount is available to be used for a future transaction.

## Discount Coupons

Discount coupons can also be applied on the Payments page. If there are published coupons that apply to the transaction(s) on the page, users will see a field to enter their coupon code:

<b>Total Selected For Payment</b>	<b>\$ 50.00</b>
Have a coupon? Enter the code: <input type="text"/>	
<input type="button" value="Apply"/>	



Once the code has been entered, the screen changes as follows:

<b>Total Selected For Payment</b>	<b>\$ 50.00</b>
<i>Any event</i> <b>Coupon Applied</b>	<b>\$ 5.00</b>
<b>Net Payment</b>	<b>\$ 45.00</b>

## Partial Payments

Some event registrations allow a partial payment to be made. If you see a **Pencil** icon beside the transaction amount, click it to modify the amount. You will see a recommended payment amount. The system will also enforce a minimum payment amount that is set for each event.

Type the partial payment amount and press **[Tab]** or click off the field. You can also click the **Undo** icon to revert to the original amount owing.

## Payment Method

The following payment methods are available to administrators:

- **Credit Card Processed on this Web Site.** Use this option to allow us to handle the credit card payment, using either the built-in merchant account or your own account if one is defined. Complete credit card information must be entered so that the transaction can be submitted to the payment gateway. When members see the Pending Payments screen, this option is available.  
**Received Check.** Use this option to record a check received in the mail or at an event. You can enter the check number and date. The transaction will be recorded but no funds will be remitted to you. This option is not available to members using this screen.
- **ReceivedCash.** Use this option to log cash received in the mail or at an event. The transaction will be recorded but no funds will be remitted to you. This option is not available to members using this screen.
- **Write-Off (bad debt – no emails sent).** Use this option to write-off the pending payment as a bad debt. It will be flagged as closed, without a payment having been made. Note that pending member updates such as renewals are not processed with this option. A payment confirmation email is not sent to the user. This option is not available to members.
- **Comp (forgiven – no emails sent).** Use this option to flag the payment as “comp’ed” – given to the member without charge. It will be flagged as closed, without a payment having been made. Pending member updates are processed with this option. A confirmation email is not sent to the user. This option is not available to members.
- **Processed by a separate system (no emails sent).** Use this option is flag the payment has having been paid outside ClubExpress, perhaps before your organization started using ClubExpress. It will be flagged as closed. A payment confirmation email is not sent to the user. This option is not available to members using this screen.
- **Payment from Subgroup.** When a club has chapters with their own fees, some members may send payment to the chapter, which will then keep its portion and send the remainder to the parent club. This option allows you to record both components of the payment correctly. The payment will be

flagged as closed; a payment confirmation email is not sent to the user. This option is not available to members, just chapter administrators and parent club admins will see it.

(The end result of these last four options is the same, but their meaning for reporting and in the context of your club or association may be different.)

Most of these options also include a **Notes** field, allowing you to write additional notes on the payment.

Note however that your club or association may have chosen to disable checks or credit cards, so some of these options may not be present.

At ClubExpress, we have access to two additional options:

- **User Check Payable to ClubExpress.** This option allows us to receive checks from members and non-members on your behalf, process them through the system, and have the funds remitted to you on our normal schedule. There is a small additional fee for this service.
- **User Check (payable to club, sent to ClubExpress).** This option allows us to process checks received at our office but which are payable to you. The transaction is logged and the checks are physically forwarded, but no funds are remitted. There is a small additional fee for this service.

## Bulk Payments

When the **Bulk Payments** radio button is selected, the search changes as follows:

[Home](#) > [Control Panel](#) > [Transaction Search](#)

### Bulk Payments

Search for pending payments using the search criteria in the 'Search Filter' box. Use the checkboxes to select the transactions to be included. Click the 'Invoice' button to print invoices for the selected transactions. Click the 'Bulk Payment' button to record a payment covering all the selected transactions.

**Search Filter**  
Function ☐ Transaction/Payment Search ☒ Bulk Payments  
User Type ☒ Everyone ☐ Members Only ☐ Non-members Only  
Last Name   
Member #   
Invoice (Ref) #   
Transaction Date   
Sort Results By

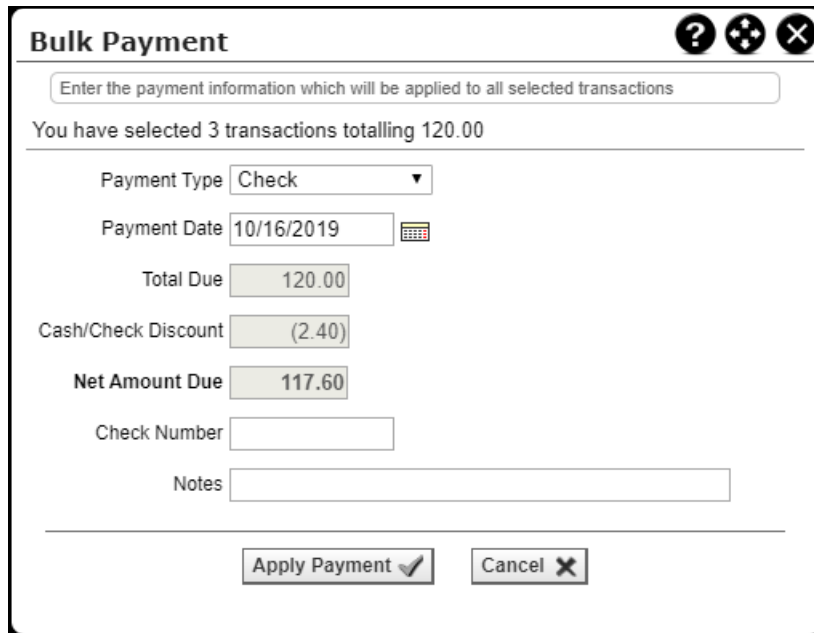
**Search Results: (296 items found)**  
[Check All](#) [Uncheck All](#)

Select	Name Member?	Trans. Type	Trans. Date Ref. Number	Amount (\$) Status
<input checked="" type="checkbox"/>	abc, abc Non-member	Sign Up	3/19/2019 4365	60.00 Unpaid
<input type="checkbox"/>	abc, dch Member # 2830	Event Registration	3/15/2019 4357	40.00 Unpaid
<input checked="" type="checkbox"/>	abc, dch Member # 2830	Sign Up	3/19/2019 4361	30.00 Unpaid
<input checked="" type="checkbox"/>	abd, dfg Member # 2852	Sign Up	4/3/2019 4412	15.00 Unpaid
<input type="checkbox"/>	abd, dfg Member # 2852	Event Registration	4/5/2019 4419	10.00 Unpaid

**Selected 3 Items**  
**Total: 105.00**

This screen shows just unpaid and partially paid transactions. There may be multiple transactions from one member or non-member, or multiple transactions from a single company that are being paid with one check.

Each transaction has a check box on the left side, to allow you to check one or more transactions. A running count and total are maintained to the right of the grid. When the amount reaches the amount of the payment to be recorded, click the **Bulk Payments** button. You will see a screen similar to the one below:

The image shows a software window titled "Bulk Payment". At the top right are three icons: a question mark, a plus sign, and a close button. Below the title bar is a text input field with the placeholder "Enter the payment information which will be applied to all selected transactions". Below this is a status line that reads "You have selected 3 transactions totalling 120.00". The main area contains several fields: "Payment Type" is a dropdown menu currently showing "Check"; "Payment Date" is a text box with "10/16/2019" and a calendar icon; "Total Due" is a text box with "120.00"; "Cash/Check Discount" is a text box with "(2.40)"; "Net Amount Due" is a text box with "117.60"; "Check Number" is an empty text box; and "Notes" is a larger empty text box. At the bottom are two buttons: "Apply Payment" with a checkmark icon and "Cancel" with an 'X' icon.

Select a payment method and enter any other information as appropriate. If a cash/check discount applies, the discounted amount will appear in the **Cash/Check Discount** field and the **Net Amount Due** will reflect the new payment amount.

Click **Apply Payment** to record your payment against all of the selected transactions.

Note that the credit card option is not available for bulk payments. Also, all selected transactions will be marked as paid in full and these transactions will be removed from the bulk payments screen.

You can also click the **Invoices** button to print an invoice for all checked transactions. Three invoice reports are available:

- Formatted for a standard #9 double window envelope. Each checked transaction will be printed on a separate page, suitable for individual mailing.
- Formatted for a standard #10 double window envelope. Each checked transaction will be printed on a separate page, suitable for individual mailing.
- A grouped invoice. Checked transactions are combined and totaled into a single invoice that is mailed or emailed to a single address. This option is suitable for multiple transactions belonging to a family or company.

When this option is used, checked transactions are **not** removed from the unpaid transactions list, since payment has not yet been received or recorded.

# Open Credits

Control Panel > Money > Admin Functions

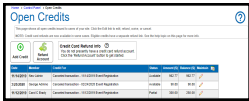
When you select this option, you will see a screen similar to the following, with some variations depending on whether or not your organization is configured to issue refunds to a member or non-member credit card.

**Alert:** (Jan 2023) **To customers using the built-in ClubExpress Merchant Account**

As part of our change to a new merchant processor, the credit card refund process is temporarily changing, as each processor requires its own refund account. If you have switched to the new merchant account and you need to refund charges made prior to your account change date and time, you'll use the existing refund account ("Account A"). For charges after the change date and time, you will need to use the new "Account B". Refunds for transactions using the previous merchant account will be available for a few months, at which time we will refund any remaining balance in "Account A". On the Credit Card Refund Account Details popup, you'll see two separate lists of refund requests, and two separate buttons to request additional funds (one for each refund account). If your organization has not yet switched to the new merchant account, you will not see the new refund account details. If you have your own merchant account (through Stripe or Authorize.net), this change does not affect you.

**Hint:** You can find your account change date and time on the Open Credits page (Control Panel > Money Tab > Admin Functions > Open Credits).

**Note:** For information related to credit card refunds, see "Credit Card Refunds" on page 14. Clubs with their own merchant account will not see the option to manage their Refund Account.



This screen shows open credits, including the date, member, description, status and amount. You can add a credit or edit an existing open credit. Click the **Add Credit** button to see the following screen.

**Edit Credit**

Name: Griffen, Peter(2158) [Select Member](#)

Date: 4/25/2013

Amount \$: 20

Credit Type: Overpayment

Description: Event registration

Account: Master Event Registrations

QuickBooks Item Name: Events

Buttons: Save, Cancel

Click the **Select Member** link to display the member selector. Specify the other fields then click **Save** to create the new credit or **Cancel** to close without saving.

Click the standard **Edit** icon to modify an existing credit. You will see a screen similar to the following:

**Edit Credit**

Credit Issued To: Todd Peterson  
Status: Available  
Amount \$ 40.00 Balance \$ 40.00

Select Action: Edit

Date: 3/14/2008

Amount \$: 40.00

Credit Type: Discount

Description: In return for printing services provided to the club

Account: Master Service Fees

QuickBooks Item Name:

Buttons: Save, Cancel

There are four available actions:

- **Edit** – change the various properties of the credit.
- **Refund** – mark the remaining balance of the credit as having been refunded to the member. Note that no credit is actually issued by ClubExpress; the actual refund must be handled by the club's treasurer.

- **Waive** – this option marks the remaining balance of the credit as waived, which means that the member has elected not to use it.
- **Cancel** – if no part of the credit has been applied, this option deletes it. If the credit has been partially applied, the amount will be changed to the applied amount, canceling the remaining balance.

Click **Save** to save your changes and return to the Open Credits screen, or **Cancel** to return without saving.

**Subgroups:** If your club or association has subgroups, subgroup administrators can access open credits but will only see credits for their members.

## Credit Card Refunds

*Control Panel > Money > Admin Functions > Open Credits*

Refunds can be issued to members and non-members paying by credit card for event registrations, additional club charges, resource reservations, etc. **up to 180 days** from the payment date. See "Open Credits" on page 12

### **Alert:** (Jan 2023) **To customers using the built-in ClubExpress Merchant Account**

As part of our change to a new merchant processor, the credit card refund process is temporarily changing, as each processor requires its own refund account. If you have switched to the new merchant account and you need to refund charges made prior to your account change date and time, you'll use the existing refund account ("Account A"). For charges after the change date and time, you will need to use the new "Account B". Refunds for transactions using the previous merchant account will be available for a few months, at which time we will refund any remaining balance in "Account A". On the Credit Card Refund Account Details popup, you'll see two separate lists of refund requests, and two separate buttons to request additional funds (one for each refund account).

If your organization has not yet switched to the new merchant account, you will not see the new refund account details. If you have your own merchant account (through Stripe or Authorize.net), this change does not affect you.

**Hint:** You can find your account change date and time on the Open Credits page (Control Panel > Money Tab > Admin Functions > Open Credits).

**Note:** For clubs with their own merchant account, your account may have a shorter time limit than 180 days. In the event you attempt to refund a user outside of the time limit, the refund will fail.

If you are using the ClubExpress merchant account, in order to provide refunds you must have a separate account set up with ClubExpress (Refund Account) which is used only to hold funds to provide refunds to site users. Once this account has been set up, all credit card refunds are processed by ClubExpress using the funds in the Refund Account. You may request to periodically add funds to the account, at which time we will perform an ACH request to your bank to retrieve the funds.

**Note:** Clubs with their own merchant account will not see the option to manage a Refund Account at the top of their screen.

When you visit the Open Credits page, if you have not yet requested a Refund Account, you will see a screen similar to the following:

Home > Control Panel > Open Credits

## Open Credits

This page shows all open credits issued to users of your site. Click the Edit link to edit, refund, waive, or cancel.

NOTE: Credit card refunds are now available for payments made with a credit card within the last 180 days, where the credit has not already been applied to other transactions. Eligible credits have a separate refund link. See the help topic on this page for more info.

[Hide Search](#) [Add Credit](#) [Refund Account](#)

**Credit Card Refund Info** ⓘ  
You do not presently have a credit card refund account. Click the 'Refund Account' button to get started.

Filter Credits

Credit Date From  To

☐ Show Refunds Only [Reset](#) [Search](#)

Search Results (15 open credit(s) found) Page 1 of 1

Date	Member	Credit For	Status	Amount (\$)	Balance (\$)	Maintain
6/12/2020	George Aaba	Birthday credit	Available	20.00	20.00	<a href="#">Edit</a>
4/30/2020	Alice Able	Membership	Available	20.00	20.00	<a href="#">Edit</a>

To request a refund account, click the Refund Account button.

### Credit Card Refund Account

You have not yet started a refund account. Enter a dollar amount below and click the 'Add To Account' button.

Additional Amount \$  [Add To Account](#)

[Done](#)

To get started, you must request to add funds to your Refund Account. You may enter any amount between 10 and 5,000. Once you click "Add", the account status will list as Pending. After the request is received, we will perform an ACH request to retrieve the funds from your bank account. **This process may take several days.**

**Do not** add funds for each individual refund you want to issue, rather you can add one large amount intended to process many refunds.

**Example:** You may wish to add \$100 to process five (5) separate refunds of \$20 each. You would **not** add \$20 five separate times to your account.

Once you have funds in your **Refund Account**, you will see a new option next to member and non-member open credits to issue a credit card refund. You will also see your account status:

- Pending - you have requested to have funds added to your Refund Account (either for the first time, or after the Refund Account has been activated), but the funds have not yet been received and approved.
- Active - we have received and approved the funds, and you can now issue refunds.
- Depleted - all funds in your Refund Account have been used, and you have not requested that any further funds be added to the Refund Account.

## Open Credits

This page shows all open credits issued to users of your site. Click the Edit link to edit, refund, waive, or cancel.

NOTE: Credit card refunds are now available in some cases. Eligible credits have a separate refund link. See the help topic on this page for more info.

Hide Search

Add Credit

Refund Account

Credit Card Refund Info

Your current refund account balance is \$ 2,554.50.

Filter Credits

Credit Date From To

☐ Show Refunds Only

Reset Search

Search Results (27 open credit(s) found)

Page 1 of 6

Date	Member	Credit For	Status	Amount (\$)	Balance (\$)	Maintain
11/14/2019	New Admin	Canceled transaction - 11/14/2019 Event Registration	Available	962.77	962.77	
3/25/2020	George Admino	Canceled transaction - 02/24/2020 Event Registration	Available	90.88	90.88	
4/29/2020	Carol C Brady	Carol paid this Misc already	Available	52.50	52.50	
4/29/2020	Greg Brady	Carol paid this Misc charge twice for Greg	Available	52.50	52.50	
4/29/2020	Greg Brady	Canceled transaction - 02/05/2020 Misc. Charge	Available	52.50	52.50	
Credits Total				1,211.15	1,211.15	

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Click the **Refund Account** button to view all additional fund requests. To add funds to your account, enter any amount between 10 and 5,000. Once you click "Add", the account status will list as Pending.



## Credit Card Refund Account

This page lists the details of your credit card refund account. To add additional funds, enter a dollar amount below and click the 'Add To Account' button.

Request Date	Request Amount	Available Balance	Status	Requested By
4/23/2020	400.00	0	Refunded	George Admino
4/23/2020	100.00	0	Refunded	George Admino
4/27/2020	1,000.00	740.00	Available	George Admino
4/27/2020	400.00	400.00	Available	George Admino
4/27/2020	1,000.00	N/A	Pending	George Admino
4/27/2020	400.00	N/A	Pending	George Admino
4/28/2020	50.00	N/A	Pending	Michelle True
Totals	\$ 3,350.00	\$ 1,140.00		

Additional Amount \$

There are a few important notes regarding credit card refunds:

- Transactions paid for with two (or more) credit card payments will be refunded separately.

**Example:** If a \$100 transaction was paid in two \$50 credit card payments, the user will receive two \$50 refunds.

- Transactions paid with both a credit card and another form of payment (check, cash, applied credit, etc.) will only have a credit card refund processed to cover the amount paid by credit card.

**Example:** If a \$100 transaction was paid as a \$60 credit card payment and a \$40 check, we will only issue a refund of \$60 to the credit card used. The remaining amount will remain as a credit on the user's account.

- If prior to issuing a refund the user has used some of the credit balance, the resulting refund amount will be the remaining balance.

**Example:** If the user receives a \$100 credit and uses \$20, we will only issue a refund of \$80.


- If a payment covers more than one transaction, the refund issued will only apply to the part of the payment attached to the credit.

**Example:** If the user makes a \$100 payment to cover a \$60 event registration and a \$40 donation and the event is canceled, only \$60 of the original \$100 payment is refunded.

- Refunds will only be issued for payments made in the last 120 days.

**Example:** If an event registration uses a payment schedule and the event is canceled, a refund will only be issued for payments made in the last 120 days. The remaining amount will remain as a credit on the user's account.

- Partial refunds may be provided in the following ways:
  - Hold Back Fixed Amount - we will deduct a fixed amount from the refund and keep it in your refund account
  - Hold Back Percentage - we will deduct a percentage from the refund and keep it in your refund account
- Refunds cannot be performed on the same day a payment was made. You must wait at least 24 hours to request a refund after payment has been made.

To issue a refund to a user, click the  icon in the maintain column. You will see the following popup:

?

+

×

Refund Credit Card

You can refund the lesser of the credit balance and the amount of the credit which had been paid with a credit card. Only credit card payments within the past 120 days are eligible. You may elect to refund the entire eligible amount, or specify an amount or percentage to hold back as non-refundable. Click the 'Process Refund' button when ready. See the help topic on this page for more info.

CREDIT INFO

User Name: Greg Brady

Credit For: Canceled transaction - 02/05/2020 Misc. C...

Credit Balance: 52.50

Paid by Credit Card: 52.50

Eligible for Refund: 52.50

REFUND

Refund Amount \$ 52.50

Refund Options

☒ Refund Full Amount
 ☐ Hold Back Fixed Amount
 ☐ Hold Back Percentage

☐ Use these settings as the default for subsequent refunds?

PAYMENT INFO

Date: 4/29/2020 Amount 52.50 Refund Amount 52.50

Process Refund

Cancel

Entering in any amount in either the Fixed or Percentage fields will automatically adjust the amount to be refunded (in red). Entering in a percentage will display the dollar amount next to the field.

**Note:** The actual amount held back in the case of a Percentage hold-back may differ from the estimate displayed in the popup.

Check the box **Use these settings as the default for subsequent refunds?** to use the same hold-back amounts (fixed or percentage) in future refunds.

The amount refunded is deducted from the Refund Account (not any hold-back amount). The amount refunded and the hold-back amount are both deducted from the user's credit balance.

**Example:** If a user makes a \$100 payment and you elect to refund with a fixed hold-back of \$3, \$97 will be removed from your Refund Account. The user's credit will be reduced by \$100 (\$97, plus the \$3 fee).


In cases where a payment was made with multiple credit card payments, refunds are processed in date order and the hold-back amount is deducted beginning from the first payment refund. If the hold-back amount is greater than the amount of the first payment, the remaining hold-back amount will be deducted from the refund of the second payment.

**Example:** A user has a \$100 credit made with two payments: \$10, then \$90. You elect a fixed hold-back of \$20. We do not refund the first payment of \$10 and instead count that towards the \$20 hold-back. The remaining \$10 of the hold-back amount is withheld from the second refund, making the second refund amount \$80.

Total Payment: \$100; Fixed Hold Back: \$20

Payment 1: \$10; Refund 1: \$0: Hold Back Remaining: \$10

Payment 2: \$90; Refund 2: \$80: Hold Back Remaining: \$0

Click the  link to view the payment receipt. Click "Refund" to issue a refund to the user.

# Multiple Misc. Charges/Credits

Control Panel > Money > Admin Functions

This option allows you to apply a single miscellaneous charge or credit to multiple members. You will see the following screen:

Multiple Miscellaneous Charges/Credits

This screen allows you to enter miscellaneous charges or credits for a group of members. Enter an appropriate description of the charge or credit, the amount of the charge or credit to be made, and the financial account. Click on a member name, then click the arrow to select the members who should receive the charge. You can optionally click the double-arrow to select or de-select all displayed members. You may use the filter to search for last name.

Type ☒ Charge ☐ Credit

Description

Fee \$

Tax Rate < Select Tax Rate >

Financial Account < Select >

QuickBooks Item Name

Name

Chapter Select a group

Member Type < Select >

Member Level Primary & Secondary Members

Reset Search

Available Members

A Myles, Jessica (11174)

Abernathy, Angela (10116)

Abrams, Jr., Lisa (1000A)

Alexander, Billie (2468)

Alexander, Larry (100100)

Alexander, Lillith (1000)

Alexander-O'Malley, Richard (2902)

Alheim, Kara (1943388)

Arkansas, Annie (1026)

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Selected Members

Determine if the item will be a charge or credit. Enter the description, fee and a non-archived financial account.

To add members to the list of those being credited or charged, select the members from the list of active members sorted by last name. You can also narrow your search by name, member type and member level.

20

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**Subgroups:** For organizations with subgroups, you will see a chapter selector you can use to filter your member list by chapter.

You can select multiple members at once by holding down the Control key. When you click **Save**, the miscellaneous charge or credit will be applied to each checked member. Use the paging controls to switch between pages.

**Note:** When you add an additional charge to a member, the system will generate an email notifying them of the new charge to their account.

## Bank Account Activity

*Control Panel > Money > Admin Functions*

**Note:** This option does not appear for clubs and associations outside the US.

Clicking this choice displays the following screen:

The screenshot shows the 'Bank Account Activity' interface. At the top, there's a breadcrumb trail: Home > Control Panel > Bank Account Activity. Below this is a blue header bar with the title 'Bank Account Activity'. A text box below the header provides instructions: 'Specify filter parameters and click the "Search" button to display matching transaction categories. Certain types of transactions support drill-down to view the details; click the "Details" link to display this information.' Below the instructions are four filter dropdowns: 'Bank Account' (set to 'All Accounts'), 'Time Period' (set to 'All'), 'Transaction Type' (set to 'All'), and 'Sort By' (set to 'Date (Oldest at top), then Transaction Type'). A 'Search' button with a lightning bolt icon is to the right of the 'Sort By' dropdown. Below the filters is a table with the following data:

Date	Transaction Type	Bank Account	Amount	Details
3/25/2004	Collect Fees	Club Account	(\$3.50)	
3/25/2004	Setup Fee	Club Account	(\$150.00)	

Use this screen to view and audit transactions performed through ClubExpress and on your bank accounts. It is especially useful when you need to reconcile our records with monthly bank statements and accounting system. Specify the filter criteria, including bank account, time period and transaction type, as well as the sort order, then click **Search**.

The following transaction types may be listed:

- Test Credit;
- Test Debit;
- Setup Fee (Withdrawal);
- Collect Fees, including debit adjustments, credit card fees, logistics services, custom programming

- and our monthly fee;
- Remit Collected Funds, including credit adjustments.

Some of these choices are self-evident and no further information is necessary. Other choices have additional information, which is accessed by clicking the **Details** icon. One or more reports will be available to view the detailed line items that comprise this transaction.

**Subgroups:** If your club or association has subgroups, subgroup administrators will only see bank accounts belonging to the subgroups they manage.

## Understanding ACH Transactions

ACH stands for Automated Clearing House, a method for securely transferring money between banks and bank accounts that is managed by NACHA, the National Automated Clearing House Association.

When we collect money on your behalf through credit card transactions on the website, this money is deposited into our bank account two business days later. This money is then held for at least one more business day before it's available to be sent to you. This hold allows for potential problems with the transaction, or for members who decide that they don't want to sign up for membership or register for the event after all.

Then, three times a month, on the 10<sup>th</sup>, 20<sup>th</sup> and last day of the month, we initiate ACH transactions to transfer the funds we've collected on your behalf to your bank account(s).

**Example:** Because of the three-day hold, on the 20<sup>th</sup> of the month, we will remit funds collected between the 8<sup>th</sup> and the 17<sup>th</sup> of the month inclusive. If the 10<sup>th</sup>, 20<sup>th</sup> or last day falls on a Saturday or Sunday, we will generally do the ACH transaction on the preceding Friday.

For each club or association, we remit the funds to you and then withdraw credit card fees as a separate transaction. It's done this way for accounting purposes, to give you the flexibility of deciding in which account to record the fees.

Our monthly fee is charged at the end of the month as part of this last day transaction. It covers the following month of service.

## QuickBooks® Desktop

*Control Panel > Money > Admin Functions*

**Note:** To set up QuickBooks® integration, navigate to Control Panel > Money > Setup > Money Options

ClubExpress includes the ability to export financial data from your website in a format that can be imported into QuickBooks®. The QuickBooks® Desktop exports are in Intuit Interchange Format (.IIF), which is supported in QuickBooks® for Windows. For instructions on using QuickBooks® Online, see "QuickBooks® Online" on page 31.

Before you start exporting transactions, credits and payments from your ClubExpress website and importing this data into QuickBooks®, we **strongly** suggest that you experiment with a copy of your main "company" file or with an empty file. A single import of just one month of data could make dozens of changes to multiple accounts; you should be absolutely sure that everything is properly configured and that data is imported as you are expecting. You have many 3rd party options for maintaining backup copies of your data, including ChronoBooks and Rewind Backups. **If you are switching from QuickBooks® Desktop to QuickBooks® Online you should perform the same backup.** Before your first export you must also configure the QuickBooks® account names for your bank accounts and financial accounts.

**Activation:** The monthly fee for this module is \$20/month.

**Note:** If you are in Setup or Trial mode, the activation fee will be charged when you go live.

## QuickBooks® Desktop for Windows (QBD)

**QuickBooks:** If QuickBooks® is enabled on the **Control Panel – Money – Setup –Money Options** page, you will see QuickBooks® Export on the Control Panel. Select it and you will see a screen similar to the following:

The screenshot shows the 'QuickBooks® Export' page. At the top, there is a breadcrumb trail: 'Home > Control Panel > QuickBooks Export'. Below this is the title 'QuickBooks® Export' and a help icon. A text box instructs: 'Specify filter parameters and click the "Search" button to display matching exports. Click the New Export button to generate a new QuickBooks export file of transactions, payments or credits, within a specified date range.' Below this, there are two dropdown menus: 'Type of Export' (set to '< All Export Types >') and 'Time Period' (set to 'All'). A 'Search' button with a magnifying glass icon is next to the 'Time Period' dropdown. A 'New Export' button is also present. Below the search filters, the 'Search Results' section displays a table with the following data:

Date Exported	Export Type	From	Through
11/20/2009	User Transactions	10/01/2009	10/31/2009
11/20/2009	User Credits	01/01/2009	10/31/2009
11/23/2009	User Transactions	01/01/2009	11/20/2009
11/27/2009	Club Transactions	11/20/2009	11/26/2009

To see previous exports, select the type and time period and click **Search**. You will see a list of matching exports.

**New Export** button. You will see the following popup window:



For a description of the types of QuickBooks® data, see "The Five Types of QuickBooks® Data" on the next page.

Select the type of export from one of the following choices:

- Club Transactions
- Members and Non-Members (QuickBooks® “Customers”)
- User Credits
- User Payments (including discount coupons)
- User Transactions

Specify the date range you want to export then click the **Export** button. Your browser will prompt you to save the .IIF file (Intuit Interchange Format) to your local hard disk, from where you can import it into QuickBooks®. The name of the file will describe the type of export and date range specified.

The date range is queried based on the date and time that a transaction, payment, credit or fee was actually recorded. This may be different from the date entered by the user or administrator; ClubExpress allows you to enter any date when you are recording an item (for example, to record that a check was received earlier than when the database was updated.) In the export, the date entered by the user or administrator will be in the memo field.

**Note:** ClubExpress and QuickBooks® do not stop you from importing the same transactions into QuickBooks® more than once. You need to be very careful to import only discrete date ranges and export types into your active club or association QuickBooks® file.

Note also that you cannot specify today's date as the Through Date. The reason is that you might miss some transactions or payments if they occur today but after the export was processed.



# The Five Types of QuickBooks® Data

## User Transactions

When users sign up for membership or renew an existing membership, register for an event, make a donation, purchase merchandise, incur a miscellaneous charge, etc., a user transaction is generated.

A user transaction represents a commitment to pay in return for some benefit. So from the club's standpoint, one side of a user transaction is an Accounts Receivable. The other side of the user transaction represents a positive balance in one or more Income accounts. Here's an example:

Description	Account Type	Debit	Credit
Membership Dues	Income		\$40.00
Club T-shirt			\$12.00
Donation			\$5.00
Accounts Receivable	Current Asset	\$57.00	

User Transactions

The example membership sign-up transaction actually represents revenue in three Income accounts (therefore a Credit): membership dues, merchandise sales, and donations. The other side of the transaction is an increase in Accounts Receivable that is a current asset account (therefore, a Debit.)

In QuickBooks®, you will likely have separate income accounts for each type of income, allowing you to track income from different sources.

Similarly, ClubExpress allows you to organize different types of income into financial accounts and you can map each financial account into a corresponding QuickBooks® account.

Exporting user transactions to QuickBooks® generates credits in the appropriate income accounts and debits in your Accounts Receivable account. Members and non-members are treated as "Customers" in QuickBooks®; they are the people who purchase the products and services provided by your club or association. When you import or a user transaction, both versions of QuickBooks® also generate an open Invoice for the customer.

## User Credits

When users are credited for an event they were not able to attend or because they volunteered, they are given a User Credit.

User Credits represent a loss of revenue to the club and, more specifically, to an income category. An event credit is a reduction in revenue for that event, while a membership credit is a reduction in membership revenue.

One way of looking at a credit is to consider it as a future obligation or liability incurred by the club—perhaps an Account Payable. But QuickBooks® does not allow Accounts Payable to be linked to customers, only to vendors. Instead, QuickBooks® handles credits as a reduction in Accounts Receivable, or the money owed by a customer. Here’s an example:

Description	Account Type	Debit	Credit
Membership Revenue	Income	\$10.00	
Accounts Receivable	Current Asset		\$10.00

#### User Credits

When a membership credit of \$10.00 is issued, the membership income account is reduced by this amount (Debit) and the Accounts Receivable account is reduced by the same amount (Credit to Current Asset.)

**In ClubExpress, you must specify a financial account when entering a credit and this financial account will map to an Income account in QuickBooks®.**

User Credits are used up in a number of ways:

- Applied as part of a payment (described below).
- Refunded to the user. We do not export refunds since the credit is already in QuickBooks®. Instead, we assume that the credit is offset by a check cut by the club’s treasurer in QuickBooks® to the user.
- Deleted. We cannot export deleted credits since there is nothing to export. Instead, you need to create a transaction in QuickBooks® to reverse the deleted credit.
- Waived by the user. We export this as a reversal of the transaction above, crediting the Income account and debiting Accounts Receivable. Effectively, the club recovered the “loss” of the credit.

## User Payments

When users make a payment, they are satisfying an open Receivable. A user payment causes a balance to be transferred from one asset account (Accounts Receivable) to another asset account (Bank or Undeposited Funds). Here’s an example:

Description	Account Type	Debit	Credit
Accounts Receivable	Current Asset		\$57.00
Bank or Undeposited Funds	Asset	\$57.00	

#### User Payments - Bank or Undeposited Funds

Accounts Receivable had a balance of \$57.00. This is offset by a credit (reduction) so the balance is now zero. Bank now has a balance of \$57.00 because the payment represents money that was actually received.

In QuickBooks®, you will have a separate account for each bank account. Similarly, ClubExpress allows you to map each bank account in the system to a corresponding QuickBooks® bank account.

QuickBooks® also supports the concept of Undeposited Funds, money which has been received but which may not yet physically be in your bank account.

Exporting user payments to QBD generates Payment transactions, credit balances in Accounts Receivable and a debit balance in the appropriate bank account or in Undeposited Funds. Note that the customer's open invoices are NOT flagged as paid. There is no way for us to automatically match them so the treasurer will need to handle this task manually. (Note also that the customer/member will have a zero balance if he or she is up-to-date on payments.)

In QuickBooks®, different types of payments are handled in different ways:

- If the collected funds were received by ClubExpress (using the built-in merchant account or if you are configured for checks to be sent to us) and later remitted to you, you have the choice of showing the funds in a bank account or in Undeposited Funds.
- If the collected funds were received directly by your club (using your own merchant account, cash, a check to the club, or processed through a separate system), the export places the funds in Undeposited Funds. When you actually make the deposit, you can generate a transaction to move these funds from Undeposited Funds to the appropriate bank account(s).
- If the "payment" was recorded as a Comp or Write-Off (Bad Debt), Accounts Receivable is credited and the specified Expense Account for Bad Debts/Comps is debited for this amount. Writing off or comp'ing an expected payment is an expense to the club.

**Example:**

Description	Account Type	Debit	Credit
Accounts Receivable	Current Asset		\$57.00
Bad Debts / Comps	Expense	\$57.00	

User Payments - Bad Debts

In ClubExpress, if a payment includes an applied credit, we record a deposit for the gross amount less the credit amount because it was separately exported.

**Example:**

Amount owed: \$57.00

Credit applied: \$10.00 – credit memo separately exported

Amount actually paid: \$47.00

Description	Account Type	Debit	Credit
Accounts Receivable (AR)	Current Asset		\$57.00
Credit Memo applied to AR	Current Asset	\$10.00	
Payment	Asset	\$47.00	

User Payments - Credit Memo

Note that the payment type and a reference number will be shown where appropriate. In most cases, there is only one payment type per transaction. For checks, the record will say "Check" and will include the check number. For credit cards, the record will say "Credit Card" and include the last 4 digits. If the payment includes multiple payment methods (for example, credit card and check, or check and discount or credit) the payment type is "Multiple Payment Methods"; there is no way to include the details of each payment method.

## Club Transactions

When we charge a fee, the funds are deducted directly from your bank account using an ACH. Similarly, when we issue a credit, the funds are deposited directly into your bank account using an ACH.

Club Transactions are handled using a Debit to an Expense account (the expense increases) offset by a Credit to the primary bank account (the amount on deposit is lowered.) Here's an example:

Description	Account Type	Debit	Credit
Website Hosting	Expense	\$22.40	
Bank	Asset		\$22.40

Club Transactions

ClubExpress allows you to specify your QuickBooks® account name for each category of expense, setup fees, monthly hosting fees, miscellaneous charges and credits, postage, etc.

## Members and Non-Members

For QBD users, selecting this option exports the member and non-member databases. When this information is imported into QuickBooks®, it becomes "Customer" data. QuickBooks® will attempt to match incoming records against the data already in the system; if a match is made, the other data (address, etc.) will be updated. If no match is made, a new customer record is added.

Note: QuickBooks® does not allow duplicate names in its various databases (Customer, Vendor, etc.) If you get a QuickBooks® error importing this file, it may be because one of your members or non-members is also listed in your Vendor database; you will need to change one of the names so that it's different. The same problem might occur if you import a transaction, payment, or credit file listing a customer who is not yet in the QuickBooks® Customer database but who is in the Vendor database. Again, change one of the names (usually the Vendor) so that it's different.

## Configuration Notes

### QuickBooks® Account Names

QuickBooks® account names are updated in three places within ClubExpress. Be sure that all three are correctly filled out:

- Control Panel – Money – Setup – Bank Accounts
- Control Panel – Money – Setup – Financial Accounts
- Control Panel – Money – Setup – Money Options

In QBD, transaction, payment and credit data is exported using IIF files – the Intuit Interchange Format. This is a tab-delimited file format where account names are spelled out. QuickBooks® looks for an account in its chart of accounts with the exact spelling shown in the IIF file.

When you are entering QuickBooks® account names into ClubExpress, be sure that the spelling is exact. If it's not, QuickBooks® will create a new account with the spelling from the IIF file and you will have to manually move each transaction to the correct account.

When specifying account names in ClubExpress, do not include an account number.

**Example:** If the account is shown as:  
4110 • Membership Dues

in the QuickBooks® Chart of Accounts, specify “Membership Dues” as the QuickBooks® account name in ClubExpress.

If your account is a sub-account, specify the path to the sub-account with a colon delimiter.

**Example:** If the account is shown as:  
4000 • Income  
4050 • Donations

in the QuickBooks® Chart of Accounts, specify “Income:Donations” as the QuickBooks® account name in ClubExpress. Note that there are no spaces around the colon. Note also that the ClubExpress account name field is limited to 50 characters. If your QuickBooks® account names are longer than this, including sub-accounts, they may need to be shortened to fit.

**Note:** For financial accounts, you will need to add Account Names for both the financial accounts you've created as well as the master financial accounts.

## QuickBooks® Customer Names

QuickBooks® allows you to store and match customer names in one of two formats:

- FirstName <Middle Initial>. LastName
- LastName, FirstName <Middle Initial>.

Be sure to select the same format in both ClubExpress and QuickBooks®, to ensure that imported transactions and payments are linked to the correct customer records.

Note that QBD does not provide an update function for customer data. When you run the Member and Non-Member export, and then import the customer file into QuickBooks®, the program will match as described above. For each matching record, the data in the imported customer file will completely replace any customer data previously stored in the matched records in QuickBooks®. For this reason, be sure to do your updates in your ClubExpress website, otherwise they may be lost when you export from ClubExpress and import into QuickBooks®.

## QBD Item Names

ClubExpress will export QBD Item Names if they are defined. Whenever you specify a charge in ClubExpress and link it to a QuickBooks® account, you can also specify the Item Name.

For each type of transaction, ClubExpress gives you a place to define the QuickBooks® Item Name, and this can be an Item or Service. When the import takes place, we will match on the name itself.

If you have not defined these item names in your ClubExpress configuration, use the QuickBooks® default item name associated with the financial account linked to the transaction.

If you enter an item name at the transaction or item level and it does not match the QuickBooks® Item Name exactly, a new item will be created for you and you will need to manually correct it.

## QuickBooks® Classes

ClubExpress will export class information *if you are using QuickBooks® classes*. Classes are used to categorize income and expenses in different ways. To enable them, follow these steps in QBD:

1. Edit – Preferences
2. Select Accounting in the left-side list
3. Select the Company Preferences tab
4. Check the “Enable class tracking” box
5. Click OK

In ClubExpress, check “Use Class Tracking” on the Control Panel – Money Options page. When you do this, the Financial Account screens in ClubExpress also allow you to specify a class for each financial account. Classes are exported only for Income and Expense accounts.

Even though QuickBooks® allows you to specify a class for Accounts Receivable (Invoices and Credit Memos), ClubExpress will not export a class value for Accounts Receivable. The reason is that a user transaction or user credit might affect multiple Income accounts, each of which could be in different

classes. So we cannot definitively assign an Accounts Receivable to a single class. But if you want classes assigned to the Accounts Receivable lines, you can always add them manually afterwards.

## User Payments Without A Customer

QuickBooks® requires that a customer record be defined before a payment can be recorded for that customer. But when you are first starting to use the QuickBooks® export feature, you may export user payments that do not have a corresponding user transaction record.

In this case, QBD will add the username to its Other Names list instead of the Customer list. The Other Names list can be found on the Lists menu. Other Names can be re-categorized as Customers by editing the name and clicking the Change Type... button.

## Sales Tax

If your QuickBooks® company file is configured to enable sales tax, be sure to check the box "Company file is configured to use Sales Tax". This ensures the Sales Tax is passed into the exported file.

In QBD, if this flag is set, ClubExpress will send an AUTOSTAX line with each user transaction, even the ones where sales tax is not applied (membership signup and renewal, event registration, donation, etc.) Where sales tax is applied (storefront transactions), the AUTOSTAX line will contain the sales tax amount.

If this flag is not set, sales tax is exported as a transaction line item, with the actual sales tax account specified in the split of funds.

## Product Quantities and Cost Per Product

ClubExpress does not currently export QuickBooks® products (such as, in the Storefront.) The reason is that QuickBooks® does not provide a way to update just selected fields in a product record. If we provided such an export and you then imported it into QuickBooks, you would find that much of the data that QuickBooks® stores for each product would be lost because it has no analog in ClubExpress.

## Export Customer Names

An undocumented option in ClubExpress allows the system to export customers using the company/organization name instead of the individual member name. **Contact us to enable this option.**

# QuickBooks® Online

*Control Panel > Money > Admin Functions*

**Note:** To set up QuickBooks® integration, navigate to Control Panel > Money > Setup > Money Options

For QuickBooks® Online, data is transferred directly from ClubExpress into your online company.

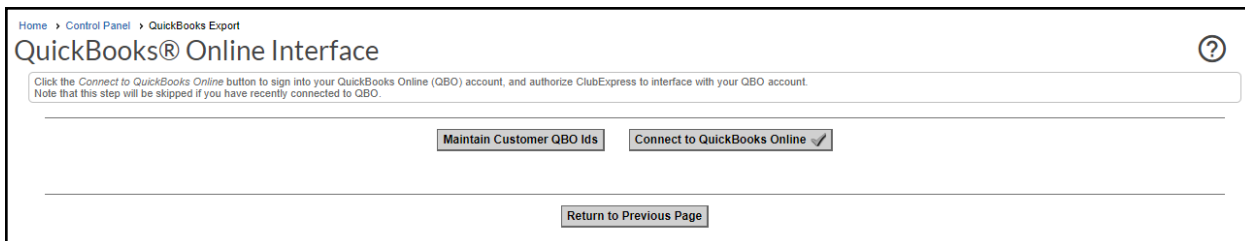
Before you start transferring transactions, credits and payments from your ClubExpress website and importing this data into QuickBooks®, we **strongly** suggest that you experiment with a copy of your main “company” file or with an empty file. A single import of just one month of data could make dozens of changes to multiple accounts; you should be absolutely sure that everything is properly configured and that data is imported as you are expecting. You have many 3rd party options for maintaining backup copies of your data, including ChronoBooks and Rewind Backups. **If you are switching from QuickBooks® Desktop to QuickBooks® Online you should perform the same backup.** Before your first transfer you must also configure the QuickBooks® account names for your bank accounts and financial accounts. See Configuration Notes at the end of this section.

**Activation:** The monthly fee for this module is \$20/month.

**Note:** If you are in Setup or Trial mode, the activation fee will be charged when you go live.

## QuickBooks® Online (QBO)

**QuickBooks:** If QuickBooks® Online is enabled on the **Control Panel – Money – Setup – Money Options** page, you will see the same option on the Control Panel. Select it and you will see a screen similar to the following:



The screenshot shows a web interface titled "QuickBooks® Online Interface" with a breadcrumb trail "Home > Control Panel > QuickBooks Export". Below the title is a text box with instructions: "Click the Connect to QuickBooks Online button to sign into your QuickBooks Online (QBO) account, and authorize ClubExpress to interface with your QBO account. Note that this step will be skipped if you have recently connected to QBO." Below this are two buttons: "Maintain Customer QBO Ids" and "Connect to QuickBooks Online" (which has a checkmark icon). At the bottom is a "Return to Previous Page" button.

### Connecting to QuickBooks® Online

The first step is to log into QuickBooks® Online and give ClubExpress permission to access your account. This required process also tells the system that communications between ClubExpress and QBO are legitimate and approved.

When you click the **Connect to QuickBooks® Online** button, you will see an Intuit dialog box to enter your login name and password. Note that this authorization is valid for 100 days. If you export your data within

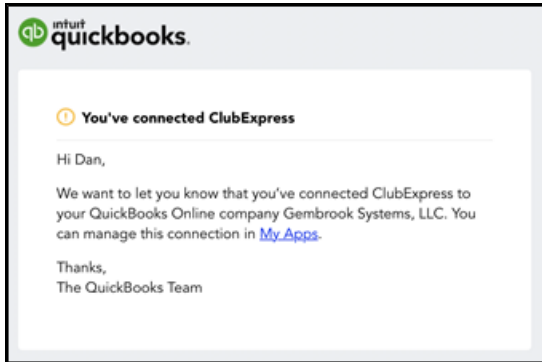


that time, you will not be prompted to log in again. The authorization will be renewed for an additional 100 days from the new export date and time.

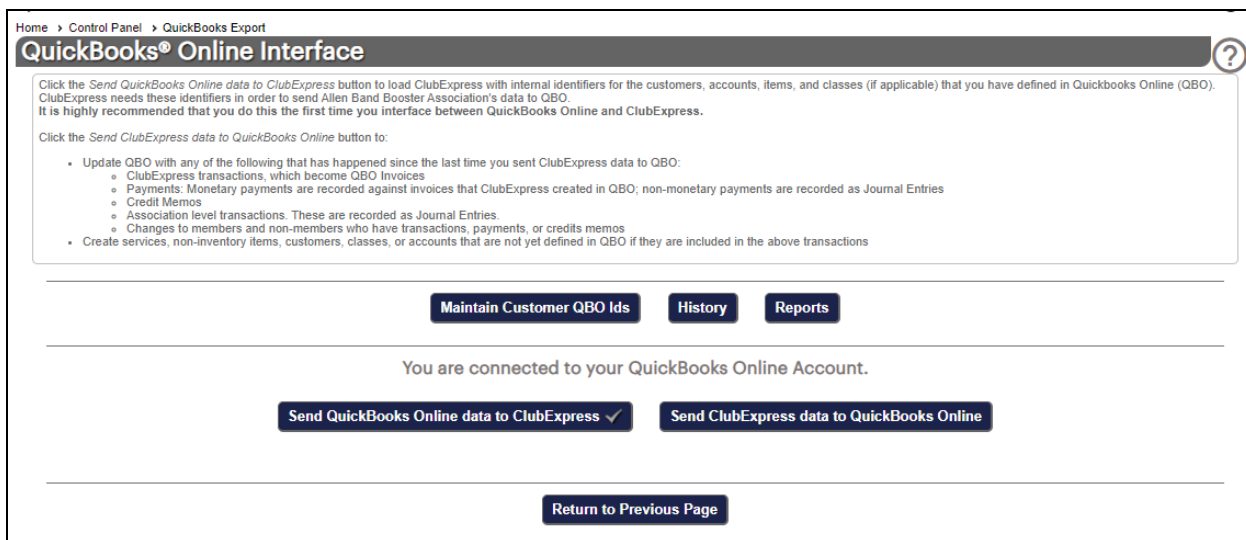
Once you have connected, you will see the following Intuit screen:



You may also receive a confirmation email from Intuit that you have connected to QBO from the ClubExpress "App".



When you have successfully connected your QBO account with ClubExpress, you will see the following screen:



## Sending QuickBooks® Online Data to ClubExpress

When you click the **Send QuickBooks® Online data to ClubExpress** button, the system establishes a connection to QBO and downloads internal identifiers for the following information:

- Customer IDs - The system will identify the customers exist in your ClubExpress database (members and non-members) and compare the first and last names of your customers to your member and


non-member database. If a match is found, and we do not already have an internal QBO ID for the customer in their ClubExpress data, we store the ID in ClubExpress. This ID is used going forward when we send the customer's financial activity data to QBO.

- Accounts in your Chart of Accounts - We use these when we send activity from ClubExpress to QBO. Please make sure that the QB Names on the ClubExpress accounts exactly matches the spelling within your QBO system. See "Configuration Notes" on page 40 at the end of this section.
- Items - These are Services or Products that are linked to an account in your Chart of Accounts. We use them when we send activity from ClubExpress to QBO. Please make sure that the QB Default Item Names for the ClubExpress accounts exactly matches the item spelling within your QBO system. See "Configuration Notes" on page 40 at the end of this section.
- Classes (if they have been enabled) - If you are using classes, please ensure that they are spelled the same in QBO and ClubExpress. See "Configuration Notes" on page 40 at the end of this section.

It is important to do this *before* you run your first CE => QBO transfer and at any time *after* you add new accounts, items, or classes on the QBO side.

### Customer IDs

Clicking **Maintain Customer QBO IDs** will open a window allowing you to search for and find members by first or last name, and to update or edit their QBO ID within ClubExpress to match the number in your QBO system. This is important to do if you have merged customer records in QBO, or if you have more than one member or non-member with the same first and last name in ClubExpress. We do not bring over any other information (for example, addresses or phone numbers) from QBO to ClubExpress. To find the QBO customer id, bring up the customer in QBO and look at the name\_id in the URL line. This is the internal customer id that we store inside ClubExpress for that customer.



The screenshot shows a web browser address bar with the URL `qbo.intuit.com/app/customerdetail?nameid=615`. The `nameid=615` portion of the URL is highlighted with a red box, indicating the internal QBO customer ID.

**Note:** Before you perform your first transfer, run a QBO to ClubExpress transfer (QBO => CE). We store QBO's internal IDs in our database to help expedite each data transfer you perform. When you run this QBO => CE transfer, it updates the QBO IDs for members, non-members, financial accounts, bank accounts, and service and product items in our database.

When you run a ClubExpress to QBO transfer (CE => QBO), if your website does not have the internal QBO ID for a member or non-member who had financial activity during a period you're processing, the ClubExpress system will attempt to find the customer on the QBO side. It matches the member/non-member to the QBO customer using the customer's Display Name in QBO. If the customer does not exist on QBO, the process creates the customer in QBO. Similarly, the system creates accounts, classes, and items on QBO if they do not already exist in QBO.

**Note:** When configuring QuickBooks® in Control Panel > Money Tab > Setup > Money Options, be sure to select the correct Customer/Job Name Format so ClubExpress can match to the correct customer name in QBO.

## Sending ClubExpress Data to QuickBooks® Online

**Note:** It is strongly recommended that you back up your QBO data before every transfer.

When you click the **Send ClubExpress data to QuickBooks® Online** button, the system establishes a connection to QBO and automatically uploads the following information that has occurred *since the last time ClubExpress data was sent to QBO* (this date and time can be confirmed in the popup message that will appear when you click the **Send** button).

- User Transactions
- User Payments
- User Credits
- ClubExpress Fees
- Tax (if we are calculating it)
- “Customers” whose data has changed since you initially enabled QBO and who have financial activity in the transfer time-frame. If any of these customer's contact information was changed in ClubExpress, the system will update the corresponding information in QBO.

**Note:** Each time the button is clicked registers as a data transfer. If you click **Send ClubExpress data to QuickBooks® Online** once, then a second and third time minutes apart, the second and third transfers will not include transactions which were included in the first transfer.

**For a description of the types of QuickBooks® data, see The Five Types of QuickBooks®Data.**

When you first enable QBO, data for the first four items above will be uploaded starting with the date that QBO was first enabled. (If you want an earlier date, please contact ClubExpress Support and we can configure this for you internally.)

**Please also note that the first time you send ClubExpress data to QBO may take a long time (many minutes.) Be patient.**

### Reports and Errors

If a transaction, payment, credit, etc. fails to transfer to QBO for any reason, the item is marked to be resent, and the system automatically attempts to resend the data the next time you perform a CE => QBO transfer, and so on, until the error is corrected and the item is processed in QBO.

A report is generated for each transfer you perform. Select **History** to view all data transfers between your website and QBO. You can search by date range on this page, and run a report by clicking the reports icon next to any CE => QBO transfer record. The report shows invoices, payments, etc. that were included in that transfer. If there were errors for any particular item, the QBO error information is shown below the item, together with information about what to look for to correct the error.

**Note:** If you fix the error manually on the QBO side, contact Customer Success to have us stop the transaction from attempting to re-import it in the next transfer you perform.

## The Five Types of QuickBooks® Data

### User Transactions

When users sign up for membership or renew an existing membership, register for an event, make a donation, purchase merchandise, incur a miscellaneous charge, etc., a user transaction is generated.

A user transaction represents a commitment to pay in return for some benefit. So from the club's standpoint, one side of a user transaction is an Accounts Receivable. The other side of the user transaction represents a positive balance in one or more accounts. Here's an example:

Description	Account Type	Debit	Credit
Membership Dues	Income		\$40.00
Club T-shirt	Income		\$12.00
Donation	Income		\$5.00
Accounts Receivable	Current Asset	\$57.00	

User Transactions

The example membership sign-up transaction actually represents revenue in three different accounts (therefore a Credit): membership dues, merchandise sales, and donations. The other side of the transaction is an increase in Accounts Receivable that is a current asset account (therefore, a Debit.)

In QuickBooks®, you will likely have separate accounts for each type of item, allowing you to track income from different sources.

Similarly, ClubExpress allows you to organize different types of income into financial accounts and you can map each financial account into a corresponding QuickBooks® account and set a default item to associate with the financial account.

Transferring user transactions to QuickBooks® generates credits to the appropriate item and debits in your Accounts Receivable account. Members and non-members are treated as "Customers" in QuickBooks®; they are the people who purchase the products and services provided by your club or association. When you transfer a user transaction, an open invoice is generated for the customer.

### User Credits

When users are credited either automatically if they cancel an event, or by an administrator for any reason (for example, for volunteering), they are given a User Credit.

User Credits represent a loss of revenue to the club and, more specifically, to an item. An event credit is a reduction in revenue for that event, while a membership credit is a reduction in membership revenue.

One way of looking at a credit is to consider it as a future obligation or liability incurred by the club—perhaps an Account Payable. But QuickBooks® does not allow Accounts Payable to be linked to customers, only to vendors. Instead, QuickBooks® handles credits as a reduction in Accounts Receivable, or the money owed by a customer. Here’s an example:

Description	Account Type	Debit	Credit
Membership Revenue	Income	\$10.00	
Accounts Receivable	Current Asset		\$10.00

User Credits

When a membership credit of \$10.00 is issued, Membership Revenue is reduced by this amount (Debit) and the Accounts Receivable account is reduced by the same amount (Credit to Current Asset.)

**In ClubExpress, you must specify a financial account and item name when entering a credit.**

User Credits are sent to QBO when they are issued or given to the user, not when they are used.

**Example:** A member receives a credit on June 5th for a canceled event but does not use that credit until August 20th. A transfer performed on June 15th would capture the credit.

User Credits are used up in a number of ways:

- Applied as part of a payment (described below).
- Refunded to the user. We do not transfer refunds since the credit is already in QuickBooks. Instead, we assume that the credit is offset by a check cut by the club’s treasurer in QuickBooks® to the user.
- Deleted. We cannot transfer deleted credits since there is nothing to transfer. Instead, you need to create a transaction in QuickBooks® to reverse the deleted credit.
- Waived by the user. We transfer this as a reversal of the transaction above, crediting Membership Revenue and debiting Accounts Receivable. Effectively, the club recovered the “loss” of the credit.

**Note:** In QBO, credits are imported as Credit Memos.

## User Payments

When users make a payment, they are satisfying an open Receivable. A user payment causes a balance to be transferred from one asset account (Accounts Receivable) to another asset account (Bank or Undeposited Funds). Here’s an example:

Description	Account Type	Debit	Credit
Accounts Receivable	Current Asset		\$57.00
Bank or Undeposited Funds	Asset	\$57.00	

User Payments - Bank or Undeposited Funds

Accounts Receivable had a balance of \$57.00. This is offset by a credit (reduction) so the balance is now zero. Bank now has a balance of \$57.00 because the payment represents money that was actually received.

In QuickBooks®, you will have a separate account for each bank account. Similarly, ClubExpress allows you to map each bank account in the system to a corresponding QuickBooks® bank account. QuickBooks® also supports the concept of Undeposited Funds, money which has been received but which may not yet physically be in your bank account.

Transferring user payments generates Payment transactions, which credit balances in Accounts Receivable and debit balances in the appropriate bank accounts or in Undeposited Funds. The customer's open invoices are flagged as paid. There is no way for us to automatically match them so the treasurer will need to handle this task manually. (Note also that the customer/member will have a zero balance if he or she is up-to-date on payments.)

In QuickBooks®, different types of payments are handled in different ways:

- If the collected funds were received by ClubExpress (using the built-in merchant account or if you are configured for checks to be sent to us) and later remitted to you, you have the choice of showing the funds in a bank account or in Undeposited Funds.
- If the collected funds were received directly by your club (using your own merchant account, cash, a check to the club, or processed through a separate system), the transfer places the funds in Undeposited Funds, regardless of which option you selected on the Money Options page. When you actually make the deposit, you can generate a transaction, within QuickBooks, to move these funds from Undeposited Funds to the appropriate bank account(s).
- If the "payment" was recorded as a Comp or Write-Off (Bad Debt), Accounts Receivable is credited and the specified Expense Account for Bad Debts/Comps is debited for this amount. Writing off or comp'ing an expected payment is an expense to the club.

#### Example:

Description	Account Type	Debit	Credit
Accounts Receivable	Current Asset		\$57.00
Bad Debts / Comps	Expense	\$57.00	

User Payments - Bad Debts

In ClubExpress, if a payment includes an applied credit, we record a deposit for the gross amount less the credit amount because it was transferred separately.

**Example:**

Amount owed: \$57.00

Credit applied: \$10.00 – credit memo separately transferred

Amount actually paid: \$47.00

Description	Account Type	Debit	Credit
Accounts Receivable (AR)	Current Asset		\$57.00
Credit Memo applied to AR	Current Asset	\$10.00	
Payment	Asset	\$47.00	

User Payments - Credit Memo

Note that the payment type and a reference number will be shown where appropriate. In most cases, there is only one payment type per transaction. For checks, the record will say “Check” and will include the check number. For credit cards, the record will say “Credit Card” and include the last 4 digits of the card number. If the payment includes multiple payment methods (for example, credit card and check, or check and discount or credit) the payment type is “Multiple Payment Methods”; there is no way to include the details of each payment method.

**Note:** Transferring user payments to **QBO** usually generates Payments against Open Invoices, which will be flagged as paid for invoices created after you connected ClubExpress to QBO. The exceptions are payments made by discount coupon, Comp, Write-Off, or “Received by Subgroup”, which are imported as Journal Entries. We do not link these to an invoice.

## Club Transactions

When ClubExpress charges you a fee, the funds are deducted directly from your bank account using an ACH. Similarly, when we issue a credit, the funds are deposited directly into your bank account using an ACH.

Club Transactions are handled using a Debit to an Expense account (the expense increases) offset by a Credit to the primary bank account (the amount on deposit is lowered.) Here’s an example:

Description	Account Type	Debit	Credit
Website Hosting	Expense	\$22.40	
Bank	Asset		\$22.40

Club Transactions

ClubExpress allows you to specify your QuickBooks® account name for each category of expense, for example: setup fees, monthly hosting fees, miscellaneous charges and credits, postage, etc. In **QBO**, club transactions are recorded as Journal Entries.

# Configuration Notes

After you elect to use QBO on the Money Options page, you must spend time updating several areas of your website to include QBO account names, classes and items names. *Take care to record these names exactly as they appear in your QuickBooks® Online account.* If names are misspelled on the ClubExpress side, QBO will assume the account, item or class does not exist and will create the account, item or class for you.

It's also important to continue to refresh the data maintained by ClubExpress if you make any changes on the QBO side. This reduces the number of errors you may receive and decreases the likelihood of accounts, customers and items being created if they don't match at the time of a data transfer.

## QuickBooks® Account Names

QuickBooks® account names are updated in three places within ClubExpress. Be sure that all three are correctly filled out:

- Control Panel – Money – Setup – Bank Accounts
- Control Panel – Money – Setup – Financial Accounts (2 grids, one for Master Accounts, and one for your organization-specific accounts)
- Control Panel – Money – Setup – Money Options

When you are entering QuickBooks® account names into ClubExpress, be sure that the spelling is exactly the same as it is in QuickBooks®. If it's not, the system will create a new QuickBooks® account with the spelling you've used on your website and you will have to manually move each transaction to the correct account.

When specifying account names in ClubExpress, do not include an account number.

**Example:** If the account is shown as:

4110 • Membership Dues

in the QuickBooks® Chart of Accounts, specify "Membership Dues" as the QuickBooks® account name in ClubExpress.

If your account is a sub-account, specify the path to the sub-account with a colon delimiter.

**Example:** If the account is shown as:

4000 • Income

4050 • Donations

in the QuickBooks® Chart of Accounts, specify "Income:Donations" as the QuickBooks® account name in ClubExpress. Note that there are no spaces around the colon. Note also that the ClubExpress



account name field is **limited to 50 characters**. If your QuickBooks® account names are longer than this, including sub-accounts, they may need to be shortened to fit. Do not create abbreviations on the ClubExpress side to fit the account name; remember, the names must match exactly.

## Reports

In QBO, select the Reports button to view the QuickBooks® Item and Account Names report, showing the QBO item names that have been set up on the ClubExpress side. Make any edits necessary on either your website or in your **QBO** account to make sure the items are exactly the same in each place. Select Accounts that are Missing Required QBO Information to view a list of both Master Accounts and organization-specific accounts missing the QuickBooks® Default Item Name.

## Financial Accounts

For financial accounts, you will need to add **Account Names** for both the financial accounts you've created as well as the master financial accounts. Each financial account will also ask for a QuickBooks® Default Item Name. The Default Item Name is used when a QuickBooks® Item Name is not defined at either the item or transaction level. For example, when setting up a Donation fund, you select the financial account (which already has a Default Item Name associated with it), and you can optionally add a specific QuickBooks® Item Name to the donation fund. If you skip this field when creating the fund, we will use the Default Item Name.

## QuickBooks® Customer Names

QuickBooks® allows you to store and match customer names in one of two formats:

- FirstName <Middle Initial>. LastName
- LastName, FirstName <Middle Initial>.

Be sure to select the same format in both the ClubExpress Money Options Page and QuickBooks®, to ensure that imported transactions and payments are linked to the correct customer records.

If you have made changes to customer names on your ClubExpress website, the CE=>QBO transfer will update customer names, company name, address, phone numbers, website, and email address for each customer that had activity in the transfer period.

**Note:** If you make changes to names on the QBO side, those changes will not affect your ClubExpress database.

## QBO Items and Services

In QBO, everything that can be "sold" to a customer is defined as either a product or a service. You have the option to define each transaction item as either, and ClubExpress will use your definitions. ClubExpress

refers to these products or services as items.

**Example:** You might define an event registration as a Service whereas an E-Commerce Storefront purchase would be a product.

For each type of transaction, ClubExpress gives you a place to define the QuickBooks® Item Name, and this can be a Product or Service. When the import takes place, we will match on the name itself.

If you enter an item name at the transaction level and it does not exactly match any of the products or services you have defined in QuickBooks the QuickBooks® Item Name, the system will create a new product or service within QBO and you will need to manually correct it there.

**Note:** If you disable then enable an Item on the QBO side, you will need to perform a QBO=>CE data transfer again to match the new ID.

## QuickBooks® Classes

ClubExpress will transfer class information if you are using QuickBooks® classes. Classes are used to categorize income and expenses in different ways.

In ClubExpress, check “Enable class tracking” on the Control Panel – Money Options page. When you do this, the Financial Account screens in ClubExpress also allow you to specify a class for each financial account.

Classes are transferred only for Income and Expense accounts.

Even though QuickBooks® allows you to specify a class for Accounts Receivable (Invoices and Credit Memos), ClubExpress will not transfer a class value for Accounts Receivable. The reason is that a user transaction or user credit might affect multiple accounts, each of which could be in different classes. So we cannot definitively assign an Accounts Receivable to a single class. But if you want classes assigned to the Accounts Receivable lines, you can always add them manually afterward.

## Sales Tax

If QuickBooks® calculates Sales Tax, be sure to check the box "QBO calculates Sales Tax - Do not transfer tax". This ensures sales tax is not recorded twice. If the box is not checked and your organization calculates tax within ClubExpress, we will transfer sales tax with each transaction that is sent to QBO.

## Product Quantities and Cost Per Product

ClubExpress does not currently transfer QuickBooks® products (such as, in the Storefront.) The reason is that QuickBooks® does not provide a way to update just selected fields in a product record. If we provided such a transfer and you then imported it into QuickBooks®, you would find that much of the data that QuickBooks® stores for each product would be lost because we do not have corresponding information in ClubExpress.

## Export Customer Names

An undocumented option in ClubExpress allows the system to export customers using the company/organization name instead of the individual member name. **Contact us to enable this option.**

# Discount Coupons

*Control Panel > Money > Admin Functions*

ClubExpress allows you to create discount coupons for memberships, events, storefront purchases, etc. (but not donations!) These coupons can then be distributed to members and the public as appropriate, encouraging them to sign up for club or association memberships or activities for a reduced fee. When you select this option, you will see a screen similar to the following:

Name	Status	Value	# codes X uses	# Used	Archived	Maintain
Discount Cruise	Closed	\$5.00	1 X no limit	0	No	
2017 Conference	Closed	\$85.00	3 X once each	0	No	
Assistant Teacher 3s to 6th grade	Closed	\$275.00	1 X no limit	0	No	
Big Band Concert	Closed	\$10.00	100 X once each	0	No	

A search panel at the top allows you to filter coupon programs by category, usage, status, code and archived status.

Click the **Categories** button to add or update coupon categories (for example, “Membership promotions”). You will see a standard ClubExpress admin screen, with an **Add Category** button, as well as Edit and Delete icons.

The grid shows coupons already defined. Each coupon has a descriptive name and a status, one of the following values:

- Pending – still being defined; will not be accepted
- Published – valid coupons will be accepted
- Closed – these coupons will no longer be accepted

Value is either a percentage or a fixed dollar amount.

If you have enabled Gift Discount Coupons, a third option "For Gifting" is available (see Gift Discount Coupons). Select this option to designate the coupon for purchase by members as a gifted discount coupon.

**Note:** Gift Discount Coupons can only be issued as a dollar amount, not as a percentage.

The "Codes and Uses" column describes the coupon, from one of three options:

- A single code that can be used unlimited times
- A single code that can be used a fixed number of times
- Multiple unique codes that can each only be used once

The **Archived** column tells you whether that coupon has been archived. Once coupons are no longer being used, you can archive them to keep the list manageable.

Click the **Add Discount Coupon** button to create a new coupon program. You will see a screen similar to the following:

## Add/Edit Discount Coupon

## General Info

Name

Category < Select Category >

Activation Date   

Expiration Date  

Leave exp. date blank to create a coupon that does not expire.

Status Pending ▼

Financial Account < Select Account >

Archived? ☐

## Value

Value Type ☒ Dollar Amount

☐ Percentage Amount

☐ For Gifting

Value  \$ 

## Usage

Available To Anyone ▼ 

Applies To < Select Usage >

Coupon Type ☒ Single Code, Multiple Use

Coupon Code

The coupon code must be unique

☒ Unlimited Usage

☐ Limited To  Uses

- Multiple Code, Single Use

Save ✓

Cancel 

Begin by specifying the coupon (campaign) name and category. Coupons have an activation date before which they are not yet available, and optionally, an expiration date after which they will no longer be accepted. If you leave the expiration date blank, the coupon is valid until it's manually closed (or, for limited use coupons, all available codes have been used.)

Next, specify the value, either a percentage or a fixed dollar amount. In the Usage section, specify who can use the coupon and the type of transaction it applies to:

- Any charge (except donations.) Be careful with this one!
- New memberships only
- Renewals only

- A new membership or renewal
- Event registration
- Storefront purchase

For event registrations and storefront purchases, you also have the option to limit the coupon to a specific event or a specific item being purchased.





Next specify the Coupon Type. As noted above, there are three basic types:

- A single code that can be used unlimited times. You will specify the complete coupon code (for example, "CycleWithUs")
- A single code that can be used a fixed number of times (for example, 50.) The system will track usage and once the limit is reached, the coupon can no longer be used. Again, you will specify the complete coupons code.
- Multiple unique codes that can each be used only once. You will specify a prefix (for example, "CYCLE") and the number of codes to generate. The system will generate that number of unique coupon codes with that prefix and a dash (for example, "CYCLE-91774"). These codes can be retrieved on the main admin screen.

Click **Save** to save your new coupon, or **Cancel** to return without saving. If your coupon status is "Published", it is immediately active. If the status is "Pending", then the coupon is still being defined and will not be accepted.

## Maintain Options

The following options are available in the Maintain column:

Icon	Description
 (Edit)	<b>Edit</b> this discount coupon.
 (Reports)	Run <b>Reports</b> on discount coupon usage. This option is only available for Published and Closed coupons.
 (Delete)	<b>Delete</b> this coupon. This option is only available if the coupon status is still Pending.
 (Codes)	For "Multiple Code, Single Use" coupons, the <b>Codes</b> icon allows you to view the list of valid codes.

Maintain Options



Highlight the table of codes and copy it to the clipboard. You can then paste it into Excel. From there, you can design an actual coupon in Word, InDesign, or a similar program, then use the mail merge features to add the actual coupon code to each coupon. Once they are printed and trimmed, you will have multiple single use coupons for distribution however you see fit.

If a coupon has not been used, it can be deleted. Once a coupon has been published and has started to be used, it can no longer be deleted, and the **Edit** option is significantly constrained:

- A published coupon can be closed early.
- A closed coupon can be republished.
- The Expiration date can be changed.
- For a Single Code – Multiple Use coupon, the number of uses can be increased.
- The financial account can be changed.

## Coupon Usage

Coupons are applied on the Payments page. If there are published coupons, users will see a field to enter their coupon code:

<b>Total Selected For Payment</b>	<b>\$ 50.00</b>
<i>Have a coupon? Enter the code:</i> <input type="text"/> <input type="button" value="Apply"/>	

Once the code has been entered, the screen changes as follows:

<b>Total Selected For Payment</b>	<b>\$ 50.00</b>
<i>Any event</i> <b>Coupon Applied</b>	<b>\$ 5.00</b>
<b>Net Payment</b>	<b>\$ 45.00</b>

Coupons and available credits can be used together. A credit will always be applied; the user has the option of entering a coupon. A coupon can only be used once for each payment, and if partial payments are being used, once for each underlying transaction.

If a coupon was applied, it will be shown on the receipt and in the payment history.

**QuickBooks:** It is also shown on Payment reports, and included in the Payment Exports for QuickBooks® users.

When a member has more than one pending transaction, a general-purpose discount coupon can only be used against one transaction at a time. If the value of the coupon is greater than the value of the checked transaction, the coupon will be flagged as partly used and the balance is available to use against another pending transaction for the same member.

## Archiving Coupons

Use the **Archive** option on the Add/Edit Discount Coupon screen to archive a coupon that's no longer being used. This will help to keep the admin grid short and manageable.

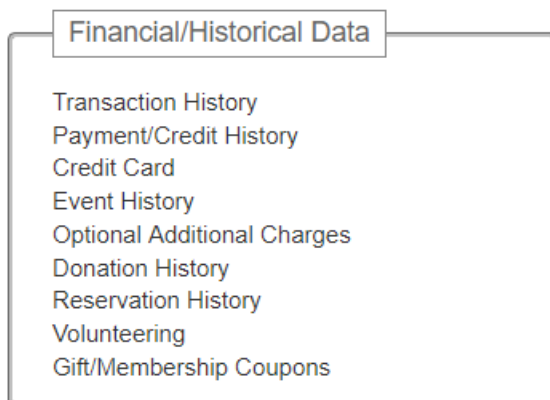
The main search panel allows you to view archived coupons if you need to reset one of them.

## Emailing Discount Coupons

Use this screen to send gift codes.

- Specify the email address.
- Type a personal message to the gift recipient.
- Click the Send Email button to send the code or the Cancel button to cancel.

# Gift Discount Coupons



In the member profile, click Gift/Membership Coupons

# Create Gift Discount Coupons



## Gift Discounts



Add Gift  
Coupon

Name	Coupon Prefix	Date Purchased	Coupon Value (US\$)	# Purchased	# Used	Status	Maintain 
Gift 1 (new membership) GA11	gift1-GA11	9/3/2020	\$20.00	1	0	Closed	
Gift 1 (new membership) GA10	gift1-GA10	9/3/2020	\$10.00	2	0	Closed	
Gift 1 (new membership) GA7	gift1-GA7	4/29/2020	\$5.00	1	0	Closed	
Gift 1 (new membership) GA6	gift1-GA6	4/29/2020	\$10.00	1	0	Closed	
Gift 1 (new membership) GA1	gift1-GA1	2/28/2018	\$10.00	2	0	Closed	

**In the grid listing your gift coupons:**

Click the Make Payment link to pay for gift coupons.

Click the Codes link to see the gift discount codes.

Event Gift Fly In MS5

This is the list of all the codes generated for this Discount Coupon. Highlight all the codes in the code list by clicking your cursor to the left of the first code, holding the shift key down and then clicking your cursor to the right of the last code. Press [Ctrl-c] to copy them to your clipboard.

Code	Sent To	Status	Date Used	Used By	Maintain
MyGift-MS5-587406		Available			

Done

# Email Gift Codes

?

⛶

✕

## Email Gift Code

Specify an email address for your discount code recipient. When you do this and click "Send Email", the system will send an email to the recipient with the code and instructions on how to redeem it. Click "Cancel" to return to the code admin screen.

Email Address

Personal Message

0 of 500 characters used

Your message will be included in the email that is sent to the email address you specified.

Send Email ✓

Cancel ✕

Click the Send/Resend Email link to email the gift code to someone.

Click the Done button to exit the screen.

## Add Gift Discount Coupon

?

⛶

✕

## Add Gift Discount Coupon

Choose a coupon and specify the number and value for the codes you want to purchase. Note that you will need to pay for your purchase before you can gift the code(s) to anyone.

Coupon

Select

Number of Codes

Coupon Value

\$

Save ✓

Cancel ✕

Select a coupon.

Specify the number of codes to be generated.

Specify the coupon dollar value.

Click the Save button to save your changes or the Cancel button to exit without saving.

# ClubExpress Charges

Control Panel > Money > Setup

**Note:** This option only appears for clubs and associations outside the US.

Select this option to see the following screen:

[Home](#) > [Control Panel](#) > [ClubExpress Payments](#)

## ClubExpress Charges

Lists payments made to ClubExpress by credit card. Displays payments made in the current quarter by default. Modify the date range and click 'Search' to see a different list.

**NOTE:** This list does not include credit card payments made before this new system was implemented, in May 2018

Select Date Range

Time Period: 

This Year

Search

Reports

Return to Previous Page

Specify a Time Period from the drop-down list and click the **Search** button to see a list of charges applied to the saved credit card. Note that this feature was added in May, 2018, so only charges posted from May 31<sup>st</sup>, 2018 onwards will be displayed.

# Bank Accounts

Control Panel > Money > Setup




Clicking this choice displays the following screen:

## Bank Accounts

Your club may specify multiple bank accounts. These accounts may be used to distribute funds collected from members. One of these accounts must be designated as the primary account. All transactions which are not explicitly set up to use a specific account will use the primary account. The primary account may not be deleted.

Add Bank Account

Show closed bank accounts

Account Name	QuickBooks Account Name	Status	Maintain
CE Yacht Club Bank Account	Main Bank Account	Active	 
New CE Banking Account (Primary)	QBO	Active	

This screen shows the bank accounts defined for your club or association. For tax reasons, some clubs and associations deposit membership dues in one account and event registrations, donations, etc. into different accounts. You can also specify accounts belonging to different organizations (such as a state or national “parent”) and configure ClubExpress so that payments are distributed into multiple accounts.




Each club has one designated “Primary” account that is used for all transactions if specific separate accounts have not been defined (see below). The primary account cannot be deleted but it can be changed at any time.

Whenever an account is entered or modified, verification is required using either a voided/cancelled check or a bank statement, which you upload. ClubExpress will verify the account and send an email to your Treasurer once it has been verified.

Also, whenever a bank account is added or modified, the system will send an email to the designated club President, Treasurer, and the user who made the change (if they are not the President or Treasurer) describing the change. This email protects the club against a malicious action by an administrator or coordinator with access to the Bank Account Administration screen. The same email is also sent to ClubExpress and retained by us as a record of all bank account changes. In order to activate your bank account, you must provide documentation to verify the account (a voided/cancelled check or a bank statement). If you did not upload the document when you added or changed the bank account information, you will be prompted to do so in the confirmation email you receive.

Accounts have various status codes and options in the Maintain column:

- Active - This bank account can be used for transactions on your website.
- New - A newly added bank account that can be used for transactions.
- Changed - An existing account which requires documentation to activate.
- Closed - This account is not active and cannot be used for any transactions.

Icon	Description
 (Edit)	<b>Active</b> indicates an account that can be used for transactions. Click the <b>Edit</b> icon to modify the account, which changes its status to <b>Changed</b> .
 (Close)	<b>Close</b> an active bank account.
 (Reactive)	<b>Closed</b> indicates an existing account that is no longer in use. Click <b>Re-Activate</b> to reactivate the account.

#### Maintain Options

Click the **Add Bank Account** button to add a new account. The following screen is displayed:

**Bank Information**

Enter the details of your bank and account. When an account is added or updated, the new information will need to be verified by ClubExpress.

Descriptive Name

QuickBooks® Account

---

Name on Account

Bank Name

Make Primary ☐

Changes to any of the following requires verification by ClubExpress

Routing Number  How do I find this?

Account Number

Account Type ☐ Checking ☐ Savings

Account Class ☐ Business ☐ Personal

Select File

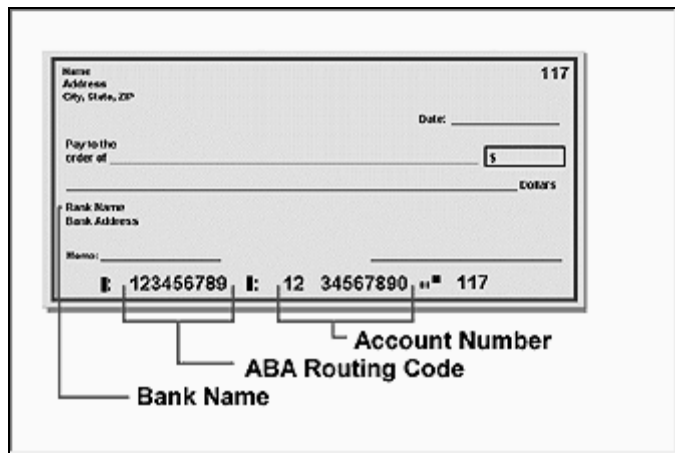
NOTE: When adding or editing a bank account, please include a scan or an image of a voided/cancelled check, so ClubExpress can verify the account. This uploaded file will be deleted once your bank account information has been verified.

This screen gives us at ClubExpress the information we need to verify your account. The following information is required:

- Descriptive Name is your internal name for this account. It's used within ClubExpress only to distinguish one account from another.
- The name on the account
- Bank name
- Bank routing number
- Account number
- Whether this is a checking or savings account
- Whether this is a business or personal account.
- Whether this is the primary (default) account for your club or association.
- A voided or cancelled check, or bank statement

**QuickBooks:** If QuickBooks® integration is enabled, you will also specify the name of this bank account in QuickBooks®. Be sure that the spelling is identical to the bank account name on your QuickBooks® Chart of Accounts.

The best source for the bank routing number and account number is a check. Compare a check with the following figure to locate each item.



If there is any doubt as to whether your organization's bank account is a "business" or "personal" account, specify Personal. Click **Save** or **Cancel** to return to the previous screen.

When you click the **Save** link, to save your new account or changes.

## Close

Click the **Close** option to close an active account. Closed bank accounts don't appear in drop-down lists. Re-activating a closed bank account generates new PDF uploads (a bank statement or canceled check) that must be verified before the account can be used.

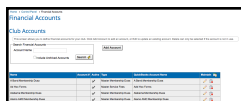
## Bank Accounts for Subgroups

**Subgroups:** If your club or association has subgroups with their own bank accounts and you want to distribute funds into these accounts, use the above screen to define these bank accounts. Then, the Financial Accounts screen is used to link a bank account to one or more subgroups. See "Financial Accounts" below

# Financial Accounts

*Control Panel > Money > Setup*

When you select this option, a screen similar to the following is displayed:



Master Accounts				
Click Edit to update the Quickbooks Account Name and Account Class for the corresponding Master Account.				
Name	Type	QuickBooks Account Name	Maintain	
Master Membership Dues	Income	Membership		
Master Event Registrations	Income	Event Registrations		
Master Donations	Income	Donations		

Financial accounts are a powerful reporting and analysis tool for all financial transactions. They allow you to organize individual line items into specific buckets for aggregation purposes. They also link transaction line items and payments to bank accounts, allowing you to distribute funds into different accounts, including accounts belonging to parent organizations (such as a national association.) And for clubs that enable QuickBooks® integration, they allow you to link financial transactions to QuickBooks® accounts.

The Search panel allows you to filter the list by account name (anywhere in field) and whether or not to include archived financial accounts.

Select **Add Account** to see the following screen:

Add/Edit Financial Account

This screen allows you to add custom financial accounts for use in reporting.

Name

Account Number

Account Type < Select >

Bank Account < Use Primary Account >

QuickBooks® Account Name

QuickBooks® Account Class

QuickBooks® Default Item Name

Used when this account is used if a QB Item Name is not defined for that use; for example if this account is used for a Member Type, an Event, or a Product

Save

Cancel

For each account, enter the account name and a number, as well as the master system account into which this account should aggregate. The system accounts cannot be changed; they represent the major modules in ClubExpress (membership, events, donations, merchandise, etc.) You can also specify the primary bank account or a different bank account into which funds assigned to this financial account should be deposited. Note that the bank account option does not appear for clubs and associations outside the US.

**QuickBooks:** If QuickBooks® integration is enabled, QuickBooks® account names will be shown in the list of financial accounts. You will also be asked to specify the QuickBooks® account name (and also the class name if QuickBooks® Classes are enabled.) The spelling of each name must be identical to



its spelling in QuickBooks® (excluding account numbers.) The QuickBooks® Default Item Name will be used when the financial account is selected for an item on your website (for example, an event) but no QuickBooks® Item Name for that item is entered.

Note also that the ClubExpress account name field is limited to 50 characters. If your QuickBooks® account names are longer than this, including sub-accounts, they may need to be shortened to fit.

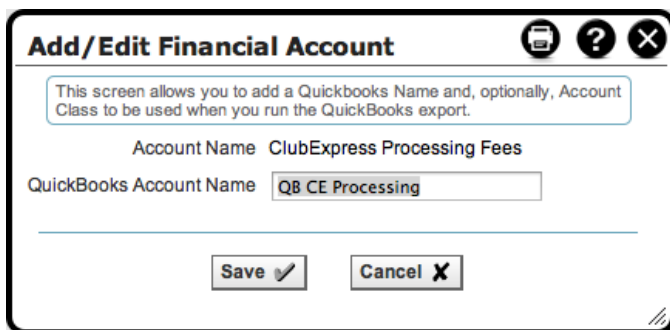
You must specify a QuickBooks® account name for every ClubExpress financial account, even the ones you are not using. Otherwise, the export process will not work.

When a financial account is no longer needed, check the Archive Account option. It will no longer be shown in the grid (unless the “Include...” box is checked) and it will not appear in drop-down lists to select a financial account.

Click **Save** to save your changes and close the dialog, or **Cancel** to close without saving. Click the standard **Edit** icon to edit information on an existing financial account. The **Delete** icon is only available if the financial account is not in use.

**Subgroups:** For a multi-tier organization, you should define a financial account for each chapter, district, and region. This allows you to flow membership dues, event registrations and donations into separate bank accounts for each subgroup. But even if you don’t have separate bank accounts, having separate financial accounts is useful for reporting purposes, to see how much revenue is generated for each subgroup.

**QuickBooks:** If QuickBooks® integration is enabled, the main screen will have a second grid below it, where you can specify your QuickBooks® account names and class names for the system master accounts. Click **Edit** to see the following screen:



Enter the QuickBooks® account names and click **Save**, or click **Cancel** to close the dialog without saving.

Again, you must specify a QuickBooks® account name for every ClubExpress financial account, even the ones you are not using. Otherwise, the export process will not work.

Note also that the ClubExpress account name field is limited to 50 characters. If your QuickBooks® account names are longer than this, including sub-accounts, they may need to be shortened to fit.

## How Financial Accounts Are Used

Think of financial accounts as the glue that links different kinds of charges to one or more bank accounts. But they can also be used for reporting and analysis purposes, even if every financial account links to the same bank account.

- When you define Member Types, one of the options is the financial account into which basic membership dues should flow. Use this option to track total dues for each member type.
- When you define subgroups, one of the options is the financial account into which the subgroup portion of membership dues should flow. This option is used if your club or association charges dues at the chapter, district and/or region level.
- When you define optional additional charges, you have each charge aggregate into its own financial account.
- When you define an event, you can specify a financial account for that event into which registration fees will flow.
- When you define a donation fund, you can specify a financial account.
- When you define a product in the Storefront module, you can specify the financial account to track sales of that product.
- When you create a misc. charge or credit, you can specify the financial account into which that charge or credit will be aggregated.

## ClubExpress Rates

*Control Panel > Money > Setup*

Clicking this choice displays the following screen:

ClubExpress Rates

Monthly Fees

Fees charged by ClubExpress each month.

Item	Fee (US\$)	Notes
Primary Membership Rate	0.40	(per member, per month)
Sec. Membership Rate	0.20	(per member, per month)
Minimum Monthly Fee	24.00	
Non-Member Rate	0.02	(per non-member, per month, if over allowance See non-member cleanup page for details)

Credit Card Processor Fees

Fees charged by our credit card processor. These fees are passed through at cost, without markup.

Card Name	Transaction Fee (US\$)	Percentage Fee	Enabled?
Visa	0.20	2.9900 %	Yes
Master Card	0.20	2.9900 %	Yes
American Express	0.20	3.3000 %	Yes
Discover	0.20	2.9900 %	Yes

Misc. Processing Fees

Additional fees charged by ClubExpress.

Item	Fee (US\$)	Notes												
Initial Setup Fee	150.00	One-time charge, covering assistance with setting up your club and loading your membership database.												
Check Processing Fee	0.80	For checks handled and deposited by ClubExpress												
Credit Card Chargeback	15.00	A chargeback is a credit card transaction which is cancelled by the user after being processed by the system. This typically happens when the user does not recognize "ClubExpress" on their credit card statement. This fee is charged to us by the credit card processor, and is not refunded even if the user approves and reinstates the charge. This fee is passed through at cost.												
Mailings		Built-in mailings, such as printed renewal notices, are charged at postage plus 40c.												
Logistics Fees	TBD	Logistics fees cover handling and/or producing physical materials (such as membership cards, newsletters, etc.) which you have contracted to ClubExpress. Other items will be quoted on request.												
Bank Fees	6.00	When an ACH fails, the bank charges us this fee and we pass it through to you. (This applies to customers with a US bank account only.)												
Non-Member Technology Convenience Fee		<div>This is the fee we charge to non-members when they make a payment online by credit card.</div> <table><tr><th>Payment</th><th>Fee</th></tr><tr><td>Up to \$ 10.00</td><td>\$ 1.00</td></tr><tr><td>\$ 10.01 to \$ 50.00</td><td>\$ 2.00</td></tr><tr><td>\$ 50.01 to \$ 250.00</td><td>\$ 3.00</td></tr><tr><td>\$ 250.01 to \$ 500.00</td><td>\$ 4.00</td></tr><tr><td>\$ 500.01 and higher</td><td>\$ 5.00</td></tr></table>	Payment	Fee	Up to \$ 10.00	\$ 1.00	\$ 10.01 to \$ 50.00	\$ 2.00	\$ 50.01 to \$ 250.00	\$ 3.00	\$ 250.01 to \$ 500.00	\$ 4.00	\$ 500.01 and higher	\$ 5.00
Payment	Fee													
Up to \$ 10.00	\$ 1.00													
\$ 10.01 to \$ 50.00	\$ 2.00													
\$ 50.01 to \$ 250.00	\$ 3.00													
\$ 250.01 to \$ 500.00	\$ 4.00													
\$ 500.01 and higher	\$ 5.00													

This is a read-only screen which lists the various rates charged by ClubExpress per member, family member, check processed, etc. It also shows the credit card fees charged to us which we pass through to you, and whether selected credit card types are enabled or disabled.

**Note:** The rates shown on the above screen may not be current. Please check the actual screen on your site for the most up-to-date information for your club or association.

# Sales Tax Rates

Control Panel > Money > Setup

ClubExpress fully supports applying different kinds of government taxes to transactions placed through the website. In the US, this is generally “Sales Tax”; in other countries, it may be “GST”, “VAT” or something else entirely; we use the correct term based on the country where your club or association is based. When you select this option, you will see a screen similar to the following:

Home > Control Panel > Tax Rate Add/Edit

## Sales Tax Rates

Specify the Sales Tax rates to be applied to transactions made on your website.

**Add Sales Tax Rate**

Name	Rate	Active	Maintain
Clothing	7.00%	Yes	
Everything Else	3.50%	Yes	
None	0.00%	Yes	

**Return to Previous Page**

Each rate has a name, percentage and status. Click **Add Sales Tax Rate** to see the following screen:

**Add/Edit Sales Tax Rate**

Name:

Rate:

Active: ☒

**Save** **Cancel**

Specify the information requested and click **Save**, or click **Cancel** to close the dialog without saving.

Tax rates are handled slightly differently in the US vs other countries. In the US, Sales Tax is added to the listed price as a separate and visible item. In other countries, GST or VAT are included in a listed price, so they are not visible to members and non-members within ClubExpress. Special tax reports have been added to the Member / User Transactions report group to show tax collections.

## Collecting and Processing Payments

*Control Panel > Money > Setup*

ClubExpress gives you several options for collecting payments on your website. Clubs and associations can use our built-in merchant account provided by Stripe, or have their own merchant account. If you have your own merchant account, instead of the funds flowing through us, the funds flow directly to your bank account.

In addition to being able to process check and cash payments, you can use:

- "Using the built-in merchant account" on the next page
- "Using Your Own Stripe Account" on page 66
- "Using Authorize.net" on page 68
- "Using PayPal" on page 71

## Using the built-in merchant account

If you do not have your own merchant account you can apply to use the built-in ClubExpress merchant account provided by Stripe. (Note this option is for customers using the built-in Stripe account, as opposed to using their own Stripe account). The ClubExpress merchant account is available to non-profit organizations in the United States only, and can only be used if none of the following apply:

- If you are a membership-based business rather than a non-profit club or association.
- If your club has a restaurant or bar facility and you need to process member "tabs" (food or drink charges) through your ClubExpress website.
- If you need to regularly process large transactions (for example, over \$1500).
- If state law prohibits your organization (such as a large public university) from giving us access to a bank account to deposit collected funds and collect the merchant processing fees.
- If your club is located outside the US. ClubExpress supports Stripe as a payment gateway for clubs based in Canada, Australia, the UK and Europe. Our recommended payment gateway is Stripe, however we can provide support for Authorize.net.

**Note:** If you do not qualify to use the built-in ClubExpress merchant account but need to process credit card payments on your website, see instructions on using Stripe or Authorize.net below.

Charges appear on user statements using a shortened version of your organization name, and the funds flow into our bank account. Three (3) times per month (the 10th, 20th, and last day of the month), we transfer the net amount of each charge directly into your bank account - the charge, minus the credit card processing fee and the non-member convenience fee, if paid by your club (more on that below). The cut-off for funds remitted during that time period includes a three-day lag to allow the bank to verify and receive the funds. For example, funds remitted on January 10 include all payments received through your website from January 1 - January 7.

If non-members pay using a credit card on your site (for an event, donation, etc.), we will add a small per-transaction fee to the charge (the "Non-Member Technology Convenience Fee"). This fee is never charged to members and not charged to non-members who pay by other means (cash or a check). The fee is also never charged if you are using your own merchant account.

**Note:** The built-in merchant account is provided as a courtesy to clubs. However, ClubExpress carries all the credit card risk for this account and we need to carefully manage risk as well as transaction volume/size in order to keep fees and reserves as low as possible.

**The default limit for an individual credit card payment is \$500.** For the vast majority of our customers, this will never be an issue. We know that some clubs do have memberships and events that cost more than this limit. In special circumstances and for long-time customers with a proven track record, we will consider raising this limit on request and on a case-by-case basis.

Please note that this change does not stop a club from recording memberships, event registrations, or

donations that are larger than the limit; however, *as long as the club is using the ClubExpress merchant account, these transactions can only be paid by check or cash, not by credit card.* And don't forget that ClubExpress fully supports clubs and associations having their own merchant account. With your own merchant account, all limits are removed because risk is moved from ClubExpress over to the club. So **for organizations that need the ability to process large transactions by credit card, the best option is to set up your own merchant account.** We can help you do this, via a partnership with our merchant processor. For more information, see this page on our website:  
<http://www.clubexpress.com/merchantaccount>

Credit card processors and the card brands are toughening up their risk management policies. This means that all ClubExpress customers who use the ClubExpress credit card account will need pass a background check and supply a tax id (FEIN). You will be receiving IRS Form 1099 each year for all funds collected though the credit card account.

## Rates

Transaction Type	Rate
Visa, MasterCard, Discover and American Express	2.99% + \$0.20
Chargebacks	\$15.00

ClubExpress Merchant Account Processing Fees

Transaction Amount	Fee
Up to \$10.00	\$1.00
\$10.01 - \$50.00	\$2.00
\$50.01 - \$250.00	\$3.00
\$250.01 - \$500.00	\$4.00
\$500.01 and Higher	\$5.00

Non-Member Technology Convenience Fee

## How to Apply

Navigate to Control Panel > Money > Setup > Money Options to begin your merchant account application. Select Start Application to navigate to the application screen.

### Credit Card Merchant Account

If you wish to change or remove your merchant account, please contact ClubExpress support.

**Status: No Active Merchant Account**

ClubExpress Account Info

Click the button to start the application process.

Start Application

In order to submit an application to our merchant processor, we need basic information about your club or association. We will pick up this information from other screens but you can edit it on this screen if you want to submit something other than your standard contact information.

**Note:** Editing information displayed on this screen changes the information for the application only and does not save to your club record.

## Merchant Account Application

**Important information for clubs and associations wishing to process credit cards using the ClubExpress merchant account (provided by Stripe).**

To help the government fight the funding of terrorism and money laundering activities, federal law requires ClubExpress and Stripe to obtain, verify, and record information that identifies your organization and a responsible leader. The information collected below will be forwarded to Stripe so that they can perform the required background checks and verifications. When you click the Submit button, you will be redirected to Stripe. If anything is missing or cannot be verified, Stripe will prompt you for the necessary changes. Once the required information is complete, you can review the Stripe terms of service and click 'Submit' to begin the verification process and return to this page. You will be notified when the account is approved.



Please check this box to acknowledge that you have read the above information, and agree to the background check as described.

Payments will appear on credit card statements as: **newtest**

### Tax Info

Tax ID (FEIN) 12-1234567

A federal tax id is required to use the ClubExpress merchant account.

IRS Tax Filing Name newtest 10

Please be sure that the IRS name matches your IRS record exactly. This may or may not be the same as the legal name of your organization. Mismatches can cause delays in account approval, and may require that you submit additional documentation. The IRS can be quite picky about this, so be careful to make the match exact.

### Organization Data

A valid US street address is required for the application - PO Box addresses will not be accepted. If your organization does not have an actual street address, you may use the home address of the 'Principal' member selected below. Valid email address and US phone number are also required.

Changes made here will apply only to your merchant account application, and will not be saved to your account record. This address will also be used to send a 1099-K IRS tax form at the end of the year (via mail and email).

Address 512 Elm St

Address 2

City Chicago

State Illinois

Zip (5 digits only) 60601

Email newclub@gmail.com

Phone 444-333-2222

### Representative

The background check and verification process must include the name and personal info for an officer of your organization, either a president, or treasurer. Use the drop down list to select the correct person, then verify and/or supply the email, phone, birthday, social security number (last four digits only), and address. Changes made to the address here will be used only for the application - they will not be saved to the membership record.

**The SSN and the date of birth are required according to section 326 of the US Patriot Act. The SSN will be used only for this process; it will not be used for any other purpose. It is not stored by ClubExpress, and will never be displayed on this website, or appear in any report or data export. Please note that while we collect only the last four digits of the SSN here, if Stripe is unable to verify it, they may require the full number in order to approve the account.**

Principal President -- Martin Smith

SSN (last 4) xxx-xx- 1234

Birthday 01/02/2007

Email m.smith785@gmail.com

Phone 312-555-1212

Address 1 123 Main St

PO Box addresses not accepted - must be a real street address

Address 2

City Chicago

State Illinois

Zip Code 60601

Submit Application

Cancel



The last part of the application collects the information on a “responsible party”, defined as the President or Treasurer of your club or association. **All fields are required by Federal law**, including the birthday and last four digits of your Social Security Number. This information is used to defend against money laundering and the funding of terrorists.

When you submit your application, we send your application to Stripe for approval. None of your information (**except for your Tax ID**) is retained in our database. You will be redirected to Stripe and prompted to enter any missing information, or correct anything which cannot be verified. You must also agree to Stripe's Terms of Service. When you click the Submit button on the Stripe website, you will be redirected back to your website. If more information is required, we may contact you. You'll receive an email once your account is approved.

## Review and finish up

You're almost ready to start exploring ClubExpress. Take a moment to review and confirm your information.

### BUSINESS DETAILS

newtest 10

newtest10.clubexpress.com  
512 Elm St  
Chicago, IL 60601 US

Other information provided  
EIN, DBA, Phone, Industry

### MANAGEMENT AND OWNERSHIP

Martin Smith

Account representative, Director, and Executive

ray.novak@gmail.com

Born on January 6, 1988

123 Main St  
Chicago, IL 60601 US

Other information provided  
SSN, Job title, Phone



Verifying...  
This can take up to 1 minute.

By clicking Agree & Submit, you agree to the [Connected Account Agreement](#).

**Agree & Submit**

If you need to modify the address where your 1099 will be sent, or change the representative you added in your application, you can return to the Money Options page. In the Credit Card Info panel, you'll see a button to navigate to Stripe to update your information.

## Using Your Own Stripe Account

For organizations that wish to use their own Stripe merchant account to process credit card payments, ClubExpress provides support for Stripe as our recommended payment processor. Before you can configure your account you must contact us to enable Stripe on your website. If you already have a Stripe account, connect your existing account by granting permission to ClubExpress to access it. If you do not have your own Stripe account you can create one.

**Note:** If you are currently using Authorize.net or the ClubExpress merchant account and switch to using Stripe, your existing credit card processing account will not disconnect until the Stripe connection process is complete.

Charges appear on user statements using a shortened version of your organization name which you configure during the sign-up process with Stripe.

## Rates

For more information and rates, visit the [Stripe website](#).

Transaction Type	Rate
Visa, MasterCard, American Express, Discover, Maestro, JCB, Diners Club, China Union Pay (we do not currently allow Apple or Google Pay on ClubExpress sites)	2.9% + \$0.30
International Cards	+1%

Stripe Processing Fees

## How to Set Up Stripe

Select **Configure Stripe Account** in the Control Panel > Money > Money Options to navigate to the Stripe website. If you already have a Stripe account, log in and grant ClubExpress permission to access the account.


If you do not have a Stripe account, enter a username and password to begin the sign-up process. You will be taken to the ClubExpress/Stripe data entry form. Once you have filled out the required information you will be redirected to ClubExpress and shown the results of your Stripe Sign-up process.

- Your application was approved by Stripe. You can now process credit card payments on your website using your Stripe account.
- Your application with Stripe has not been completed, but your account has been connected to ClubExpress. If you are currently using another merchant account (either the ClubExpress merchant account or Authorize.net), credit card processing is still active on your website through the existing merchant account. If you are not currently using another merchant account you cannot process credit card payments until your Stripe account is complete. In each case, provide the appropriate information to Stripe to complete your account. Once your account is complete, we will be notified and switch your payment processor to Stripe.

- An error occurs in the sign-up process. We will receive an email noting an error occurred in a new sign-up.

### Stripe Account

Your Stripe account is active and accepting credit card payments. [Click here to access your Stripe Dashboard.](#)

For more info on the Stripe process, click the Help link. 

Credit Card Descriptor  (max 22 characters)

This is the text which will appear on your user's credit card statements. We will also display it on the payment page, payment receipts, and payment emails. To avoid confusion for your users, please be sure it matches the descriptor you assigned in your Stripe account. **Note that changing the descriptor here will not change it in your Stripe account - you have to make the change in both places.**

You may disconnect your Stripe account from your website if you no longer wish to use it. Please note that your site will not be able to accept credit card payments after you do this. To re-connect Stripe, you must go through the sign-up process again. If you wish to use a different credit card processor, please contact ClubExpress support.

[Disconnect Stripe Account](#)

Once you have connected your Stripe account with ClubExpress, the Money Options page will show your **Stripe account status**, a link to your **Stripe Dashboard**, and a field to enter the **credit card descriptor** (the organization name which will appear on user statements) you assigned during the Stripe sign-up process. Enter the same descriptor you entered on the Stripe website. This information is displayed on the payment page to notify the member of what they will see on their credit card statements.

Select the Disconnect Stripe Account button to remove the link between your ClubExpress website and your Stripe account. You will no longer be able to accept credit cards on your website until you contact us to use another method. To reconnect your Stripe account, select the Configure Stripe Account button and begin the process at the start of this section to connect your account.

**Note:** If you disconnect from ClubExpress using your Stripe Dashboard, we receive a notification and turn off credit card processing on your website.

## Using Authorize.net

For organizations that wish to use their own merchant account to process credit card payments, ClubExpress provides support for Authorize.net.

Charges appear on user statements using a shortened version of your organization name which you configure in Control Panel > Money > Setup > Money Options.

## Rates

For more information and rates, visit the [Authorize.net website](#).

Transaction Type	Rate
Visa, MasterCard, American Express, Discover	2.9% + \$0.30

Authorize.net Processing Fees

## How to Set Up Authorize.net

Configure your account in ClubExpress

Create an account on the Authorize.net website. Once you have your own account, we require three (3) pieces of information from you. The information can be found on the Authorize.net website, under **Settings > Security Settings - API Login and Transaction Key**. Once you generate new values, send them to us and we'll configure them in the system for you.

We also require a PDF to verify your bank account information (a bank statement or canceled check).

- API Login
- Transaction Key
- Name as it appears on cardholder statements (up to 22 characters). We will display this information on the payment page, so users know what to look for on credit card statements.

Transaction Format Settings

ClubExpress submits transactions through the Authorize.Net API in a specific format. You need to configure the API to accept this format.

On the Authorize.Net website, go to the **Settings** page. Under **Transaction Format Settings**, click **Payment Form** then click **Form Fields**. Be sure that all of the checkboxes in the "Required" column are blank (unchecked). Also be sure that the **Security Code** checkbox at the bottom of the page is not checked. Then click the **Submit** button.

ClubExpress ensures that transactions are correctly formatted, with all required information, before submitting them to Authorize.Net. So you don't need Authorize.Net to enforce these required fields.

CCV Settings

**Administrators:** ClubExpress does not support the "Authorize and Hold for Review" option; you may use only "Allow" or Decline".

Card Code Verification (CCV) is the three or four digit code on the back or front of your credit card. For your (and our!) protection, ClubExpress requires users to enter the correct code in order to process a transaction.

On the **Settings** page, in the **Security Settings** section, select **Card Code Verification**. This page allows you to configure how the gateway should accept or reject transactions when the card code does not match.

We recommend the following settings id Card Code value:

- Decline – **N** (Does NOT Match)
- Allow – **P** (Is NOT Processed)
- Allow – **S** (Should be on card, but is not indicated)
- Allow – **U** (Issuer is not certified or has not provided encryption key)

Click **Submit** to save your changes.

## AVS Settings

**Administrators:** ClubExpress does not support the "Authorize and Hold for Review" option; you may use only "Allow" or Decline".

The Address Verification Service checks the address entered by the user against the address registered with the credit card to ensure they are the same. Specifically, the system verifies the street **number** component only of the main address field (not the street name!) and the zip code.

On the **Settings** page, in the **Security Settings** section, select **Address Verification Service**. This page allows you to configure how the gateway should accept or reject transactions when the address does not match.

In the **General AVS Responses** section, we recommend checking the following options:

- Decline – **B** (Transaction was submitted without a billing address)
- Decline – **E** (AVS data provided is invalid or AVS is not allowed for the card type that was used)
- Decline – **R** (The AVS system was unavailable at the time of processing)
- Allow – **G** (The card issuing bank is of non-US origin and does not support AVS)
- Allow – **U** (The address information for the cardholder is unavailable)
- Allow – **S** (the U.S. card issuing bank does not support AVS)

In the **Address and ZIP Code Responses** section, we recommend the following settings:

- Decline – **N** (None of the address components match)
- Allow – **A**
- Allow – **Z**
- Allow – **W**
- Allow – **Y**

Click **Submit** to save your changes.

## Test Mode

When your account is first set up, it will be in test mode, allowing you to run tests to ensure that everything is working correctly. In test mode, it looks as though transactions are completed but in actuality, cards are not charged.

When you give us the API Login and Transaction Key, and we install these for your website, we are assuming from that point forward that this is your merchant account.

So it is essential that you switch the account from Test Mode into Active Mode before providing this information to us.

#### Which Credit Cards are Enabled

Be sure to tell us whether you enabled or disabled Discover Card and/or American Express (Amex in particular requires a separate contract with your merchant processor.) If Discover and Amex are not enabled, we need to hide them on your ClubExpress website.

#### Searching in Authorize.Net

If you need to search for transactions, there are two lists maintained with Authorize.Net.

Unsettled transactions are those that have occurred within the past few hours (sometimes as long as 24 hours.) Settlement occurs at a time that you designate; transactions which take place before then can be found on the Unsettled Transactions list.

Once transactions have settled, they can be found by clicking the “Search by Batch” option. To search by card number, enter the last four digits only. You can also search by First Name and Last Name.

Once

## Using PayPal

**Note:** The PayPal account you connect must be a business account, not a personal account. You also must be the **primary** user in order to authorize ClubExpress.

ClubExpress allows you to configure PayPal as a payment method for member and non-member transactions.

When this option is available, users will select PayPal as their payment method. They will then see a PayPal popup window to allow them to login to their PayPal account. They can then pick the source of funds (a bank account, a credit card, or even a PayPal balance.) The funds then flow into your club’s or association’s PayPal account. Once the transaction is complete, users are returned to your ClubExpress website and to the payment summary page.

**Note:** Users do NOT need a PayPal account in order to pay using PayPal. They can pay with a credit card as a “guest”.

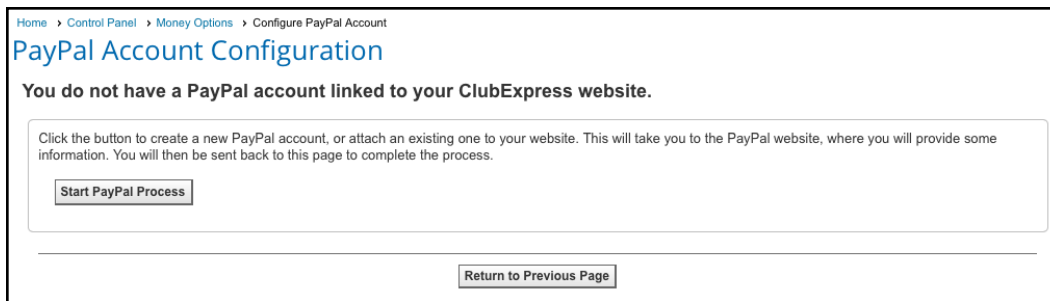
**Administrators:** PayPal is not available as a payment method for administrators to use to apply payments on behalf of a member. Only users can choose to make a payment using their personal PayPal account.

If your club or association has formal **non-profit status** with the IRS or your state Treasury department, be sure to let PayPal know when you create your account. Their per-transaction rates should be lower for non-profits.

## How to Set Up PayPal

To setup PayPal as an available payment method, your club or association must have its own PayPal account. The setup process involves authorizing ClubExpress to allow members and non-members to initiate transfers from their PayPal accounts into your organization's PayPal account.

Navigate to the Control Panel > Money > Setup > Money Options and select **PayPal Configuration**. You will see the following screen:



Home > Control Panel > Money Options > Configure PayPal Account

### PayPal Account Configuration

You do not have a PayPal account linked to your ClubExpress website.

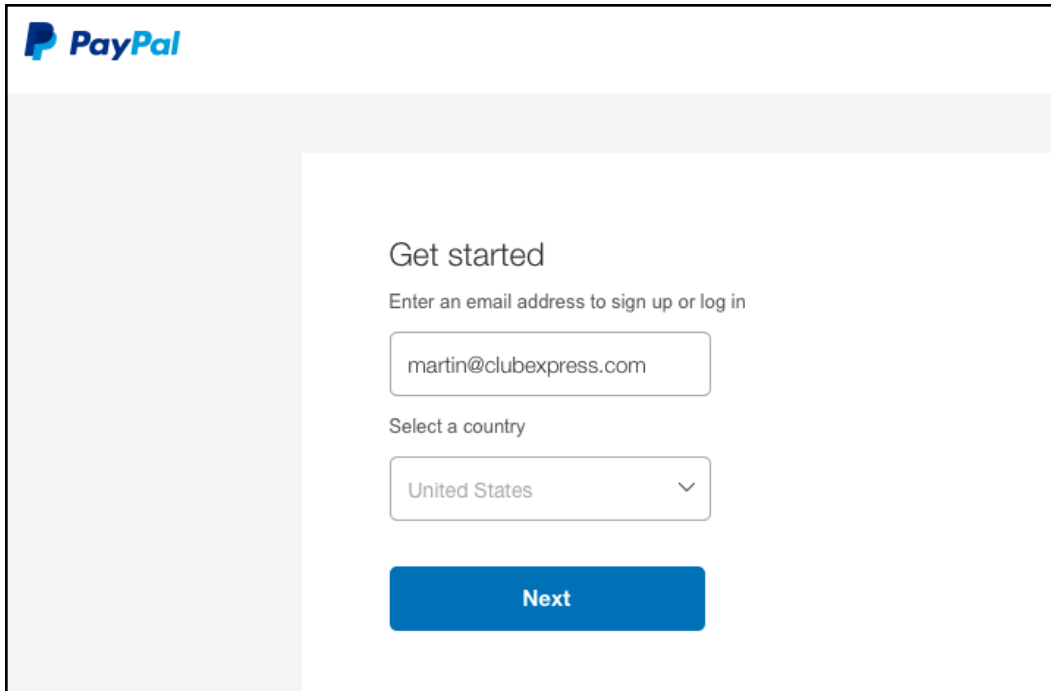
Click the button to create a new PayPal account, or attach an existing one to your website. This will take you to the PayPal website, where you will provide some information. You will then be sent back to this page to complete the process.

[Start PayPal Process](#)

[Return to Previous Page](#)

Click the **Start PayPal Process** button to begin the setup process. You will be taken over to the PayPal website where you can login to an existing PayPal account or create a new one.



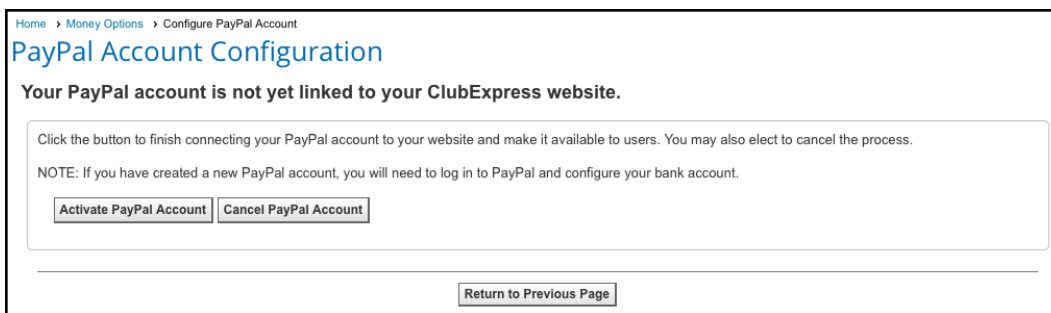
The image shows the PayPal 'Get started' screen. At the top left is the PayPal logo. The main heading is 'Get started'. Below it, the text says 'Enter an email address to sign up or log in'. There is a text input field containing 'martin@clubexpress.com'. Below that, the text says 'Select a country'. There is a dropdown menu showing 'United States' with a downward arrow. At the bottom is a blue button labeled 'Next'.

Enter the **email address** linked to the PayPal account and your country. Click **Next** then enter your password on the next screen.

You will next see a screen asking if you want to connect your website to your PayPal account. Click **Agree and connect**.

If everything is in order, the next screen will confirm that you've successfully authorized your club's website on ClubExpress to use that PayPal account. Click the **Go back...** button to return to your ClubExpress website.

The PayPal Account Confirmation screen will now look as follows:

The image shows the 'PayPal Account Configuration' screen. At the top, there is a breadcrumb trail: 'Home > Money Options > Configure PayPal Account'. The heading is 'PayPal Account Configuration'. Below it, the text says 'Your PayPal account is not yet linked to your ClubExpress website.' There is a text box containing the instruction: 'Click the button to finish connecting your PayPal account to your website and make it available to users. You may also elect to cancel the process.' Below this is a note: 'NOTE: If you have created a new PayPal account, you will need to log in to PayPal and configure your bank account.' There are two buttons: 'Activate PayPal Account' and 'Cancel PayPal Account'. At the bottom is a button labeled 'Return to Previous Page'.

Click **Activate PayPal Account** to activate PayPal as an available payment method. Click **Cancel PayPal Account** to cancel the process and remove PayPal from your website. You will be prompted to confirm this action.

When you activate PayPal, the screen will change as follows:

Home > Money Options > Configure PayPal Account

## PayPal Account Configuration

Your PayPal account is active and available to users on your ClubExpress website.

PayPal Account ID: WGVX6LKSXBSVE

Click the appropriate button to deactivate, remove, or change your PayPal account. Note that changing your account repeats the process you used originally to sign up. Your existing PayPal account will be disconnected from your website, and you will be taken to the PayPal site to start the process over.

Click the **Temporarily Deactivate PayPal Account** button to leave the configuration and link in place but temporarily block this as a payment method. If you select this option, the button changes to **Reactivate...**

Click the **Remove PayPal Account** to stop accepting PayPal and remove the configuration completely. You will be prompted to confirm this operation. Once this is done, you can easily reactivate the previously-configured PayPal Account, or restart the linking process to configure a new PayPal Account.


Click the **Change PayPal Account** to start using a different account. This restarts the linking process by taking you back to the PayPal site.

## How to Use PayPal

**Administrators:** PayPal is not available as a payment method for administrators to use to apply payments on behalf of a member. Only users can choose to make a payment using their personal PayPal account.

When PayPal has been enabled, users will see PayPal as an available option on the Pending Payment page.



✓ **Event Registration**  
 (7/24/2017 Ref # 3505)  
 7/18/2017 - Beer Tasting In San Diego


Due \$ 2,500.00 Pay \$ 2,500.00 

Rocky Beach - Beer Tasting In San Diego	2,500.00
Transaction Total: 2,500.00	

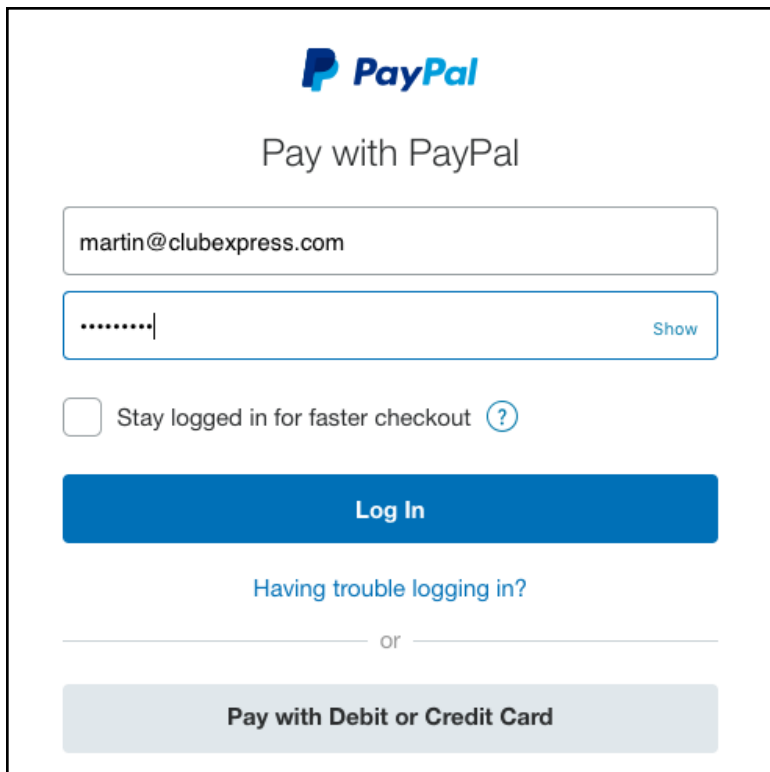
**Total Selected For Payment** \$ 2,500.00

Have a coupon? Enter the code:

**Select Payment Method** PayPal  

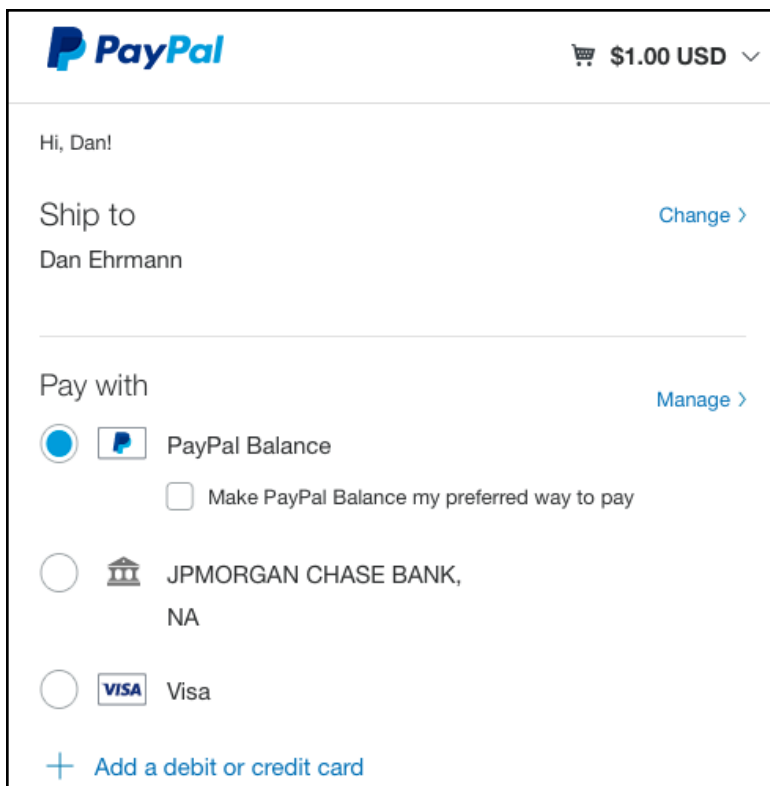
  
 The safer, easier way to pay

Clicking the **PayPal Checkout** button displays a popup form to login to your PayPal account:



The image shows a PayPal login popup. At the top is the PayPal logo. Below it is the text "Pay with PayPal". There is a text input field containing "martin@clubexpress.com". Below that is a password input field with a "Show" link. A checkbox labeled "Stay logged in for faster checkout" with a help icon is present. A blue "Log In" button is below the checkbox. Below the button is a link "Having trouble logging in?". At the bottom is a grey button labeled "Pay with Debit or Credit Card".

Once you have logged in, you are taken to a page where you can pick the source of funds:



The image shows the PayPal account page. At the top left is the PayPal logo. At the top right is a shopping cart icon with "\$1.00 USD" and a dropdown arrow. Below the header, it says "Hi, Dan!". There is a "Ship to" section with "Dan Ehrmann" and a "Change >" link. Below that is a "Pay with" section with a "Manage >" link. There are three radio button options: "PayPal Balance" (selected), "JPMORGAN CHASE BANK, NA", and "Visa". Below these is a link "+ Add a debit or credit card".

In the above example, the use as a PayPal Balance, a bank account, and a Visa credit card all configured. Select one option, then scroll down to click the **Pay Now** button at the bottom of the dialog.

The funds will be transferred and the dialog will close. You will be returned to your ClubExpress website.

PayPal will send you a receipt to show that the funds have arrived in your PayPal account.

# Money Options

Control Panel > Money > Setup

When you select this option, you will see the following screens. Click on the screen sections below to learn more.

## Money Options

This screen shows the club's financial options. Specify which credit cards your club accepts. If your club accepts payment by check, specify whether members should send checks to the club or to ClubExpress. If you enable QuickBooks Exports, you will see further instructions about the information needed for the exports.

### General

Fiscal Year Start January

Charge Sales Tax? For All Users  
Sales Tax will be charged for all transaction items where it is enabled, and the calculated total will be added to the transaction. To actually charge taxes, you must assign a tax rate for each type of transaction. For memberships, go to the People Options page and the Additional Charges page. For other modules, go to their respective admin pages.

Tax Account Master Sales Tax

Federal Tax ID (FEIN) 123456789  
The tax id is optional - if provided, it will be included on printed invoices.  
The tax id was used in the application for your ClubExpress merchant account. Once your account is approved, it is no longer needed for that purpose.

### Payment Options

Credit Cards Accepted: ☒ Visa ☒ MC ☒ AmEx ☒ Discover  
To change your credit card acceptance options, please contact ClubExpress

Credit Card Fees  
☒ Charge all credit card fees to the Primary Bank Account  
☐ Charge credit card fees to the same Bank Account into which funds were deposited

Non-member Convenience Fee:  
☒ Charge to User ☐ Charge to Club

Checks:  
☒ Mail to Club ☐ Mail to ClubExpress  
(an additional processing fee applies for checks mailed to ClubExpress)

Offer Discount for Cash/Check Payment  
☒ Yes ☐ No

Discount 3%

Handling Credits  
☒ Credits are used only by the member who earned them  
☐ Credits are shared by all members in the same account

Notify Treasurer When User Makes Payment  
☐ Yes ☒ No

Days between Scheduled Payment Reminders 2  
Enter a number between 1 and 7.  
This value is used to determine how often users will get email reminders about upcoming/overdue scheduled payments for an event.

Other Payment Options  
  
0 of 2000 characters used  
This text will appear on a member/non-member's Payment Page if it is not blank

## General

### Fiscal Year Start

Select the month when your fiscal year begins. The default is January. Fiscal year is used on some reports to categorize transactions and payments.

### Charge Sales Tax and Tax Account

In the US, select whether tax should be charged at all, for transactions in your home state only, or for all transactions. In other countries where GST or VAT are charged, the only options are Yes or No.

Also specify which financial account should be used for taxes. If you have approval from your state government for tax-exempt status, you will not need to charge tax.

### Tax ID

If you have a tax ID, enter it here. This field is sensitive to the country of your organization; for clubs and associations in the US, it requires 2 numbers, a hyphen, then 7 more numbers. Outside the US, you can have as many as 20 characters.

This field is optional. If provided, it will be included on printed invoices. It will also be submitted as part of your application for a merchant account.

## Payment Options

## Payment Options

Credit Cards Accepted: ☒ Visa ☒ MC ☒ AmEx ☒ Discover  
To change your credit card acceptance options, please contact ClubExpress

Credit Card Fees  
☒ Charge all credit card fees to the Primary Bank Account  
☐ Charge credit card fees to the same Bank Account into which funds were deposited

Non-member Convenience Fee:  
☒ Charge to User ☐ Charge to Club

Checks:  
☐ Mail to Club ☒ Mail to ClubExpress  
(an additional processing fee applies for checks mailed to ClubExpress)

Offer Discount for Cash/Check Payment  
☐ Yes ☒ No

Handling Credits  
☒ Credits are used only by the member who earned them  
☐ Credits are shared by all members in the same account

Notify Treasurer When User Makes Payment  
☐ Yes ☒ No

Days between Scheduled Payment Reminders  
 Enter a number between 1 and 7.  
This value is used to determine how often users will get email reminders about upcoming/overdue scheduled payments for an event.

Other Payment Options  

Dwolla is a payment network that allows any business or person to send, request, and accept money, without relying on credit cards. Dwolla connects to a bank account and allows you to move money at a very low rate. Easily create a "Pay With Dwolla" button on your website. Price: \$0.25 per transaction, or free for transactions \$10 or less.

Square is a payment-processing app for iOS on iPhones or iPads. Square Wallet lets your customers pay with their

898 of 2000 characters used  
This text will appear on a member/non-member's Payment Page if it is not blank

## Handling Checks

Decide if you want checks mailed to the club's official address or to ClubExpress. This setting changes the address that appears when members and non-members choose to print an invoice and mail a check.

If checks are mailed to us, we process them through the system and deposit them in our cash-management bank account. The funds are then remitted to you at the same time as funds collected via credit card payments. (If the check does not include "ClubExpress" as a Payable To name, we process it but then hold it until the end of the month when we send all such checks to you for deposit.)

Note that there is a small additional fee for this service.

## Offer Discount for Cash/Check Payment

Because clubs cannot charge extra fees in many states to cover credit card fees, we have enabled a feature allowing you to instead offer a discount to members or non-members paying by cash or check. Once you enable the option, you may specify a discount rate between 1% and 4%, and up to two decimal places.

## Credit Cards Accepted

This option shows which credit cards are currently accepted. Please contact ClubExpress to make changes to these settings. If your club or association is using the built-in merchant account, the fee is the same for Visa and Discover, but higher for MasterCard and higher again for Amex. We can turn Amex off for you. If your club or association has its own merchant account, you may need a separate agreement with your merchant processor to accept Amex; let us know whether to enable or disable Amex support. For more information on setting up and using a merchant account, see "Collecting and Processing Payments" on page 60.

**Note:** If you are using Stripe as your payment processor you will not see this section. Accepted credit cards are managed on your Stripe account.

### Credit Card Fee Distribution

When members pay online by credit card, a fee is charged by the credit card company. Choose to either charge the credit card fee to your designated Primary Bank Account, or to the Bank Account where the fees were incurred. For example, to a Bank Account for a specific chapter or region, or an account specifically for event registrations.

**Note:** You'll only see this option if you are using the built-in ClubExpress Merchant Account and have more than one active bank account.

### Non-member Convenience Fee

When non-members register for events and pay online by credit card using the ClubExpress merchant account built into your website, ClubExpress charges a Convenience Fee using the following schedule.

Event Cost	ClubExpress Fee
Up to \$10.00	\$1.00
\$10.01 to \$50.00	\$2.00
\$50.01 to \$250.00	\$3.00
\$250.01 to \$500.00	\$4.00
\$500.01 and higher	\$5.00

#### Non-Member Convenience Fee

By default, the fee appears as a special line item on the payment page if the person registering for the event is not a club member (or if it's an admin registering a non-member), the payment method is credit card, and the club is using the merchant account built into ClubExpress. Note that the fee is not charged if any one of these circumstances is not in effect.

You also have the option of hiding this fee from users. It will still be charged but instead will be taken out of the cost of the event to be paid to the club. If you do so, be sure to increase the non-member cost of the event slightly so that it allows for this fee to be charged.

**Note:** If you are not using the ClubExpress Merchant Account you will not see this section.

### Handling Credits

For clubs and associations with multi-person memberships, you can make credits available to every person within the membership. The default is that credits are only available to the member who earned them. If you choose to allow credits to be shared within the same account, then they will appear on the payment page for any member (primary, secondary or tertiary) within that account.

## Notify Treasurer When User Makes Payment

Select this option to have the system send an email to the designated club Treasurer whenever a payment is recorded.

Note that for a large and/or active association, this could be a lot of emails!

## Days between Scheduled Payment Reminders

Determine how often users will be reminded they have an upcoming scheduled payment or an overdue scheduled payment for an event. This applies when a payment schedule has been configured for an event cost.

## Notify members and non-members of unpaid transactions

Select "Yes" to send automatic reminder emails for unpaid transactions to both members and non-members. When you select "Yes" you'll be prompted to determine when the reminders start and how many days between each reminder. The payment reminder emails are sent to the member on the schedule you configure until the transaction is satisfied (paid, comped, written off).

## Other Payment Options

Enter instructions for members and non-members paying by check, or any other payment methods you support. Any text entered into this panel will be displayed on the payment page and on invoices.

**Note:** If this section is left blank, no instructions will be displayed.

## Refund Policy

### Refund Policy

Your organization should have a refund policy, which will be displayed on the payment page. ClubExpress provides a default policy which you can use as is, or you can write your own.

☒ Use ClubExpress Default Policy ☐ Write Your Own Policy

All payments are final. We do not provide refunds for membership signups and renewals, event registrations, donations, storefront purchases, or other misc. charges. Please carefully review the charge(s) checked above and be sure you know what you are paying for.

ClubExpress allows you to specify your own refund policy, which will appear on the payment page. A default refund policy is provided. When you click **Write Your Own Policy**, a text box is displayed to enter the desired text. You can also click the **Copy Default** button to copy the default refund policy as a starting point.

## Stripe



## Stripe Account

Your Stripe account is active and accepting credit card payments. [Click here to access your Stripe Dashboard.](#)

For more info on the Stripe process, click the Help link. 

Credit Card Descriptor  (max 22 characters)

This is the text which will appear on your user's credit card statements. We will also display it on the payment page, payment receipts, and payment emails. To avoid confusion for your users, please be sure it matches the descriptor you assigned in your Stripe account. **Note that changing the descriptor here will not change it in your Stripe account - you have to make the change in both places.**

You may disconnect your Stripe account from your website if you no longer wish to use it. Please note that your site will not be able to accept credit card payments after you do this. To re-connect Stripe, you must go through the sign-up process again. If you wish to use a different credit card processor, please contact ClubExpress support.

[Disconnect Stripe Account](#)

For organizations that wish to use their own merchant account to process credit card payments, ClubExpress provides support for Stripe. If you already have a Stripe account, selecting the button Configure Stripe Account will take you to the Stripe website to log in and grant ClubExpress permission to access your account. If you do not currently have a Stripe account you will be asked to create one. For more information on setting up and using Stripe, see "Collecting and Processing Payments" on page 60.

## PayPal Info

### PayPal Info

Your PayPal account is active and available to users on your ClubExpress website. Click the button below to modify your settings.

PayPal Account ID: WGVX6LKXSBSVE

[PayPal Account Configuration](#)

ClubExpress supports PayPal as a payment method. Members and non-members with a PayPal account can pay for their memberships, event registrations, donations, etc. using their PayPal account and the funds will flow into your club's PayPal account. You can then move them into a regular bank account.

**Note:** Users do NOT need a PayPal account in order to pay using PayPal. They can pay with a credit card as a "guest".

This panel will display different information depending on the status of your PayPal account. In the above example, PayPal has been linked and the club's PayPal Account ID is listed on the Money Options screen. For more information on setting up and using PayPal, see "Collecting and Processing Payments" on page 60.

## QuickBooks® Settings

## QuickBooks Settings

☒ Enable QuickBooks Exports

The following information is needed for your QuickBooks Exports / QuickBooks Online transfers to function. In addition, you must enter Account Names for your bank(s) and financial accounts on the Bank Accounts and Financial Accounts screens.

QuickBooks Type: ☐ Desktop ☒ Online

Use Class Tracking: ☒

Customer/Job name format: ☒ First Last ☐ Last, First

Company file is configured to use Sales Tax: ☒

Export payments processed by ClubExpress into: ☒ Bank Account(s) ☐ Undeposited Funds

Account Names

Accounts Receivable: Accounts Receivable

Bad Debt: Bad Debts

Comps: Comps

Undeposited Funds: Undeposited Funds

Subgroup Funds: Retained by Subgroup

Default Income from Items: Items

Default Income from Services: Services

Item Names

Sales Tax: Sales Tax

Shipping and Handling: Shipping

**QuickBooks:** Check the box to enable QuickBooks® data exports. **Note that there is a separate monthly fee for enabling QuickBooks® functionality.** You will see a warning message and if you elect to continue, this fee is charged automatically. Go to [pricing](#) for more information.

Before you start exporting transactions, credits and payments from your ClubExpress website and importing this data into QuickBooks®, we strongly suggest that you experiment with a **copy** of your main “company” file or with an empty file. A single import of just one month of data could make dozens of changes to multiple accounts; you should be absolutely sure that everything is properly configured and that data is imported as you are expecting. You must also configure the QuickBooks® account names for your bank accounts and financial accounts.

The first option is to tell the system whether you are using QuickBooks® Desktop for Windows (QDW), or QuickBooks® Online (QBO). ClubExpress handles each product significantly differently. Note that if you are already using QDW, you can easily switch to QBO.

The following options can be configured:

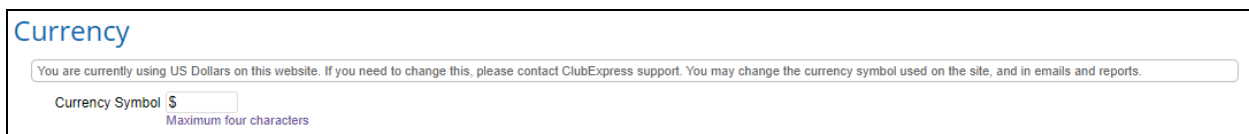
- Check the box if you use QuickBooks® classes to categorize your revenue and expenses. The default is No (unchecked).  
In QuickBooks®, each member or non-member is treated as a “customer”. QuickBooks® will attempt to match transactions to existing customers if possible, based on the customer name. Specify the format used for these names. Note that the user’s middle initial is included in the name field.
- If your QuickBooks® company file is configured to use sales tax, check this box. The system will handle exports slightly differently if sales tax is being tracked, even if most transactions (membership, event registration, etc.) don’t have sales tax.
- Next specify whether collected funds are recorded as being deposited directly into bank accounts or whether they are recorded as being deposited into the standard “Undeposited Funds” account.

**Note:** This setting only affects funds which are collected through ClubExpress using the built-in merchant account or checks mailed to ClubExpress that we process for you. This setting does **not** affect funds that you collect directly if you have your own merchant account, if users pay with cash, checks directly to the club, or you process payments through a "separate system".

For customers **outside the US** that don't have a bank account already defined in the system, ClubExpress will create a "dummy" bank account called "Primary Bank Account".

- Specify the names used for various standard accounts in QuickBooks®. Be sure that the name is spelled exactly as shown in your QuickBooks® Chart of Accounts.
  - Note that the "Default Income from Items" and "Default Income from Services" only appear for users of QBO.
- Specify the item names used for Sales Tax and Shipping and Handling.

## Currency



The default currency symbol is a "\$" and most people will understand that this means US\$. But for clubs and associations outside the US, you want to clearly tell people that their membership signups and renewals, event registrations, donations, etc. will be processed in their local currency. A simple "\$" may not be enough.

ClubExpress allows you to specify up to 4 characters for the currency symbol. So a club or association based in Australia might use "\$AUS" or "AUD" to tell people what currency is actually being used.

Click **Save** to save your changes and return to the Control Panel, or **Cancel** to return without saving.

## Chargeback

A chargeback listed on a financial report means that a member saw a charge from ClubExpress.com on his/her monthly credit card bill and did not recognize it, so they contacted their bank or credit card company and challenged the charge. This generated a "chargeback" to us. The money was taken away from us (even though we had already forwarded it to the club) and we were assessed a \$15 fee, which we pass through to the club.

For smaller amounts, say under \$300, the chargeback cannot be reversed without incurring additional fees. We will notify you about the chargeback and debit the funds from your primary bank account. It will

then be your responsibility to pursue payment from the member or non-member. For amounts over \$300, we will attempt to work with the cardholder to have the chargeback reversed and the funds restored to us. If we are successful, that's the end of the issue! If we are not successful, we will notify you that the chargeback could not be reversed and the funds will be debited from your primary bank account. Note that the \$15 chargeback fee is never reversed, even if the chargeback itself is reversed.

Please also note that card issues accept "No Refund" policies enacted by your organization. In the event of a dispute, they will usually side with their cardholder over the merchant (ClubExpress and your club or association).

## Reports/Exports

**Administrators:** See "Reports" on page 9 for more information about running reports.

### Reports

If available, selecting Reports displays the Report Group selector pop-up. Once you select a group, the system lists a number of reports related to the active module.

Select a report and click **Next**. Then select a report title and output format and click **Run Report** to display your report.

### Exports

If available, click the **Exports** button to display a dialog listing available exports. Select one and click the Export button to generate an unformatted CSV file with the desired data. This file can be opened directly in Excel, Access, or a similar spreadsheet or database program for further manipulation.

Report Type	Description
Member Invoice	Print invoices of pending payments.
Transactions / Payments by Account	Financial reports organized by financial account.
Member / User Transactions	Financial reports showing transactions (including memberships, event registrations, donations, storefront purchases, misc. charges, etc.)
ClubExpress Trans-	Financial reports showing club-level fees and charges.

Report Type	Description
actions	
User Payments / Credits	Financial reports showing payments by credit card, check, cash, etc.; and reports of credits.

#### Money Tab Report Options