

# ELECTRONIC PAYMENTS: WHYS AND WHEREFORES

By Referee - January 9, 2018



If you have officiated long enough you have seen payment methods go from cash to direct deposit into your bank account or debit card. With the changes have come an increase in concern over privacy and identity theft. What are the reasons behind the changes? What are the positives



Schools and assigners are moving toward electronic payments for ease of payment and record keeping. By funneling payments from many different schools through one payment system, the burden of keeping track of all of those payments is simplified. And paying electronically can be done with a few clicks on the computer versus writing many checks.

Despite the news stories about identity theft, it appears that your private information is more secure now than it was a few years ago. It wasn't that far in the past that officials filled out paper forms with name, address, date of birth and social security number. Those forms sat on a coach's desk – or worse, on a table out in the lobby of the gym. With electronic payment systems, that information is now stored in the cloud. While the chance for identity theft still exists, it takes a more sophisticated effort than lifting a piece of paper off of a desk.

As for the actual payment of game fees, I have found that I appreciate being able to go to one source for getting paid. I have the option of having my game fees deposited directly to my bank account, receiving a check in the mail or having the fees loaded onto a personal debit card. I typically get my fees paid much quicker than in the past. Some officials might look at that as a negative. You do have to have an Internet connection and spend a few minutes logging into your payment system. It certainly isn't as nice as getting paid in cash after the game, but those days are mostly long gone.



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One of the biggest controversies of electronic payment and bundling of game fees concerns the financial reporting. If you are getting paid by several schools, chances are you get few, if any, Form 1099-MISC. Officials who are glad they don't receive the form are either mistaken in thinking they don't have to report income if they don't receive the form, or they recognize it is harder for the IRS to determine how much income the official actually made. I report every dollar I earn (not just because I want to, but as a CPA I know the consequences of not reporting correctly). Getting only one or two 1099 forms makes it easier for me to keep track of my income.

Whether you are a fan of electronic payment systems or not, they are here to stay. Reporting requirements will only get more stringent and cloud systems will become more prevalent.

## What's Your Call? Leave a Comment:

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**Note:** This article is archival in nature. Rules, interpretations, mechanics, philosophies and other information may or may not be correct for the current year.

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