



## Refund, Deposit, & Returns Policy

Green By Phone, Inc. is in the business of check verification, check image processing, and other check related services. Due to the nature of the business We have a STRICT 100% NO REFUND POLICY. This means that under no circumstance will We issue a refund for any services We have performed. By signing below You understand that once a charge has been made to Your credit or debit card, or a debit made to Your checking account, there will be NO REFUND AVAILABLE TO YOU for any reason.

On most merchant accounts, We require a Refundable Deposit. If You open a merchant account with Us, then cancel service before the end of your contract term, Your Refundable Deposit will be considered forfeit. It will NOT be returned to You.

If Your account is set to Prepaid, and You have sent in funds via ACH, Wire Transfer, Western Union, Cryptocurrency, or any other method, there will be NO REFUND AVAILABLE TO YOU. This means that any unused portion of Your prepaid funds will be considered forfeit should You decide to cancel service or close your account. This also includes transfers to other merchant accounts. We will NOT transfer prepaid funds to another merchant account. The prepaid funds received must be used on the merchant account for which You sent the deposit. If You are setup on our RMP (Risk Management Pool ) this is part of our fee structure. The RMP will be held for up to Three Hundred Sixty-Five (365) days. This amount may be returned to Your merchant account as a Credit Only, which can be used towards all future fees. In some cases, the RMP will not be returned. It is Not a Reserve & will not be refunded back to Your bank account.

While We take as many precautions as possible to make sure the checks entered by You or Your customers are valid, Our verification services are Not Guaranteed. This is because we cannot "freeze" or "hold" funds at financial institutions. We can only verify information with banks that allow verification, and we may not always be able to verify everything on an account. As the merchant, You are responsible for everything entered by You or Your customer. In the event of a Returned Check to Your bank account, You may report that returned check to Us online for a possible fee credit. If approved, the fee we charged You will be returned to Your merchant account as a Credit Only, which can be used towards future fees. It will not be refunded to Your bank account or payment method used. There are specific rules regarding reporting a Returned Check. In order to receive a fee credit, You must follow those rules. We will not issue a fee credit if Your submission breaks any of the rules listed on Our website or in Our Terms and Conditions. We do not accept submissions via email or mail. We will Not issue a credit or pay for any fee that Your financial institution charges You for a Returned Check. You are solely responsible for any fees Your bank charges You. Also, You are solely responsible for collecting any amount due to You by Your customer in relation to any Returned Check, to include collection costs, bank, or any other related fees. You hereby agree to waive all claims against Us in on any Returned Check.

Company Name \_\_\_\_\_

Print Your Name \_\_\_\_\_

Your Signature Here \_\_\_\_\_

Today's Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_