Quick Start Guide

Prepared for: Officials, Referees & Sport Support Personnel

Revision Date: March 8, 2010

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Status: Issued-Confidential
File: Officials Guide

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1 General Information

1.1 CEO Message

RefPay.com - Increasing Convenience and Value. Thank you for being an important part of RefPay.com. All of our efforts are directed to ensuring you have all the tools necessary to be paid in a fast, easy and secure manner. Our commitment is to continually make improvements to provide you greater convenience, service and value.

Our office is open Monday – Friday MST 9 a.m. to 5 p.m. We can be reached at 1-801-576-9436 or via e-mail at support@refpay.com. We are here to help you any way we can. RefPay was designed by a group of business professionals who have a passion for officiating. While most of us officiate for other reasons than "getting paid," RefPay eliminates the headaches of being fairly compensated for your services.

We will continue to seek new innovative programs that will save you time and money. It is our pleasure to serve you. I enjoy hearing from you; please let me know if you have any comments or suggestions.

Daren W. Jackson
Founder, RefPay.com

1.2 Money Flow Chart

1.3 Schematic – Sports Officials

Benefits to Sports Officials using RefPay:

- Protects your personal and financial information.
- Allows you to receive payments virtually overnight.
- Eliminates chances of checks being lost or stolen.
- Saves you time and money.
- Gets you paid in a fast, easy and secure manner.
- Eliminates mail transit and check processing time.
- Gives you instant access 24/7 to your money.
- It's FREE to Sports Officials.

The old way:	The RefPay™ way:
Officials fill out pay vouchers requiring personal information such as SSN, Home Address, Phone Numbers etc.	Officials only list their RefPay username and RefPay account number.
Officials wait 1-3 weeks for check processing and mail transit.	Officials get paid instantly, directly into their RefPay account.
Officials make an extra trip to the bank for check cashing or deposit.	Officials can transfer money electronically to a traditional bank account or access funds instantly via a RefPay debit card. All from the comfort of their own home.
Game fee checks get lost or delayed in transit.	Officials have access to online tracking system that verifies up to 12 months of payment history.
Officials pay bank check cashing fee's and can only cash checks during banking hours.	RefPay is FREE for Officials. Referees get instant access to their money via any ATM or business location that accepts MasterCard.

2 Account Information

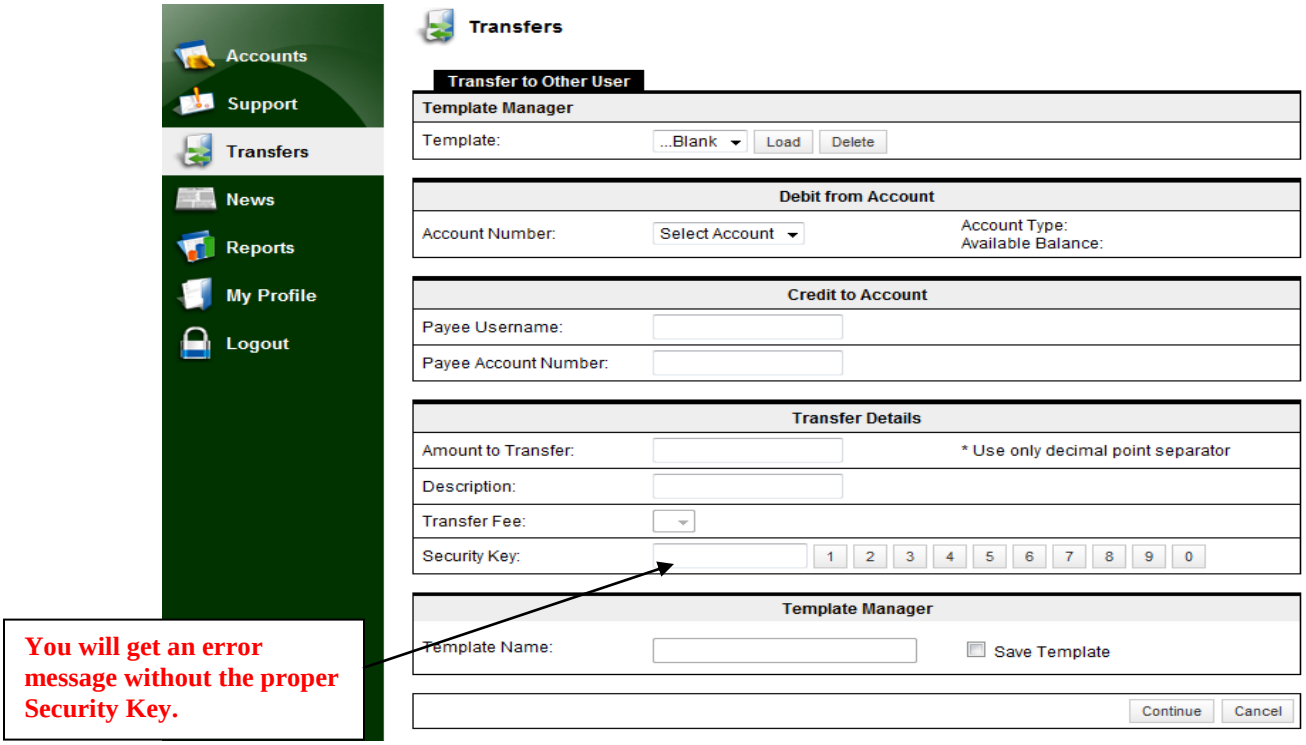
2.1 Username & Password

You may login from the main website with the credentials you were issued

Each Official has a unique Username and Password.

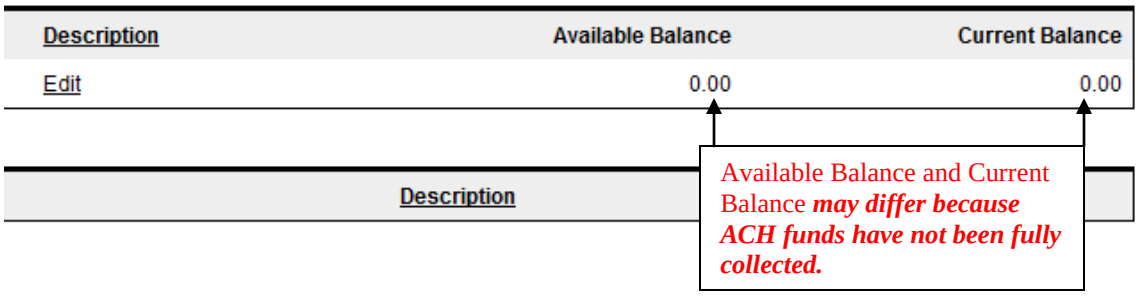
2.2 Security Key

Security Keys are similar to PIN numbers for debit cards. Every Official has a unique Security Key. In order for a transaction to be approved, Security Keys are required to be entered anytime money is transferred into or out of a RefPay account. ***Make sure you remember your Security Key as it will only be given once through the messaging system.**



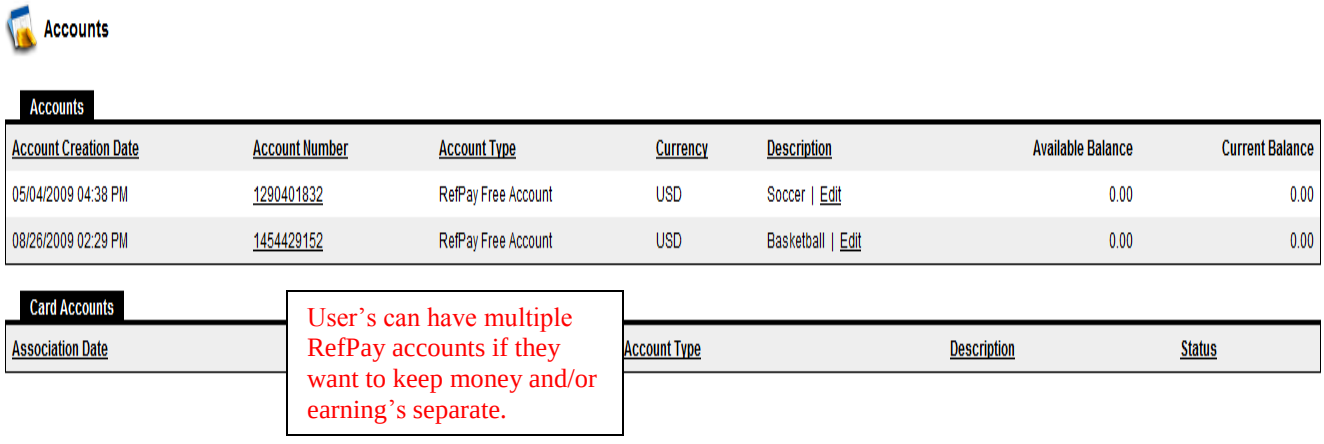
2.3 Available Balance vs. Current Balance

Available balance is the money you can access immediately. Current balance reflects money you can access plus or minus any credits or debits not fully collected. In most instances these numbers will be the same. However, **it's important to remember ACH debits and credits take 2 – 4 business days to be fully collected.**



2.4 Multiple RefPay Accounts

RefPay allows users to have multiple RefPay Accounts if they desire. This function was designed specifically for users who want to keep money and/or earning's separate. An Official may use this function to keep money earned officiating Basketball in one account and money earned officiating Soccer in another account.



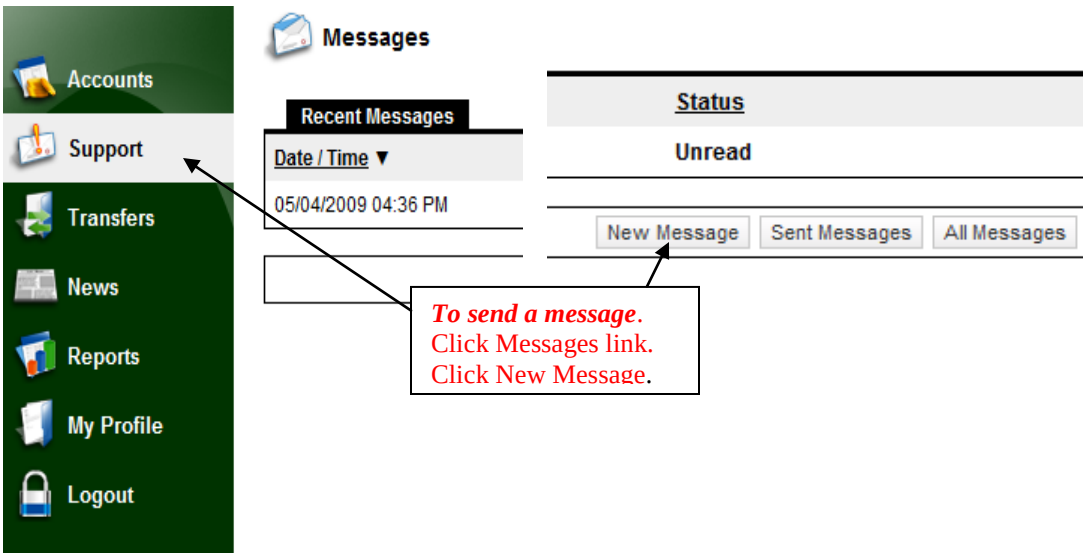
3 Message System

3.1 Purpose of Message System

RefPay has an internal messaging system that allows you to communicate directly with the RefPay administrator. This system can only be accessed when you are logged in with your unique user ID and password. **The quickest way to resolve any problems that may arise is by communication through the messaging system.**

3.2 Sending a Message

Sending a message to the RefPay Administrator is easy. Click on the Support Tab, then on the New Message icon.

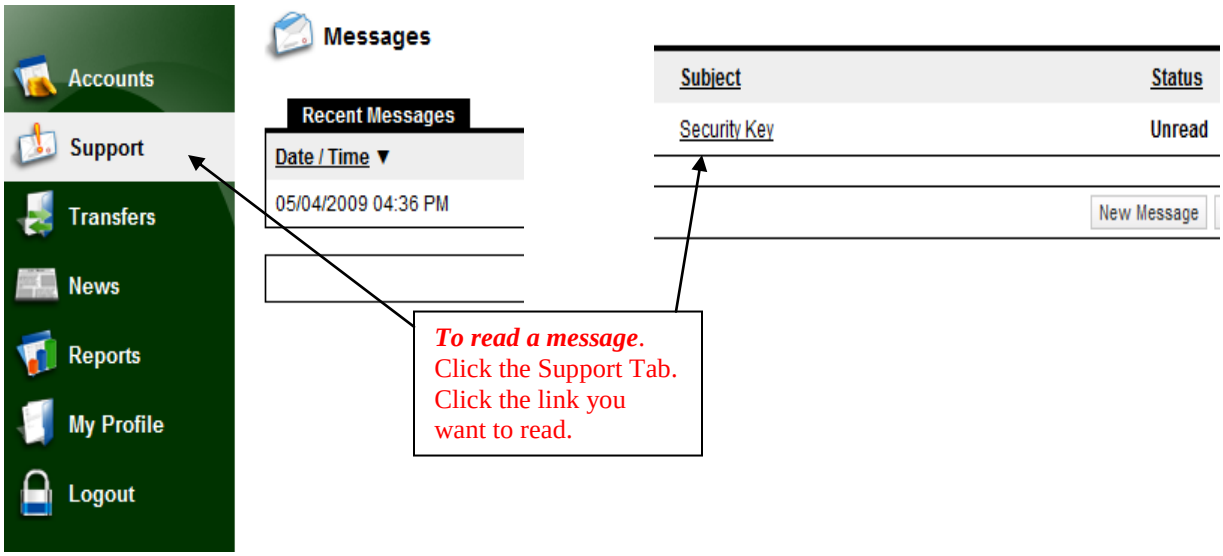


This screen will appear.

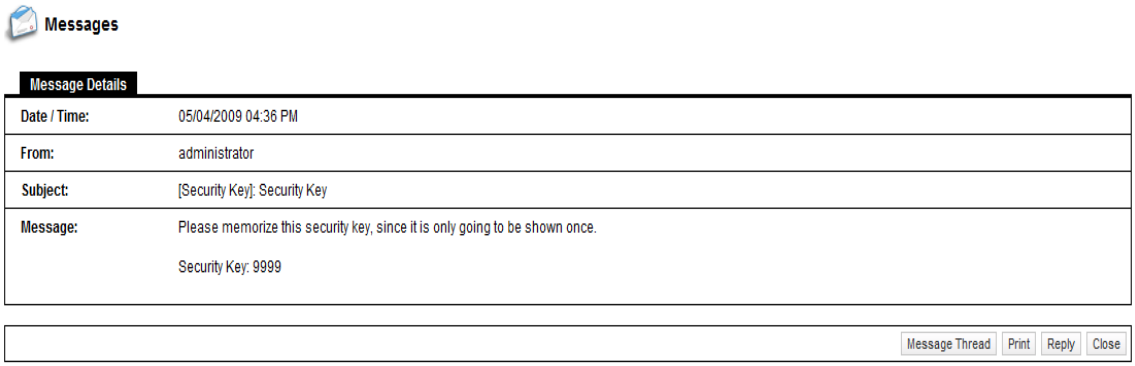
Write your message and then click send. The administrator will respond through the messaging system.

3.3 Receiving a Message

Receiving a message from the RefPay Administrator is easy. Click on the Support Tab. Then on the Subject line link you want to read.



Your message will appear for you to read. The RefPay administrator will communicate with you through the system.



4 Transfer Money

4.1 Access Your RefPay Money

There are three ways to access your RefPay money.

A. Funding your RefPay Debit Card.
B. Electronically Transferring Funds to a Bank Account (EFT)
C. RefPay corporate mails you a physical check.

Fee Schedule
RefPay Debit Card = FREE
EFT Funds to Bank = FREE
Mail a check = $3.00

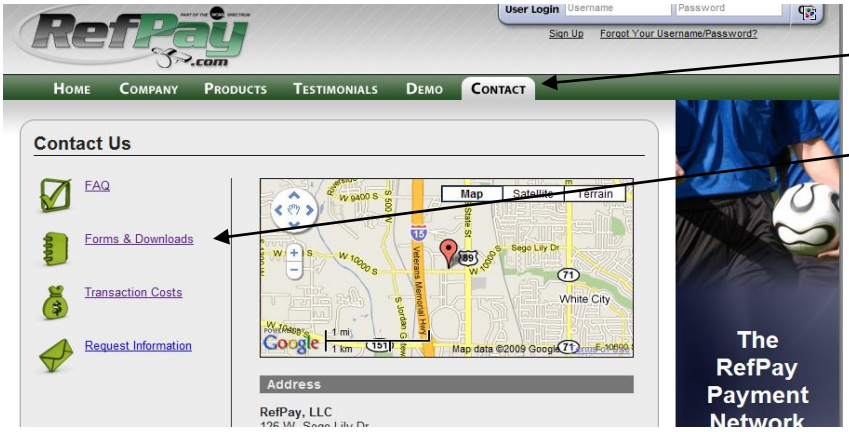
If you're like us at RefPay and love FREE, use your RefPay Debit Card or EFT Funds to your Bank Account

4.2 RefPay Debit Card

4.2.1 Getting a RefPay Debit Card

RefPay Debit Cards can be used at any location that accepts MasterCard. MasterCard is accepted at over 22 Million locations and at any ATM in the world. Using your RefPay debit card is an excellent way to track officiating expenses and receive instant payment for your services. A one time charge of $3.95 pr card will be assessed to cover the cost of issuing a card.

Obtaining a RefPay Debit Card is easy. Go to RefPay.com, click on the Accounts Tab, click on the Sign Up link. Fill out the form. You card will arrive in 7 – 10 Business Days.



Get a RefPay Debit Card
Go to RefPay.com
Click the Contact tab
Click Forms & Downloads
Select RefPay Debit Card Application

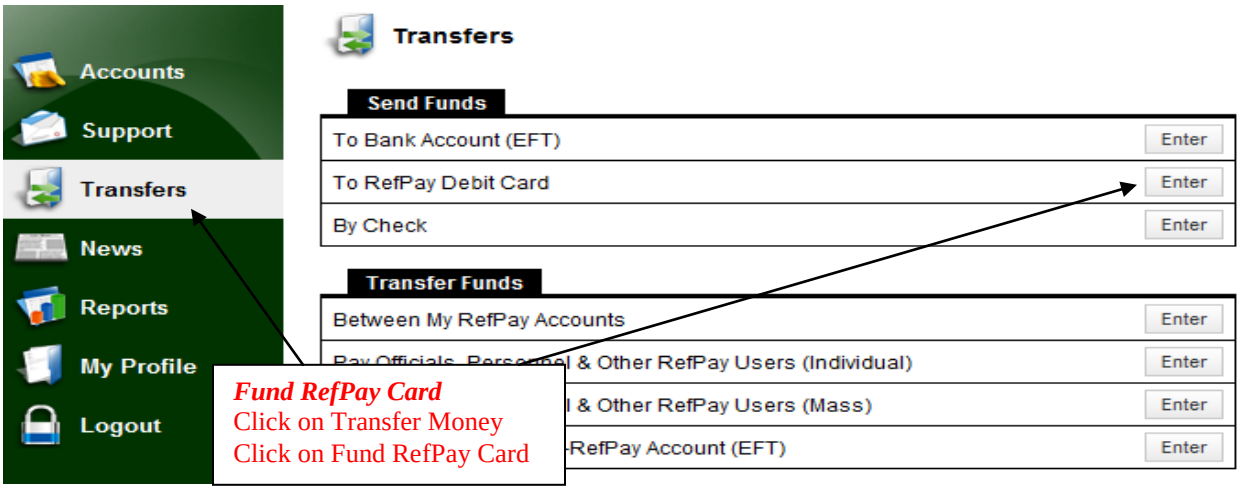
**** ***You must have a RefPay account before you can Sign Up for a RefPay Debit Card*** ****

4.2.2 Important Card Reminders

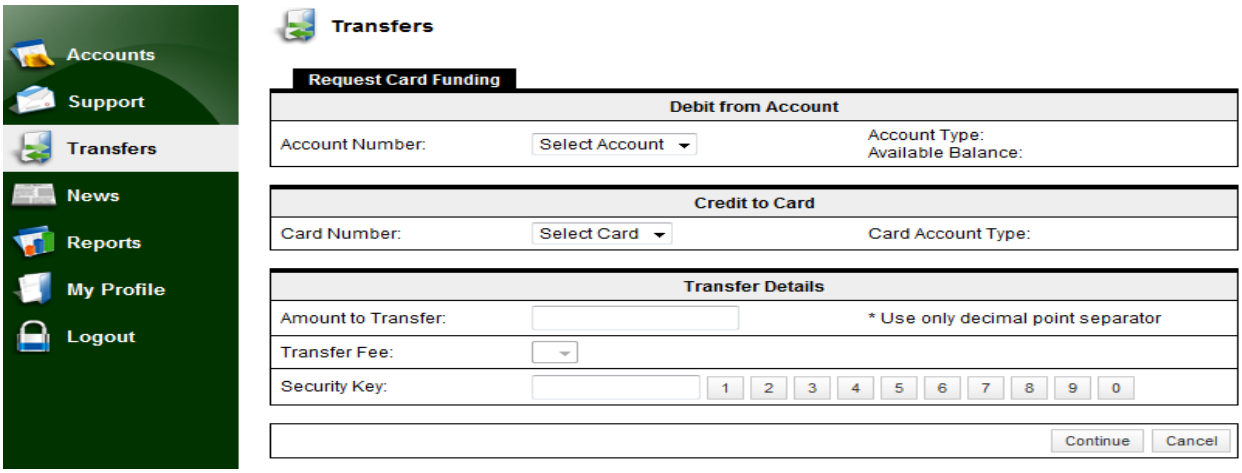
Using your RefPay Debit Card is FREE as long as you use the card on a NON-PIN transaction basis. When making any purchase, always run the transaction as a CREDIT. The ACH banking network charges companies that issue debit cards each time a transaction is run as a DEBIT. If the transaction is run as a CREDIT the merchant pays the ACH network charges. Therefore, if you run a transaction as a DEBIT charge the transaction fee will be passed on to you. However, if you run the transaction as a CREDIT charge the transaction will be FREE. RefPay Debit Card funding is done by the user. It's up to the user to determine the amount of money put on the Card. Users are not required to put their entire RefPay account balance on their RefPay Card. The maximum users can fund is determined by their available balance.

4.2.3 Funding Your RefPay Card

Funding your RefPay Card is easy. Click on the Transfers Tab; select Send Funds to RefPay Debit Card.



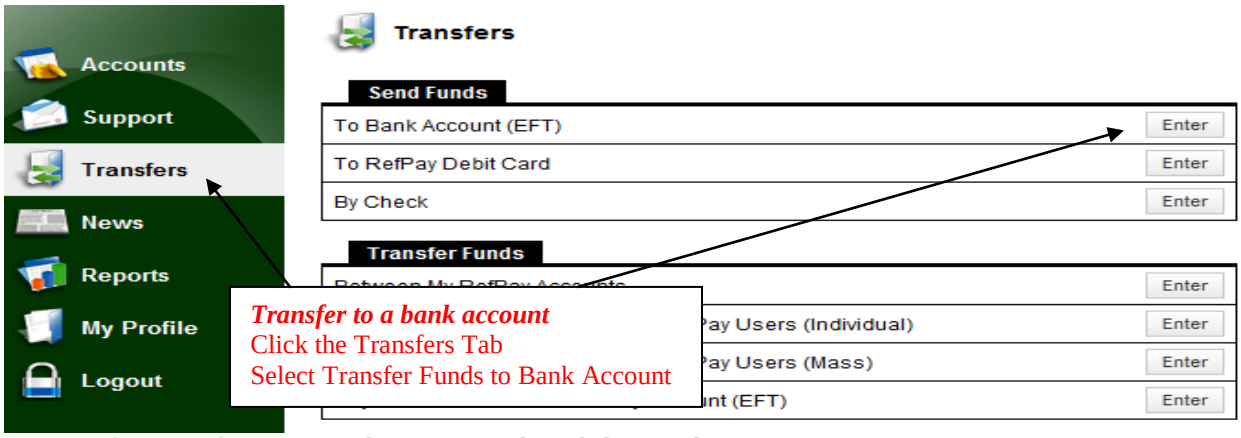
The following form will appear. Fill it out, click continue to confirm the transaction and then submit. Your card will be funded instantly for the amount you designated.



4.3 Transfer Funds to a Bank Account (EFT)

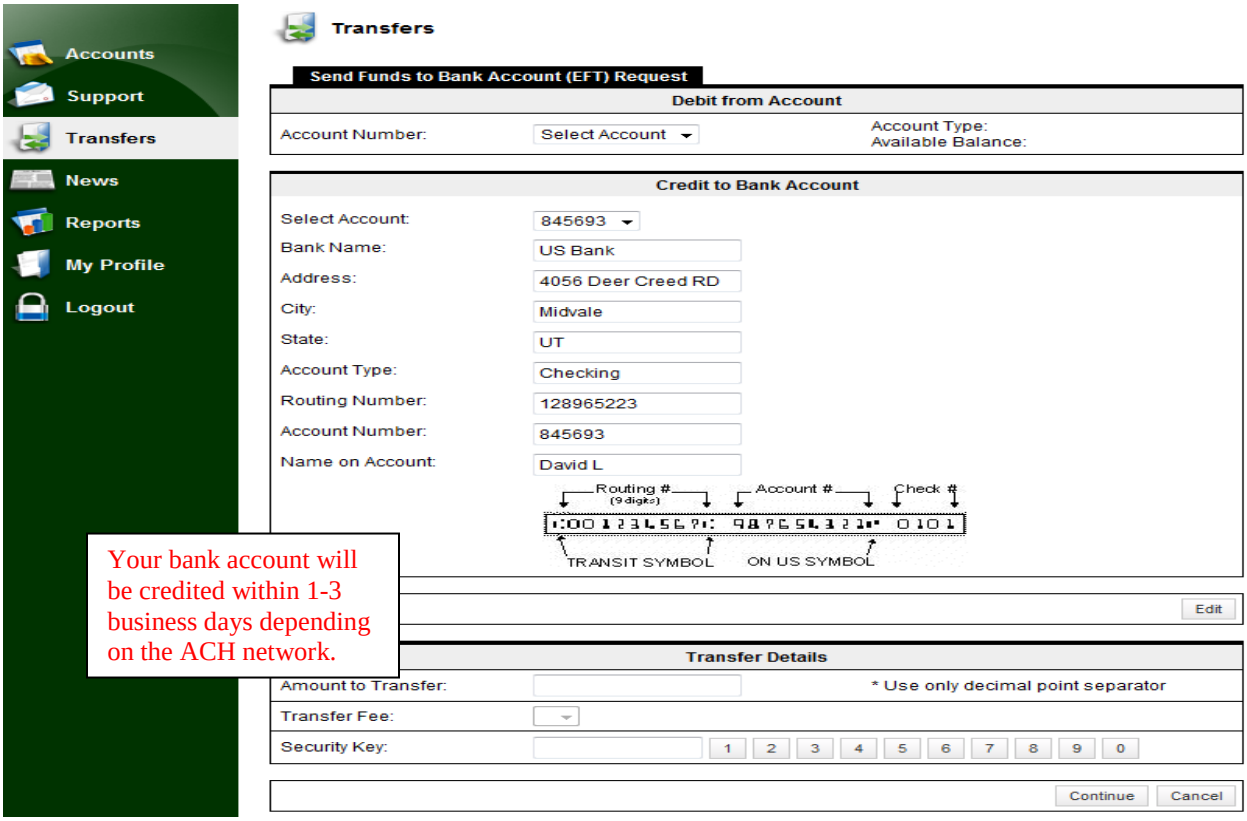
Officials can transfer funds into their bank account at anytime. Every time money is transferred to and from the RefPay system, the electronic ACH banking network charges fees. RefPay's philosophy is to provide our service FREE of charge. The maximum Officials can request to have sent to their bank account is determined by their available balance

To transfer funds to a bank account, select the Transfers Tab, then select Transfer Funds to Bank Account.



Transfer Funds to a Bank Account (EFT) (cont...)

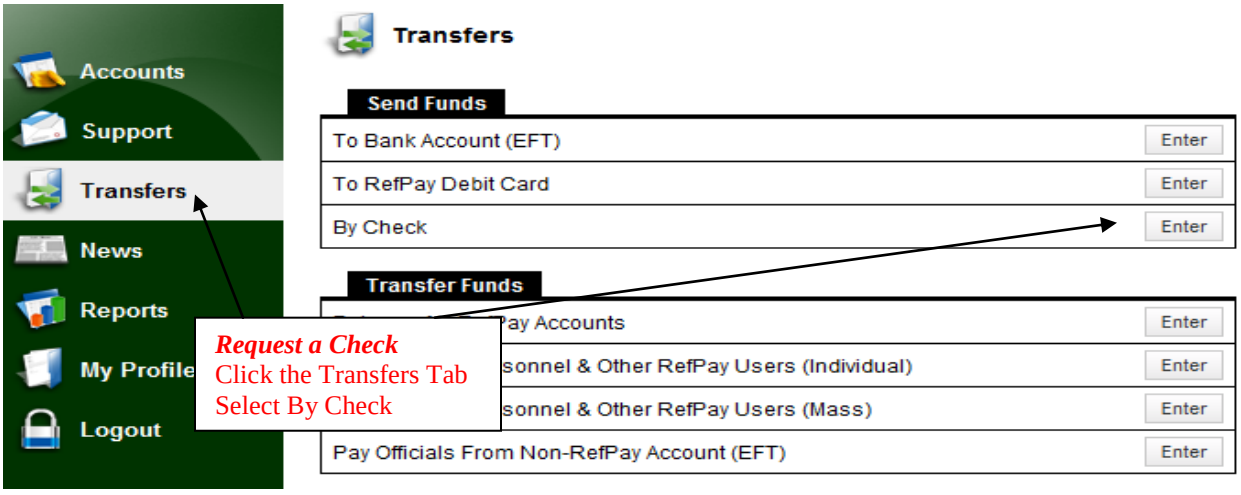
Fill out the form, click continue to confirm the transaction and then submit.



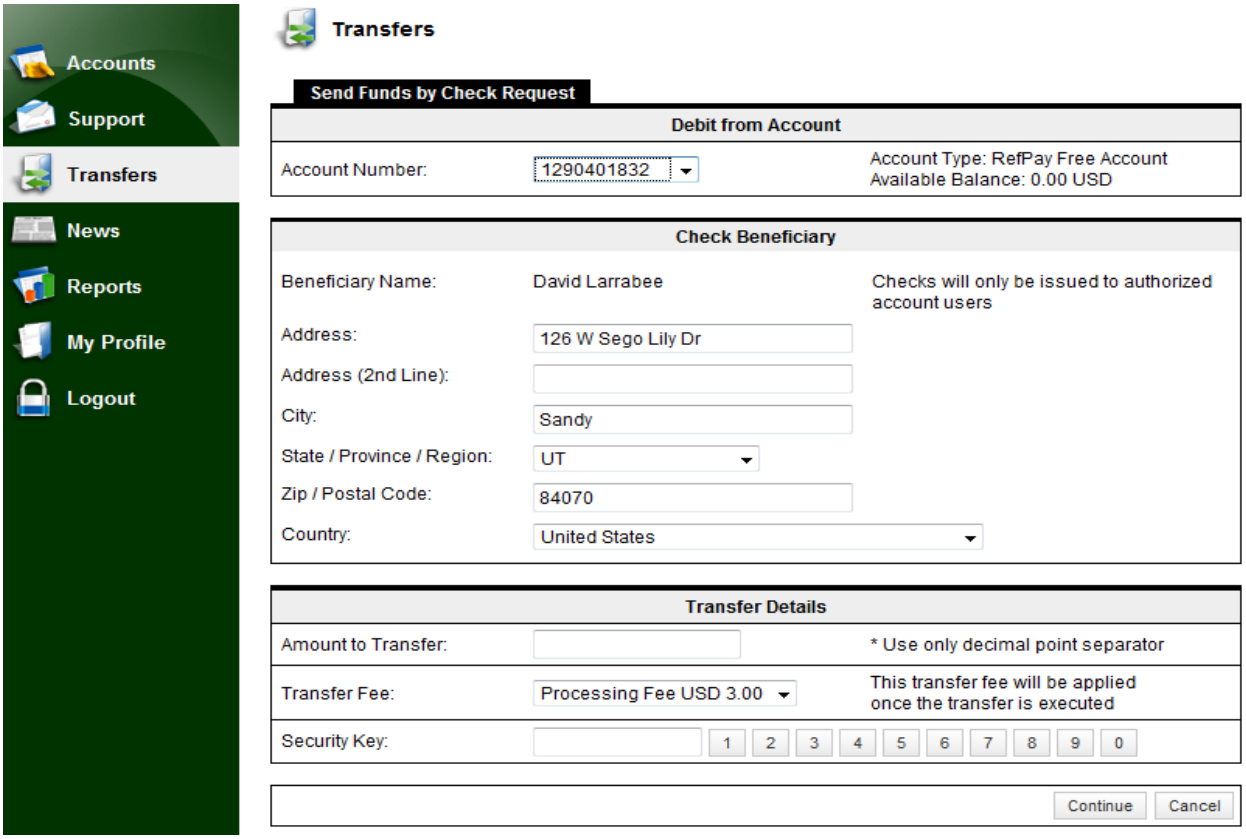
4.4 Request a Physical Check

Officials can have a physical check mailed at any time. The maximum Officials can request is determined by their available balance. Writing and mailing physical checks is costly and time consuming. There is a $3.00 charge to cover the costs associated with this type of transaction.

To request a physical check, select the Transfers Tab, then select Send Funds by Check.

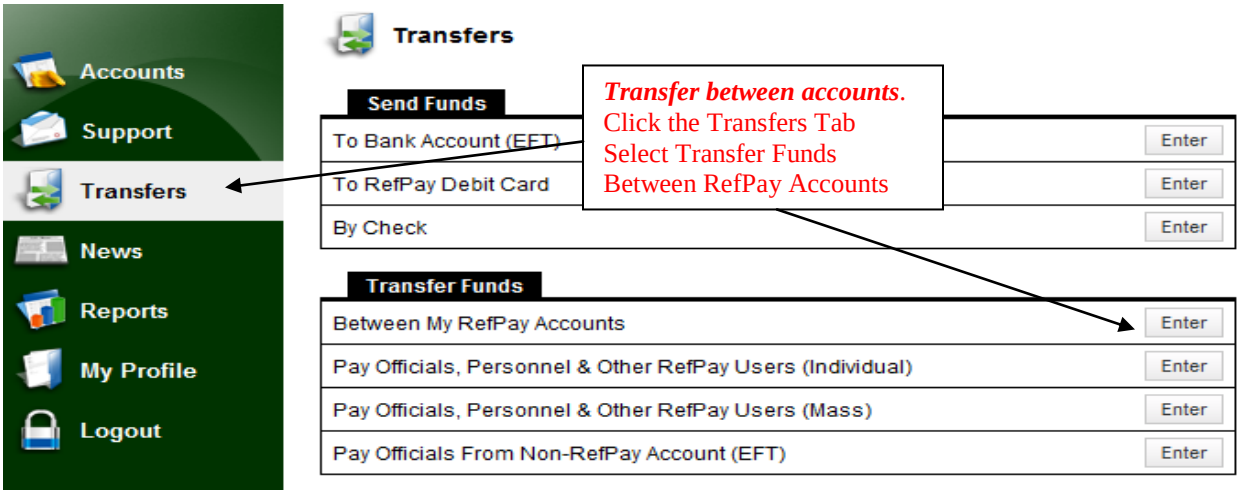


The following form will appear. Fill it out, click continue to confirm the transaction and then submit. You will receive a check within 3 - 5 business days.

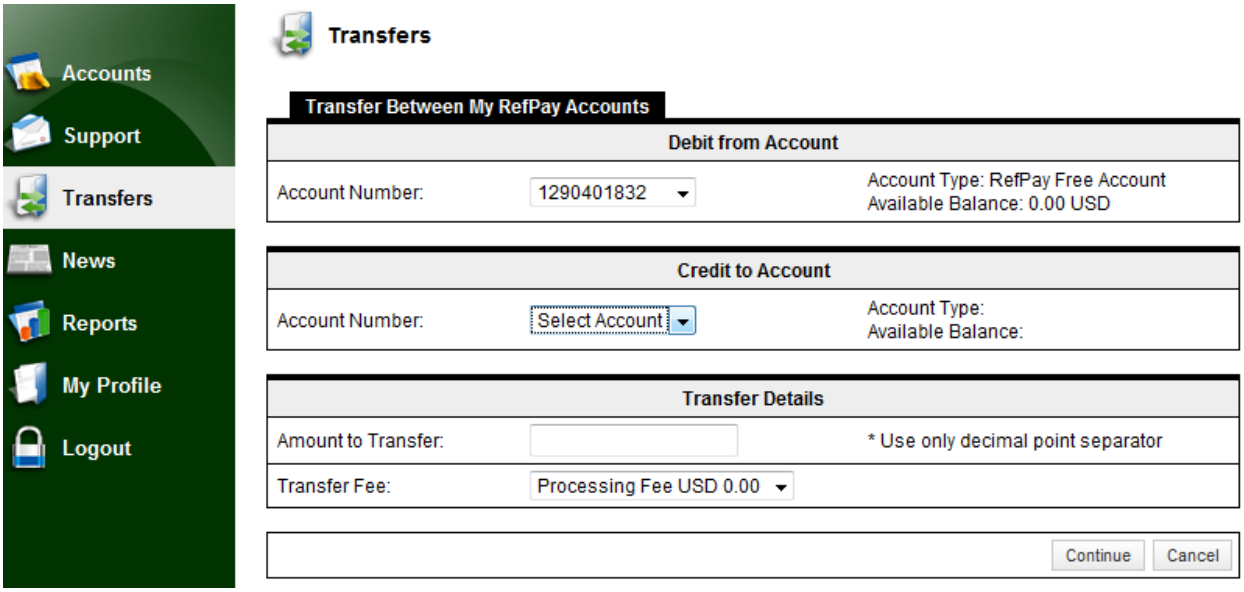


4.5 Transfers – Personal RefPay Accounts (Owned by same individual)

For Officials who have multiple RefPay accounts, you can transfer money between them at your discretion. To do this select the Transfers Tab, then select the Transfer Funds Between My RefPay Accounts Option.



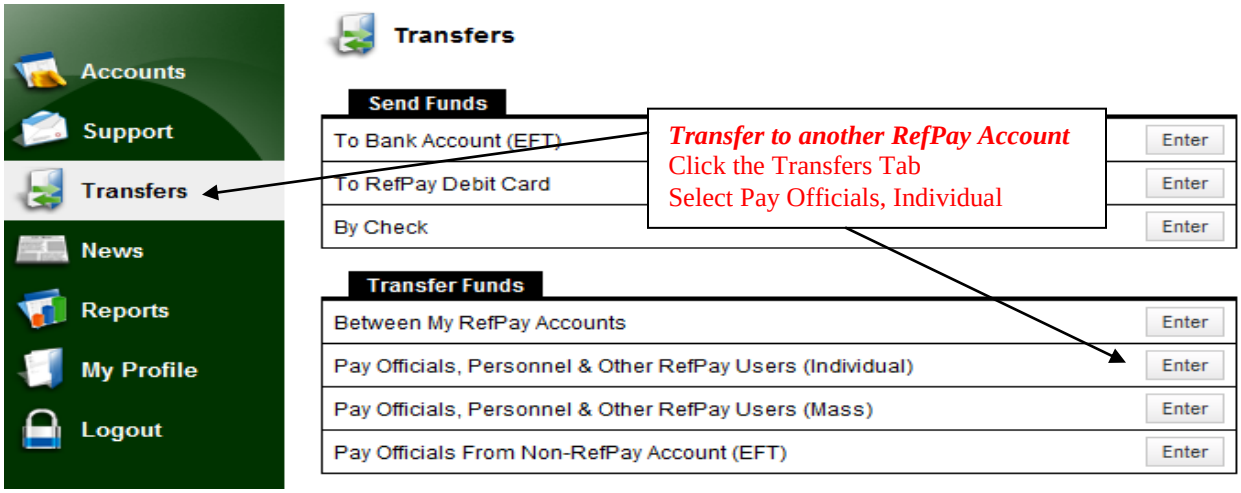
Fill out the form, click continue to confirm the transaction and then submit.



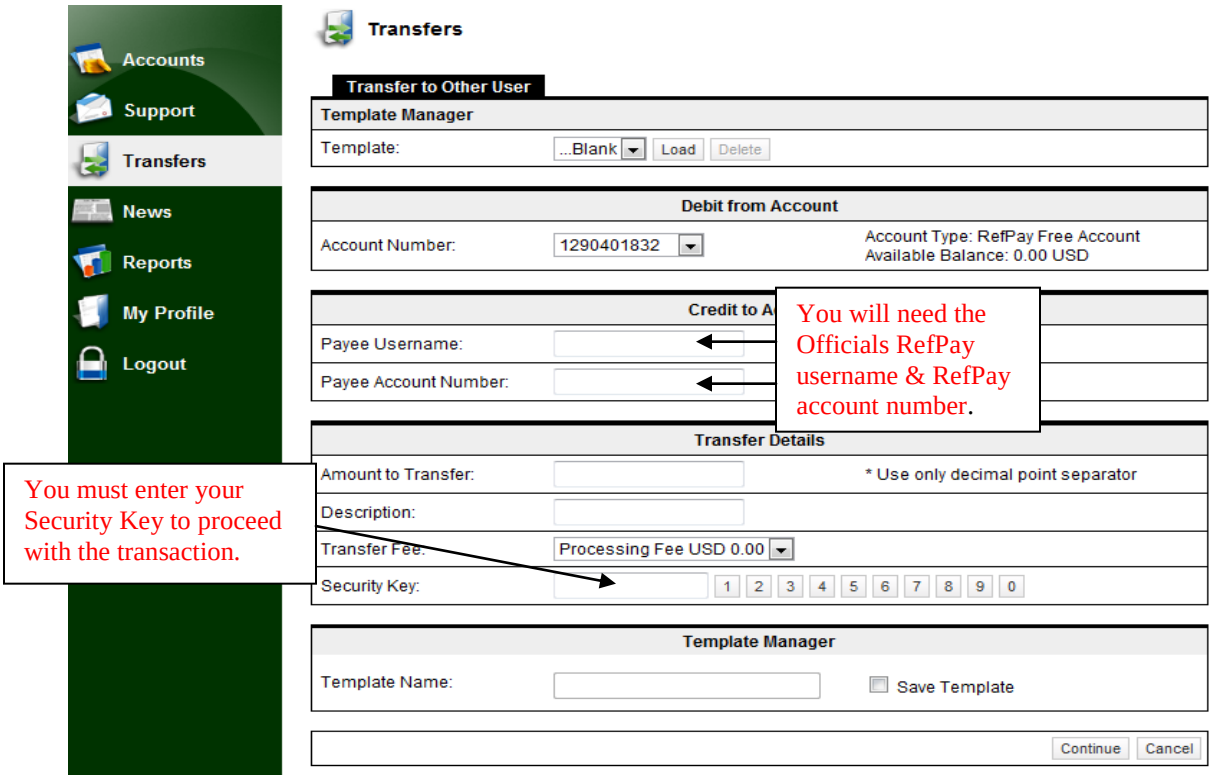
The money will be instantly transferred to your other account.

4.6 Transfers – Other RefPay Users

Paying other RefPay Account holders is easy through the RefPay system. There is a .50 cent transaction fee for this transaction. Officials may utilize this option to reimburse mileage, receive per diem, pay camp fees or for any other reason money changes hands. To Pay another RefPay Account, click the Transfers Tab and select Pay Officials individual.



Fill out the form, click continue to confirm the transaction and then submit.

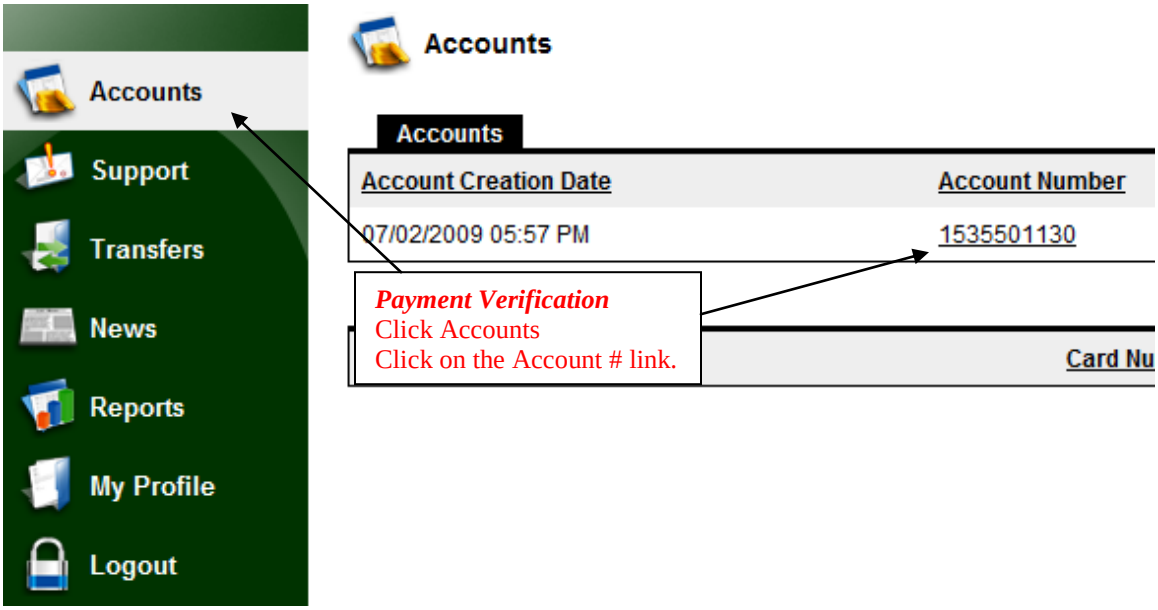


The Official will be paid instantly into their RefPay account.

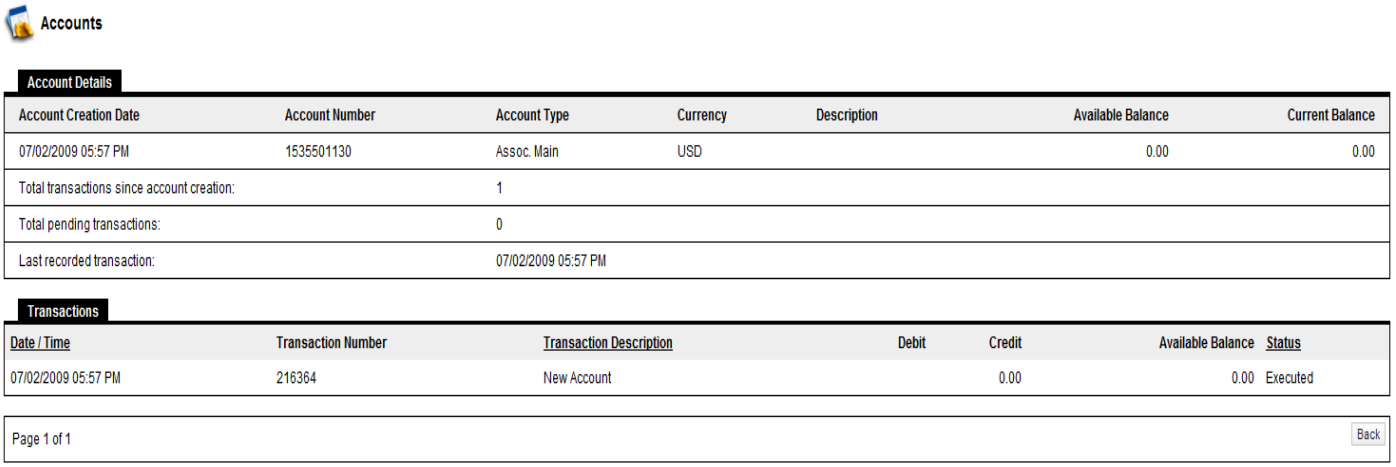
5 Account History

5.1 Payment Verification

To verify payments have been made to your RefPay account, select the Accounts Tab, then select the account link.

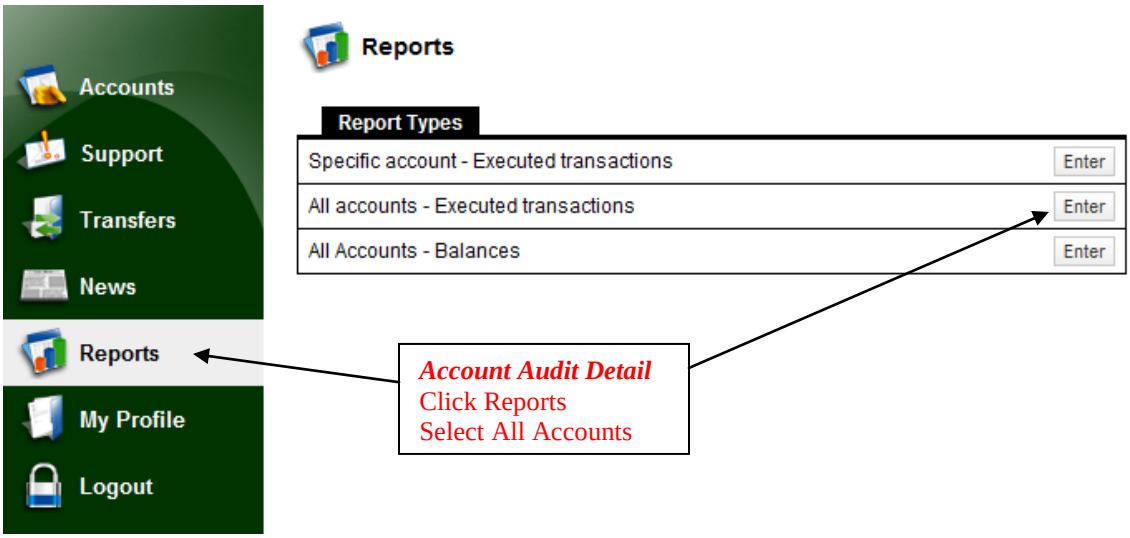


The Account Details page for the selected account will appear. You can search for payment verification by date, description or status.

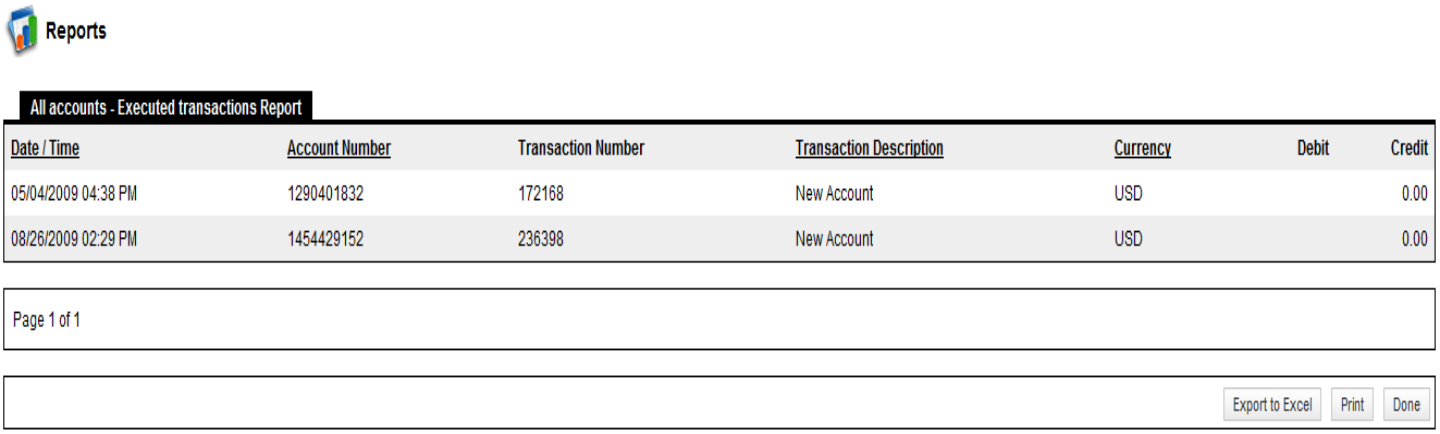


5.2 Audit Information

RefPay's accounting system records every transaction performed on any account. To obtain a detailed listing of each transaction, select the Reports Tab, then select All Accounts.

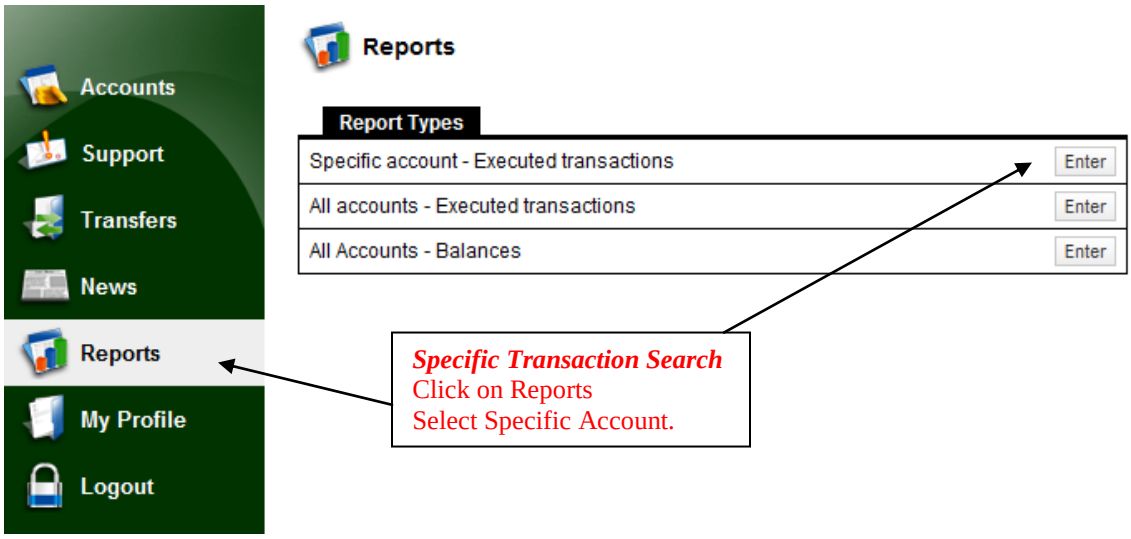


A detailed breakdown of all account transactions will appear. For Officials with multiple accounts, a detailed breakdown of each account will appear.

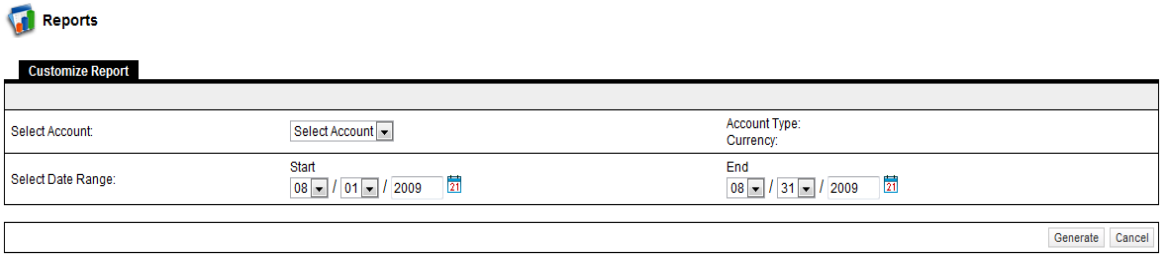


5.3 Transaction Search

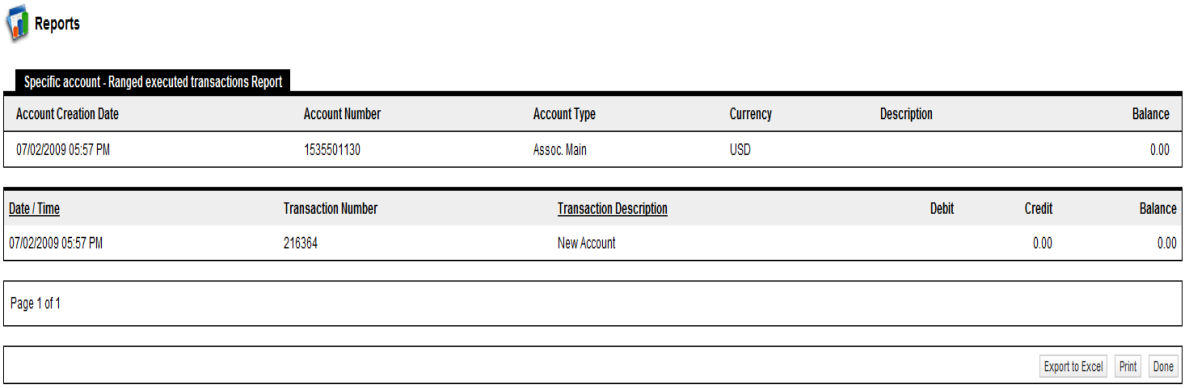
RefPay users can easily search for and find any transaction that has affected their account. To search for a specific transaction, select the Reports Tab, then select Specific Account.



A customized search screen will appear. Enter your search criteria and then select Generate.

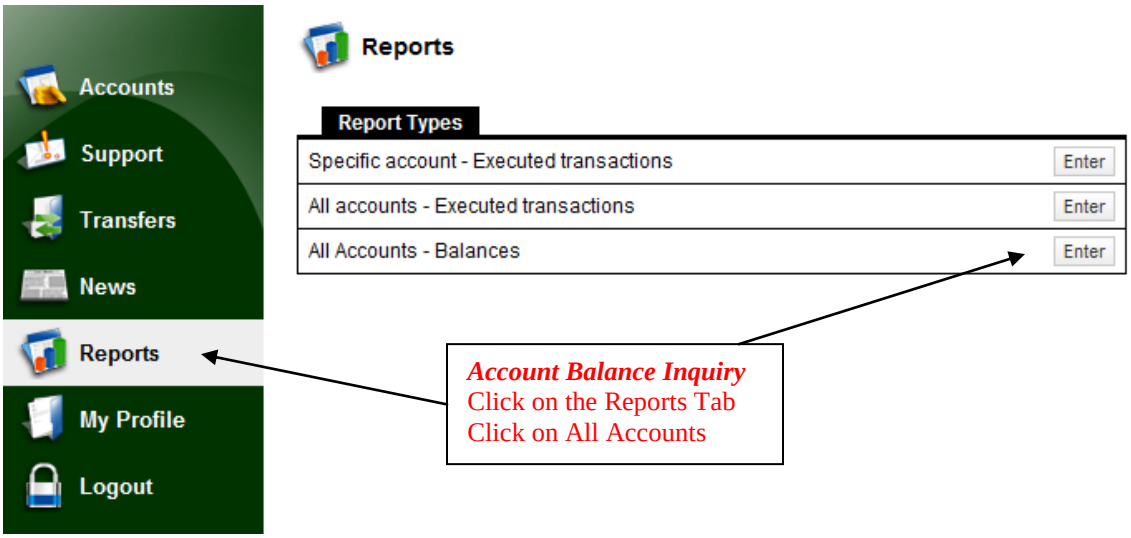


A report will generate with the criteria you selected.

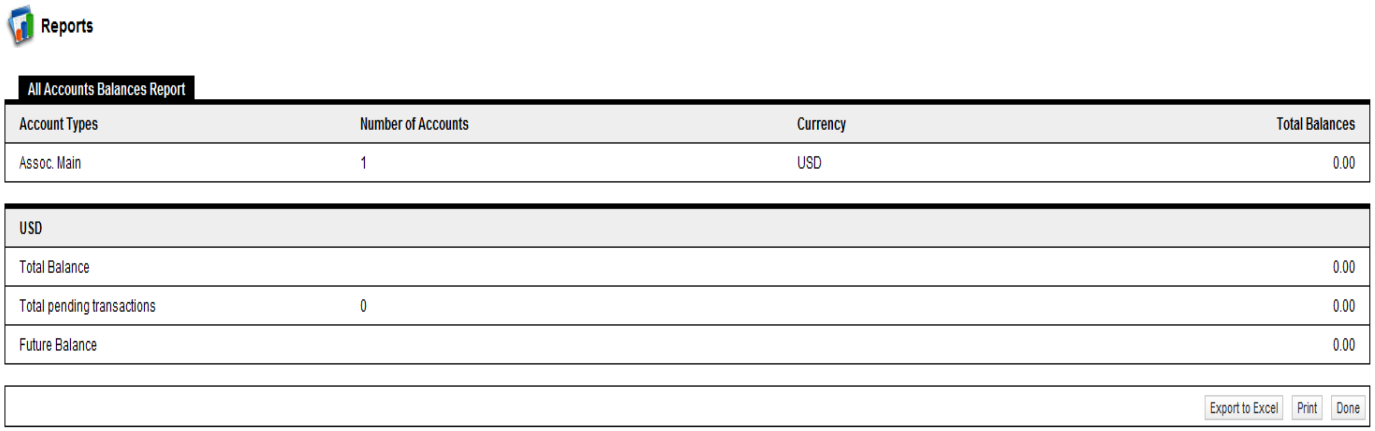


5.4 Account Balance Inquiries

RefPay users can get an account balance at any time. Users with multiple RefPay accounts will get a combined balance for all of their accounts. To get an account balance, select the Reports Tab, and then select the All Accounts Balance.



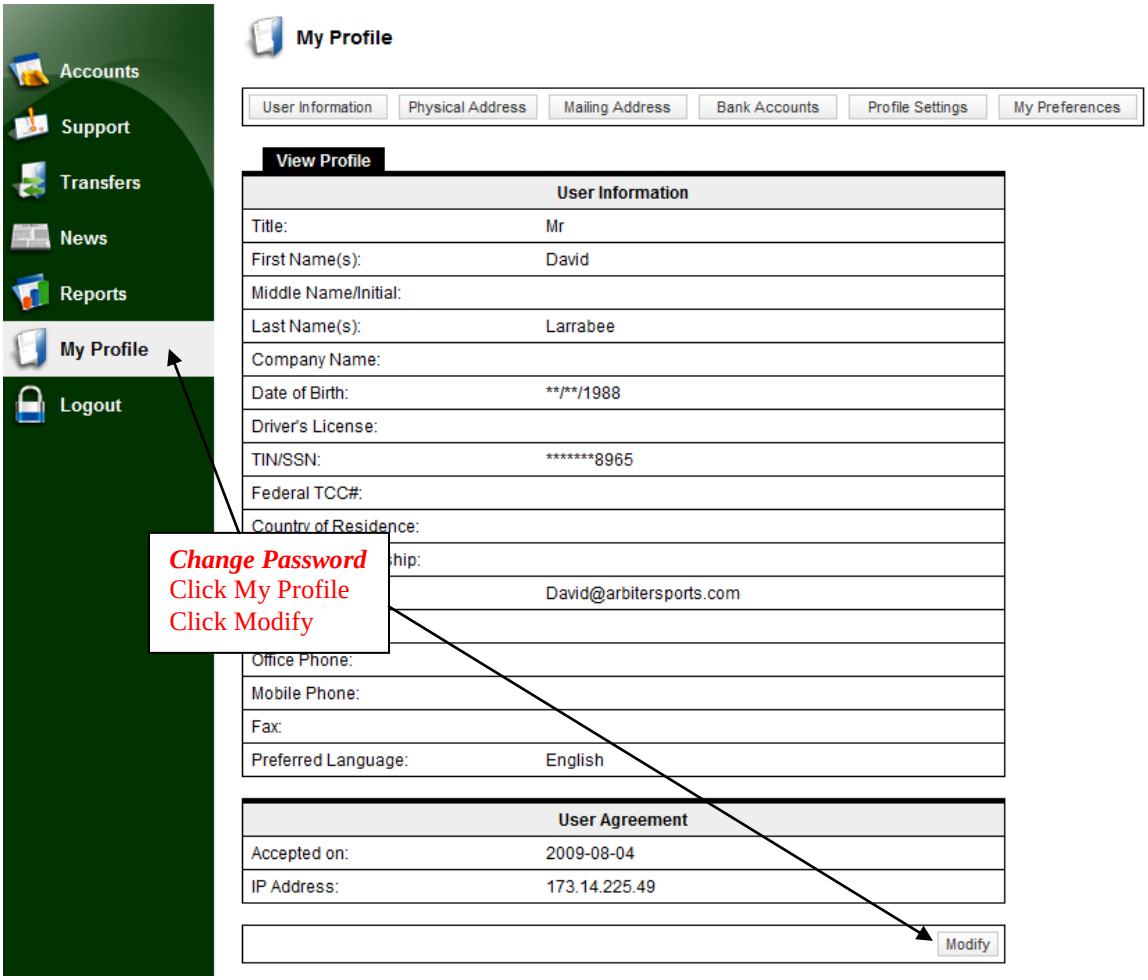
A report showing all you combined accounts balance will appear.



6 Account Profile

6.1 Updating your Profile

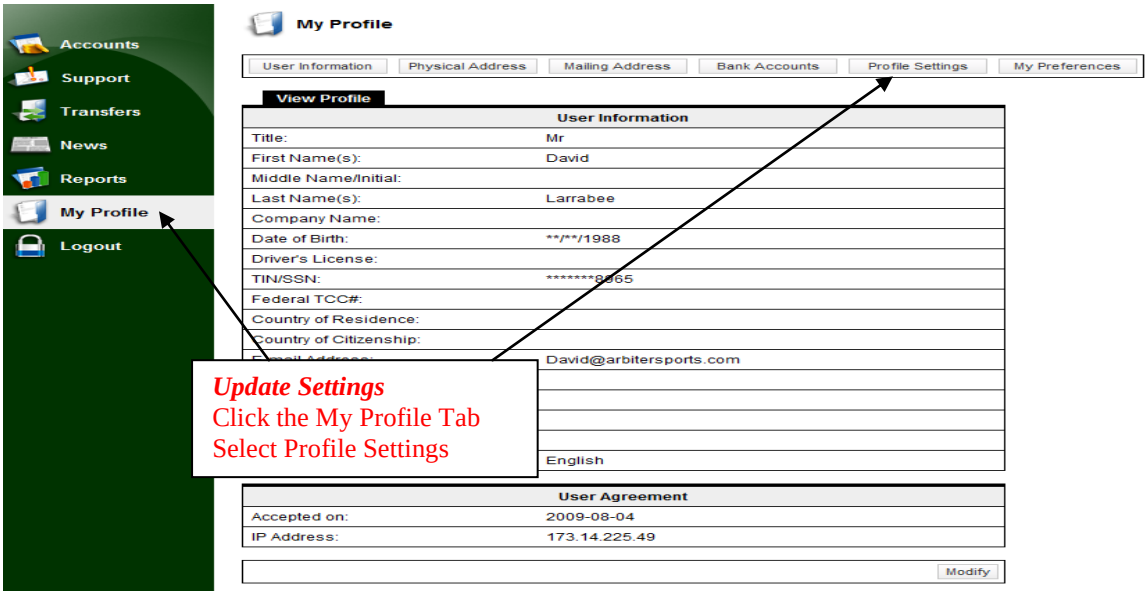
RefPay users can modify their profile at any time. To modify a profile – Select My Profile Tab, Review the information on the screen and scroll to the bottom and Select Modify.



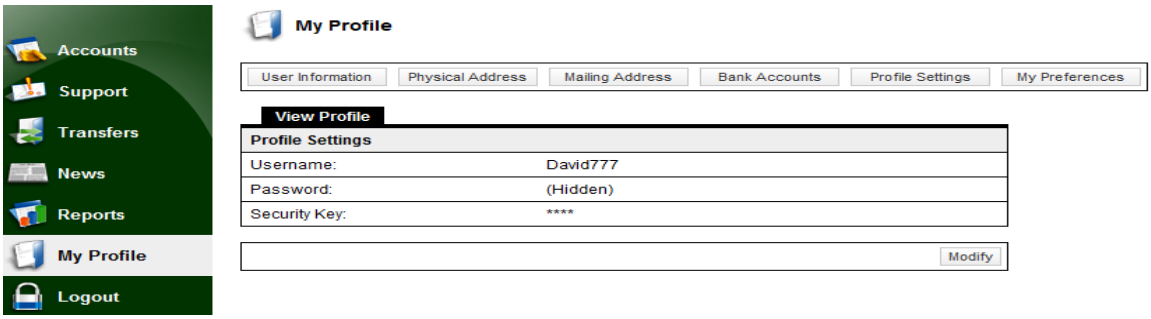
Modify and Update your information. Click Save when finished

6.2 Change Password and Security Key

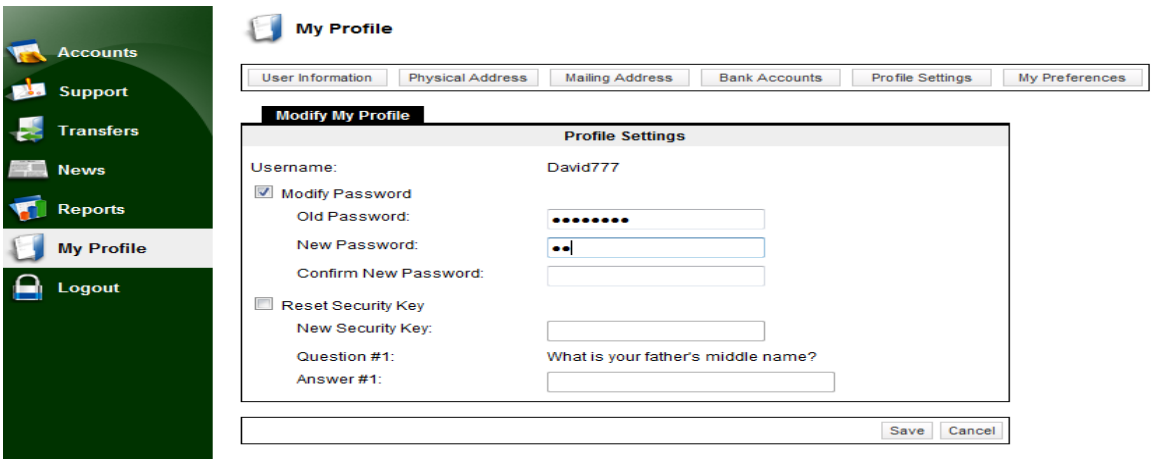
RefPay users can modify their Password and Security Key at anytime. To modify settings – Click the My Profile Tab, select Profile Settings, and click modify.



Review and modify your information.



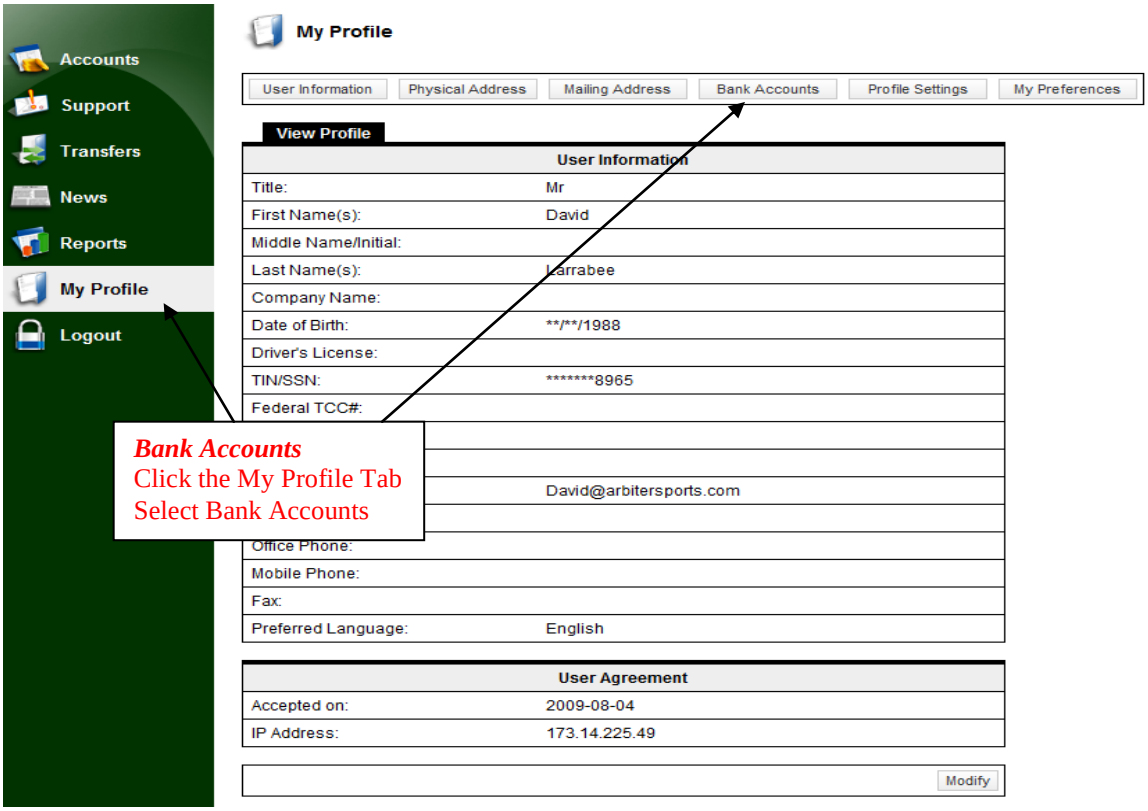
Check the information you wish to change. Click Save when finished.



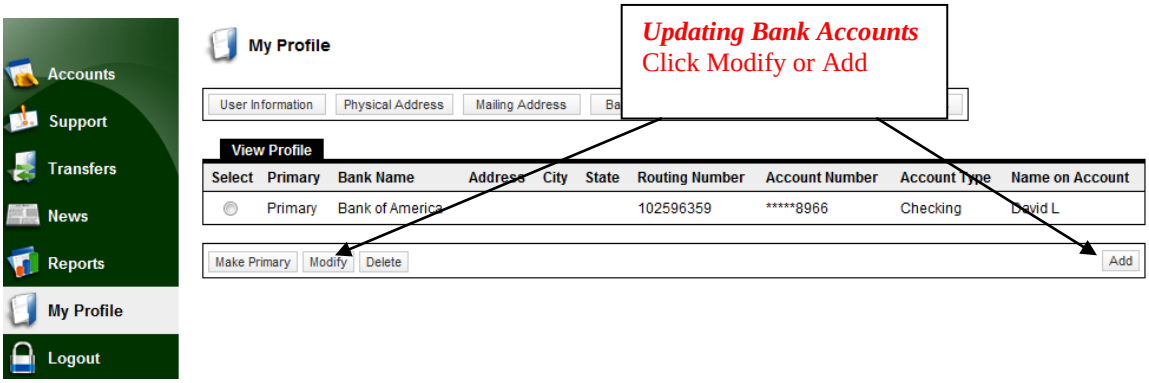
6.3 Bank Accounts

RefPay users can add and modify bank account information at anytime. To add Bank Account information – Click the My Profile Tab, select Bank Accounts, and click Add to add a new

account or modify to change existing account information. RefPay users can store up to 3 different bank accounts.

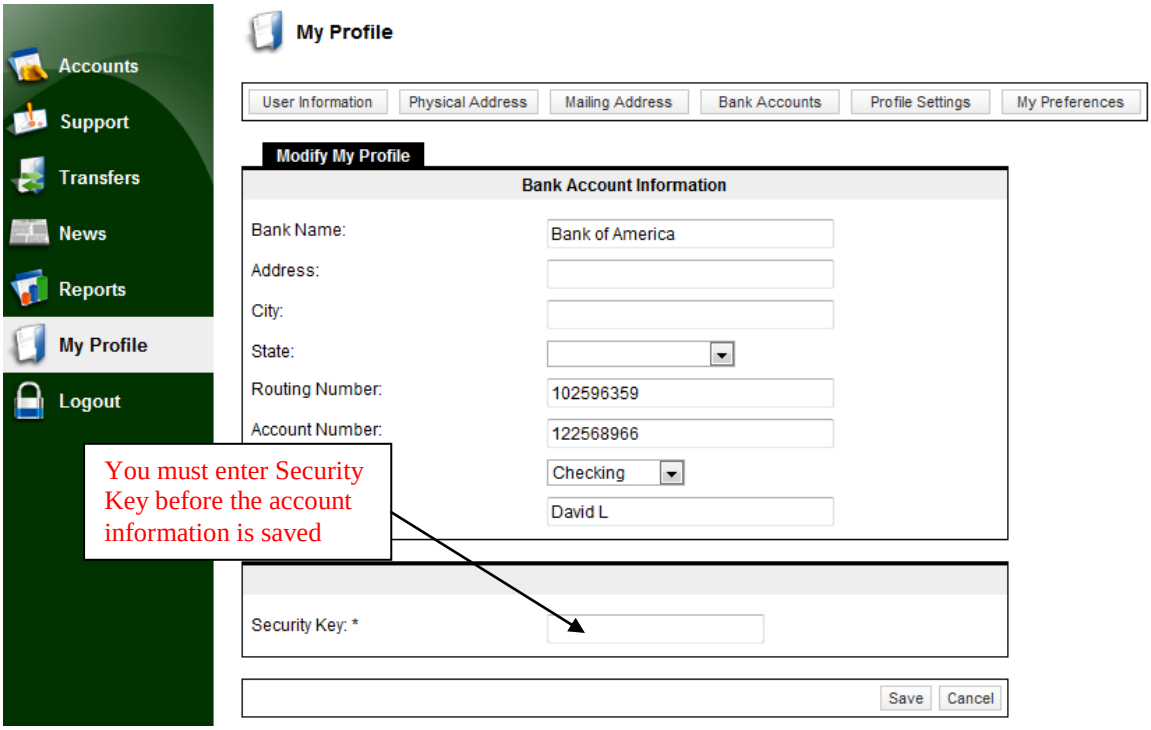


Click Add for new information or Modify to update existing information.

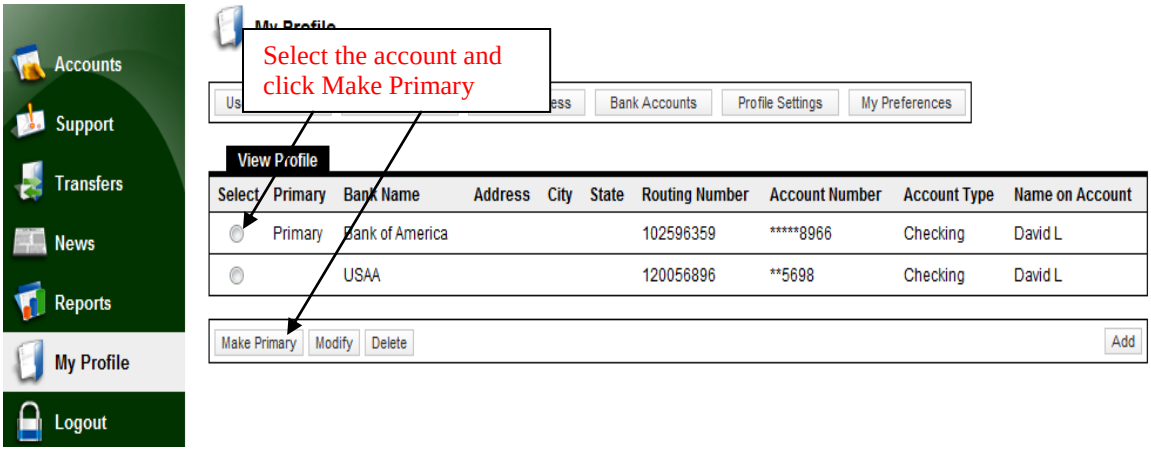


Bank Accounts (cont…)

Once you have clicked Add or Modify, fill out the information. Save when Finished.

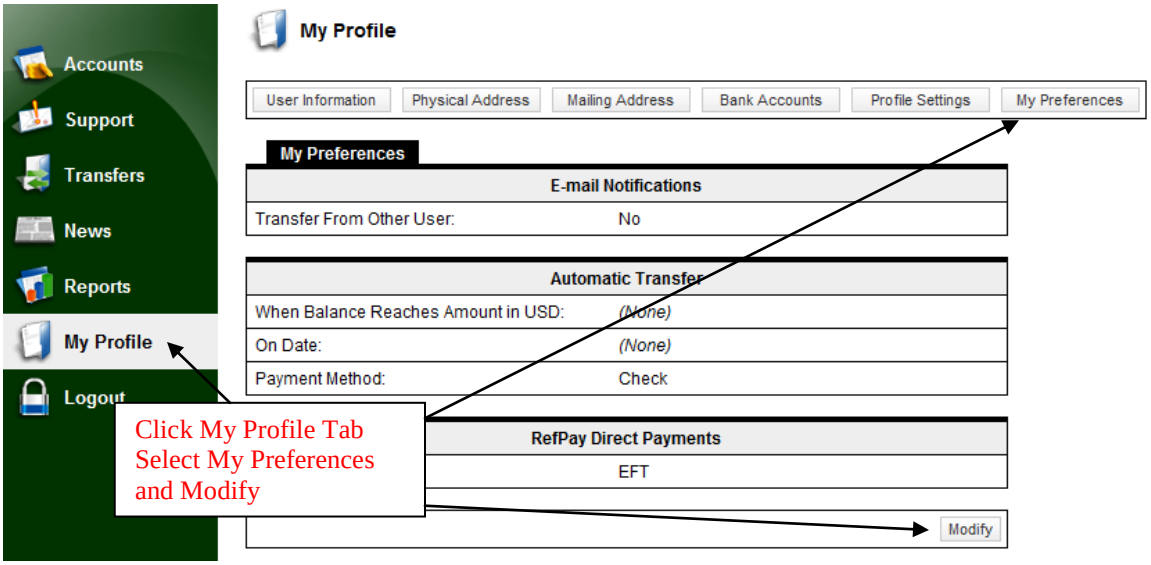


Once Bank Account Information is added users will be able to choose a Primary Account which will appear first under Transfers.

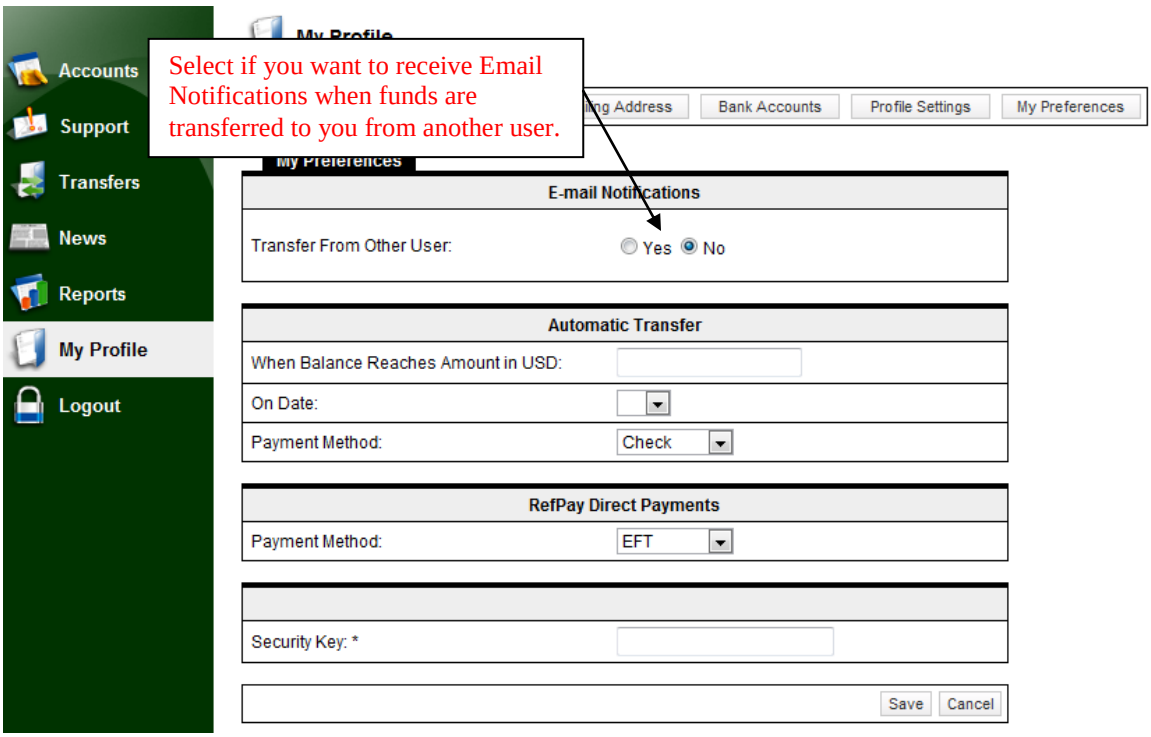


6.4 User Preferences

RefPay Users will be able to set Preferences on their account such as Email Notifications, Automatic Transfers, and Direct Payments. To update your preferences – Click the My Profile Tab, select My Preferences, and then click Modify.

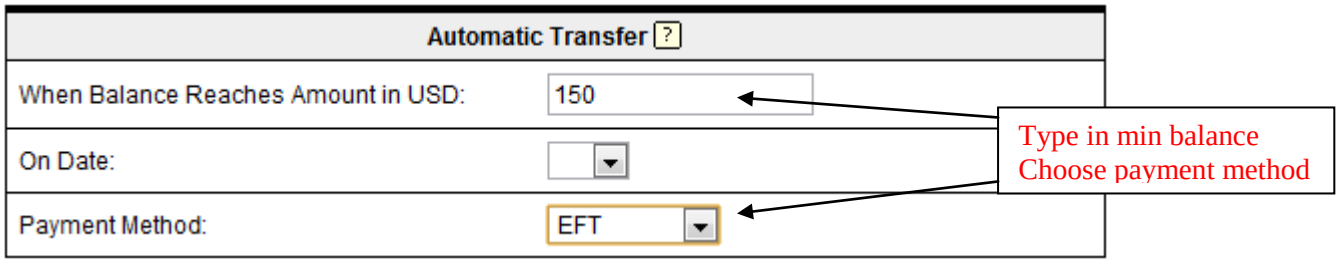


Select if you would like Email Notifications when receiving funds.

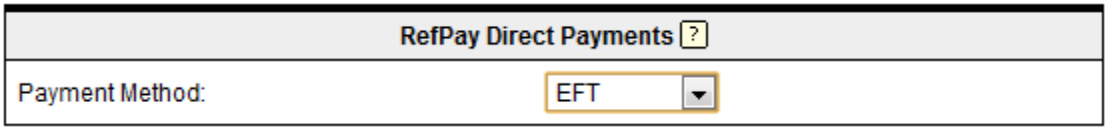


For Automatic Transfer to Bank Account settings RefPay users have 2 options - have the full available balance automatically draft when the account reaches a certain balance or on a certain day of the month. For every auto transfer to a bank account $1.50 will be charged unless the official pays $9.95 for an Unlimited account which includes unlimited auto transfers for 12 months.

Below is an example of how to set up your account to auto sweep the funds to your bank once the balance reaches $150.00 or more



Direct Payments preference will automatically send the funds to the Payment Method selected as they are being deposited into your RefPay Account. Save when Finished.



6.5 Official's Free and Unlimited Account Tables

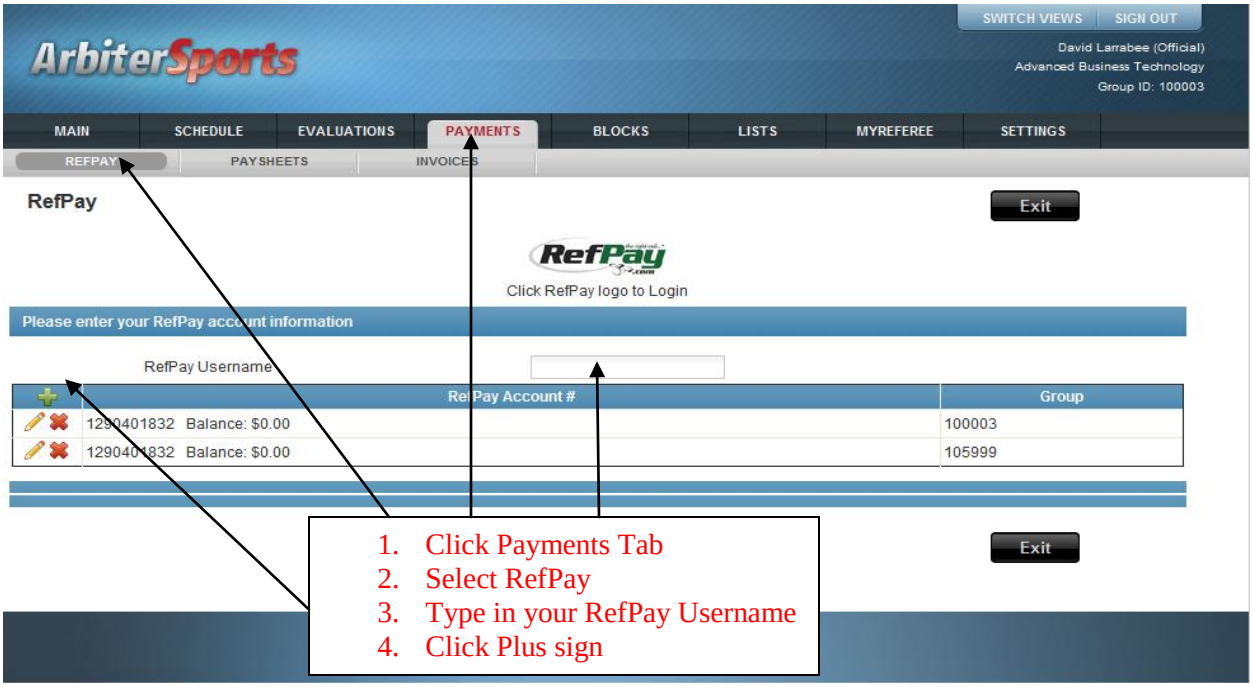
Officials FREE Account	
RefPay Game Fee Deposit	FREE
Monthly Acct Fee	FREE
RefPay Acct to Bank Acct (Unlimited)	FREE
RefPay Acct to RefPay Debit Card	FREE
RefPay to RefPay Acct (Same Owner)	FREE
E-mail Customer Support	FREE
E-mail Payment Notification	FREE
Internal Messaging Support	FREE
Real Time Acct Statements	FREE
Live Support Call (per min)	$1.00
Auto Sweep – RefPay Acct to Bank Acct	$1.50
Issue a Written Check	$3.00
ACH Return Fee	$5.00
Monthly Inactivity Fee	$5.00

Officials Auto-Sweep Unlimited Account	
RefPay Game Fee Deposit	FREE
Monthly Account Fee	FREE
RefPay Acct to Bank Acct (Unlimited)	FREE
RefPay Acct to RefPay Debit Card	FREE
RefPay to RefPay Acct (Same Owner)	FREE
E-mail Payment Notification	FREE
E-mail Customer Support	FREE
Internal Messaging Support	FREE
Live Support Call	FREE
Real Time Account Statements	FREE
Auto Sweep – RefPay Acct to bank Acct (unlimited)	FREE
Issue a written check	$3.00
ACH Return Fee	$5.00
Monthly Inactivity Fee (After 13 months of no Activity)	$5.00

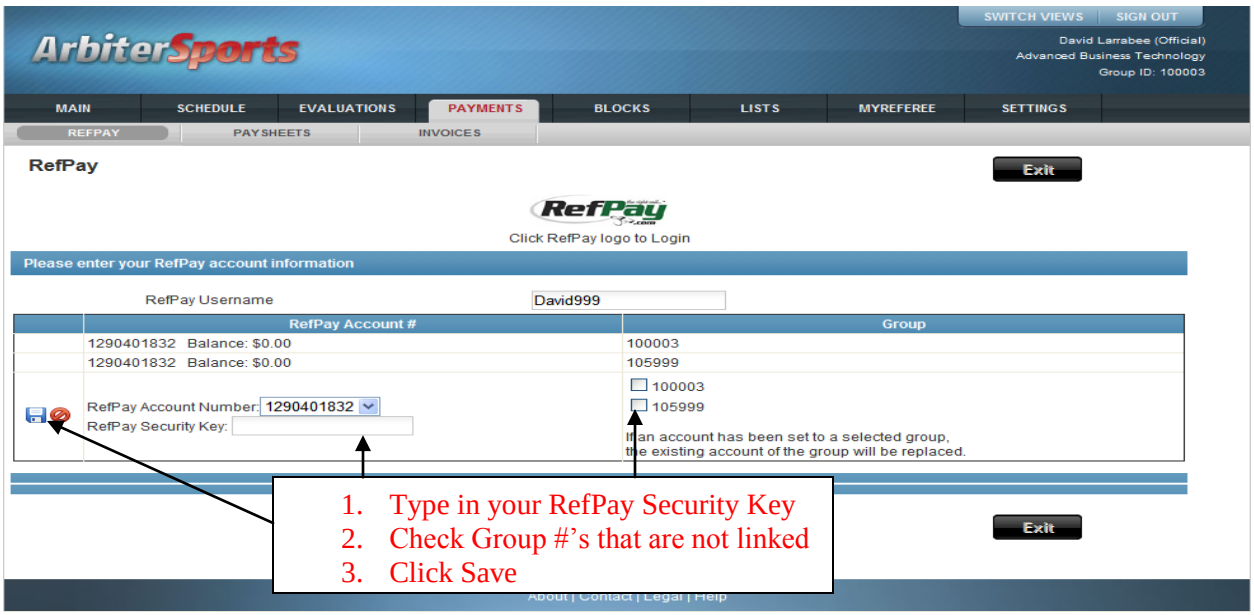
7 Arbiter and Non-Arbiter Users

7.1 ArbiterSports Linking Accounts

Once you have created an account on RefPay and you are an Arbiter user. You will want to link your RefPay Account with your Arbiter group. By linking your RefPay account with your Arbiter group you will be able to receive payments from your Arbiter group associations. To link the accounts log onto www.ArbiterSports.com and sign in, click on the Payroll Tab, then the RefPay sub tab. Type in your RefPay username and select the green plus sign.

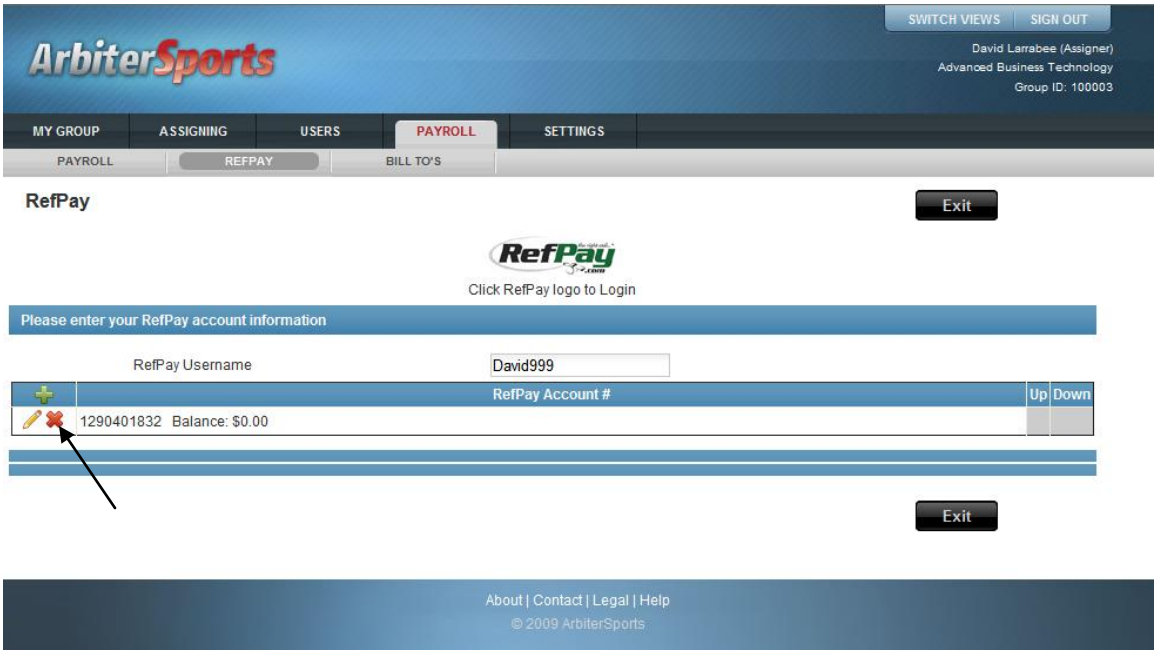


Type in your RefPay Security Key and click save when finished.

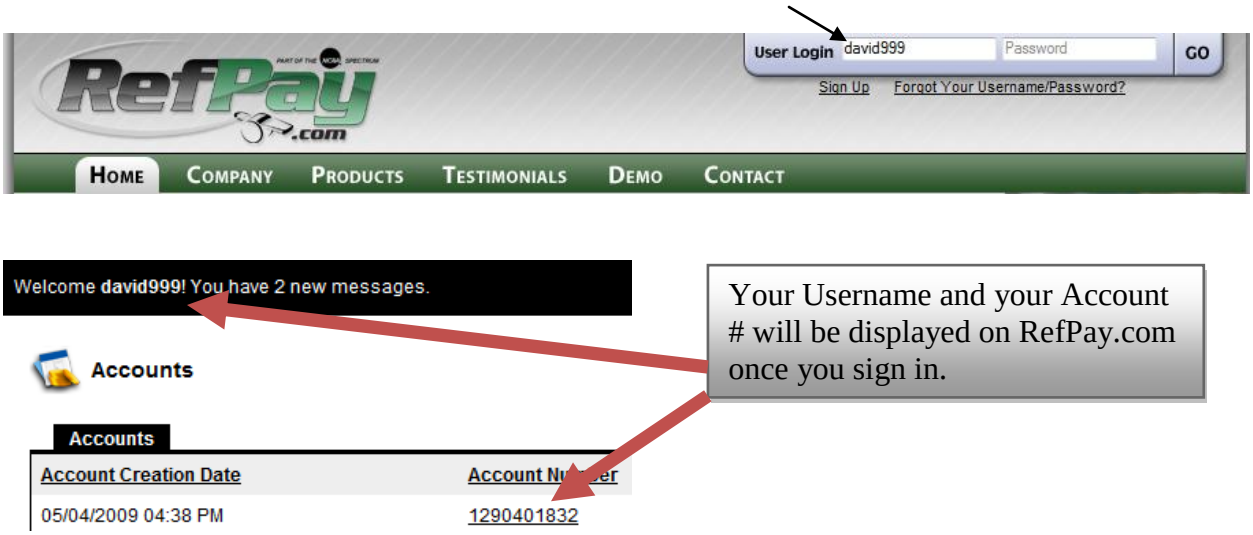


Linking RefPay and Arbiter (cont…)

Once your accounts are linked, the Arbiter will show your RefPay account number and the balance in it. To delete the link just click the red X



7.2 Non-Arbiter Users

If you are an Official working for a school or an association that does not use ArbiterSports.com as their scheduling tool but still pays via RefPay. You will need to provide your assigner or paymaster your RefPay Username and Account number.

Your Username is what you use to sign in with into RefPay.com