

Guidance on Stripe Integration for Rental Manager

Purpose

This document is provided by How Many Strokes ApS ("HMS") as a helpful reference to golf clubs using the Rental Manager system. Its purpose is to ensure clubs understand their responsibilities when processing payments via Stripe. HMS acts only as a technical facilitator: the financial transaction is processed between the club and Stripe. If, for any reason, a payment is not completed, the responsibility rests with the club in cooperation with Stripe.

Customer Data Requirements

- All customer information entered in the rental form is provided directly by the customer and transmitted securely to the club's Stripe account for processing.
- Clubs should avoid making key customer data fields optional in their rental forms, as incomplete information may increase the risk of declined transactions.
- Example: If a billing address is missing, the card-issuing bank may refuse the transaction.

Payment Initiation and Customer Consent

- By completing the rental form and providing payment details, the customer authorises the club to initiate payments on their behalf.
- This includes the rental fee itself as well as additional charges (e.g. late return, damages, or lost/not returned items).
- The customer consents to both immediate charges and possible subsequent charges as outlined in the rental terms.

Timing and Frequency of Charges

- Rental charges may be taken at the time of signing the agreement.
- Additional charges (e.g. late return fees or damages) are unscheduled and will only be processed when necessary.
- Example: A customer returns equipment two hours late; the system charges €XX per additional hour as stated in the terms.
- As a best practice, customers should be notified prior to the processing of such charges, even where advance consent has already been given.



Determination of Payment Amounts

- Fixed fees (e.g. Late return fee of €XX per hour/day).
- Variable fees (e.g. Damage equal to repair or replacement costs, supported by documentation).
- Other charges (e.g. lost or not returned equipment charged at replacement cost).
- Example: A broken golf club is photographed and assessed at €YY replacement cost; the customer is charged accordingly.

Documentation and Communication

- Damages must be supported by photo evidence and written descriptions.
- The club should provide documentation (e.g. repair invoices, assessments) to the customer if charges are applied.
- Example: Sending a short email with photos of the damaged buggy before charging helps avoid disputes.
- Advance notification of charges helps reduce disputes and improves transparency.

Dispute Risk and Risk Management

- Variable and delayed charges carry higher risk of disputes and chargebacks.
- Clubs should ensure their rental terms are clear and specific.
- Merchant agreements should be reviewed to confirm that such billing practices are permitted.

Fees and Stripe Processing Costs

- Stripe deducts a handling fee from each transaction (see current pricing: <https://stripe.com/en-dk/pricing>).
- Clubs are responsible for accounting for these fees.

Responsibilities

- The club is the merchant of record and is fully responsible for its transactions with Stripe.
- HMS is not a party to the financial transaction and cannot be held responsible for incomplete or failed payments.
- Clubs must ensure their rental terms are compliant with Stripe's requirements and accurately inform customers of potential charges.

Sample Rental Term for Stripe Payments

Payment Authorisation and Charges

By signing this agreement and providing payment details, you authorise [Club Name] to charge your payment method for the agreed rental fee. You further consent to additional charges that may arise due to late return of equipment, loss, or items not returned, as well as for damage.

Late return fees are charged at €XX per [hour/day]. Damage or loss will be charged at the actual cost of repair or replacement, as documented by the club. In cases of items not returned, the full replacement value may be charged.

The club will provide supporting documentation (e.g. photos, repair invoices) upon request. While prior authorisation is granted, the club will, where possible, notify you before processing additional charges.

Note: This guidance is provided as a helpful reference by How Many Strokes ApS. Clubs remain solely responsible for compliance with their Stripe merchant agreement and applicable law.