

Author Payment & Refund Policy

Last Updated: December 2025

This policy explains how author payments work on Booklyverse, including revenue share, payout methods, and how refunds affect your earnings. By publishing on Booklyverse and receiving payments, you agree to the terms outlined in this policy.

1. Revenue Share

When readers purchase your books on Booklyverse, you earn **80%** of the sale price. Booklyverse retains 20% as a platform fee to cover payment processing, hosting, and platform services.

Item	Amount
Book Sale Price	\$10.00
Your Earnings (80%)	\$8.00
Platform Fee (20%)	\$2.00

2. How You Get Paid

2.1 Instant Payouts (Stripe Connect)

When you connect a Stripe account, your earnings are deposited **automatically** into your Stripe balance at the time of each sale. From there, Stripe transfers funds to your bank account according to your payout schedule (typically 2-7 business days).

2.2 Manual Payouts (Held Funds)

If you haven't connected a Stripe account at the time of sale, Booklyverse holds your earnings. Once you connect Stripe and reach the \$10 minimum threshold, you can request a payout from your Earnings dashboard.

3. Refund Policy & Author Impact

3.1 Reader Refund Rights

Booklyverse offers readers a **14-day refund window** for digital book purchases. Refunds may be issued for:

- Technical issues preventing access to purchased content

- Duplicate purchases
- Unauthorized transactions
- Content substantially different from its description

3.2 How Refunds Affect Your Earnings

When a refund is processed, your earnings are adjusted accordingly.

Scenario	What Happens
Refund before payout	The sale is removed from your available balance. No funds are deducted—you simply don't receive
Refund after payout	Your author share of the refunded amount is deducted from your future earnings or recovered from

3.3 Balance Recovery

If a refund occurs after funds have been transferred to your Stripe account:

- 1. Automatic recovery:** Booklyverse will reverse the transfer, deducting your share from your connected Stripe balance.
- 2. Negative balance:** If your Stripe balance is insufficient, it may go negative. Stripe will recover this amount from your future sales until the balance is restored.
- 3. No out-of-pocket payment:** You are never required to make a direct payment to cover refunds. Recovery happens exclusively through adjustments to future earnings.

4. Disputes & Chargebacks

If a reader disputes a charge with their bank (a "chargeback"), the same recovery process applies. Additionally:

- Chargebacks may incur fees assessed by payment processors
- Booklyverse reserves the right to recover chargeback fees from author earnings in cases of repeated or fraudulent activity
- We will notify you of any disputes and provide transaction details

5. Transparency & Reporting

Your Earnings dashboard displays:

- All sales with their current status
- Refunded transactions (clearly marked)
- Your available balance after refund adjustments
- Complete payout history with downloadable receipts

- Annual tax reports for your records

You will be notified via email and/or dashboard notification when a refund is processed, when your balance is adjusted, or when a chargeback or dispute is filed.

6. Third-Party Processor Liability

Booklyverse is not liable for delays or withholding of funds caused by third-party payment processors, including but not limited to Stripe. Authors agree that payouts are subject to successful processor settlement, compliance review, KYC verification, and transfer availability.

7. Fraud Prevention & Account Holds

Booklyverse reserves the right to temporarily suspend payouts if fraudulent activity, chargeback abuse, unusual transaction patterns, or policy violations are detected. Funds will remain secured and released once verification is complete. This protective measure maintains financial integrity for all authors on the platform.

8. Policy Acknowledgment

By publishing on Booklyverse and receiving payments through our platform, you acknowledge and agree that:

- Your earnings are subject to adjustment for refunds and chargebacks
- Refund recovery may occur automatically from your connected payment account
- Negative balances may be offset against future earnings
- This policy applies regardless of when the original sale occurred

9. Changes to This Policy

Booklyverse reserves the right to modify this policy at any time. Changes will take effect immediately upon publication in the Platform's Legal Center unless otherwise stated. Continued use of the platform constitutes acceptance of the revised terms.

10. Questions?

If you have questions about a specific refund or your earnings balance, contact us at authors@booklyverse.com or visit our Author Help Center.