

eGiving.com Fee Schedule FAQ

To better understand the eGiving.com Fee Schedule, below are answers to most commonly asked questions. Note that the headings match the headings on Fee Schedule.

❖ Standard Fees

- When and how will I be charged these fees?
 - Account Setup Fee – automatically from checking or savings account you indicate upon submission of your application – usually immediately after fax is received by eGiving.com.
 - Monthly Fee – first month same as above. Subsequent months usually 5th of each month.

❖ ACH and Credit Card Settlement Terms

- What exactly is deposited to my settlement (checking) account?
 - Net deposits are most common. Deposit is gift amount minus fees.
 - Gross deposits are possible but only once per month on the first of the month. Fees are then charged in a separate transaction.
- How long does it take for funds to deposit to my settlement account?
 - Funds deposit 5 business days from the day they leave the giver's account.
 - Shorter settlement time may be possible, upon approval.
- How do I know what each transaction cost?
 - Fees can be viewed in the Reports section of the tool.

❖ ACH Rates and Fees

- What prompts these fees?
 - ACH Processing Transaction Fee is charged by the processor for every transaction.
 - ACH Return Fee applies to any failed ACH (checking/saving) transaction.

❖ Credit Card Rates and Fees

- How do I determine exactly what will be charged on a credit card transaction?
 - Charges vary per card type. Listed here are only a few of the many possibilities.
 - Rates and Fees average 2.5% for Visa and MasterCard.
 - Exact charges appear in reports.
- What are Pass-Through Fees?
 - These fees are set by the card companies and must be “passed through” to you. Applicable Pass-Through fees are added to the rate in the left column.
- What is a Chargeback Fee?
 - Rarely, a giver may choose to contact their credit card company directly and ask they get involved in returning funds. In that case, the processor must deal with the card company and a fee is charged to you.
- What is Account Updater Fee?
 - Credit cards about to expire appear in a report for you to update. If that card is not updated and expires, the updater will attempt to update the expiration date to avoid loss of the gift. There is a \$1.00 charge for each successful update.

❖ Other Fees – Added only when specially requested by client.

- Additional Settlement Account Monthly Fee – charge for additional checking accounts for funds to deposit into.
- Additional Non-Profit Merchant Account Monthly Fee - – charge for another completely separate database/account under the same legal organization name.
- Custom Reports – one time charge to build a report for you if our reports do not meet your needs.
- Data Import – charge to format and import giver records from your current processor (if you are currently processing gifts). Often this can be done with no charge incurred.
- Credit Card Scanner – USB scanner can be purchased to upload data from credit cards, even at remote locations to your PC. Ask for more information

