



Payment Authorization Terms

General Terms

By completing the payment authorization form, I authorize BeanLab to process an ACH debit to my bank account or charge to my credit card. By providing payment authorization information, I grant BeanLab permission to debit my account or charge my credit card for the specified amount on or after the indicated date for BeanLab services.

This payment authorization applies to both single payments and recurring payments as agreed upon between myself and BeanLab. A copy of this authorization form is available upon request.

If BeanLab is unable to process a payment, I understand that I am responsible for arranging alternative payment methods and covering any associated processing fees. *(Note: Fees for tax return preparation services will be processed upon delivery of the draft tax return for client review.)*

By completing the payment authorization form, I confirm that I have read and agree to the terms outlined, and I warrant the accuracy of the information provided.

ACH Payments

For ACH debits to my checking or savings account, I acknowledge that these electronic transactions may result in funds being withdrawn from my account on or after the indicated transaction date(s).

In the event an ACH transaction is rejected due to Non-Sufficient Funds (NSF), I understand that BeanLab may attempt to process the charge again within seven (7) days. I agree to an additional \$25.00 fee for each NSF-related attempt, which will be processed as a separate transaction.

I acknowledge that the origination of ACH transactions to my account must comply with applicable U.S. laws. I certify that I am an authorized user of the account provided. I also agree to notify BeanLab immediately if I identify any errors or unauthorized transactions. Disputes regarding ACH payments must be submitted to BeanLab within 30 days of the transaction date.

Credit Card Payments

By authorizing a credit card transaction through BeanLab, I consent to charges made to the credit card indicated in this authorization form, in accordance with the terms outlined above.

I certify that I am an authorized user of the provided credit card. I understand and agree that a 1% processing fee surcharge will apply to all credit card payment transactions processed for BeanLab services. This surcharge is applied in compliance with applicable Illinois and U.S. laws.

Authorization and Consent

By completing and submitting this authorization form electronically or physically, I consent to the use of my electronic or physical signature as a valid and binding form of authorization. I also acknowledge that this authorization is binding and applies to the payment method(s) indicated.



Privacy and Data Protection

BeanLab is committed to safeguarding your financial information. Payment details will be securely stored and processed in compliance with applicable data protection laws. BeanLab will not share your payment information with third parties except as required to process transactions or comply with legal obligations.

Disputing Transactions

If you believe a transaction was processed in error or without authorization, please contact BeanLab immediately. All disputes regarding transactions must be reported within 30 days of the transaction date. Transactions that are found to be authorized and correctly processed in accordance with this agreement will not be refunded.

In the event of a dispute regarding transactions under this authorization, either party may request that the matter be mediated. Mediation will be conducted by a mutually agreed-upon mediator or in accordance with the Rules of the American Arbitration Association. Both parties agree to make good-faith efforts to resolve the dispute through mediation.

Each party will bear its own expenses, and the fees and expenses of the mediator, if any, will be shared equally. Mediation proceedings will conclude within 60 days of the written notice unless extended by mutual consent.