

## Updated Fee Structure for PledgePal NPC


This revised fee structure ensures that **PledgePal NPC** covers all costs associated with using **Peach Payments** and **Standard Bank** for processing payments, while also generating a small surplus to help sustain the platform's operational needs.

### Platform Fees

#### ◆ Registered Organizations / Non-Profit Organizations (NPOs)

- **0% Platform Fee**


PledgePal charges no platform fee for registered non-profit organizations.

 *Optional Tip:* Donors are encouraged to leave an **optional tip** to support PledgePal's operational costs.

#### ◆ Individual Fundraisers

- **6% + VAT (Total: 6.9%) Platform Fee**

A platform fee of **6%** plus VAT is applied to individual fundraising campaigns.

 *Donor Option:* Donors can choose to cover this fee during the donation process, ensuring that the full donation amount reaches the fundraiser.  
(Most donors typically opt to cover this fee.)

### Payment Processing Fees (Third-Party Charges)

The following fees are applied to cover transaction processing costs from **Peach Payments** and **Standard Bank**, with a small surplus to support platform operations.

#### ◆ Domestic Payment Processing Fees (South Africa)

Payment Method	Updated Fee Charged	Reason for Adjustment
Electronic Funds Transfer (EFT)	<b>R12 flat fee</b>	Covers flat fee costs and generates a small surplus for the platform.
Instant EFT	<b>4% of the transaction amount</b>	Covers processing fees and ensures coverage of transaction charges.
Debit/Credit Card (SA)	<b>4% of the transaction amount</b>	Covers Peach Payments' 2.95% + Standard Bank's ~2% fees.
SnapScan	<b>4% of the transaction amount</b>	Covers SnapScan processing fee and additional bank charges.

#### ◆ International Payment Processing Fees

Payment Method	Updated Fee Charged	Reason for Adjustment
International Credit Card	\$0.30 + 6% per transaction	Covers international processing fees (Peach Payments) and banking costs.
PayPal Account	\$0.30 + 6% per transaction	Covers PayPal's charges and local banking fees for international payments.

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## Payout Structure

- **Requesting Payouts:**
  - Verified campaigns can request payouts at any time after receiving donations.
  - PledgePal processes payouts within **5 business days** (faster than the industry standard).
  - Minimum payout threshold: **R200** to minimize banking transaction fees.
- **Payout Fees:**
  - **Domestic Bank Transfers:** No additional fee beyond the standard payment processing fee.
  - **International Transfers:** May incur additional banking fees, charged directly to the fundraiser.

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## Additional Revenue Streams

### Featured Campaign Promotions (Optional)

- **R50 per week** – Highlight your campaign on the homepage for increased visibility.
- **R200 per month** – Featured placement in the PledgePal newsletter and social media shout-outs.

### Value-Added Services (Optional)

- **Fraud Protection & Risk Management:**
  - **R0.50 per transaction** (charged to campaign organizers) to cover advanced fraud detection tools provided by Peach Payments.
- **Fast-Track Verification:**
  - **R100 flat fee** for expedited campaign verification (processed within 24 hours).

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## Key Benefits of the Updated Fee Structure

- Ensures **100% cost recovery** for PledgePal's payment processing fees.

- Generates a **small surplus** to support platform improvements, customer support, and operational sustainability.
  - Offers **transparent pricing** so donors and campaign organizers are aware of all costs upfront.
  - Encourages donors to cover transaction fees where possible, maximizing the funds available for campaigns.
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