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# PAYMENT & BILLING POLICY

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(NEBRASKA DISPENSARY)

LAST UPDATED FEBURARY 21ST 2026

BIG O DISPO LLC  
803 Sherman St Papillion NE 68046

Version 1.0.0  
Effective Date:  
January 1, 2026

## 1. Overview

This Payment & Billing Policy explains how Big O Dispo LLC (“Company,” “we,” “our”) processes payments, verifies customer identity, applies taxes, prevents fraud, and resolves billing disputes. This policy is designed to comply with Nebraska law, federal regulations, and the Medical Cannabis Commission (MCC) framework governing restricted products such as tobacco/ENDS, hemp intoxicants, and (when active) medical cannabis. Nebraska imposes strict rules on retailers of tobacco/ENDS products, including age-verification obligations, certified product requirements, and tax compliance.

For medical cannabis, Nebraska’s MCC mandates-controlled dispensing, in-person ID checks, and non-transferable patient validation.

Nebraska imposes strict requirements on retailers handling age-restricted and regulated products. These include:

- Mandatory age verification for ENDS/tobacco and intoxicating hemp
- Certified product requirements for ENDS/tobacco
- Tax collection and reporting obligations
- Identity-matching requirements for restricted purchases
- In-person validation for medical cannabis (once active)

This policy ensures:

- Transparent billing practices
- Accurate tax collection
- Fraud prevention
- Compliance with Nebraska DOR, ATF/PACT Act, FDA Tobacco 21, and MCC rules
- Protection of both the customer and the business



## 2. Accepted Forms of Payment

- We accept the following payment methods, subject to availability and compliance checks:

### Accepted

- Major debit/credit cards (Visa, Mastercard, Discover, AmEx)
- Bank-issued prepaid cards
- Contactless payments (Apple Pay, Google Pay, tap-to-pay terminals)
- Verified digital payments (if enabled)
- Cash for in-store purchases only

### Not Accepted

- Cryptocurrency
- Personal checks
- Money orders
- Wire transfers
- Third-party payments not tied to the verified purchase Contactless payments (where supported)

### Why These Restrictions Exist

### Nebraska requires:

- Verified identity for restricted products
- Prevention of third-party purchases
- Accurate recordkeeping for ENDS/tobacco and cannabis
- Fraud-resistant payment methods
- Payments must be traceable to the verified purchaser.



### 3. Age & Identity Verification (Required for All Restricted Products)

Age and identity verification is required for all restricted products, including:

- ENDS/tobacco
- Hemp intoxicants
- Medical cannabis (once active)

#### A. Age Requirements

- 21+ for ENDS/tobacco (federal law)
- 21+ for intoxicating hemp (state enforcement practice)
- Medical cannabis: Must match MCC patient/caregiver registry

#### B. Identity Verification Steps

We may require:

- Matching name on payment method and ID
- Billing/shipping address match
- DOB verification
- Secondary documentation for high-risk transactions
- Signature verification for in-store pickup
- Additional checks for ENDS shipments (PACT Act compliance)

#### C. Order Cancellation

We reserve the right to cancel orders that:

- Fail ID verification
- Appear fraudulent
- Attempt to bypass age restrictions
- Use mismatched or unauthorized payment methods

### 4. Billing Authorization

By completing a purchase, you authorize Big O Dispo LLC to:

- Charge your selected payment method
- Verify identity, age, and fraud risk
- Cancel or adjust transactions due to pricing errors
- Void transactions that violate compliance rules

#### Pricing Errors

If a pricing or labeling error occurs:

- Nebraska consumer-protection laws require retailers to act in good faith
- We may cancel the order or correct the price before fulfillment



## 5. Taxes, Fees & Regulatory Charges

Nebraska imposes specific taxes and compliance requirements depending on the product category.

### A. Tobacco & ENDS Products

Nebraska DOR requires retailers to:

- Collect state and local taxes
- Sell only certified or DOR-listed products
- Maintain invoices and sales logs
- Comply with minimum pricing rules (if applicable)

### B. Hemp Products

- Taxed as standard retail goods
- Must comply with federal hemp limits ( $\leq 0.3\%$   $\Delta$ -9 THC)
- Must include compliant labeling and COAs

### C. Medical Cannabis (Future MCC Operations)

- Subject to state-imposed taxes and MCC regulatory fees
- Dispensed only at licensed premises
- Only to qualified patients/caregivers

### D. Adult-Signature Delivery Fees (ENDS)

Carriers may require:

- Adult-signature fees
- Restricted-item handling fees
- Additional compliance surcharges

All fees are disclosed at checkout.



## 6. Fraud Prevention & Anti-Diversion Measures

We actively screen transactions to prevent:

- Fraud
- Identity theft
- Diversion of restricted products
- Violations of Nebraska DOR or MCC rules

We may cancel transactions when:

- Billing address does not match ID
- Payment method does not belong to the purchaser
- Suspicious purchase patterns appear (e.g., bulk ENDS orders)
- Hemp products appear non-compliant or mislabeled
- ENDS products are uncertified or prohibited

Nebraska has aggressively enforced mislabeled THC products, so we maintain strict internal verification.

## 7. Declined, Voided, or Cancelled Transactions

Transactions may be voided or canceled if:

- The payment processor declines authorization
- Identity or age cannot be verified
- Product becomes unavailable
- Fulfilling the order would violate state or federal law
- MCC rules prohibit dispensing (e.g., registry mismatch)

Pending Charges

If a transaction is voided:

- No charge is finalized
- A pending authorization may appear temporarily
- Most banks release holds within 3–7 business days



## 8. Disputes, Chargebacks & Resolution

Customers must contact us before filing a chargeback.

We will investigate:

- Defective or mispackaged products
- Incorrect billing amounts
- Duplicate charges
- Unauthorized transactions

Legal Obligations

- Nebraska law requires honoring express warranties
- Federal law requires refunds for defective products or contract breaches

Fraudulent Chargebacks

Improper chargebacks may result in:

- Refusal of future service
- Reporting to payment-processor risk databases
- Collections for recovered product value

## 9. Payment Records & Data Handling

We retain payment and billing records as required by:

- Nebraska DOR (tobacco/ENDS logs)
- Federal PACT Act (ENDS reporting)
- MCC inventory/dispensing rules (medical cannabis)

All billing data is protected under our Privacy Policy and stored securely.

## 10. Changes to This Policy

This policy may be updated due to:

- Nebraska DOR rule changes
- MCC regulatory updates
- Federal ENDS shipping/tax changes
- Enforcement trends involving THC labeling
- Payment-processor requirements

Updates take effect when posted with a revised “Last Updated” date.



## 11. Contact

For billing or payment questions:

Email: [admin@bigodispo.com](mailto:admin@bigodispo.com)

Phone: 402-949-0289

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**BIG O DISPO**

## Payment & Billing Policy — Legal Disclaimer

*This Payment & Billing Policy is provided for general informational purposes only and does not constitute legal, financial, or tax advice. Big O Dispo LLC reserves the right to verify age, identity, payment authorization, and compliance with all applicable Nebraska and federal regulations before completing any transaction. Nothing in this policy creates any obligation for Big O Dispo LLC to process payment, fulfill an order, or provide a refund where doing so would violate state or federal law, MCC requirements, or Nebraska Department of Revenue rules. Big O Dispo LLC may refuse, cancel, or adjust any transaction at its sole discretion if fraud, diversion, identity mismatch, payment irregularities, or regulatory concerns are detected. All billing decisions—including declines, voids, and compliance-based cancellations—are final to the extent permitted by law. Customers are responsible for ensuring that all payment information is accurate and that they meet all legal requirements for purchasing restricted products. This policy may be updated at any time to reflect changes in Nebraska law, MCC directives, federal ENDS regulations, or payment-processor requirements. By completing a purchase, you acknowledge and agree to the terms of this Payment & Billing Policy and all other applicable Big O Dispo LLC policies and disclaimers.*



## Document Sources

### Sources Page (Authoritative Links)

#### Nebraska Law & Tax Compliance

- Nebraska Department of Revenue (Tobacco/ENDS)

<https://revenue.nebraska.gov>

- Nebraska Consumer Protection Act

([ago.nebraska.gov](https://ago.nebraska.gov) in Bing)

- Nebraska Hemp Program

<https://nda.nebraska.gov/hemp/>

#### Federal Age-Restricted Product Rules

- FDA Tobacco 21

([fda.gov](https://fda.gov) in Bing)

- FDA ENDS Regulations

([fda.gov](https://fda.gov) in Bing)

#### PACT Act & ENDS Shipping

- ATF PACT Act Overview

([atf.gov](https://atf.gov) in Bing)

#### USPS ENDS Shipping Ban

([federalregister.gov](https://federalregister.gov) in Bing)

#### Hemp Compliance

- USDA Hemp Program

([ams.usda.gov](https://ams.usda.gov) in Bing)

- 2018 Farm Bill (Hemp Legalization)

([congress.gov](https://congress.gov) in Bing)

#### Consumer Protection & Billing

- FTC Warranty & Billing Guidance

([ftc.gov](https://ftc.gov) in Bing)

- FTC Federal Warranty Law (Magnuson-Moss)

([ftc.gov](https://ftc.gov) in Bing)

