

Understand Transaction & Debit/Credit Card Fees

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CST

Transaction Fees

Every online payment has a \$1.00 fee charged for using the service. This fee can be paid by the guardian or by the care provider.

Debit and Credit Card Fees

All debit card or credit card transactions have a 2.95% variable fee, in addition to the \$1.00 transaction fee noted above. This fee can be paid by the guardian or by the care provider. ACH payments do not require this fee, which makes it the more cost-effective option.

Example

For example, if a guardian makes a \$100 debit or credit card payment, there is a \$1.00 transaction fee + 2.95% debit/credit card fee. 2.95% of \$100 is \$2.95.

$\$2.95$ (credit/debit card fee) + $\$1.00$ (transaction fee) = $\$3.95$ in total fees.

Other Fees

The following are additional fees Stripe may charge:

- **ACH Returns & Notices of Charge:** \$4.00 per return (to the care provider's account).
- **Customer-Initiated Returns:** \$25.00 per return (to the care provider's account).
- **Debit or Credit Card Chargebacks:** \$40.00 per return (to the guardian's account).

Guardians who have additional questions about fees for online payments should talk directly to their child care provider.