

CH2V eCommerce Information & Policies

Updated July 3, 2019

About our eStores

All sites created under CH2V.com automatically have their eStore activated, enabling an organization to sell products and accept checks from customers. No application is required for this, and there is no charge for using it. When someone checks out of the store, your treasurer and the customer will receive an invoice by email for products that were purchased in the store. This can serve as a convenient document for collecting and delivering products. The organization then collects a check for the amount from the customer. Again, there is no charge for this service provided for your web sites.

About our eCommerce

ClickHere2Volunteer.com offers eCommerce (the ability to charge credit cards) for our volunteer sites as a convenience. We do not attempt to make a profit on this service, which means we pass the savings of our large number of organizations onto our users.

Our credit card processing fees are just \$.30 per transaction + 2.1% of the invoice amount. Combined with the fact that we do not charge any setup or monthly fees, this is one of the least expensive options available to any volunteer organization. Our eCommerce has worked well for hundreds of organizations across the country since we first introduced it in 2009, raising millions of dollars annually for the organizations we serve. We use BBVA Compass Bank under the business name Click2Volunteer.Com, LLC.

Applying for the Service

Any non-profit volunteer organization can apply for the ability to collect credit card payments by requesting “eCommerce Activation” located under “Account Info” on your site.

Keeping Costs Low

There is NO monthly fee. We only charge for the expenses incurred to issue payments to the organization (see Direct Deposit vs. Checks, below). Other companies (including PayPal) charge monthly fees, which can add up if you are not making sales for several months.

One of your eCommerce Preferences is the balance on which you want to be paid. Please notify our accounting department of any changes to your preferences by sending email to Accounting (see last item in this document) and getting a confirmation.

Direct Deposit vs Check

Direct Deposit is the best and safest way to be paid. There is no charge for Direct Deposit. And you can be paid twice a month, or monthly if you prefer.

There is a \$10 charge for each payment by check. Check payments are issued monthly. The checks are mailed by our bank (BBVA Compass) and the bank records the payment. Once the check is mailed to the address we have on file, the organization assumes all responsibility for what happens from there, including the possibility of

someone intercepting and fraudulently cashing it. **If a check is lost, please contact us and we will stop payment and issue a new check.** We must pass on the fee our bank charges us, which is currently \$25.

Refunds

We are not set up to handle refunds back to individual credit cards. When the need to refund a user's charge occurs, the organization agrees to do so by issuing a check from the organization to that individual.

Chargebacks

The primary reason customers call their credit card company to dispute a charge (which causes a "chargeback" to be issued) is they don't recognize the charge as one they made. Each invoice states that their credit card statement will show "CH2V/MY-PTA" as the source of the charge. However, organizations should also indicate prominently on their store page(s) that this is what customers will see, rather than the name of the organization. The full description they will see on their statement will be: **4TE*CH2V/MYPTA 5124395410.** *With these notices, chargebacks have been rare.*

If a chargeback occurs, the chargeback amount, plus a \$25 fee for each chargeback that occurs, will be deducted from any balance due. An email will be sent to your organization to notify you when a chargeback occurs. Please be aware that it is not possible for us to facilitate communication between your customer's bank or credit card company and our credit card processor, but if the chargeback is reversed/credited back to our account we will issue a refund to you on your next deposit or check (not including the \$25 fee(s)). If the chargeback is not reversed/refunded, then it is up to each organization to try to recollect from their customers.

If any chargeback(s) exceed the organization's account balance, the organization agrees to reimburse CH2V for the difference within 30 days.

In case of any customer dispute related to eCommerce sales, our responsibility is limited to providing to the organization any credits and/or debits that we have received.

Very Large Payments

In the event a single payment totals over \$25,000, we temporarily withhold 3% of the payment to cover potential chargebacks the following month. The withheld amount will be remitted to the organization the following month.

Payments to the Organization

For organizations paid through Direct Deposit, you can choose to get paid monthly or twice a month; for the period from the 1st of the month to the 15th and from the 16th through the last day of the month - according to the minimum balance you have established in your eCommerce preferences (see "Contact Info" below).

For organizations paid by Check, we process checks at the beginning of each calendar month for sales made in the prior calendar month.

It typically takes us 3-5 business days to process all our organizations. Payments will be made to your organization within 2 weeks of the end of the sales period. We can also issue payments on request.

These payments will be made within 3 business days of the request. The charge for payments outside our regular payment schedule is \$10.

eCommerce Fee Summary

Setup Fee	\$0
Monthly Fee.....	\$0
Credit Card Rate.....	\$.30 per transaction + 2.1% of the transaction balance
Payment by Check, monthly	\$10
Payment by Direct Deposit up to 2x monthly.....	no charge
Special Request Disbursement	\$10 per payment
Check stop-payment	\$25
Chargeback	\$25

Contact Info

For support questions or issues with your eStore, send an email to [“support” at ch2v.com](mailto:support@ch2v.com)*
For questions regarding our eCommerce policy, send an email to [“admin” at ch2v.com](mailto:admin@ch2v.com)*
For questions on payments received or to update preferences, please email [“accounting” at ch2v.com](mailto:accounting@ch2v.com)*

* Use “@”instead of “at”. We are trying to keep spam robots from reading our email addresses.

This policy is subject to change at any time without notice. In the event of a change, the site Webmaster(s) will be notified. We provide at least 30 days’ notice before implementing any change that would cause a fee or rate increase.