



## ***HOW TO DISCLOSE MERCHANT PROVIDER FEES IN THE NON-DEPOSITORY SYSTEM***

This illustrated guide for local filers demonstrates how to disclose credit and debit card contributions made through merchant providers, such as PayPal, ActBlue and WinRed.

Local filers include all town candidates, as well as city candidates with two exceptions – mayors, and city council candidates in cities with populations of 65,000 or more.

# ***HOW TO DISCLOSE MERCHANT PROVIDER FEES***

When a candidate or committee raises money on-line, using a merchant provider, the fee for using a credit or debit card must be disclosed.

In this example, a candidate for school committee received a \$1,000 contribution via his website. He uses PayPal to process his credit and debit card contributions.



## HOW TO DISCLOSE MERCHANT PROVIDER FEES

The candidate will report a receipt on Schedule A of the M102 campaign finance form for the full \$1,000 amount, even though PayPal kept \$20 as a processing fee and the actual deposit in the bank was for \$980.

### SCHEDULE A: RECEIPTS

*M.G.L. c. 55 requires that the name and residential address be reported, in alphabetical order, for all receipts over \$50 in a calendar year. Committees must keep detailed accounts and records of all receipts, but need only itemize those receipts over \$50. In addition, the occupation and employer must be reported for all persons who contribute \$200 or more in a calendar year.*

**(A "Schedule A: Receipts" attachment is available to complete, print and attach to this report, if additional pages are required to report all receipts. Please include your committee name and a page number on each page.)**

Date Received	Name and Residential Address (alphabetical listing required)	Amount	Occupation & Employer (for contributions of \$200 or more)
10/11/2023	Eric Taylor 1234 Dillon Street Anytown, MA 01234	\$1,000	Teacher/Coach East Dillon High School

Report the full amount of the original contribution.

# HOW TO DISCLOSE MERCHANT PROVIDER FEES

The candidate will report an expenditure on Schedule B, showing the fee charged by PayPal. If the candidate had several fees, he or she may combine the fees into one total and explain in the “purpose” field: “PayPal fees July through October.”

## SCHEDULE B: EXPENDITURES

*M.G.L. c. 55 requires committees to list, in alphabetical order, all expenditures over \$50 in a reporting period. Committees must keep detailed accounts and records of all expenditures, but need only itemize those over \$50. Expenditures \$50 and under may be added together, from committee records, and reported on line 13.*

**(A "Schedule B: Expenditures" attachment is available to complete, print and attach to this report, if additional pages are required to report all expenditures. Please include your committee name and a page number on each page.)**

Date Paid	To Whom Paid (alphabetical listing)	Address	Purpose of Expenditure	Amount
10/11/2023	PAYPAL	www.paypal.com	merchant provider fee	\$20

*TIP: When collecting credit or debit card contributions, the donor must provide his or her name and residential address, as well as occupation and employer if the contribution is \$200 or more, at the time the contribution is made. The donor must also confirm that the money they are contributing is their own.*