



The National Symposium for Debate (NSD) is happy to offer families several payment options to register for our programs. We have found payment via bank transfer (ACH) to be convenient and fast, and we encourage families to make use of this service. This brief document covers FAQ's from our checkout process.

What is Bank Transfer? Is it safe/trusted?

- Stripe helps connect your preferred checking or savings account to NSD's Stripe account. Stripe is a globally recognized, [secure](#), trusted financial technology company. NSD does not see or retain your bank info. You aren't giving your account info or access to your bank account, you are simply using Stripe to approve your bank sharing your account and routing number to NSD's Stripe Account.

What is ACH?

- "ACH" stands for automatic clearing house - think of it like an electronic check that enables you to transfer your registration payment from your bank account to NSD's bank account.

My bank isn't recognized - what should I do?

- Stripe is integrated with over 97% of US banks. Please confirm you are not using an international account and don't hesitate to reach out to us if you have questions.

Can I send you a physical check or use an alternative method like Zelle or Venmo?

- Unfortunately, we do not accept any other payment methods. We ask that families use one of the payment methods available in the registration process. Your payment is tied to your family account and facilitates a smooth registration process. Please let us know if we can be of any assistance.

Are there any strings attached with Affirm buy now pay later?

- No! Affirm is a globally recognized payment processing platform and will facilitate all aspects of your buy now, pay later account if you chose that payment method.

What is your refund policy? Please refer [here](#) for our full refund policy!

- 30% of your total required payment is a non-refundable deposit. **This deposit cannot be refunded under any circumstances.**
- After February 1st, any cancellation will require that 45% of your total required payment is non-refundable. Any outstanding balance is still required to be paid.
- After March 1st, any cancellation will require that 60% of your total required payment is non-refundable. Any outstanding balance is still required to be paid.
- After April 1st, any cancellation will require that 75% of your total required payment is non-refundable. Any outstanding balance is still required to be paid.
- **After May 1st, any cancellation will require that your total required payment is wholly non-refundable. After May 1st, no refunds of any amount will be given. Any outstanding balance is still required to be paid.**