

St. Louis Recycling & Waste | Payments Policy

Please review the Payments Policy details below, which govern our capabilities and procedures for different methods of payments received. Despite our label as a small business, we have been at the forefront of the digital payments evolution for almost 9 years, when we chartered to become a paperless company, having not issued documents nor paper invoices since MAY 2015. Like you, we fully embrace digital payments and simply desire to achieve the same cost-savings and efficiency benefits that your business, no doubt, targets as well.



**ST. LOUIS RECYCLING
& WASTE SOLUTIONS**

As a small enterprise, our ability to support an entity's payment preference (or requirement) is in direct relation to the tangible + intangible costs incurred while interfacing with said method or system. For example, if a small business has (approx) 500+ recurring service clients, it's quite conceivable to be asked to maintain different platform registrations and procedures for, quite easily, ten or more 3rd-party payment providers (TPPP). Even when platform access is provided, the labor/time to support more than a handful of TPP's could quickly become unsustainable for many small businesses.

In contrast to the above, when a client remits payment via an invoice sent from our billing system (processed by Intuit, Inc), the account reconciliation between invoice and payment is immediate and error-free, which helps maintain costs that are more level, predictable, perhaps even absorbable. When compared to payments remitted from outside our billing system, which include checks and self-directed ACH transfers, we as the Vendor gain no benefits, no efficiencies, no cost / time savings, as outside remittances all require varying degrees of added labor-time expense. Whether laboring through a TPPP, analyzing statement deposits for unsolicited ACH's, or hand-processing paper checks...we have little option but to pass-through certain avoidable processing expenses in order to remain fiscally sustainable, while simultaneously maintaining cost-integrity for those partner clients who continue to utilize our secure, efficient payment options provided.

<p>ACH OPTION 1 (NO FEE)</p>	<p>For single, non-recurring payments made online, per individual invoice sent via email. Click the "Review & Pay" link inside the email body, which arrives at the private, secure payment portal; Input ACH details & submit payment. *To avoid rekeying payment details each invoice, Check "Save payment method." [<i>by default, this payment option is ACTIVE within all invoice notification emails</i>]</p>
<p>ACH OPTION 2 (NO FEE)</p>	<p>AUTOPAY, an automatic recurring payment service. To Enroll, follow this link to our guide (http://bit.ly/stlrws-tos), -or- Click "Review & Pay" on invoice emails; opens to secure payment portal; Input ACH details - do not submit yet. CHECK (2) Boxes: SAVE payment method + TURN ON AutoPay. [<i>by default, this payment option is ACTIVE within all invoice notification emails</i>]</p>
<p>ACH OPTION 3 (NO FEE)</p>	<p>For an entity which cannot utilize Vendor's payment options provided, one may elect to SEND ("push") ACH payments, initiated by Client, sent directly to Vendor's bank. <i>Conditions:</i> Vendor approval required; Client agrees to Quarterly invoicing (or less); a push ACH must include an email notification for pending deposits and must reference the applicable Invoice#. *Potential Fee(s): a payment received without prior email notice (\$-25.00); a payment received without prior approval (\$-50.00) analysis surcharge.</p>
<p>CREDIT CARD OPTION 1 (FEE APPLIES)</p>	<p>A single payment made online, per each emailed invoice notification. Click "Review & Pay" inside email body to the secure payment portal; Input Credit Card details to submit payment. [<i>by default, this payment option is set to INACTIVE due to the applicable 3.5% transaction processing cost. Upon request, we will activate the payment option and confirm "CC Payments Active."</i>]</p>
<p>CREDIT CARD OPTION 2 (FEE APPLIES)</p>	<p>AUTOPAY, automatic recurring payments service. To Enroll, follow this link to our guide (http://bit.ly/stlrws-tos), -or- Click "Review & Pay" on invoice emails; opens to secure payment portal; Input CC details - do not submit. CHECK (2) Boxes: SAVE payment method + TURN ON AutoPay. [<i>by default, this payment option is set to INACTIVE due to the applicable 3.5% transaction processing cost. Upon request, we will activate the payment option and confirm "CC Payments Active."</i>]</p>
<p>ALT / OTHER OPTION 3 (FEE APPLIES)</p>	<p>If utilizing a merchant (stored) Credit Card, Virtual single-use CC's, or another method not mentioned, we can most likely comply and support your chosen system by receiving a brief summary via email; a 3.5% bank processing charge may apply and/or a \$TBD processing charge may apply to offset the increased labor/time when supporting methods that increase processing overhead.</p>
<p>PAY-BY CHECK</p>	<p>-Vendor Approval Required: email request to Billing Support with desired billing cycle:(Quarterly, Semi-Annual, or Annual). -Annual Invoice OFFER: *BUY 11 mos = GET 12th FREE* -Checks received w/out approval incur a \$25 manual reconciliation fee & convert to quarterly thereafter.</p>