What is LINQ Pay

LINQ Pay is our new, in-house payment engine technology. This technology powers our payment processing and provides payment functions such as payment method support, refunds and payouts. LINQ Pay runs behind the scenes and is largely comprised of secure API technology which allows us to integrate with our other products such as LINQ Connect and any others that have payment abilities within them.

LINQ Pay is our go forward solution for payment processing which means we are dissolving our existing relationship and integration with Chase. See below for more details.

What is the difference between LINQ Pay and LINQ Connect?

LINQ Connect is a family-facing solution that provides access to pay for fees and meals (with more coming in the future). LINQ Pay does not have a front-end user experience, it works behind the scenes. LINQ Connect is integrated with LINQ Pay to process the payments that parents and guardians make in LINQ Connect.

What are the new features?

With the introduction of LINQ Pay, our goal is to improve the payment processing experience from start to end. Onboarding timelines have been dramatically reduced, providing faster account validation options and a self-serve application process with document upload.

The LINQ Pay Portal is an exciting new feature that provides districts with the requested ability to have full transparency into their payment data and disputes while also providing insight into revenue analytics.

I currently use Chase with LINQ Connect, what does this mean for me?

Existing Chase customers will move from processing with Chase to processing with LINQ Pay. Customers will need to sign the updated LINQ Connect Service Agreement; once that happens, we'll be able to create a LINQ Pay MID for them. The LINQ Pay MID will be established to use the same banking information that was provided and used with Chase. Customers should not experience a gap in service once LINQ Pay is enabled and Chase is disabled.

Is there a cost associated with using LINQ Pay?

Payment fees charged in LINQ Connect cover the processing costs for LINQ. These fees can be paid by the district or passed on to the parent as part of the payment process. Payment fees are as follows:

- Credit card payments: 3.95% of transaction total with a minimum fee of $2.85
- E-check payments: $1.85 per transaction

While the processing costs are covered by the payment fees, LINQ has waived the software fees associated with LINQ Pay's advanced reporting and management system for the first year.

Will I still be able to do my monthly reconciliation using the reports I run in Titan/LINQ Nutrition?

Yes, you can continue to use Titan/LINQ Nutrition and LINQ Connect in the same way. You can now include reports from the LINQ Pay Portal to enhance your reconciliation process, if you wish.

Is the refund policy changing?

Our refund policy will not change with the launch of LINQ Pay. As a reminder, the payment fees charged to facilitate the payment are not refundable unless LINQ is unable to successfully process the payment and apply the update to the student's account balance. The policies are available in LINQ Connect for customers when they register or when they are signed in and checking out.

What is the refund policy?

For reference, the policy is as follows:

"If you are not satisfied with any good or service purchased using the Services, you agree to resolve the issue exclusively with the School or third-party that provided the good or service. You agree that you will not seek and are not entitled to a refund of any amount from LINQ. If you would like a refund of any kind from the School, you must contact the School directly. Refund policies may vary by the School and cannot be controlled by LINQ.

Unless otherwise stated, all payments for activities, events, and tickets are non-refundable. You may contact the School or third-party seller to inquire about any changes to the schedule, postponement, cancellation, or possible refund from the School or third-party seller.

LINQ's Fees are not refundable, and you agree that you will not seek and are not entitled to a full or partial refund of any Fee. LINQ provides a service that is fulfilled when we process or attempt to process your payment request, whether one-time or a recurring basis. Once a payment request is fulfilled and a notice is sent to the indicated School, LINQ's obligation has been fulfilled."

How do I access the portal?

https://pay.linq.com/

Can a current LINQ Connect customer using Chase use LINQ Pay too?

No. Our partnership with Chase and payment integration is being dissolved. All customers on Chase will need to move to LINQ Pay before the end of 2024.

How long does it take to onboard?

Districts can be onboarded in as little as a few minutes when using the Plaid account verification on the onboarding application. This is an integrated option that allows customers to sign into their bank account, verifying ownership. If a district chooses to use a voided check and a bank letter, onboarding will be completed within a business day or two. These timelines do not include scenarios in which more risk review is required.

What is the deposit schedule for LINQ Pay?

Payouts are scheduled to trigger on a daily basis.

Daily batch cut-off is 9:30 PM ET

Withdrawal/Payout to the merchant's bank account is generated 6:30 PM ET the following day.The funds are available in the merchant's bank account on the third day, depending on merchant's bank, weekends, holidays. Standard ACH funding timing is 5 business days, this ensures that the funds are fully funded before dispersing.

Credit Card Funding Schedule

Transaction Day (before 9:30 pm ET)	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Deposit day	Wed	Thurs	Fri	Mon	Tues	Tues	Tues
After 9:30 pm ET	Thurs	Fri	Mon	Tues	Wed	Wed	Wed

What will happen to existing customers' saved payment data for parents?

Nothing will change for parents that have stored payment methods to their LINQ Connect account! Any established recurring payments will process as scheduled and parents will continue to see their stored methods in the app and online.

Because LINQ Pay is a behind-the-scenes piece of the payment processing, parents won't be impacted by the release.

Is Apple Pay supported?

We are excited to say that we plan to offer Apple Pay with LINQ Pay. This feature will not be immediately available upon launch but is planned to be supported.

What is the originating ACH funding ID?

Funding IDs - Send the following funding IDs to your bank in order to have whitelist disbursements (ACH Payouts) to your account:

- 1310281170 (Fifth Third Bank-Direct)
- 1043575881