Fee Schedule

ACH processing categories and approved cost-recovery safeguards

Development-stage documentation. Payments run in test mode only; no real money moves. Live charges, live AI and real-money refunds are not enabled. This document describes approved policies and required handling, not a claim that all financial or operational controls are deployed.

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Standard settlement: a per-transaction processing fee, calculated as a percentage of the transaction amount and capped at a maximum dollar amount. Two-day settlement uses a different processing rate where available. These are processing options, not a guarantee of receipt in the operating bank account.

Instant bank-account verification: a separate per-verification fee applies when instant bank-account verification is used.

Failed payments: a flat fee applies to a failed payment, including a returned debit, where assessed.

Disputed payments: a flat fee applies to a disputed payment where assessed. A dispute does not by itself establish misuse.

Rates, caps and flat amounts are pending confirmation. These categories are disclosures of processing costs, not authorization to collect an unspecified fee. Applicable amounts and conditions must be shown in the Estimator and Fee Schedule and accepted with the exact quote and Terms before payment.

Applicable processing costs must be included in the all-inclusive estimate; they must not be added again as hidden charges. Conditional failure or dispute costs must have their treatment disclosed before acceptance. Listing a cost does not authorize an automatic extra charge or a deduction from unused refundable funds. Existing documented-cost, review and no-double-recovery safeguards remain in force. Live payments remain disabled.

Scope review, explicit acceptance and capped cost recovery

Before payment, review the test scope, counts, token and concurrency limits, duration, expected price, maximum authorized spend, contingency reserve, cost-recovery caps and exact Terms version. Accept the specific quote and Terms together. Changes require a new review and acceptance. Unavailable prices are not zero-dollar quotes; no payment may begin without a valid priced quote and finalized accepted Terms.

The cost-recovery currency is USD. Cancellation recovery is limited to documented, nonrecoverable costs, capped at the lesser of $25 or 5% of the accepted base quote. Cancellation caused by the operator or a provider carries no cancellation fee. No incurred eligible costs means no recovery fee.

Verified misuse recovery is limited to documented incremental costs, capped at the lesser of $100 or 10% of the accepted base quote. Misuse means an evidenced violation of the agreed scope or access rules, not a legitimate DENY, BLOCK or HELD result. The tester must receive notice and an opportunity for operator review before an assessment.

Cancellation and misuse recovery together cannot exceed the lesser of $100 or 10% of the accepted base quote. The base excludes contingency reserves, taxes and other fees. Percentage caps round down to whole cents. Actual recovery cannot exceed eligible documented costs or the available refundable balance. Never count the same cost twice, including costs already billed as usage.

These are disclosed cost-recovery limits, not automatic punitive charges or a forfeiture of the deposit. No negative balance or separate automatic penalty payment is authorized. A reserve is not automatically earned revenue. Itemize evidence and any approved deduction, and submit the remaining unused refundable funds within seven working days of closure or cancellation. An unresolved claim must not indefinitely extend that deadline.

The capped policy is approved for the proposed workflow; legal enforceability and finalized agreement wording still require review before paid launch. No actual fee collection is enabled. These terms cannot be applied retroactively to earlier accepted plans.