



# Merchant Account Finance FAQs

## Learn about your merchant account’s operations and finances.

### How do Stripe fees work?

With Stripe, there are no signup, payout, or maintenance fees – just a flat fee that makes reporting simple. This flat fee, which includes a 1.5% ActBlue fee and a 2.2% + \$0.23 Stripe fee, comes to **3.7% plus \$0.23**. This amount is automatically deducted from each donation. (For example, a **\$20** donation would net out to **\$19.03**.) The net funds are deposited into your linked bank account!

You can view a breakdown of all ActBlue and Stripe fees for a given donation by downloading a preset report from the Downloads tab of your Dashboard. [Learn more about merchant account reconciliation.](#)

### Why does ActBlue charge a fee?

Completing a contribution involves costs related to processing your contribution. We’re legally required to pass along processing costs so we do not make [in-kind contributions](#).

### What about refunds and chargebacks?

When a contribution is refunded through ActBlue, **you will be credited for the ActBlue portion of the fee!** The ActBlue fee will be included in your next payout. (Please note that the Stripe fee is non-refundable.) If a donor disputes a contribution with their credit card, their contribution and a \$7 dispute fee will come out of your next payout. But good news: ActBlue may be able to contest the dispute for you. Then you’ll get the donation and the dispute fee back!

### What’s my payout schedule?

There’s no need to manually request or trigger payouts. When you receive donations through ActBlue, payouts will be automatically deposited per the schedule below. In general, a contribution will land in your bank account about **two business** days after it is made.

| Contribution date (Eastern Time) | *Payout date | *Payout will reach your bank account on... |
|----------------------------------|--------------|--|
| Saturday, Sunday, Monday         | Tuesday      | Wednesday                                  |
| Tuesday                          | Wednesday    | Thursday                                   |
| Wednesday                        | Thursday     | Friday                                     |
| Thursday                         | Friday       | Monday                                     |
| Friday                           | Monday       | Tuesday                                    |

\*This may vary depending on your bank’s processing schedule.