ArbiterPay Texas™

Officials User Manual

Created solely for use as a reference for Texas sports officials





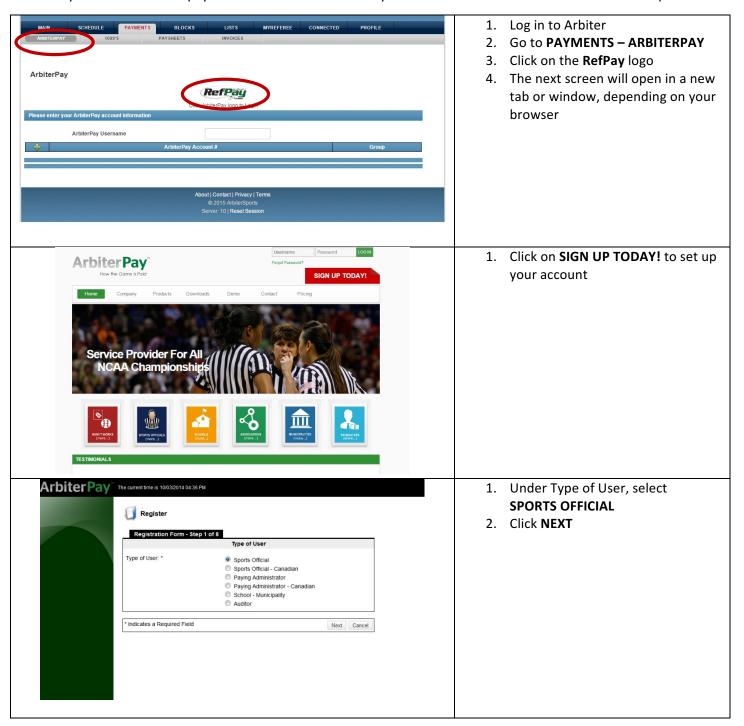
Creating an Account in ArbiterPay (AKA: RefPay) and

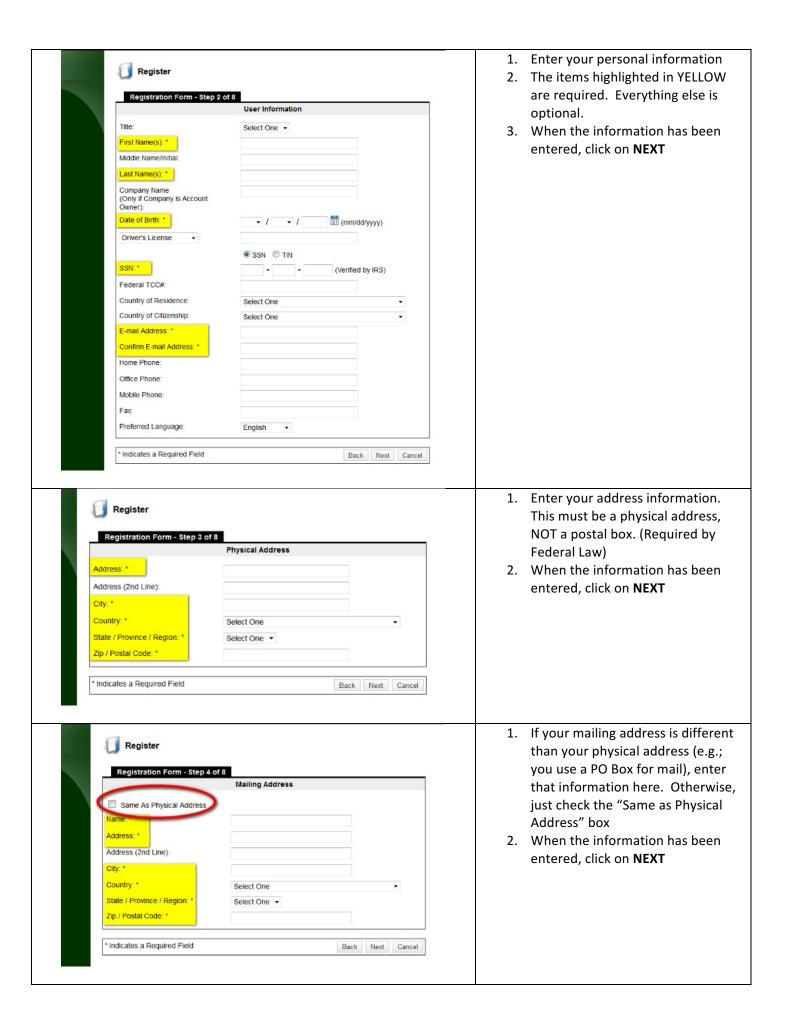
Related Information about ArbiterPay

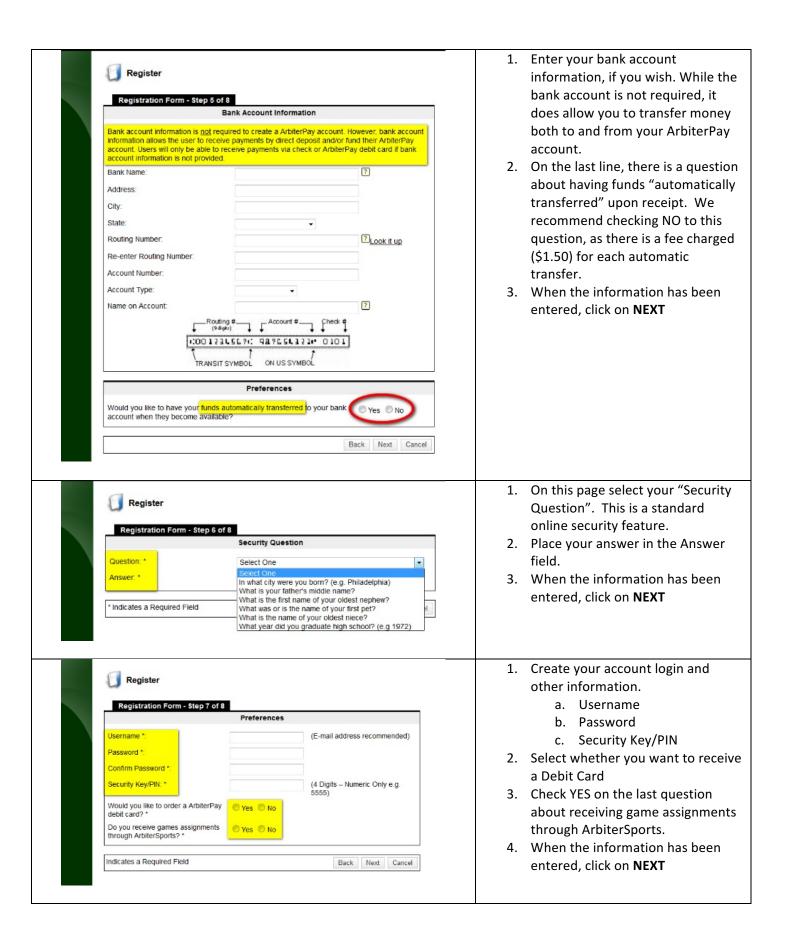
ArbiterPay (aka: RefPay)

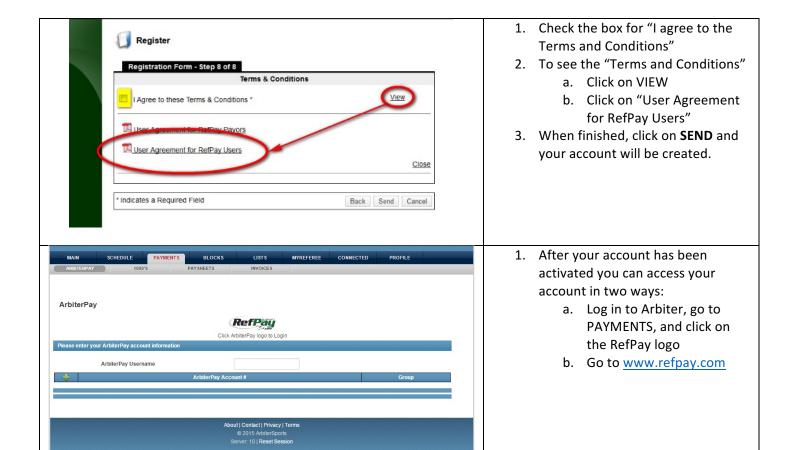
USER Account Setup

Bank Account information is NOT required to create an ArbiterPay account. However, bank account information allows the user receive payments by direct deposit to their personal bank account, either automatically or upon demand. Users will only be able to receive payments via check or ArbiterPay debit card if bank account information is not provided.

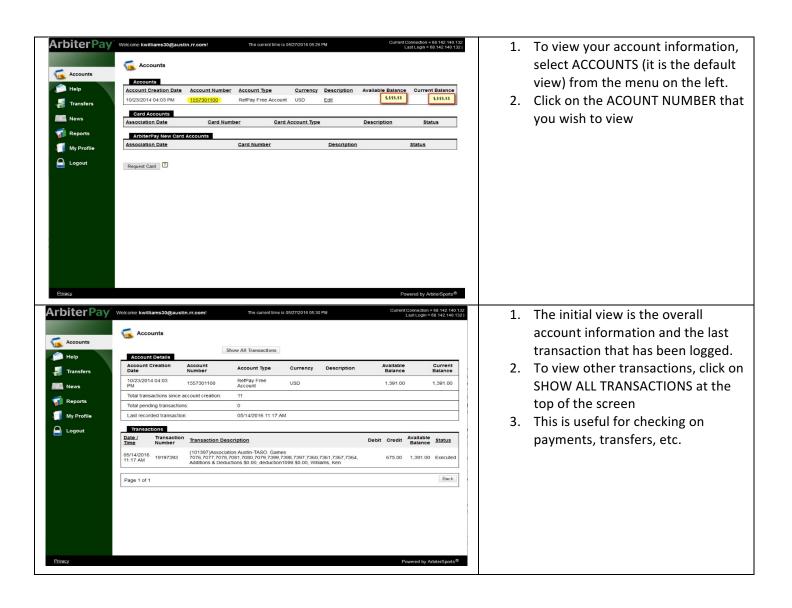




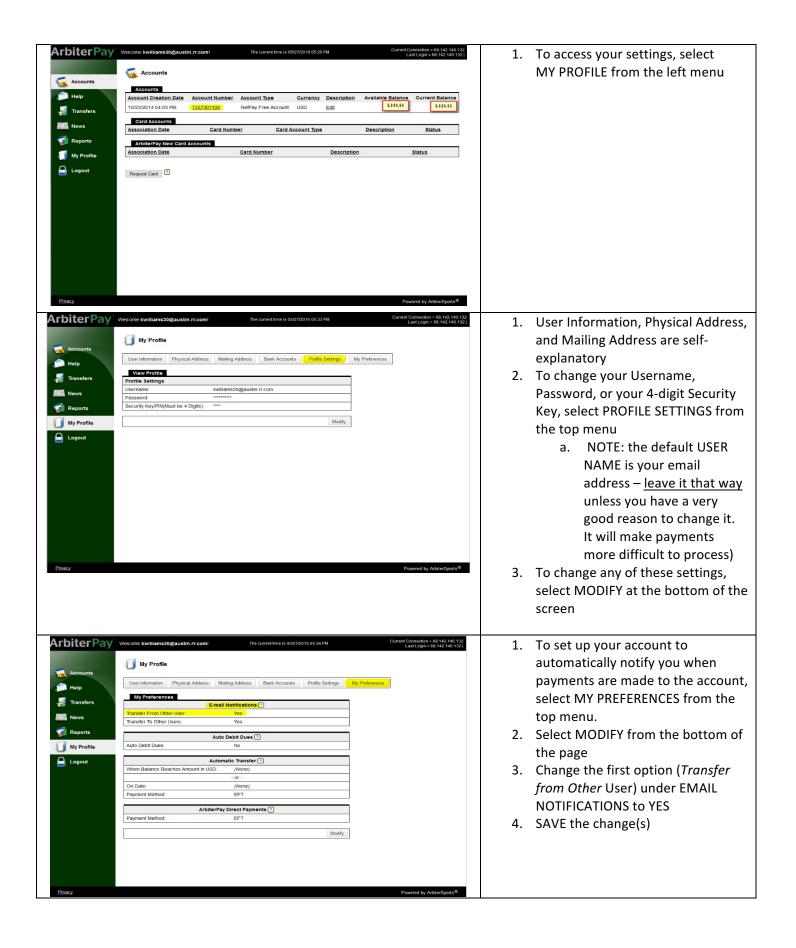




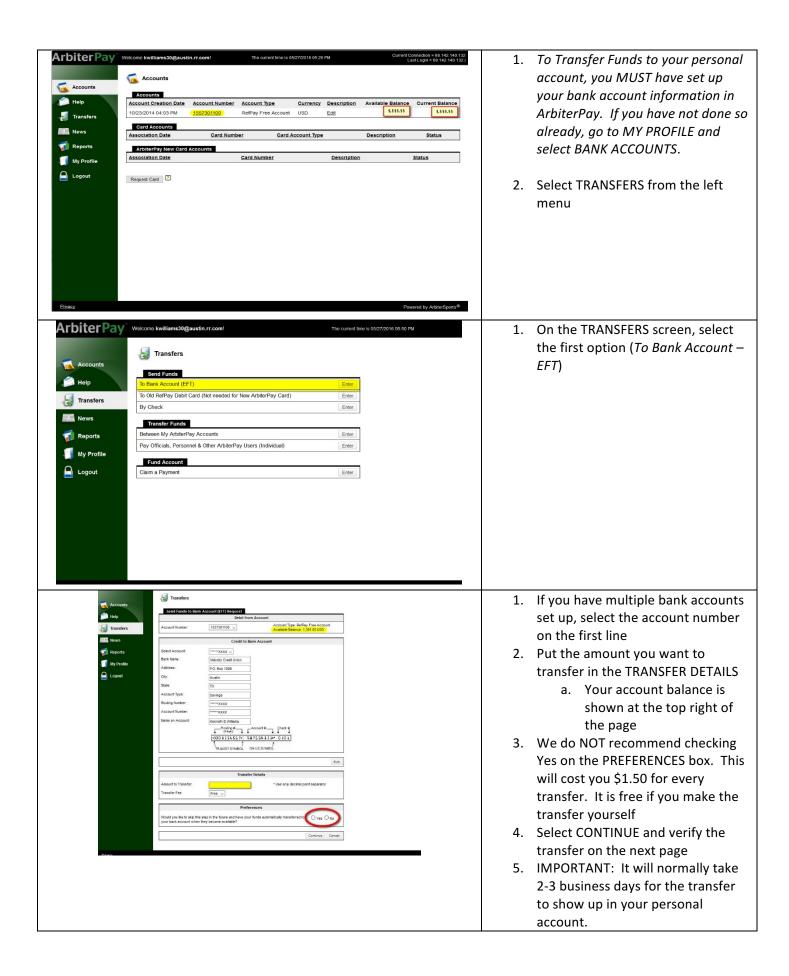
VIEWING ACCOUNT INFORMATION and TRANSACTIONS



IMPORTANT SETTINGS



TRANSFERRING FUNDS



ArbiterPay Fees for Sports Officials

ArbiterPay [™] Game Fee Deposit	Free
Monthly Account Fee	Free
ArbiterPay [™] Account to Bank Account (Unlimited)	Free
ArbiterPay [™] Account to ArbiterPay [™] Debit Card	Free
ArbiterPay TM to ArbiterPay TM Account (Same Owner)	Free
E-mail Customer Support	Free
E-mail Payment Notification	Free
Internal Messaging Support	Free
Real Time Account Statements	Free
Live Support Call (Per Minute)	Free
Auto Sweep - ArbiterPay [™] Account to Bank Account	\$1.50
Issue a Written Check	\$8.50
ACH Return Fee	\$5.00
Monthly Inactivity Fee (After 13 months of no activity)	\$5.00 (only if account has funds)
ArbiterPay [™] Debit MasterCard [®]	(Optional)
Card Activation Fee	Free
Support Calls	Free
PIN Change Fee	Free
Cash Back with POS Purchase	Free
Point of Sale (POS) Transaction	\$0.50
POS Declines	\$1.50
ATM Account Inquiry Fee	\$1.50
Domestic ATM Fee (Additional Fees may be imposed by the local ATM provider in addition to the ArbiterPay card fee)	\$3.75
Domestic ATM Decline for Non-Sufficient Funds	\$2.75
International ATM Fees	\$3.75
International ATM Fee (Additional Fees may be imposed by the local ATM provider in addition to the ArbiterPay card fee)	\$3.75
Card to Bank Transfers (ACH) Fee	\$25.00
Card Replacement Fee (Lost/Stolen/Damaged)	\$10.00
Check Issuance upon Closure of Account/Card (when closed by Cardholder)	\$25.00

ARBITERPAY Chart of Transaction dates/holds

Debit Card Transaction Schedule (UMPIRE, automatically or manually)

Request Day	Request Time	Available On Card
Monday	Before 3:00 PM EST	Tuesday 4:00 AM EST
	After 3:00 PM EST	Wednesday 4:00 AM EST
Tuesday	Before 3:00 PM EST	Wednesday 4:00 AM EST
	After 3:00 PM EST	Thursday 4:00 AM EST
Wednesday	Before 3:00 PM EST	Thursday 4:00 AM EST
	After 3:00 PM EST	Friday 4:00 AM EST
Thursday	Before 3:00 PM EST	Friday 4:00 AM EST
	After 3:00 PM EST	Monday 4:00 AM EST
Friday	Before 3:00 PM EST	Monday 4:00 AM EST
	After 3:00 PM EST	Tuesday 4:00 AM EST
Saturday / Sunday	Anytime	Tuesday 4:00 AM EST

- * Moving funds onto an ArbiterPay[™] debit card can be done an unlimited number of times for free.
- * Users who run card transactions as signature purchases will avoid transaction fees.
- * Requests received on the weekend or federal holidays will be processed the next business day.
- * Debit card customer service information can be found on the back of an ArbiterPay™ MasterCard® debit card.

Check by Mail Transaction Schedule (UMPIRE, automatically or manually - FEE to UMPIRE)

Request Day	Request Time	Check Processed On
Monday - Friday	Before 3:00 PM EST	Same Day
	After 3:00 PM EST	Next Business Day
Saturday / Sunday	Anytime	Monday

- * Checks exceeding \$2500 require 2 signatures and will have one additional processing day.
- * Check requests received on the weekend federal holidays will be processed the next business day.
- * Checks are mailed 1 to 2 days after they are processed.
- * Fees apply for stop payments but only after 21 days from check processing date.
- * All check by mail requests are assessed a reasonable processing fee.

EFT Transaction Schedule (from ARBITERPAY to bank account - UMPIRE)

Request Day	Request Time	Posts On Or Before
Monday	Before 3:00 PM EST	Wednesday 11:59 PM EST
	After 3:00 PM EST	Thursday 11:59 PM EST
Tuesday	Before 3:00 PM EST	Thursday 11:59 PM EST
	After 3:00 PM EST	Friday 11:59 PM EST
Wednesday	Before 3:00 PM EST	Friday 11:59 PM EST
	After 3:00 PM EST	Monday 11:59 PM EST
Thursday	Before 3:00 PM EST	Monday 11:59 PM EST
	After 3:00 PM EST	Tuesday 11:59 PM EST
Friday	Before 3:00 PM EST	Tuesday 11:59 PM EST
	After 3:00 PM EST	Wednesday 11:59 PM EST
Saturday / Sunday	Anytime	Wednesday 11:59 PM EST

- * Funds will credit to bank within 1-3 business days. Chart specifies worse case posting times.
- * Any transfer returned because of incorrect routing number or account number will be assessed an ACH return fee.
- * Requests received on the weekend or federal holidays will be processed the next business day.

FAQ for Sports Officials

How much does ArbiterPayTM Cost?

ArbiterPayTM is FREE for all high school/middle school Sports Officials in Texas (contracts vary from state to state and conference to conference). There are no monthly account fees, setup fees or hidden charges. Officials can select optional upgrades that have minimal costs but no upgrades are required to receive payments through ArbiterPayTM.

Effective Apr 1, 2010 Officials no longer have any restrictions on the number of transfers they can make to their Bank Account or ArbiterPayTM Debit Card. Officials who desire to receive payment by check will continue to be assessed a reasonable transaction charge. Minor accounts will no longer be offered as part of the ArbiterPayTM suite of products.

If your service is FREE, how does ArbiterPayTM make money?

The league, school or association you officiate for is assessed a per transaction charge each time a payment is credited to your ArbiterPayTM account.

Who sends my 1099 at year's end?

ArbiterPayTM provides 1099's to all officials who receive payments through ArbiterPay. At year's end, tax forms will be placed in your personal tax folder inside ArbiterPayTM and the forms will be emailed as a pdf.

Are all payments paid through ArbiterPayTM combined into one 1099 at year's end?

Payments ARE combined to include payments by all schools, conferences or associations that pay through ArbiterPayTM.

How does ArbiterPayTM work?

To learn how ArbiterPayTM works for a Sport Official, Paying Administrators or Associations visit the home page under the How it Works link.

Am I required to have a ArbiterPayTM debit card?

Attaching a debit card to your ArbiterPayTM account is completely optional. To access your money instantly a ArbiterPayTM debit card is the only mechanism that provides the framework to give you instant access. Otherwise, you have the option to transfer funds by EFT (Direct Deposit) to your bank or you can request a physical check be mailed to your home.

Why can't I access my account immediately after I sign up?

After registering for an account you will receive a message notifying you that access will take up to 24 hours before you can access the system. ArbiterPayTM operates under very strict government regulated guidelines. Those guidelines require us to verify information provided on the applications submitted. If you register after hours or on the weekend, you will be contacted the next business day with your login information. After the initial setup you'll be able to access your account any time you want 24 hours a day, 7 days a week, 365 days a year.

Can I set my own username and password?

Yes, we strongly recommend using your e-mail address as your username. If you need to change your e-mail address, see the instructions in the Quick Start Guide.

How am I protected?

ArbiterPayTM takes privacy and security very seriously. ArbiterPayTM is designed to protect all parties. Our Privacy Policy is TRUSTe certified and the website is secured by 256 bit encryption and GeoTrust. All ArbiterPayTM funds are held in escrow and managed by a Trust Bank and are never in the possession of ArbiterPayTM management or employees. Best of all, ArbiterPayTM is majority owned by the NCAA, a company you can rely on.

Why do you need my social security number?

Your social security number is required for income tax reporting purposes. ArbiterPay takes privacy and the protection of your personal information very seriously. Every precaution is taken to ensure information transmitted over the Internet is encrypted and secure. If a breach of Security were to ever occur, ArbiterPayTM carries the appropriate insurance and bonding to ensure all parties would be made whole.

Who can register for a ArbiterPayTM account?

Any Sports Official, Referee, Umpire, Judge, Arbiter or Sport Support Personnel can register for a ArbiterPayTM account. Anyone who prepares, facilitates or cleans up after a sporting event is eligible to be paid through the ArbiterPayTM system.

Is there a user manual for sports officials?

The ArbiterPayTM system is extremely easy to learn and use. Any Sports Official can access the Quick Start manual that will answer almost any question by visiting the Forms link on the Contact tab. You can reference the guide as needed or send an internal message to our customer support line for any additional help.

What are the age restrictions for ArbiterPayTM account holders?

There are no age restrictions for someone to use the ArbiterPayTM Payment Network. Young and experienced officials alike can enjoy the benefits of being paid in a fast, easy and secure manner.

I work for multiple Associations or Schools; can they all pay my same ArbiterPayTM account?

Absolutely! The days of getting 15 checks from 15 different associations or schools are over. One ArbiterPayTM account is all you need to be paid by multiple groups.

Is my money FDIC insured?

Yes - protecting clients' funds is of vital importance to ArbiterPayTM. As your agent, we place your funds in a pooled escrow account at an unaffiliated FDIC-insured trust bank(s) or savings institution(s), which is eligible for pass-through FDIC insurance coverage. Your balance placed at the bank is subject to FDIC pass-through deposit insurance coverage, along with any other deposits you hold at that bank, up to a total of \$250,000.