

FREQUENTLY ASKED QUESTIONS

RETAIL MERCHANT QUESTIONS

1. Are there any start-up or download fees charged to the merchant?
There are no start-up or download fees. Some merchants, however, may choose to upgrade their existing equipment when switching to this new system which would result in an additional cost.
2. How does a merchant know if upgrading or buying new equipment should be considered?
At the time of the side-by-side analysis, Axia Payments (Axia) will recommend new equipment if the existing equipment is not the best option for the merchant. If the merchant doesn't have equipment, Axia can provide equipment.
3. What if the existing equipment cannot be reprogrammed due to a proprietary merchant service provider?
If the equipment cannot be reprogrammed, Axia will recommend an equipment swap or new equipment depending on the need of the merchant.
4. If it is determined existing equipment should be upgraded or purchased, what is the process?
Merchant chooses terminal, completes the required paperwork for equipment purchase/swap/lease provided by Axia when merchant application is completed.
5. When can the merchant be up and running?
Usually within 24 hours of approval if using existing equipment. If new equipment is needed, then usually within two to three days.
6. When are credit card charges credited to merchant's account?
Funds for normal transactions are credited to the merchant's account in 48 hours.
7. What is the length of a merchant contract?
Contract length is three years.
8. Is there a cancellation fee?
Yes: \$259.00.
9. How does a merchant designate a particular nonprofit organization?
Once approved by Axia, merchant will receive a Nonprofit Designation form from A Charity for Charities (ACFC). A Charity for Charities will notify nonprofit of merchant designation.

10. Can merchant designate more than one nonprofit?
Yes. The merchant can fill out more than one Nonprofit Designation form and, under the percentage given, list the percentage amount for each organization.
11. Can merchant change the nonprofit designated?
Yes. Fill out a new form noting it is to replace an existing form already on file.
12. Is the percentage paid to the nonprofit based on gross sales on all credit card charges?
No. Although the merchant can accept all credit cards, only Mastercard and Visa are figured in the gross sales amount percentage paid to nonprofits.
13. Are records confidential to the merchant and Axia only?
Yes, all records are confidential and not shared by Axia.

INTERNET MERCHANT QUESTIONS

1. Can Internet merchants be involved in this program?
Yes, merchants who use Web sites for orders, shopping carts, or those who desire to do a manual entry of credit card data via a virtual terminal should note the additional requirements for Internet merchants on the Application Information Guide. Additionally, the Mail, Telephone and Internet Merchant Addendum (MOTO) will need to be completed.

NONPROFIT QUESTIONS

1. When will the nonprofit receive designated funds?
It depends on the amount to be paid out. Payments will be made in June of each year, the fiscal year ending month of A Charity for Charities. When monthly funds to be paid exceed \$1,000.00 per month, distributions will be made semi-annually, with the second payment made in December.
2. How will the nonprofit know they are receiving *all* the funds they are entitled to from *Community Cents*?
The accounting firm of Guzman and Gray, Certified Public Accountants will perform an audit each June and issue a Procedures Report. This report will confirm the amount paid by Axia and deposited at A Charity for Charities. It will also verify the nonprofit is getting a distribution based on the amount reported from Axia less the fee charged by A Charity for Charities. This report from Guzman and Gray will accompany the distribution letter and checks sent to each nonprofit in June of each year.
3. What fee does A Charity for Charities charge?
Upon start-up and through the fiscal year ending June 2010, A Charity for Charities will return 70¢ of **each** dollar of incoming credit card fees back to the nonprofits. A Charity for



Charities will look to increase the amount given as the program grows. A Charity for Charities will retain all interest earned on funds deposited with the *Community Cents* program.

4. Who can participate in this program?

Many retail or Internet businesses that accept credit cards. This includes health care providers such as physicians, physical therapy offices, dentists, eye care offices, and labs. It also includes law offices, accountants, and any other professional offices accepting credit card payments. Restaurants and any type of retail store accepting credit cards can all participate as well as web-based businesses.

5. How can a nonprofit market this to its constituency?

A Charity for Charities (ACFC) can co-author a letter to be sent to potential participants. ACFC can speak before your group or with staff, board of directors, and volunteers further to explain the program. It is these already dedicated supporters who can take this program out in the community to businesses they support. Supporters and volunteers can ask those they do business with to sign up with Axia and designate your nonprofit to benefit.

6. How can we arrange to have someone from A Charity for Charities speak to our group?

By filling out the Request for Meeting or Speaking Engagement form located on the website or calling the staff at ACFC.

GENERAL QUESTIONS

1. Who is Axia Payments?

Axia Payments (Axia) is a registered merchant service provider with over \$2 billion in annual processing. It is a privately held company nationally based in Santa Barbara and in business for close to 20 years. Their mission is to provide customized electronic payment programs to organizations that result in greater effectiveness and reduced costs along side uncompromising service, expertise, security, and technology. They work closely with their clients to design systems, services and relationships to meet the client's unique needs and priorities. For additional information see the attached brochure.

2. Who is A Charity for Charities?

A Charity for Charities was founded in 2003 by community supporter Julie David. Its mission is to educate the community about and raise funds for other nonprofit organizations that support but are not limited to youth, education, and social service programs. To date, A Charity for Charities has helped raise over \$600,000 for local nonprofit organizations. For more information log on to www.acharityforcharities.org or www.Guidestar.org, a leading source of information about nonprofits in the United States.

