



## **Return and Refund Policy**

### **PaymentsFirst**

*Last Updated: January 28, 2026*

### **1. Introduction**

Thank you for choosing PaymentsFirst. We are dedicated to delivering high-quality events, educational programs, and publications. By registering for any of our offerings, you agree to the terms outlined in this policy.

### **2. Registration and Payment**

Registration and payment are required to participate in events, services, and educational programs, and to access publications. All registrations are subject to the terms and conditions stated herein.

### **3. Cancellation and Refund Guidelines**

#### **3.1. Conferences and Events**

Cancellation requests must be submitted **in writing via email** to [info@paymentsfirst.org](mailto:info@paymentsfirst.org). **Telephone requests will not be accepted.**

- Cancellations made **30 to 90 days** before the event will receive a refund of the amount paid **minus a \$50.00 processing fee**.
- Cancellations within **30 days** of the event may be transferred to another participant. If transfer is not possible, **no refund** will be issued.
- No refunds or transfers will be provided for no shows or cancellations made after the event has commenced.

#### **3.2. In-Person Education Classes**

Cancellation requests must be submitted **in writing via email** to [info@paymentsfirst.org](mailto:info@paymentsfirst.org). **Telephone requests will not be accepted.**

- Cancellations made **30 days or more** before the class start date will receive a **full refund minus a \$50.00 processing fee**.

- Cancellations within **30 days** may be transferred to another participant. If transfer is not possible, **no refund** will be issued.
- No refunds or transfers will be granted for no shows or cancellations after the class has started.

### **3.3. Virtual Education Classes**

Cancellation requests must be submitted **in writing via email** to [info@paymentsfirst.org](mailto:info@paymentsfirst.org). **Telephone requests will not be accepted.**

- Cancellations made **48 hours or more** before the class start time will receive a **full refund minus a \$50.00 processing fee**.
  - Cancellations within **48 hours** may be transferred to another participant. If transfer is not possible, **no refund** will be issued.
- No refunds or transfers will be provided for no shows or cancellations after the class has begun.

### **3.4. Publications**

All sales of digital and printed publications are **final**. Refunds are not offered for purchased publications.

If you experience technical issues accessing or downloading a publication, please contact us at **866-993-3753** or [info@paymentsfirst.org](mailto:info@paymentsfirst.org) for assistance.

## **4. Event or Class Cancellation by PaymentsFirst**

PaymentsFirst reserves the right to cancel or reschedule events or classes due to unforeseen circumstances, low enrollment, or other reasons beyond our control. In such cases:

- Registered participants will be notified promptly.
- Participants may choose between a **full refund** or a **credit** toward a rescheduled or alternative event or class.

## **5. Contact Information**

For questions regarding this policy, please contact us at:

**Phone:** 866-993-3753

**Email:** [info@paymentsfirst.org](mailto:info@paymentsfirst.org)

We are here to help ensure a positive experience with PaymentsFirst.