

# COMPETITION MANAGEMENT SYSTEM PAYMENT PROVIDER (STRIPE) & SERVICE FEES FREQUENTLY ASKED QUESTIONS

Please find below a series of frequently asked questions in relation to the new Competition Management System following an email sent to all organisers and officials on Sunday 9<sup>th</sup> August regarding the new payment provider and service fees. These FAQs will be regularly updated with further questions so please check back ahead of sending an email to LTA Competition Support.

## 1. Why has the LTA moved away from PayPal to Stripe?

As part of the process of developing a new Competition Management System we listened to feedback from players, parents, organisers and officials. There was much negative feedback about using PayPal as a payment provider from the set up process to issues in processing payments via the LTA website and compliance processes which were often problematic.

Stripe are known to the LTA already as they provide the payment provider services for ClubSpark and they offer an easy set up for the account holder.

Stripe offer the services required of a basket approach and the capabilities to refunding payments. It is also hoped, in the not too distant future, that the LTA will move to a pre-authorisation style checkout where the player won't be charged until they are accepted for the tournament.

## 2. What fees will be charged?

The combined service fee per entry will be 3.4%+40p. This will be deducted before it reached the organiser's Stripe account.

## 3. Why is the LTA charging a service fee?

The LTA Find a Competition tool serves as a means for organisers to promote their competitions and facilitate entries. Service Fees are common when using an intermediary platform like the LTA's. Other nations like the USTA and Tennis Australia charge similar, if not higher, fees when accepting entries.

The 3.4%+40p represents the payment processing fee charged by Stripe and the LTA's service fee. This is a small increase on what Competition Organisers are currently charged by PayPal. It recognises the LTA's investment and ensures ongoing commitment to servicing and developing the system. It is also worth noting there has been little change to the fees charged since the introduction of PayPal in 2010.



#### 4. Can we still use our existing PayPal account?

No. PayPal will continue to be used for competitions which start on or before 31<sup>st</sup> August using the old competition entry system. However the new Competition Management System will only accept entry payments via Stripe.

#### 5. What are the next steps?

As explained in the letter sent, organisers need to:

- a. Create and customise a Stripe account as either a Competition Organiser, Competition Provider or Venue
- b. Connect the account to their tournament
- c. Populate your fact sheet for your tournaments

#### 6. How do I go about creating, customising and connecting my Stripe account?

We've produced a guide which explains all the steps you need to complete.

[Click here to download a copy of the Creating, customising & connecting your Stripe account guide.](#)

#### 7. When are you proposing to go live?

Visual Reality and the Competition Support Team are in the final stages of preparing to go live with the new Competition Management system. It is envisaged that the system will go live towards the end of w/c 10<sup>th</sup> August or at the start of w/c 17<sup>th</sup> August 2020.

The LTA will communicate this date to all organisers and officials as well as offer them the opportunity to join a webinar showcasing the new Competition Management System.

#### 8. What are the known bugs in the system?

A list of known bugs in the system are:

- The tournament type of one day tournament showing as league rather than one day tournament
- All tournaments showing with a licensee of LTA which is causing an exceptionally long list of tournaments and the tournament overview page to be very long.
- All tournaments showing with a Grimsby Tennis Centre logo
- The fact sheet not appearing in the front end or back end for one day tournaments

We are working with the developers to ensure these are resolved ahead of the go live. Please check back to see our progress.

Should you identify a bug not listed, please email [CompetitionSupport@LTA.org.uk](mailto:CompetitionSupport@LTA.org.uk)

## 9. Where can I find more information about the system including a user manual, how to guides and videos?

The LTA have a dedicated Competition Management System Support page for organisers and officials which can be found at [www.LTA.org.uk/CMSSupport](http://www.LTA.org.uk/CMSSupport). We would ask users to look for support on this page ahead of contacting the LTA Competition Support Team.

## 10. Do Stripe hold money in reserve?

Yes Stripe have a risk based reserve policy.

Stripe continuously monitor the account of each business that works with them, assessing a range of factors including industry conditions, payment activity, dispute rate and refund rate. In some cases this monitoring indicates that a business faces elevated risk of customers requesting refunds or disputing charges. Refunds to customers can be delayed if a business does not have enough funds in its Stripe balance. Stripe establish a reserve to help ensure funds are on hand to cover future refunds or disputes if a business doesn't have enough funds in its balance.

When a reserve is applied to your Stripe account, you will receive a notice from Stripe's support team that lays out the terms of the reserve. Reserves are usually applied for 45-180 days and can be for any amount, from 5-100% of processing volume.

Stripe continue to monitor your account in case they can remove or decrease the reserve. To make this determination, they will look at a range of factors including industry conditions, payment activity, dispute rate and refund rate. If Stripe can determine that your business is no longer facing an elevated risk of refunds and disputes they will reduce or remove the reserve.

More information on this can be found on the Stripe Support Portal - <https://support.stripe.com/topics/reserves>.