

# Helcim Fee Saver

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The Helcim Fee Saver program ("**Fee Saver**") is an optional feature available to eligible merchants on the Helcim platform, allowing merchants to add a Fee Saver pass-on fee to online transactions at the time of checkout if the customer chooses to pay via credit card instead of a bank account withdrawal or electronic transfer (ACH). By default, the pass-on fee is set at 3%. However, certain conditions, such as certain card brand fees and cross-border fees, may result in an adjusted pass-on fee to accurately reflect the prevailing market conditions of those transactions. The updated fee will be surfaced to the customer at the time of checkout, ensuring transparency and providing clarity regarding the final cost of the transaction. The following terms apply to your access and use of Fee Saver, in addition to the terms applicable to the Services generally under the Agreement (as defined under the [Helcim Terms of Service](#)):

1. **Eligibility:** To be eligible for Fee Saver, a merchant must accept payment via ACH as a preferred method by default. Helcim reserves the right to determine eligibility for Fee Saver at its sole discretion and may suspend or terminate a merchant's access to and use of Fee Saver if the merchant is deemed ineligible. If you are not eligible to accept payments via ACH because you operate in a restricted industry or for any other reason, you won't be eligible for Fee Saver

and those settings will not be surfaced to you. You can find the list of restricted industries at the bottom of our [Acceptable Use Policy](#).

2. **Compliance with Laws:** Your use of Fee Saver must comply with all applicable laws, including but not limited to, laws relating to consumer protection, credit card processing, payment processing, and transaction fees. It is your responsibility to know and understand the laws applicable in your jurisdiction to your use of Fee Saver and to ensure that the pass-on fee charged to customers complies with such laws.
3. **Transparency and Disclosure:** You must clearly and noticeably disclose the Fee Saver pass-on fee to customers before the customer completes the transaction. The disclosure must include the amount of the fee, the purpose of the fee, and the available payment methods that would not incur the fee. You are responsible for providing customers with accurate and complete information about the Fee Saver pass-on fee before completing the transaction.
4. **Consistency:** If you opt into Fee Saver and choose to apply the pass-on fee on one card network's transactions, you must apply it consistently to all credit card transactions, regardless of the card network.
5. **Customer Support:** You are responsible for providing customer support related to the pass-on fee and handling any disputes, refund requests, or complaints related to the fee. Helcim is not obligated to intervene in any dispute arising between you and your customers concerning Fee Saver.
6. **Returns and Refunds:** In the case of a full purchase return, the entire pass-on fee amount shall be returned to the customer. In the case of a partial purchase return, a proportional amount of the pass-on fee shall be returned to the

customer. In both cases, you will be billed the fee that was returned to your customer.

7. **Modifications:** Helcim reserves the right to modify, suspend, or discontinue Fee Saver at any time, with or without notice, at its sole discretion.

By opting into Fee Saver, you agree to comply with these additional terms and conditions. Helcim may suspend or terminate your access to and use of the Fee Saver if you do not comply with these terms.