

## The Zones of Regulation Digital Curriculum Payment Policy

This policy aims to define and guide the acceptable methods of payments for The Zones of Regulation, Inc., ensuring a secure, efficient, and versatile financial transaction process for both the company and its clients.

This policy applies to all transactions conducted with The Zones of Regulation, including payments made for purchasing goods and services, including subscriptions and trainings. By subscribing to our services, you agree to this Payment Policy as part of our [Terms of Service](#).

### Currency

This policy is applicable to all products and services for all transactions with The Zones of Regulation across all platforms. **Payments are processed exclusively in US Dollars.** Any requests for quotes, estimates, or receipts will also be fulfilled using US Dollars.

### Payment Methods

#### 1. Credit and Debit Cards

- We accept all major credit and debit cards, including Visa, MasterCard, American Express, and Discover.
- Payments are processed securely through our online payment gateway. Your credit card information is encrypted and transmitted directly to the payment processor. We do not store your credit card details on our servers.

#### 2. Purchase Orders

- Purchase orders are accepted from all new and established users subject to The Zones of Regulation's approval.
- Users must submit a purchase order form, which will be reviewed and approved by our finance department. A submitted purchase order must match the product(s) ordered and include: the name of the organization, address, phone number, product description, quantity, and price.
- [Purchase Order Instructions](#).

- If using a check for physical payment via PO
  - o Checks are to be made payable to The Zones of Regulation, Inc.
  - o Checks must be in US dollars and sent to:
    - The Zones of Regulation, Inc.
    - PO Box 17038
    - Minneapolis, MN 55417
  - o A returned check will incur a processing fee of \$18 and may result in a suspension of the check payment option for the client.

#### 3. Wire Transfers:

- For wire transfers, please contact our finance department at [finance@zonesofregulation.com](mailto:finance@zonesofregulation.com) for banking details in addition to following the instructions below.
- Clients are responsible for any fees charged by their bank and must ensure that the full amount due is received by The Zones of Regulation.

A processing fee of \$20 USD will be added to invoices paid via international wire transfer, and a processing fee of \$15 USD will be added to invoices paid via domestic wire transfer to cover associated banking costs

**Security and Privacy**

- We are committed to ensuring the security of your payment transactions and implement industry-standard security measures to protect your information.

**Overdue Payments, Refunds and Cancellations****- Cancellation**

You may cancel your subscription at any time. Access to the subscription will continue until the end of your current billing cycle.

**- Refunds**

Refunds are available only prior to activation of the product access code. Once the product is activated, we cannot offer a refund. In addition, regardless of activation status, refunds are not available after 30 days from purchase. Please contact our customer service team at [support@zonesofregulation.com](mailto:support@zonesofregulation.com)

**- Overdue Payments**

All payments for all products or services rendered are due no later than 30 days after purchase. If payments are not received within 60 days, any subscriptions will be suspended/deactivated. If a payment cannot be processed for any reason, we will notify you and provide instructions on how to update your payment information. Access to the subscription may be suspended until the overdue payment is received.

**Amendments**

The Zones of Regulation reserves the right to update or modify this payment policy at any time without prior notice. Any changes will be effective immediately upon posting on our website.

**Contact Information**

For any inquiries regarding this payment policy or to discuss payment options, please contact our finance department at [finance@zonesofregulation.com](mailto:finance@zonesofregulation.com).