

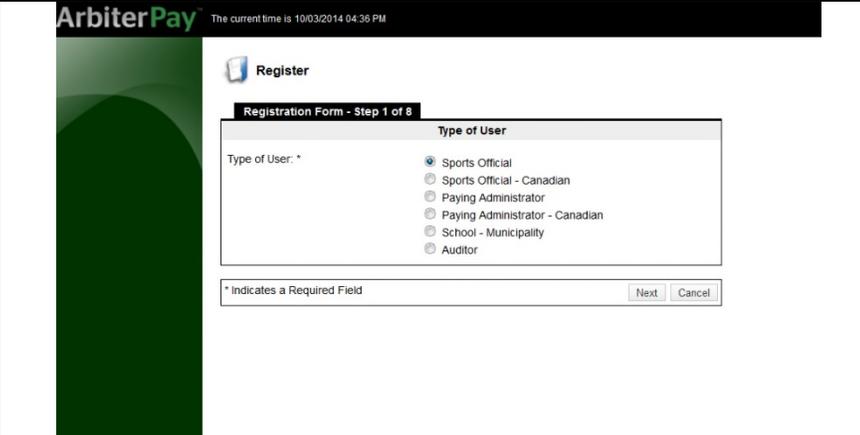


**Creating an Account in ArbiterPay (AKA: RefPay)**  
**and**  
**Related Information about ArbiterPay**

## 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.

	<ol style="list-style-type: none"><li>1. Log in to Arbiter</li><li>2. Go to <b>PAYMENTS – ARBITERPAY</b></li><li>3. Click on the <b>RefPay</b> logo</li><li>4. The next screen will open in a new tab or window, depending on your browser</li></ol>
	<ol style="list-style-type: none"><li>1. Click on <b>SIGN UP TODAY!</b> to set up your account</li></ol>
	<ol style="list-style-type: none"><li>1. Under Type of User, select <b>SPORTS OFFICIAL</b></li><li>2. Click <b>NEXT</b></li></ol>

Register

Registration Form - Step 2 of 8

**User Information**

Title:

First Name(s) \*

Middle Name/Initial:

Last Name(s) \*

Company Name  
(Only if Company is Account Owner):

Date of Birth: \*  (mm/dd/yyyy)

Driver's License:

SSN: \*  -  -  (Verified by IRS)  
 SSN  TIN

Federal TCC#:

Country of Residence:

Country of Citizenship:

E-mail Address: \*

Confirm E-mail Address: \*

Home Phone:

Office Phone:

Mobile Phone:

Fax:

Preferred Language:

\* Indicates a Required Field

1. Enter your personal information
2. The items highlighted in YELLOW are required. Everything else is optional.
3. When the information has been entered, click on **NEXT**

Register

Registration Form - Step 3 of 8

**Physical Address**

Address: \*

Address (2nd Line):

City: \*

Country: \*

State / Province / Region: \*

Zip / Postal Code: \*

\* Indicates a Required Field

1. Enter your address information. This must be a physical address, NOT a postal box. (Required by Federal Law)
2. When the information has been entered, click on **NEXT**

Register

Registration Form - Step 4 of 8

**Mailing Address**

Same As Physical Address

Name:

Address: \*

Address (2nd Line):

City: \*

Country: \*

State / Province / Region: \*

Zip / Postal Code: \*

\* Indicates a Required Field

1. If you mailing address is different than your physical address (e.g.; you use a PO Box for mail), enter that information here. Otherwise, just check the "Same as Physical Address" box
2. When the information has been entered, click on **NEXT**

**Register**

**Registration Form - Step 5 of 8**

**Bank Account Information**

Bank account information is **not** required to create an ArbiterPay account. However, bank account information allows the user to receive payments by direct deposit and/or fund their ArbiterPay account. Users will only be able to receive payments via check or ArbiterPay debit card if bank account information is not provided.

Bank Name:  ?

Address:

City:

State:

Routing Number:  ? [Look it up](#)

Re-enter Routing Number:

Account Number:

Account Type:

Name on Account:  ?

Routing # (9 digits)      Account #      Check #

⑆00 123456 789 0101

TRANSIT SYMBOL      ON US SYMBOL

**Preferences**

Would you like to have your funds automatically transferred to your bank account when they become available?  Yes  No

1. Enter your bank account information, if you wish. While the bank account is not required, it does allow you to transfer money both to and from your ArbiterPay account.
2. On the last line, there is a question about having funds “automatically transferred” upon receipt. We recommend checking NO to this question, as there is a fee charged (\$1.50) for each automatic transfer.
3. When the information has been entered, click on **NEXT**

**Register**

**Registration Form - Step 6 of 8**

**Security Question**

Question \*

Answer \*

\* Indicates a Required Field

Select One

Select One

In what city were you born? (e.g. Philadelphia)

What is your father's middle name?

What is the first name of your oldest nephew?

What was or is the name of your first pet?

What is the name of your oldest niece?

What year did you graduate high school? (e.g. 1972)

1. On this page select your “Security Question”. This is a standard online security feature.
2. Place your answer in the Answer field.
3. When the information has been entered, click on **NEXT**

**Register**

**Registration Form - Step 7 of 8**

**Preferences**

Username \*  (E-mail address recommended)

Password \*

Confirm Password \*

Security Key/PIN \*  (4 Digits – Numeric Only e.g. 5555)

Would you like to order an ArbiterPay debit card? \*  Yes  No

Do you receive games assignments through ArbiterSports? \*  Yes  No

Indicates a Required Field

1. Create your account login and other information.
  - a. Username
  - b. Password
  - c. Security Key/PIN
2. Select whether you want to receive a Debit Card
3. Check YES on the last question about receiving game assignments through ArbiterSports.
4. When the information has been entered, click on **NEXT**

## Register

Registration Form - Step 8 of 8

**Terms & Conditions**

I Agree to these Terms & Conditions \*

[User Agreement for RefPay Refs](#)

[User Agreement for RefPay Users](#)

[View](#)

Close

\* Indicates a Required Field

Back Send Cancel

1. Check the box for "I agree to the Terms and Conditions"
2. To see the "Terms and Conditions"
  - a. Click on VIEW
  - b. Click on "User Agreement for RefPay Users"
3. When finished, click on **SEND** and your account will be created.

MAIN SCHEDULE **PAYMENTS** BLOCKS LISTS MYREFEREE CONNECTED PROFILE

ARBITERPAY 1039'S PAY SHEETS INVOICES

ArbiterPay

**RefPay**  
Click ArbiterPay logo to Login

Please enter your ArbiterPay account information

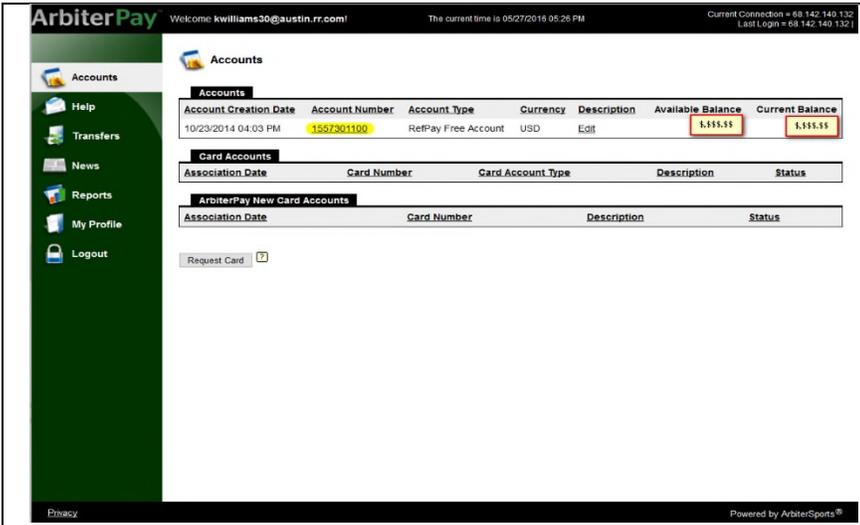
ArbiterPay Username

+	ArbiterPay Account #	Group

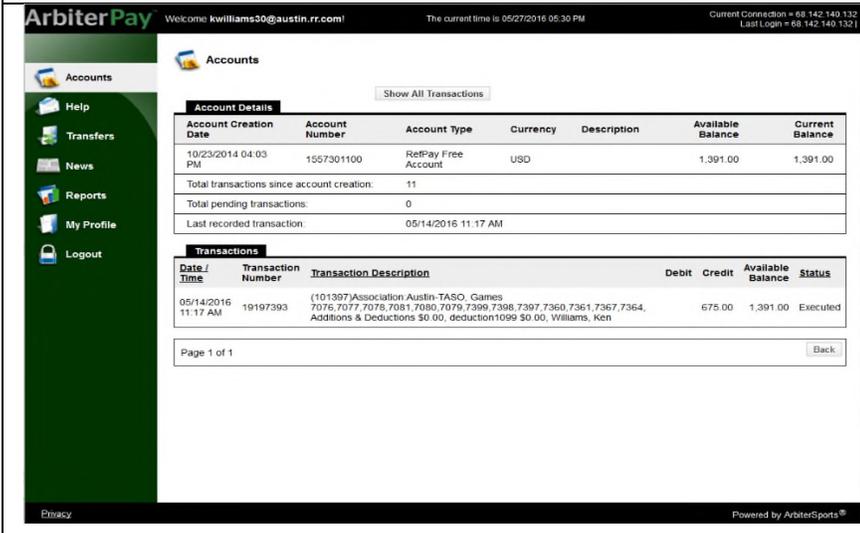
About | Contact | Privacy | Terms  
© 2015 ArbiterSports  
Server: 10 | Reset Session

1. After you account has been activated you can access your account in two ways:
  - a. Log in to Arbiter, go to PAYMENTS, and click on the RefPay logo
  - b. Go to [www.refpay.com](http://www.refpay.com)

# VIEWING ACCOUNT INFORMATION and TRANSACTIONS



1. To view you account information, select ACCOUNTS (it is the default view) from the menu on the left.
2. Click on the ACOUNT NUMBER that you wish to view



1. The initial view is the overall account information and the last transaction that has been logged.
2. To view other transactions, click on SHOW ALL TRANSACTIONS at the top of the screen
3. This is useful for checking on payments, transfers, etc.

# IMPORTANT SETTINGS

ArbiterPay Welcome kwilliams30@austin.rr.com! The current time is 05/27/2016 05:26 PM Current Connection = 68.142.140.132 Last Login = 68.142.140.132

Accounts

Account Creation Date	Account Number	Account Type	Currency	Description	Available Balance	Current Balance
10/23/2014 04:03 PM	1597301100	RefPay Free Account	USD	Edit	\$,555.55	\$,555.55

Card Accounts

Association Date	Card Number	Card Account Type	Description	Status
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ArbiterPay New Card Accounts

Association Date	Card Number	Description	Status
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Request Card

Privacy Powered by ArbiterSports®

1. To access you settings, select MY PROFILE from the left menu

ArbiterPay Welcome kwilliams30@austin.rr.com! The current time is 05/27/2016 05:33 PM Current Connection = 68.142.140.132 Last Login = 68.142.140.132

My Profile

User Information Physical Address Mailing Address Bank Accounts Profile Settings My Preferences

View Profile

Profile Settings

Username: kwilliams30@austin.rr.com

Password: \*\*\*\*\*

Security Key/PIN(Must be 4 Digits): \*\*\*\*

Modify

Privacy Powered by ArbiterSports®

1. User Information, Physical Address, and Mailing Address are self-explanatory
2. To change your Username, Password, or your 4-digit Security Key, select PROFILE SETTINGS from the top menu
  - a. NOTE: the default USER NAME is your email address – leave it that way unless you have a very good reason to change it. It will make payments more difficult to process)
3. To change any of these settings, select MODIFY at the bottom of the screen

ArbiterPay Welcome kwilliams30@austin.rr.com! The current time is 05/27/2016 05:34 PM Current Connection = 68.142.140.132 Last Login = 68.142.140.132

My Profile

User Information Physical Address Mailing Address Bank Accounts Profile Settings My Preferences

My Preferences

E-mail Notifications

Transfer From Other User: Yes

Transfer To Other Users: Yes

Auto Debit Dues

Auto Debit Dues: No

Automatic Transfer

When Balance Reaches Amount in USD: (None)

- or -

On Date: (None)

Payment Method: EFT

ArbiterPay Direct Payments

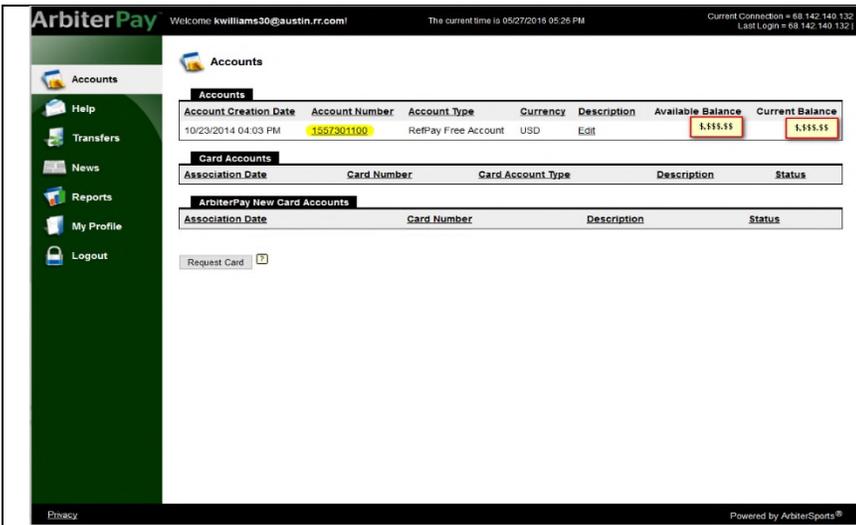
Payment Method: EFT

Modify

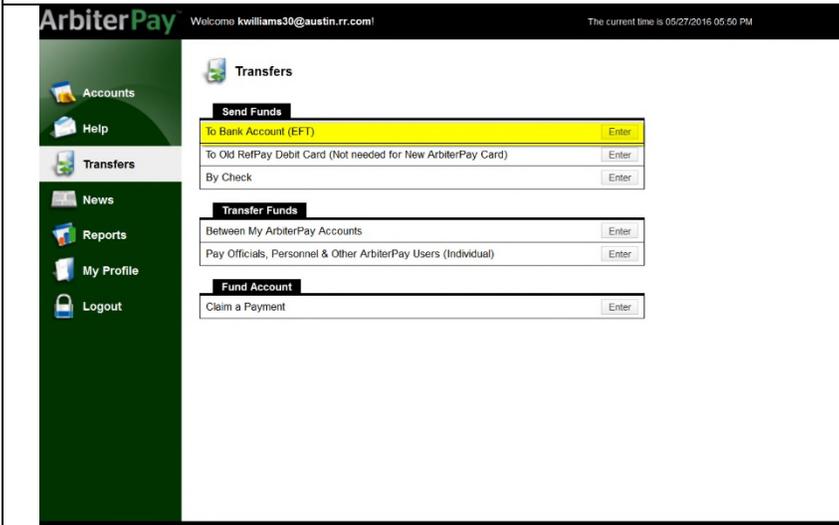
Privacy Powered by ArbiterSports®

1. To set up your account to automatically notify you when payments are made to the account, select MY PREFERENCES from the top menu.
2. Select MODIFY from the bottom of the page
3. Change the first option (*Transfer from Other User*) under EMAIL NOTIFICATIONS to YES
4. SAVE the change(s)

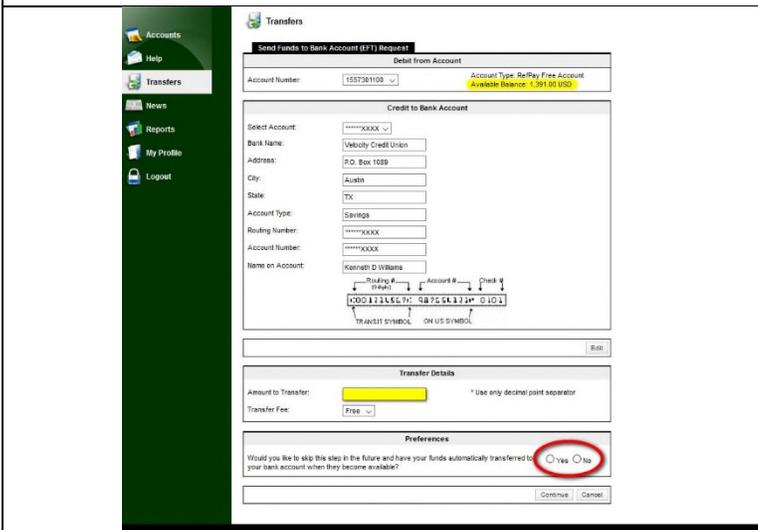
# TRANSFERRING FUNDS



1. To Transfer Funds to your personal account, you MUST have set up your bank account information in ArbiterPay. If you have not done so already, go to MY PROFILE and select BANK ACCOUNTS.
2. Select TRANSFERS from the left menu



1. On the TRANSFERS screen, select the first option (To Bank Account – EFT)



1. If you have multiple bank accounts set up, select the account number on the first line
2. Put the amount you want to transfer in the TRANSFER DETAILS
  - a. Your account balance is shown at the top right of the page
3. We do NOT recommend checking Yes on the PREFERENCES box. This will cost you \$1.50 for every transfer. It is free if you make the transfer yourself
4. Select CONTINUE and verify the transfer on the next page
5. IMPORTANT: It will normally take 2-3 business days for the transfer to show up in your personal account.

## 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™ to ArbiterPay™ 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
<b>Auto Sweep - ArbiterPay™ Account to Bank Account</b>	<b>\$1.50</b>
<b>Issue a Written Check</b>	<b>\$5.00</b>
ACH Return Fee	\$5.00
Monthly Inactivity Fee (After 13 months of no activity)	\$5.00
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.
- \* Check 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 ArbiterPay™ Cost?

ArbiterPay™ is FREE for Sports Officials. 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 ArbiterPay™.

Effective Apr 1, 2010 Officials no longer have any restrictions on the number of transfers they can make to their Bank Account or ArbiterPay™ 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 ArbiterPay™ suite of products.

## If your service is FREE, how does ArbiterPay™ make money?

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

## Who sends my 1099 at year's end?

ArbiterPay™ provides a tax reporting tool that schools, leagues and associations may utilize if they choose. At year's end, Groups process tax forms and you will get notified a new 1099 has been placed in your personal tax folder inside ArbiterPay™. Groups who choose not to utilize the ArbiterPay™ tax module will continue to send 1099's as they always have.

## Are all payments paid through ArbiterPay™ combined into one 1099 at year's end?

Payments are NOT combined with other payments made by different schools, conferences or associations with a separate Tax ID when ArbiterPay™ clients continue to issue their own 1099s. Over 75% of ArbiterPay™ clients fall into this category. Schools/conferences can require that ArbiterPay™ issue their 1099s. Payment totals for 1099s are combined for those clients that choose this option.

## How does ArbiterPay™ work?

To learn how ArbiterPay™ 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 ArbiterPay™ debit card?

Attaching a debit card to your ArbiterPay™ account is completely optional. To access your money instantly a ArbiterPay™ 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.

## How come I can't 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. ArbiterPay™ 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?**

ArbiterPay™ takes privacy and security very seriously. ArbiterPay™ is designed to protect all parties. Our Privacy Policy is TRUSTe certified and the website is secured by 256 bit encryption and GeoTrust. All ArbiterPay™ funds are held in escrow and managed by a Trust Bank and are never in the possession of ArbiterPay™ management or employees. Best of all, ArbiterPay™ 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, ArbiterPay™ carries the appropriate insurance and bonding to ensure all parties would be made whole.

**Who can register for a ArbiterPay™ account?**

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

**Is there a user manual for sports officials?**

The ArbiterPay™ 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 ArbiterPay™ account holders?**

There are no age restrictions for someone to use the ArbiterPay™ 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 ArbiterPay™ account?**

Absolutely! The days of getting 15 checks from 15 different associations or schools are over. One ArbiterPay™ 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 ArbiterPay™. 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.