



Club finances – Adyen and GoCardless

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ClubHub payments and refunds

Payments

You can take payments through the ClubHub system for memberships, events and shop items. To do this you first have to set up your Merchant Account(s) on the Payment Setup tile. The online transaction fee is competitive at 2% + 20p (+ VAT). Only 0.1% of the fee goes to British Rowing, which is ring-fenced to maintaining and improving the system.

Memberships can be set up as a one-off fee, an instalment plan or a subscription.

Subscription memberships are one-off payments which recur every time the membership expires until the member asks the ClubHub admin to cancel the membership.

You have the option to set up either Adyen or GoCardless in your Payment Setup as Merchant Accounts - which carry the money to your bank. It is up to you to decide whether you need an Adyen or GoCardless account, some of the considerations for both systems are set out below. If you already have an Adyen account you don't need to create a new one, just link it as your Merchant Account in the Payment Setup.

ClubHub payments and refunds

Payments

Adyen (Pay by Credit & Debit Card)

Adyen is the main payment gateway provider for ClubHub, you can configure how often payments are paid into your bank account on the Adyen Payment Dashboard.

GoCardless (Pay by Bank)

GoCardless is the Direct Debit payment carrier for ClubHub. These payments take 7 - 10 days to complete due to the Direct Debit Guarantee process.

Before a refund can be issued, the payment first needs to finish processing — this typically takes 7–10 days. Once that's complete, the refund can then be made.

ClubHub payments and refunds

Refunds

ClubHub Admins can process full and partial refunds in the Club Finance tile for memberships. Where refunds have been made for memberships you may also need to expire the membership if you want to remove it from the customer's account. These **refunds must be processed on ClubHub**, if they are carried out on the Adyen or GoCardless dashboards they will not be recorded in the system.

Payment mandates must also be cancelled in ClubHub, GoCardless will continue to try to take the payment and this will result in multiple failed payment notifications for that individual.

Adyen (Pay by Credit & Debit Card)

Adyen refunds can be made instantly in ClubHub but may take 4 - 10 days to reach the customer's bank account.

GoCardless (Pay by Bank)

GoCardless refunds can only be made when the Payment Log turns from 'Payment In Progress' to 'Complete', this can take 7-10 days. Once the refund has been made it may take another 7 - 10 days to return to the customer's bank account.