



## PROVIDING FLEXIBLE PAYMENT OPTIONS

From Monday 15<sup>th</sup> February 2021, Stack will offer Participants, Clubs, Associations, National Governing Bodies and Event organisers using our platforms more payment options than ever before. In addition to our current payment options; participants will now also be able to pay conveniently with **Apple Pay** or **Google Pay** via all supported currencies.

To complement these new payment options, participants & members registering and paying online will also be able to vault (save) their preferred PayPal account or credit/debit card for future use. We are also introducing additional card verification for fraud protection along with enhancing the checkout experience when selecting **PayPal** as a payment method.

All these enhancements will automatically be enabled for your organisation at no additional cost.

This now means your participants and members will have greater flexibility in how they choose to pay via our platforms which will now offer PayPal<sup>1</sup>, Credit Card, Debit Card, POLi Payments<sup>2</sup>, Openpay<sup>3</sup> and now Apple Pay and Google Pay.

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## FAQs

### What is the enhanced checkout experience when selecting PayPal as a payment method?

- Members & Participants will be able to select PayPal as a payment method (where PayPal is offered for supported currencies) and pay using PayPal with less clicks via the payment process

### What do organisations need to do to offer Apple Pay and Google Pay to their participants or members?

- For organisations already taking online payments Apple Pay and Google Pay will be made available as a payment option by default
- For those that wish to start taking payments, please contact our team by emailing [hello@mygameday.app](mailto:hello@mygameday.app) and one of our team can assist you in getting started

### What markets will Apple Pay and Google Pay be made available in?

- Apple Pay and Google Pay will be made available for all our customers across all regions & supported currencies

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<sup>1</sup> PayPal is currently not available for all currencies

<sup>2</sup> POLi Payments is only available for AUD & NZD via Passport Membership

<sup>3</sup> Openpay is only available for AUD & GBP currencies via GameDay & Passport Membership

**If a Member or Participant chooses to pay their fees with Apple Pay and Google Pay when does my organisation receive our funds?**

- Organisations will receive their funds at the same time they normally receive their existing settlements

**Can organisations choose to “Disable” Apple Pay or Google Pay as a payment option?**

- No, Apple Pay and Google Pay will be a standard payment option for all users<sup>4</sup>

**Are there additional fees to use Apple Pay or Google Pay?**

- No, our standard processing fees apply for all transactions that use Apple Pay or Google Pay

**How do members & participants vault (save) their preferred payment method?**

- When a member or participant logs into an online registration form and proceeds to pay online, they will get an option to save their payment details<sup>5</sup> (when paying via PayPal or Credit/Debit Card)
- The next time they login to a registration form using the same credentials (via the same platform), if electing to pay via PayPal or Credit/Debit Card, their previously saved payment method(s) will appear so they can easily checkout without having to re-enter their card details
- For users that vault (save) their PayPal account / Credit or Debit Card for future use for the first time, they will likely notice a temporary \$1.00 authorisation charge on their statement which will automatically be voided (reversed) within 72hrs - this is related to fraud protection (see below)

**Is it safe for a member or participant to vault (save) their PayPal account / Credit or Debit Card for future use?**

- Yes, Stack partner with Braintree (a division of PayPal); to supply a number of our Online Payment Solutions that comply with latest PCI DSS rules
- When a payment method is stored in the Vault, the information is encrypted by the Braintree gateway and associated with a unique payment method token
- Users can choose to delete any previously saved payment methods via the payment screen at any time

**What are the additional fraud protection features?**

- Stack has enabled additional card verification features, especially if a user vaults (saves) their PayPal account / Credit or Debit Card for future use
- Card verification ensures that the card number provided is associated with a valid, open account and can be stored in the vault and charged successfully
- Braintree payment gateway verifies the card data (number, expiry date, CVV, street address and postal code) by processing a \$1.00 (or currency equivalent) authorisation and then automatically voiding this charge

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<sup>4</sup> For GameDay Events - Apple Pay will display as a payment option approx 60mins after an event has been created

<sup>5</sup> For GameDay Classic - users will see an “opt-out” option for saving their PayPal or Credit/Debit Card payment method