

Setting up PayPal for your Toastmasters Club

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As a member of an online club for three years, I was involved with international online banking, online dues payments and club website interface. In this document I share how I set up a PayPal account, at no charge to my club and installed a payment screen on our website for members and guests to pay dues online.

Note: Pricing, links and instructions are current as of September, 2020. PayPal regularly updates its features. If a link does not work, use the PayPal search feature to find what is needed.

PayPal Fees

PayPal fees: <https://www.paypal.com/us/webapps/mpp/paypal-fees>

- Sales Within the US 2.9% + 30 cents per transaction
- Approved Charities (Non-Profit) 2.2% + 30 cents per transaction

Toastmasters is an approved charity and is eligible for reduced fees. Your club can add “transaction fees” to each person using the online payment option to cover PayPal fees. A few examples:

- Renewing Member
 - Assume my club has \$6 club dues + \$45 International dues = \$51.
 - Multiply $\$51 \times 0.22 = \$1.12 + \$0.30$. This means Paypal will take \$1.42. The club must collect an extra \$1.42 transaction fee to cover PayPal fees.
 - The club will collect \$52.42 from people using online payment.
- New Member
 - \$6 club dues + \$45 International Dues + \$20 new member fee = \$71.
 - Multiply $\$71 \times 0.22 = \$1.56 + \$0.30 = \1.86 transaction fee.
 - The club will collect a total of \$72.86 for a new member to cover all fees.

Before Setting up PayPal

- Decide which email to use. Don't use your personal email. If your club uses Free Toast Host, use the Treasurer-xxxx@toastmastersclubs.org email. (or Officers-xxx@toastmastersclubs.org) Otherwise a free gmail account that is accessible by officers and that is transferred to incoming officers every year is another option.
- Locate your club's EIN (Find it at Club Central, Club Demographics).
- Locate the IRS ruling about Toastmasters as a non-profit. Find it at: <https://www.toastmasters.org/resources/irs-group-exemption-letter>

- Write up a brief description about Toastmasters, what will be purchased with the account (dues payments), and specifically request non-profit status to receive lower fees.

Set Up the PayPal Account

- Visit PayPal.com
- Set up a PayPal *business* account using your preferred email.
- Tell PayPal about your club and request lower fees. Read about it: <https://www.paypal.com/charities/>

Consider setting up a second user with treasurer privileges (they can see the balance, monitor transactions, transfer funds, etc.). A second email is not required, just an ID. This can be any long-standing, trusted, club member. This practice is a good backup in case you leave the club.

Create Payment Buttons for Your Website

- Determine how much is to be collected, considering prorated fees and adding transaction fees for renewing and new members.
- I do calculations in an EXCEL table showing the various prorated amounts. In the example of my club with \$6 club dues, here's what my table would look like:

	Int'l Dues	Club Dues	Dual/Renewing Member		New Member (+\$20)	
			Transaction Fee	Amount to Collect	Transaction Fee	Amount to Collect
October / April	\$45.00	\$6.00	\$1.43	\$52.43	\$1.86	\$72.86
November / May	\$37.50	\$5.00	\$1.24	\$43.74	\$1.68	\$64.18
December / June	\$30.00	\$4.00	\$1.05	\$35.05	\$1.49	\$55.49
January / July	\$22.50	\$3.00	\$0.86	\$26.36	\$1.30	\$46.80
February / August	\$15.00	\$2.00	\$0.67	\$17.67	\$1.11	\$38.11
March / September	\$7.50	\$1.00	\$0.49	\$8.99	\$0.93	\$29.43

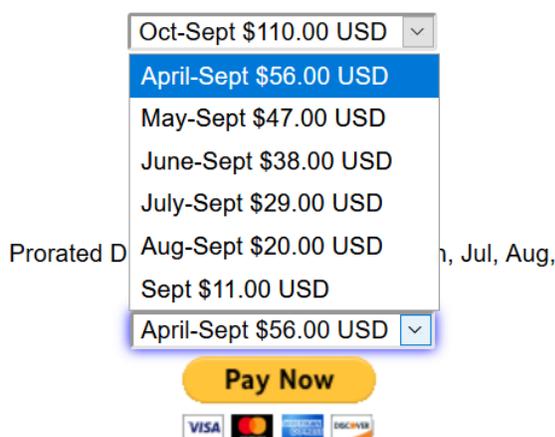
- You might need to make a one penny adjustment here and there to account for rounding.
- Login to your PayPal account.
- From Quick Links on the Home page, select PayPal Buttons.
- Choose Smart Buttons.
- Set the currency (USD).
- Set the amount(s) to be collected. Choose your options for description, shape, color and button text. Click on the Copy Code button.
- PayPal will allow you to create a table with up to 6 payment amounts. You'll probably create one table for Dual/Renewing Members and another table for New Members.

- As a backup: copy and save the code into a plain text editor (like Notepad) or Microsoft EXCEL. Do NOT copy it into Microsoft Word. Another option is to copy it into the notes section of your Free Toast Host webpage.
- Insert the PayPal code into your desired webpage. On Free Toast Host, edit the page and select SOURCE to insert the PayPal code.
<http://support.toastmastersclubs.org/doc>

You are now editing **New Member Payment Portal** [Public]



Your complete webpage will look something similar to:



Paying Dues

When someone clicks the payment button on your website, they will be taken to the secure PayPal site to enter payment info. They are not required to have a PayPal account to make payment.

Processing Payments

An email will be sent to your PayPal-account email when funds have been deposited by members. Funds can be transferred from the PayPal account to the club's bank account with the click of a button. There is no cost to transfer. A transfer takes two to three business days.