

Veterans Desk — Stored Card & Auto-Pay Authorization

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Billing: billing@veteransdesk.org • **Support:** support@veteransdesk.org

Veterans Desk, Inc. is a nonprofit charitable organization recognized as tax-exempt under **IRS 501(c)(3)**. This Authorization explains how your saved payment method is stored and used to charge for Provider memberships and related fees.

1) Purpose & Scope

Applies to Provider memberships, optional add-ons you select, applicable taxes/assessments, adjustments (proration, upgrades/downgrades), and any past-due balances on your Veterans Desk Provider account.

2) Summary of Authorization

By providing a payment method, you authorize Veterans Desk (and its PCI-compliant processor) to:

- **Store** your card in **tokenized** form and **charge automatically** on renewal dates.
- Charge **variable amounts** reflecting plan changes, add-ons, taxes, and unpaid balances.
- **Re-attempt** failed charges and use **account-updater** services.
- Send **electronic** notices and receipts.
- Continue charges until you **cancel** or **revoke** as described below.

3) Stored Card & PCI Tokenization

We use a PCI-compliant processor to **tokenize** your credit card information. Veterans Desk does **not** retain full PAN, CVV, or mag-stripe data. Tokens may be used for recurring charges, permitted adjustments, and retries.

4) Auto-Renew Disclosure

Your membership **auto-renews** at the then-current rate until canceled. Renewal occurs on the anniversary date shown at checkout or in your account. If a date does not exist in a given month (e.g., the 31st), we may charge on the **last day** of that month or the **next business day**.

5) Account Updater & Retries

Our processor may refresh expiration dates or replace card numbers through the account updater. If a charge fails, we may **retry** a reasonable number of times and, if needed, split the amount into smaller retries.

6) E-Signature & Electronic Records Consent

You consent to transact electronically (**ESIGN/UETA**). Click-acceptance or e-signature has the same effect as a handwritten signature. Notices, receipts, and policy updates may be delivered by email or through your account.

7) How to Revoke or Update Authorization

You may **revoke** auto-pay or **update** your stored payment method at any time by visiting your account or emailing **billing@veteransdesk.org**. Revocation stops **future** charges after processing; it does **not** cancel your membership. Please use online cancellation as per our **Cancellation & Refund Policy**.

8) Charge Timing & Variable Amounts

- **Initial/renewal timing:** First charge at checkout; renewals on the cycle anniversary.
- **Variable amounts, such as** plan changes, prorations, add-ons, tax changes, and unpaid balances, may affect the amount due.

9) Pre-Authorizations & Statement Descriptor

- An authorization of \$ 0 or \$1, or a small temporary hold, may be used to validate the card.
- Statements may show "**Veterans Desk, INC.**" (or a processor descriptor).

10) Failed Payments; Grace & Suspension

In the event of failure, we'll notify you and **retry** as per p 5. A brief **grace period** may apply; after that, access or listing placement may be **paused** until amounts due are paid. Access is restored upon payment.

11) Disputes & Chargebacks

Please contact support@veteransdesk.org before initiating a chargeback so we can investigate and, where appropriate, correct errors. Repeated or unfounded chargebacks may result in suspension under the **Terms of Use**.

12) Price Changes & Notices

We provide **advance notice** of price changes to your registration email. If you disagree, you may **cancel** before the new price takes effect.

13) Cancellations, Refunds & Proration

Handled by the **Veterans Desk — Cancellation & Refund Policy (Providers)** and any **State Auto-Renewal Disclosures Addendum** (where required). Simple **online cancellation** is available.

14) Taxes & Regulatory Fees

Applicable **taxes/assessments** (if any) are added based on your billing address and current law.

15) Privacy & No-PHI Reminder

Our PCI processor processes payment data. Personal information is handled in accordance with the **Veterans Desk Privacy Policy**. **Do not send PHI** to billing or support channels.

16) Order of Precedence & Updates

If this Authorization conflicts with FAQs or marketing pages, **this document controls**. We may update these terms; the **Effective Date** above will reflect changes. Continued use after an update constitutes acceptance.

Acceptance

By storing a card or enabling auto-pay, you confirm you are an **authorized user** of the payment method and **agree** to these terms, including **auto-renewal** billing until you cancel or revoke as described.

Reference Policies

- Veterans Desk — **Cancellation & Refund Policy (Providers)**
- Veterans Desk — **Provider Membership & Directory Listing Agreement**
- Veterans Desk — **Privacy Policy**
- **State Auto-Renewal Disclosures Addendum** (if applicable)