**ArbiterPay/RefPay instructions**:  (attachment is also a guide of illustrated instructions)

Go to [www.refpay.com](http://www.refpay.com)    or   [www.arbiterpay.com](http://www.arbiterpay.com)    (goes to same site)

Click sign up.

Follow the instructions.

Note: Make sure you remember your 4 digit ID number.

Make sure you remember your username and password for future reference

After you have completed this, go the arbiter and click Refpay / ArbiterPay.

Put in your username and link our group to Refpay.

You will need your 4 digit pin for this.

You are now ready to be paid.

One more step to get the Refpay Debit card.

Go to [www.refpay.com](http://www.refpay.com) and click sign up.

At the bottom of the screen you will see order Refpay debit card.

Click that and print the form.

You will need to mail it in or fax it in.

They plan to have an online order form available very soon!

Once money had been transferred to your account, you will need to do the following to get your money

Go to [www.refpay.com](http://www.refpay.com)  or   [www.arbiterpay.com](http://www.arbiterpay.com)

sign in

Go to transfer funds.

Transfer the funds to the desired account.

Link your ArbiterSports and ArbiterPay accounts, then choose which option you want to use to receive your payment; electronic transfer (manual transfers are no charge to you, automatic transfers have a $1.50 transfer fee), check ($5 transfer fee), or ArbiterPay debit card (no charge).

# How do I sign up for an ArbiterPay account?

To sign up for an ArbiterPay account, follow these steps:

1. Go to [**www.arbiterpay.com**](http://www.refpay.com/) and click on the red "Sign Up Today" banner
2. Select the option of Sports Official.
3. Fill Out your User Information, such as name, date of birth, Social Security Number, etc.  (Fields marked with an \* are required fields, and must be filled out before proceeding.
4. Enter your physical and mailing address information.
5. If you have your bank account information available, you can enter in your account information.  This is not required info, but it allows you to receive payments direct deposit, or by requesting an electronic ACH transfer of funds to your bank account.  If you wish to skip this step, click the Next button.
6. Choose a Security question for account verification purposes.  Your answer is used to verify your identity and authorize changes to your account when necessary.
7. Pick your ArbiterPay username and login information.  For usernames, we recommend using an email address, such as the same email address you use for ArbiterOne.  Your Security Key is a numeric PIN code, which is separate from your account password, and is used to authorize transactions within your ArbiterPay account.  
     
   If you receive assignments through ArbiterSports, you can also provide your ArbiterSports username and password, to automatically link your accounts together.
8. As the final step for registration, you can accept the Terms & Conditions for new users, and your account will be created immediately.\*

# ArbiterPay FAQs

**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 1099's 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 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?**

Your organization will create a RefPay account from which funds are transferred to officials. Officiating funds are then sent to this account, either by check or electronically as often as needed. Officials also create an account at www.refpay.com. Within ArbiterSports.com and other popular products, you are then able to make payments to officials with a single click. Immediate confirmation of payment is displayed on-screen and many reports are available to track batch payments and remaining balances.

**Am I required to have an ArbiterPay debit card?**

Attaching a debit card to your ArbiterPay account is completely optional. To access your money instantly an 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 you 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 and setting a secure password.

**How am I protected?**

ArbiterPay takes privacy and security very seriously. ArbiterPay is designed to protect all parties. Our [Privacy Policy](http://refpay.com/privacy.html) is TRUSTe certified and the website is secured by McAfee and GeoTrust, both industry leaders. 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.

**RefPay is now ArbiterPay?**

Yes, RefPay is now ArbiterPay. The name change took place in January of 2014.

**Why do you need my social security number?**

Your social security sumber 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 an ArbiterPay account?**

Any Sports Official, Referee, Umpire, Judge, Arbiter or Sport Support Personnel can register for an 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 Guide](http://refpay.com/pdf/official_guide.pdf) that will answer almost any question by visiting the [Forms](http://refpay.com/forms.html) link on the [Contact](http://refpay.com/contact.html) tab. You can reference the guide as needed or send an internal message to our customer support line for any additional help.

**Are there 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.

**Can all the associations I work for pay the same 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.

**How do I apply for an ArbiterPay Debit MasterCard?**

To apply for an ArbiterPay Debit MasterCard, Logging in your ArbiterPay account at [www.ArbiterPay.com](http://www.arbiterpay.com/). By default, you will be in your Accounts tab already. Below, you will see a button to Request Card and proceed to click on it.   
  
  
For the Terms and Conditions that contain the fees on the Debit Card, click [HERE](http://www.refpay.com/RapidInv_ArbiterPayCC.pdf).

**How long does it take to receive my funds?**

Receiving your funds varies based on the method you chose to receive your funds. Refer to the [Transaction Charts](http://refpay.com/charts.html) to get an idea of when you will receive your funds.

**Why don't I see a payments tab when linking ArbiterSports to RefPay?**

If you do not see the Payments tab in your account your Assigner is not using the ArbiterPay module. If your assigner does not use the module, you do not need to link your accounts. If you are a part of more than one group, there may be a chance your other Assigner uses the ArbiterPay module and wants you to link your accounts. Contact your Assigner or login to your other accounts to see if they use the ArbiterPay module and attempt to link your accounts there.

**Does ArbiterPay issue payments?**

ArbiterPay is not responsible for your payment. ArbiterPay handles the transaction between the Payor and Payee. If you have not received payment in your ArbiterPay account, the Payor has not paid you. Please contact the Payor to send your funds to ArbiterPay. Once they are in ArbiterPay, you will be able to transfer those funds by your preferred method.