



Choosing an Online Registration and Payment System Guide

What's the right online registration and payment system for my organization?

Introduction

It's a tough decision, isn't it?

But by now, you've likely **thought about accepting online payments and registrations** or maybe you are accepting online payments, but your system isn't a good fit.

Perhaps it's not that you don't *want* to offer online payments and registration but it just **seems like too much work to implement**. Then, the busy season sneaks up quickly, and you just have too much on your plate to look at online registration options and plus, it's yet another thing you have to research and learn. No thanks, right?

It can be overwhelming so let's **start by expanding on a list of the requirements** and points of consideration then asking the right questions for each.

Budget

Payment processing and registration solutions can be grouped into 3 categories:

Type	Pros	Cons
Custom - A contracted development shop builds a custom registration site, which has to be connected to a third-party payment processor	-You can build a registration site exactly as you desire both from a design and functionality perspective	- Generally, the upfront fees can be substantial - You may have to pay every time you want to make a change or fix a bug on your site.
Term Based - Fees are generally based on a combination of monthly, annual and percentage based fees	-On very large volumes, you may save costs since the per-transaction fees are often lower	-Recurring fees -Generally long term contracts
Percentage Based - Fees based solely on a percentage of transaction volume. May have a nominal setup or monthly but the majority of your costs are incurred on a percentage of your sales.	-Generally small or no upfront fees or recurring fees -You only pay when you generate sales -Generally no long term contracts	-Features may not work exactly as you'd like them to

Features

Discounts

- Do you offer discounts per entire order or per specific class, course, membership, event or item sold?
- Do you have a layered discount structure i.e. if some is under the age of 18 but also eligible for a family membership discount?

Wait List

- Do you require a waitlist if you classes or events are full?
- Do you want this process to be automated? For example, having the option to enroll people into a class, event or membership and have them pay? Or can it be as simple as just a list of their information so you can contact them when a spot frees up?

Partial or Recurring Payment Options

- Do you require a feature that allows your customers to make a partial payment or deposit?
- Do you require your customers to be charged on a recurring basis, i.e weekly, bi-weekly, monthly?

Refunds or Transfers

- Do you need the ability to refund and transfer your customers from one class to another or from one membership type to another?

Waiver Consent

- Do you require your customers to agree to a consent form?

Apply Questions To Specific Products, Courses or Memberships

- Do you require the ability to ask questions specific for products, classes, memberships or events that you're selling?
- Do you need a feature to mandate an answer to some of those questions?
- As an example, if you are selling t-shirts, you may want to ask for "what is your t-shirt size". If you're selling a membership, you may want to ask "What is your age?" or "Who referred you?"

Apply And/Or Customize Taxes

- Do you require tax to be applied to your purchases?
- Do you require customization where a certain tax rate is charged for one product but a different one or one is not charged at all on another product?

Reports

- Do you require reports such as a breakdown of revenues per course, membership type, payment type, date range? How specific do your reports need to be?
- Are your reports standard and common or do you require special reports that may have to be a custom build?

Communication Tools

- Do you require tools to communicate directly with your customer through your dashboard or do you need just a way to accept online payments and registrations?

Allow Customers to Register Online But Pay You Via Cheque, Cash, Membership etc.

- Do you want the ability to have customers register online and track those registrations but also give them the option to pay you either via cheque, cash or membership?

Contractual Obligations

- Do you want to be tied down by a contract? If you don't mind being tied down to a contract, do the terms of the contract forbid you to enter into an agreement with someone else during the contract term if you're dissatisfied?
- Are there any penalties for breaking the contract?
- Are you a seasonal operation that only accepts payments at a specific time of the year and if so do the ongoing fees justify your seasonality of your processing?

Support

- Are you a technical person that can answer your customer's questions or do you require ongoing support for you and your organization's representatives and/or your customers as well?
- If there is an issue, do you want to have immediate support or can you wait 1, 2 or three days for a response? Ask the prospective supplier for their support policy.
- Do you require phone and/or email support?
- Ask for a reference from at least 3 of the prospective provider's customers to verify the providers claim to their support.

Final Consideration

This may also be a good time to evaluate whether some of the items you've listed as "must have's" are really mandatory to your operation.

As an example, perhaps your discount structure is so complex that it's limiting your provider options so ask yourself, could it be simplified? Think about it carefully. You may have had a discount structure in place for years and "it's just the way you've done it" but is there a way to simplify that structure and still be revenue neutral? Simplifying the structure will likely expand your options so it pays to consider at least a thoughtful review.