

Bowdon RUFC - 'FINGO' and 'Way2Pay' FAQs

1. What does this mean to members?

FinGo provides individual member identification without the need for a member to carry their own "member's card". Way2App provides secure access to each member's electronic wallet. FinGo links with the electronic wallet at point of sale, verifies the member to the system which then discounts the purchase.

2. What is FinGo?

FinGo is a technology that recognises you by the vein patterns in your finger – it is not about fingerprints. It's unique to each member, so you can be identified by your finger, and use this identification to make payments at the bar, using your electronic wallet.

3. How do I set up a FinGo account?

You will receive an email that asks you to set up a FinGo account. It will require you to scan in your passport or driving licence, so it recognises your face and knows your date of Birth (prevents under-age drinking). Then you will need to come to the club to register your finger to your newly set up FinGo account. As part of this process you will need to show your face (to make sure it is you) and then insert your finger into the scanner, and link it to you and your electronic wallet. It's very robust and well proven.

4. How do I pay at the bar?

You will need to set up a 'Bowdon Way2Pay' account. This is a separate account that you load up with money and use to make purchases at the bar. **You will receive an email explaining how to set up your Way2Pay account** and be provided with a temporary password. You need to register a bank card as a payment method and use this to load money onto your account. Only the monies in your account will be able to be used to pay for purchases – if there are insufficient funds in your wallet, you will NOT qualify for member discount and will need to pay by cash or bank card.

5. How does the Way2Pay account find my FinGo account?

The systems will use your email address to know it's you on all the systems. So you **MUST** use the email address that is registered for you on the **Game Management System**. You will be asked for this when you set up your wallet and when you set up your FinGo Account. If you don't use the same email address the wallet can't be linked to your finger.

6. How much discount do I get?

The discount for members is typically 15%. This will only be achieved by using FinGo and your Way2Pay account. Any other method of payment will NOT receive discount.

7. How do I make sure I have sufficient funds in my Way2Pay account?

You can manually or automatically top up your Way2Pay account. The Bowdon Way2Pay is an online account, that comes with an APP you download onto your phone.

MANUAL TOP-UP – login to your account on the app and transfer money from your card to your account. The minimum amount you can top-up by is £10.

AUTO TOP-UP – We strongly recommend the auto top-up function. In the Way2Pay app you can set a trigger level and a top-up amount.

- The trigger level is the amount at which the top-up is activated. i.e. if you set it at £10, as soon as your account drops below £10 the top-up will be triggered.
- Top-up amount. This is the amount that will be automatically added to your account with a card payment. So, if you set the Top-Up amount at £10, as soon as your trigger level is reached, £10 will be charged to your card and added to your account.

8. How long does Auto-Top-up take to top up my account?

This is instantaneous. As soon your account drops below the trigger level, it is topped up immediately so that when you return to the bar your account will already have been topped up with the amount you selected.

9. Sounds simple – what can go wrong?

There are 5 trigger amounts to choose from (£10, £15, £20, £25, and £30). You can choose any auto top-up amount greater than £10. **WARNING – if you set a top-up amount which is less than your trigger value, then it is possible that your account will not top-up above your trigger value, and so won't auto top-up again.** You will need to manually add funds to get above your trigger value. For example, if your trigger amount is £25, and you set £10 as a top-up amount. If you buy a big round and get your account down to lower than £15, the £10 top-up will not take your account above £25 – you will need to do that manually. A software fix is planned for phase 2 to prevent this happening, ensuring you will always be topped-up to above your trigger level.

10. How do I choose my trigger level and top-up amount?

This is individual to each person. If you only buy a couple of drinks at a time, you could set a £10 trigger and a £10 top-up, meaning there will never be more than £20 in your account. If however you're accustomed to buying larger rounds, wine by the bottle etc, you should set a higher trigger level, maybe £25 or £30, as that is the minimum that could be in your account. Any order larger than that would bounce. **Always ensure your top-up level is the same or greater than your trigger level.**

11. What happens if I do not have sufficient funds in my Way2Pay account?

If there are insufficient funds in your account you will not be able to pay using FinGo/Way2Pay, and therefore will need to pay by another method, which won't give you the discount.

It is your responsibility to have sufficient funds in your account. Voided transactions will cause delay at the bar, with other members waiting to be served.

Before you come to the club, or when in the bar, make sure that there are sufficient funds, or the right auto top-up figures set so that you do not run out of funds. You can of course top-up your account manually very quickly via the app.

Each purchase will be displayed on a member facing screen which will show the remaining funds in your account. You can also check the app to indicate the funds available to you in your account.

12. Will there be teething problems?

We expect there to be teething problems as we start out on this new approach to bar payments and member discounts. There may be a problem with the technology, systems,

members understanding and usage. We are prepared to work through these, taking the necessary actions to improve so that we have a slick system in place.

Members will need to work out what works best for them in terms of top-up, using different trigger and top up levels depending on the event, manually topping up before the annual dinner etc.

The success of the system will ultimately depend on the members approach to it. If there are cases of repeat voided transactions and associated delays, we are prepared to work with that member, and ultimately ensure that the system is suitable for them.

13. Is the FinGo device Covid Secure?

Your finger is not required to touch the device, although this could happen. The finger recognition device will be cleaned routinely, and there will be sanitising gel adjacent to it for you to clean your finger after use as additional security.

14. I have heard about this system at my child's school – is it the same?

It is similar, and part of a growing trend to use electronic accounts and individual identification. Fingerprint recognition is used in some secondary schools to pay for meals from an electronic account.

This is the first installation of FinGo in any sport club in the World, and FinGo is used in some universities and hospitality businesses as well as Manchester City Council.

15. Is my personal data secure?

Both FinGo and Counter Solutions (the two partners we are using) take Data Security very seriously and are fully GDPR compliant. Please click the following link <https://www.fingo.to/security> for more information regarding FinGo's data security policy.

16. So, what emails can I expect to receive?

This FAQ has been sent out with a note to all the people registered on the Bowdon GMS system, which contains many ex-members - as explained in the note.

Only the adult members registered on GMS and paying their subscriptions on GMS will receive further emails on this subject. These will be as follows: -

- **W/C 29th March** – email from Counter Solutions requesting members set up their Way2Pay account, including payment card details, and auto Top-Up options.
- **W/C 5th April** – email from FinGo to set up your identity and link your finger. This will require you to have a form of photo ID available – driving licence, Passport. There will be reminder emails to ensure you complete all the necessary details. Once you have completed the on-line registration, you will be given a code to use when you register your finger at the device at Bowdon RUFC. This code will be valid for 72 hours, but it is easy to get a new one.

17. When will I be able to register my finger?

The club and bar will be open on Monday 12th April (Government restrictions permitting). The finger verification device will be in the club for members to use from that date.

18. When can I buy my first drink with a discount?

The new FinGo bar discount system will be operating when the club opens on 12th April. So once you have completed your finger verification, and have set up your Way2Pay wallet, have some money in it, you will be ready to pay using your finger and get discount.

19. Will the system be tested beforehand?

The system will be fully tested.

20. Does the club get the benefit of the pre-paid upfront monies or does a 3rd party hold this?

All monies are held by the club, which improves the club's cash position, further helping the club.

21. I am a M&J parent so on a Sunday how do my children achieve the members discount if they purchase from the bar on their own?

You will need to purchase the drinks using your own FinGo account to qualify for the discount, you will need to go to the bar to do this.

22. My lad plays in the colts how does he get members price for his post-match treat which is a pint of coke?

You will need to purchase the drinks using your own FinGo account to qualify for the discount, you will need to go to the bar to do this.

23. If I bring guests/relations to the club will they pay the full price, or do we have a day membership system that allows them access to the cheaper price structure for the day?

There is NO day membership option. You will need to purchase the drinks using your own FinGo account to qualify for the discount, you will need to go to the bar to do this. Guests can buy drinks but will not enjoy a discount. This is a discount scheme for club members.

24. Can I run a tab?

There will be NO tabs when the club re-opens.

There was serious abuse of tabs before lockdown costing the club a lot of money. An improved system was put in place to try and eliminate this. With the new technology available to us now, we are working on a much more robust system, incorporating the improvements put in place before and using the technology available. These will be launched in phase 2, and people wishing to open tabs will appreciate the controls and security involved.

25. What if I leave the club?

Upon receipt of your resignation from the club, the club treasurer will arrange to transfer all the funds in your wallet to you, without deductions, as soon as possible. This CANNOT be done by bar staff.

26. What if my membership direct debit fails?

If your subscription payment through GMS fails to be collected (member stops it, bank failure, any reason), then the members membership is flagged as 'suspended' in GMS, and as such the members wallet will be 'frozen'. This will prevent the member using the bar discount scheme until the payment is re-instated, or if their resignation is confirmed, in which case the balance in the wallet will be refunded by the club treasurer.