



In order to create efficiencies for clubs and Minnesota Swimming Inc. (MSI), charges that clubs incur with MSI will be posted to a monthly statement in the MSI TeamUnify website .

Charges will be settled each month on the first day of the month via a safe and secure electronic transfer using TeamUnify's eCheck Automatic Clearing House (ACH) payment system.

Monthly billing will start on May 1, 2017 and the first transfer of funds will occur one month later on June 1, 2017.

The following Frequently Asked Questions (FAQ's) will help with the transition to the new process:

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**1. Does a club have to be a client of TeamUnify to utilize electronic payment by ACH transfer?**

No. Only the monthly billing system in TeamUnify is being used. The billing system does not require a club to be a TeamUnify client.

**2. What is the cost to the club to utilize electronic payment by ACH transfer?**

There is no cost to the club.

**3. For clubs who are TeamUnify clients is this any different than what they have set up with their families?**

This is the exact same system used by many clubs today with their families. However, payment can only be made by monthly ACH transfer, not credit card.

**4. What information will be required for the club account in the MSI TeamUnify site?**

Each club has an account on MSI's TeamUnify site. An email will be sent to each club representative currently identified in the TeamUnify system with instructions. This individual has authority to review the charges on the club's monthly billing statement. They will also enter the club's bank account number and the bank's routing number according to the instructions. This information is encoded once entered, so the MSI office staff, the board, and TeamUnify personnel cannot obtain club bank account numbers.

**5. Can more than one person from a club have rights to view the club's monthly billing statement?**

Yes, if a club wants more than one person to be able to view the account, they can share the log in information with as many people as they wish.

**6. Who should a club representative contact if they have questions about updating the club's account in the MSI TeamUnify site?**

Contact either Sheryl McGuire at [smcguire@mnswim.org](mailto:smcguire@mnswim.org) or Bob Crunstedt at [bcrunstedt@mnswim.org](mailto:bcrunstedt@mnswim.org)

**7. Will the ACH transfer affect how a club registers athlete and non-athletes, renew a club charter, apply for a meet sanction, or pay meet fees?**

Clubs will continue to register members as they normally do by sending the registration files, required documents and forms to Cassy. For sanction applications and post meet



financial reports they continue to go to Sheryl. The only difference is payment is done electronically.

**8. What will be the date of withdrawal of funds from a club’s account?**

Charges made throughout a month will be posted to a club’s monthly billing statement. On the 1<sup>st</sup> of every month funds will be transferred for any charges posted to the club’s monthly billing statement during the previous month.

**9. What charges will be posted to a club’s account?**

Any expenses and fees the club has been paying to MSI in the past will be posted to the club’s monthly billing statement. These include but are not limited to: member registrations, transfers, meet sanction/approval application fees, club charter fees, and meet fees and fines and late payment penalties.

**10. What charges will not be posted to a club account?**

Unattached non-athlete memberships, unattached athlete memberships, and unattached athlete transfers will not be posted to a club account.

**11. With electronic payment by ACH will the effective date for memberships and transfers be immediate once the club has submitted the required information?**

No, there is an administrative review to ensure the accuracy of information submitted. Memberships and transfers will be effective on the date the required electronic batch files, forms and documents are received by the office, and once reviewed for accuracy, posted to the SWIMS database with the same received date. Discrepancies between electronic batch files and the Transmittal of Funds Form will be reconciled before posting to the club’s monthly billing statement.

**12. How will deck registrations for athlete members be handled?**

Deck registration for athletes will be handled in the current manner. The athlete registration form and check payable to MSI for the membership plus \$20 is submitted to the host. The host sends the registration form and check to the MSI office, and the host receives a \$20 credit toward their meet fees due.

**13. Will a club receive notification of charges posted to the monthly billing statement?**

As a service on the 25<sup>th</sup> of the month an email notification with a statement of estimated charges will be generated though the TeamUnify system to the representative registered on the account. In the instance where it is necessary to post charges between the 25<sup>th</sup> and 1<sup>st</sup> a second email with an update of the charges will be sent. As a reminder the authorized club representative may view the club’s charges on the monthly billing system at ANY time.

**14. Who do we contact if we have questions about charges on our monthly billing statement?**

There will be no change in MSI contacts when ACH is implemented. Questions on your monthly statement can be directed to the person responsible for managing the charges:

Athlete registrations, transfers, club charters, non-athlete registrations	- Cassy Shapley, <a href="mailto:cshapley@mnswim.org">cshapley@mnswim.org</a>
Sanction/approved meet applications, meet fees, sanction fee reimbursements	- Sheryl McGuire, <a href="mailto:smcguire@mnswim.org">smcguire@mnswim.org</a>



Meet fines for non-registered swimmers - Tracy Meece, [tmeece@mns swim.org](mailto:tmeece@mns swim.org)

**15. What if there is an error on the club’s monthly billing statement and the wrong amount gets collected by ACH?**

Charges will not be posted to a club’s monthly billing statement until the MSI staff member responsible has proofed the required forms and reports for accuracy. The authorized club representative identified in the TeamUnify billing system may contact the staff member listed above with any questions.

**16. What if a club has authorization limits by its bank on ACH transfers to settle a monthly billing statement?**

This may vary depending on the bank. It is the responsibility of the club to maintain sufficient funds in the identified account to pay the charges on the monthly billing statement. Clubs should check in advance with their banking institution concerning any authorization limits or special permissions required to complete a transfer of funds to MSI using ACH.

**17. Are there bank fees for insufficient funds?**

Again, this may vary depending on the bank. It is the responsibility of the club to be aware of any fees that their banking institution assesses independent of MSI for late payment penalties.

**18. What are the MSI late payment penalty fees?**

Activity	Penalty/Fine
Failure to pay a team’s monthly statement account balance in full by the 10th day of the month the statement was issued	\$100.00
Failure to pay a team’s monthly statement account balance in full by the 15th day of the month the statement was issued	5% of balance due (in addition to the \$100.00)
Failure to pay a team’s monthly statement account balance in full by the 20th day of the month the statement was issued	Suspension of account, registrations, and sanctions; existing sanctions will be revoked
Insufficient funds for a check transaction	\$100.00
Failure to pay account balance in full within 10 days of an insufficient funds check transaction	5% of balance due (in addition to the \$100.00)
Failure to pay account balance in full within 20 days of an insufficient funds check transaction	Suspension of account, registrations, and sanctions; existing sanctions will be revoked
Teams with more than one NSF (nonsufficient funds) or other rejection in a six-month period may be required to pay all charges by cashier’s check or certified check, and may be asked by the Finance Committee (at its discretion) to pay charges on a more frequent schedule.	

**19. When there are nonsufficient funds in a club’s bank account to pay the monthly billing statement and additional late payment penalties are assessed by MSI, how are the charges and late payment penalties settled?**

Any monthly billing statement amounts that fail to be collected by ACH and any subsequent late payment penalties are settled by check payable to MSI or cash with the MSI office. Uncollected charges and late payment penalty fees may not be carried over



into a subsequent month.

**20. Who is the point of contact to discuss failed ACH transfers or MSI assessed late payment penalty fees?**

Either Sheryl McGuire at [smcguire@mns swim.org](mailto:smcguire@mns swim.org) or Bob Crunstedt at [bcrunstedt@mns swim.org](mailto:bcrunstedt@mns swim.org)

**21. Will there be an ACH withdrawal from the club's account if there are no charges posted to a monthly billing statement?**

No. You will, however, receive a statement confirming \$0 due.

**22. Can MSI transfer funds by ACH to a club for sanction fee reimbursements or national travel?**

No, MSI cannot transfer funds back to the club via ACH. For sanction fee reimbursements a credit on the club's monthly billing statement will be posted. The credit balance will be applied to lower any charges on a club's account, reducing the amount of funds transferred from the club's checking account on the 1<sup>st</sup> of the month. For national travel reimbursements there is no change from the present procedure -- a check will be mailed to the club.

**23. What if club financial policies and procedures are controlled by a corporation, school district, university, or other institution that functions as the club's parent organization, and those policies prohibit an outside processor from withdrawing funds from a corporate account used by the club?**

Any club or organization that cannot participate in the ACH program due to policies of their parent entity (e.g. university, school district, corporation, etc.) may apply for a waiver with the MSI Finance Committee. Any appeal of the Finance Committee's action on the waiver request may be appealed to the Board of Directors.

- To initiate a waiver request a club representative must contact the Executive Director (Bob Crunstedt at [bcrunstedt@mns swim.org](mailto:bcrunstedt@mns swim.org)) to find out whether dues and fees electronically can be initiated "from" the parent entity's account to MSI.

**24. Once a club is participating in the ACH program can it petition out?**

No. This program is being implemented to create efficiencies and cost effectiveness for both clubs and MSI. Managing multiple payment systems where some clubs pay by check/cash and others to pay by ACH is inefficient and ultimately more time- and cost-consuming. While clubs are invited to provide feedback to improve the service, this is a change intended for all clubs. In the event a participating club is in the ACH program but their corporate parent (as described previously) changes payment policies, the club must contact the MSI Executive Director to clarify its ability to comply with the ACH program.

**25. Can a club prepay funds to its account by check or cash?**

No. Reduced handling of incoming checks and cash is one of the goals of the ACH program, so prepayment of funds to a club's account by check or cash is not permitted.

Please contact MSI Executive Director, Bob Crunstedt ([bcrunstedt@mns swim.org](mailto:bcrunstedt@mns swim.org)) with any FAQ questions, errors, or suggestions. Thank you.