

# **PAYMENT POLICY**

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The Fifth Ward Community Redevelopment Corporation (FWCRC) Payment Policy contains terms that apply to the use of various authorized Payment Methods. As a consumer, solicitor of our services, or donor, you can decide whether or not to use an authorized Payment Method. We prefer not accept cash in our office as a matter of security. If you elect to use an authorized Payment Method, you accept and agree to the terms applicable to that Payment Method as described below, and your agreement to said terms is an integral part of your agreement with FWCRC. Please note that in some instances a fee for the use of the service may be imposed when using certain authorized payment methods. The fees for such should be reflected when choosing the payment option Please acquaint yourself with the related fee structures as applicable as to not reduce your payment to FWCRC. These fees are not a part of FWCRC billing/payment structure and are not received by our organization.

# **Authorized Payment Methods**

- Credit card
- Apple Pay
- Google Wallet
- PayPal
- Stripe
- Check
- TEXT payment

When paying with a credit card or check, the user must be the account holder or an authorized user of the account. Additional verification may be imposed. Should none of the listed payment options work for you, you may contact the office for mailing or over-the phone payment options.

### **Procedures to Identify Source of Payment**

Payment methods may offer different options for referencing information beyond that of the name of user. When possible, please be sure to reference a phone number or email in case we need to contact you for any reason. Please also include a brief description for the reason of your payment.



## **Processing Time**

In most cases, FWCRC will be able to view payments within 2 hours from the time online payments are made but the actual receipt of funds may not be posted for another 48-72 hours. We reserve the right to limit service until such time the funds are actually received. Please make payments timely to avoid interruption.

#### Limitations

Depending upon the platform, your location, card issuer or bank restrictions, and other factors, you may not be able to use one or more of the Authorized Payment Methods. FWCRC makes no guarantee that you will be able to use any one or more of the Authorized Payment Methods. Further, FWCRC reserves the right to restrict, including on an individual basis, access to Authorized Payment Methods if FWCRC suspects fraud, misuse, or abuse of any Authorized Payment Method.

Amount limits and frequency are established by the payment method. In the event your purchase or donation exceeds the limit or frequency you may be required to select an alternate method.

### **Policy Changes**

FWCRC reserves the right, at any time, to amend this Payment Policy, including the right to add or remove Authorized Payment Methods. If FWCRC removes an Authorized Payment Method, you will be provided with notice of such removal prior to the removal becoming effective for you, except where FWCRC is required by law or a third party such as the Authorized Payment Method Provider, to stop offering the payment method.

#### **Third Parties**

Some of the Authorized Payment Methods are controlled by third party providers. Authorized Payment Methods that are controlled by third party providers may be subject to additional terms and conditions, may be subject to change or restrictions beyond those listed here, and may be subject to fees or costs of use not listed here. If you choose to use an Authorized Payment Method that is controlled by a third party, it is your responsibility to ensure compliance with all associated terms and conditions of use of such Authorized Payment Method.

# Dispute/Investigation of Non-receipt

In the event that FWCRC or the user discovers that a payment is failed, incomplete, or not paid for any reason either party will notify the other of such and open an investigation of the payment. FWCRC is not obligated to provide service or issue goods until such time the investigation is complete, funds received or resolve is established. Any expense which may arise upon the investigation/collection process shall be borne by the user.

#### Refunds

Any request for refund must be made in writing and evidence the reason for such refund. Refunds will be made in conformance with policies associated with the service or good purchased. The refund may be credited back to the payment method originally used or otherwise paid by check.