What are the Processing Fees on Flipcause?

- For payments made by the supporter - web payments and payments made through the card reader - the processing fee is 4.9% + 30 cents per transaction (these can qualify for the Guaranteed Effective Rate of 1.5%).
- For payments processed by your organization manually - through the Dashboard or using manual entry in the mobile app - processing fee is 3.5% per transaction (payments manually processed by the org cannot qualify for the Guaranteed Effective Rate of 1.5%).
- In both cases, there is an option for the supporter to cover that processing fee for you.

What is an Effective Rate?

Because your supporters can cover the fee or not, this means the effective rate you pay on average toward processing fees is going to be different (lower) than the actual processing fee per transaction.

For example, if all of your supporters covered the fee, you’d pay no transaction fees and have cost-free fundraising, and your effective rate is 0%. (Yes, this actually happens sometimes!)

If none of your supporters covered the fee, your effective rate ends up being the full 4.9% + 30 cents. (This typically only happens when you never give them the option to cover it.)

Ok, but realistically, what can you expect to pay toward transaction fees on Flipcause?

What typically happens is about 86-89% of your supporters will opt to cover the fee, given the option. This results in about a 1.1% effective rate.

So, what is Flipcause's 1.5% Effective Rate Guarantee?

We want to make sure you're getting the best effective transaction rate possible, so we will cap your effective rate at 1.5% (for qualified transactions).
We check to see what your effective rate is per quarter, and if it goes above 1.5%, we will refund you the difference via account credit at the beginning of the next calendar quarter.

As long as you allow supporters the option to cover the fee, those transactions will qualify for this 1.5% Effective Rate Guarantee. (Note that this guarantee does not apply to manual payment)

We’re all about transparency. You can review our processing fee structure on our site here - flipcause.com/pricing.

You can also see transaction rate information on the Home page of your Flipcause Dashboard under Transaction Rates and Savings.

Here is an example from an existing nonprofit client:

![Transaction Rates & Savings](image)