

## Donation Refund & Chargeback Policy

Last Updated: March 20, 2026

### Summary:

- Donations are processed via a third-party processor and **held by The Giving Step as agent for the nonprofit**
- Funds are **aggregated and distributed monthly** to the selected nonprofit
- Refunds:
  - **Before disbursement** → handled by The Giving Step
  - **After disbursement** → handled by the nonprofit
- Processing and platform fees are generally **non-refundable**
- Chargebacks may result in **reversals, fees, and nonprofit account impact**

### 1. Nature of Donations

Donations made through The Giving Step Platform (the “Platform”) are voluntary contributions to participating nonprofit organizations.

The Platform facilitates donation processing using a third-party payment processor and temporarily holds donated funds prior to disbursement.

All processed donations are intended for the benefit of the nonprofit organization selected by the donor.

Unless otherwise indicated, donations are considered final and non-refundable once processed.

### 2. Custody of Funds and Agency Relationship

The Giving Step acts as a **limited payment collection agent** of the nonprofit organization for the sole purpose of receiving, holding, and disbursing donations.

By making a donation through the Platform:

- The donor acknowledges that their donation is made **to the designated nonprofit organization**, not to The Giving Step
- The nonprofit appoints The Giving Step as its agent to process and temporarily hold funds on its behalf
- The Giving Step accepts such appointment solely for the purpose of facilitating payment processing and fund distribution

All donated funds:

- Are held in accounts controlled by The Giving Step
- Are held **for the benefit of the designated nonprofit organization**
- Do not become the property of The Giving Step withstanding third party processing and platform fees

The Giving Step does not have discretion to use donated funds for any purpose other than:

- Processing transactions
- Deducting applicable fees

- Issuing refunds where appropriate
- Remitting funds to the nonprofit organization

Discharge of a donor's payment obligation to the nonprofit occurs at the time the donation is successfully processed by The Giving Step acting as the nonprofit's agent.

### 3. Flow of Funds

Donations made through the Platform:

- Are processed using The Giving Step's payment processor (e.g., Stripe)
- Are deposited into accounts controlled by The Giving Step, acting as agent
- Are aggregated with other donations
- Are disbursed to the applicable nonprofit organization on a monthly basis

The timing of disbursement may vary due to payment processing timelines, risk review, compliance requirements, or other operational considerations.

### 4. Donor Refund Requests

If a donor believes a donation was made in error or wishes to request a refund, the donor should contact The Giving Step support team at [hello@thegivingstep.com](mailto:hello@thegivingstep.com) with the subject line "Refund Request" or the nonprofit organization.

Refund requests may be considered in cases such as:

- Duplicate donations
- Accidental donations
- Incorrect donation amounts
- Technical payment errors

Refund eligibility depends on timing:

- **Before disbursement:** The Giving Step, as agent, may review and issue refunds
- **After disbursement:** The nonprofit is responsible for determining and issuing refunds

Refunds, if approved, will be issued to the original payment method where technically feasible.

Processing and platform fees may not be refundable.

### 5. Platform-Assisted Refunds

The Giving Step may facilitate refunds where:

- The request is made prior to disbursement
- A technical error occurred
- Fraudulent activity is suspected
- A nonprofit account has been suspended or terminated

All such cases are reviewed at the Platform's discretion, consistent with its role as agent.

## 6. Chargebacks and Payment Disputes

Donors are encouraged to contact The Giving Step or the nonprofit before initiating a chargeback.

If a chargeback occurs:

- The dispute will be handled under payment network rules
- Funds may be reversed from amounts held or recovered from the nonprofit if already disbursed
- The nonprofit may be responsible for:
  - The disputed amount
  - Chargeback and processing fees

Chargebacks may also result in:

- Donation reversal
- Additional fees
- Delays in disbursement
- Suspension or termination of nonprofit accounts with excessive disputes

## 7. Fraud Prevention

To protect all parties, the Platform may:

- Monitor transactions for suspicious activity
- Delay or decline high-risk transactions
- Temporarily hold funds pending review
- Require verification for certain organizations or campaigns

The Platform may suspend accounts suspected of fraud or misuse.

## 8. Platform and Processing Fees

Donations are subject to:

- Payment processing fees charged by third-party processors
- A platform fee charged by The Giving Step

These fees are assessed at the time of donation and are generally **non-refundable**, including in cases of refunds or chargebacks, except where required by law.

## 9. Limitation of Platform Responsibility

The Platform acts solely as a **technology provider and limited payment collection agent**.

The Giving Step:

- Does not take ownership of donated funds
- Does not guarantee the actions or performance of any nonprofit
- Is not responsible for how funds are ultimately used by the nonprofit

Donors are encouraged to independently evaluate organizations before contributing.

## **10. State-Specific Disclosures (California, New York, Massachusetts)**

### **California**

For residents of California:

- The Giving Step may operate as a commercial fundraiser or fundraising platform under California law
- Donations are made to the identified nonprofit, with The Giving Step acting as its agent
- Funds are held and disbursed in accordance with this agency relationship

Information about charitable organizations may be obtained from the California Attorney General's Registry of Charitable Trusts.

### **New York**

For residents of New York:

- The Giving Step operates as a fundraising platform facilitating donations to nonprofits
- Contributions are made to the nonprofit, with The Giving Step acting as payment collection agent
- Funds are transmitted periodically, net of applicable fees

A copy of a nonprofit's financial report may be obtained from the organization or the New York State Attorney General's Charities Bureau.

### **Massachusetts**

For residents of Massachusetts:

- The Giving Step may be considered a commercial co-venturer or fundraising platform
- Donations are collected on behalf of the nonprofit and remitted periodically
- The Giving Step acts solely as an agent in processing and transmitting funds

Information about nonprofits may be obtained from the Massachusetts Attorney General's Public Charities Division.

## **11. Policy Updates**

This Policy may be updated periodically. Continued use of the Platform constitutes acceptance of the most current version.