



PAYMENT, REFUND, CANCELLATION & TRANSFER POLICY

International Board of AI, Cybersecurity & Technology Professionals (IBACTP®)

Effective Date: September 2026

This Payment, Refund, Cancellation & Transfer Policy applies to payments made directly to the International Board of AI, Cybersecurity & Technology Professionals (IBACTP®) for certification examinations, Virtual Instructor-Led Training (VILT), Bootcamps & Intensives, corporate training, private cohorts, workshops, university programs, and other professional-development services unless separate written contractual terms apply.

By submitting payment, registering for a program, or accepting an invoice, the purchaser acknowledges and agrees to the applicable provisions of this Policy.

1. PAYMENT CATEGORIES

Different refund and cancellation conditions apply according to the product or service purchased.

IBACTP® payment categories may include:

- Self-Paced Learning / Certification Examination
- Virtual Instructor-Led Training (VILT)
- Bootcamps & Intensives
- Corporate Training
- Private Cohort Training
- University & Institutional Programs
- Workshops & Masterclasses
- Examination Retakes
- Certification Renewal or Recertification
- Other scheduled professional-development programs

Candidates and purchasers should review the applicable category before making payment.

2. SELF-PACED LEARNING

Payment Is for the Certification Examination

Where a certification is offered under Self-Paced Learning, the amount paid is for the applicable certification examination, assessment, and certification-processing services.

Course Materials Are Complimentary

IBACTP® may provide complimentary preparation resources at its discretion, including:

- digital course materials;
- study guides;
- Body of Knowledge materials;
- learning modules;

- recorded presentations;
- practice questions;
- reference materials;
- examination-preparation resources; or
- other educational content.

These resources are provided complimentary and are not purchased as part of the Self-Paced Learning payment.

Availability of complimentary resources may vary by certification.

IBACTP® may update, replace, modify, expand, restrict, or discontinue complimentary materials without converting the examination payment into a course-material purchase.

SELF-PACED PAYMENTS ARE NON-REFUNDABLE

All Self-Paced Learning certification/examination payments are non-refundable once successfully processed, except where:

- applicable law requires otherwise;
- a verified duplicate payment occurred;
- an incorrect amount was processed because of an IBACTP® payment-processing error; or
- IBACTP® cancels the applicable assessment and cannot provide a reasonable alternative.

A candidate's failure or decision not to access complimentary learning resources, prepare for the examination, schedule the examination, complete the examination, or continue with certification does not create an entitlement to a refund.

3. VIRTUAL INSTRUCTOR-LED TRAINING (VILT)

Live Structured Professional Training

VILT programs provide scheduled live instruction delivered virtually by an instructor or facilitator.

VILT registration fees may include, depending on the program:

- live instructor-led sessions;
- structured learning activities;
- digital learning resources;
- case studies;
- exercises;
- applicable certification preparation;
- examination or assessment access where expressly included; and
- an eligible capstone pathway where specified.

VILT CANCELLATION & REFUND

Before Training Begins

A participant may cancel a VILT registration and request a refund before the scheduled training start date.

The cancellation request must be received in writing before the first scheduled training session begins.

Approved refunds will normally be returned to the original payment method, subject to applicable payment-processing requirements.

Once Training Has Started

VILT payments become non-refundable once the first scheduled training session has begun.

This applies whether or not the participant:

- attends the first session;
- attends subsequent sessions;
- completes the program;
- accesses training materials;
- completes the assessment;
- changes employment;
- experiences a scheduling conflict; or
- decides to discontinue participation.

Failure to attend does not constitute cancellation.

Transfer Instead of Cancellation

Before training begins, a participant may request:

- transfer to another available VILT cohort; or
- substitution of another eligible participant.

Transfers and substitutions are subject to availability and approval.

Once training has started, transfers are not guaranteed.

4. VILT EXAMINATION COMPONENT

Where the VILT registration price includes a certification examination, the examination component becomes subject to the applicable certification and assessment rules.

If a participant cancels the entire VILT registration before training begins and qualifies for a refund, the associated unused examination component may be cancelled with the registration.

However, if:

- an examination voucher has already been redeemed;
- the examination has been attempted;
- certification processing has begun; or
- a separately issued examination benefit has already been consumed,

IBACTP® may deduct the applicable examination value from any otherwise approved refund.

5. BOOTCAMPS & INTENSIVES

Accelerated, High-Engagement Training

IBACTP® Bootcamps & Intensives are concentrated professional-development programs that may involve:

- accelerated instruction;
- expert facilitators;
- technical laboratories;
- simulations;
- case studies;
- workshops;
- examination preparation;
- certification assessment;
- specialized learning resources; and
- limited cohort capacity.

Because instructors, technology resources, scheduling, and cohort capacity may be committed in advance, different cancellation conditions apply.

Cancellation 14 or More Calendar Days Before Start Date

A participant who submits a written cancellation request 14 or more calendar days before the scheduled start date may request:

- a refund; or
- transfer to another available program.

Cancellation 7–13 Calendar Days Before Start Date

For cancellations received 7–13 calendar days before the program begins, IBACTP® may provide:

- transfer to another available Bootcamp or Intensive;
- account credit toward an eligible future program; or
- participant substitution.

A cash refund is not guaranteed during this period.

Less Than 7 Calendar Days Before Start Date

Payments are generally non-refundable within 7 calendar days of the scheduled start date because instructors, cohort capacity, learning environments, and other resources may already have been committed.

Where appropriate, IBACTP® may permit a participant substitution or future-program credit at its discretion.

After the Program Begins

Once a Bootcamp or Intensive begins, the registration fee is non-refundable.

6. CORPORATE TRAINING

Customized Workforce Development

Corporate training may be designed for an employer, government entity, nonprofit organization, professional association, or other institutional client.

Programs may include:

- customized curriculum;
- private cohorts;
- organization-specific case studies;
- specialized instructors;
- laboratories;
- assessments;
- certification examinations;
- consulting;
- workforce competency analysis;
- onsite delivery;
- virtual delivery;
- hybrid delivery; or
- customized learning resources.

Corporate Payment Terms

Corporate training is governed primarily by the applicable:

- proposal;
- quotation;
- Statement of Work;
- service agreement;
- purchase order;
- invoice;
- Memorandum of Understanding; or
- other written agreement.

Where those terms differ from this general Policy, the written corporate agreement controls.

Deposits

IBACTP® may require a deposit to reserve:

- instructors;
- training dates;
- facilities;
- laboratories;
- technology platforms;
- travel;

- curriculum-development resources; or
- cohort capacity.

Unless otherwise specified in writing, deposits associated with customized work or committed resources may become non-refundable once IBACTP® begins incurring costs or performing customization.

Corporate Cancellation

Where no separate agreement establishes cancellation terms, the following general framework may apply:

30+ days before training: Eligible for cancellation or rescheduling, subject to unrecoverable costs already incurred.

15–29 days before training: Rescheduling or account credit may be offered; customization and committed third-party costs may be deducted.

Less than 15 days before training: Payments may become non-refundable because instructors, travel, facilities, technology, and other resources may already be committed.

After training begins: Non-refundable.

7. CORPORATE RESCHEDULING

IBACTP® recognizes that organizational schedules may change.

Corporate clients should request rescheduling as early as possible.

Rescheduling may be subject to:

- instructor availability;
- venue availability;
- travel arrangements;
- platform availability;
- cohort scheduling;
- additional costs; and
- contractual requirements.

Costs already incurred by IBACTP® may remain payable even when training is rescheduled.

8. PRIVATE COHORT TRAINING

Private cohorts reserved specifically for one organization or group may require advance payment or deposit.

Because cohort capacity and instructors are reserved exclusively for the purchaser, cancellation terms may be more restrictive than public VILT programs.

Unless otherwise stated in the applicable agreement:

- participant substitutions may be permitted;
- date changes are subject to availability;
- customization costs are non-refundable once work begins;
- third-party expenses already incurred remain payable; and
- cancellation after program commencement is non-refundable.

9. UNIVERSITY & INSTITUTIONAL PROGRAMS

Training or certification delivered through universities, colleges, educational institutions, workforce organizations, or other institutional partners may be governed by separate agreements.

These arrangements may establish specific:

- student pricing;
- cohort requirements;
- payment schedules;
- cancellation provisions;
- examination fees;
- refund conditions;
- training arrangements; and
- certification pathways.

Where an institutional agreement exists, that agreement takes precedence over this general Policy for the covered transaction.

10. WORKSHOPS & MASTERCLASSES

Short-duration workshops, masterclasses, seminars, and similar professional-development activities may be refundable if cancellation is received before the scheduled program begins, unless the registration page specifies otherwise.

Once the event begins, registration is non-refundable.

IBACTP® may allow:

- participant substitution;
- transfer to another available session; or
- account credit

where operationally feasible.

11. CONFERENCES, SUMMITS & SPECIAL EVENTS

Registration fees for conferences, summits, forums, networking programs, or special events may be governed by event-specific cancellation terms.

Event registrations may involve nonrecoverable expenses such as:

- venue commitments;
- catering;
- technology;
- speaker arrangements;
- materials;
- event production;
- security; and

- third-party services.

The refund and substitution conditions displayed for the specific event will apply.

12. EXAMINATION RETAKE PAYMENTS

Examination retake fees are separate from the original examination fee unless expressly stated otherwise.

Once a retake payment has been processed and examination access has been issued, the retake fee is generally non-refundable.

Candidates remain subject to the applicable waiting period and retake requirements.

13. RECERTIFICATION & RENEWAL FEES

Payments for certification renewal or recertification are generally non-refundable once:

- the renewal application has been processed;
- credential review has begun;
- a renewed credential has been issued; or
- certification records have been updated.

A payment does not guarantee renewal if the credential holder has not satisfied applicable recertification requirements.

14. CANDIDATE SUBSTITUTIONS

Participant substitutions may be permitted for certain scheduled training programs when:

- requested before the program begins;
- the replacement participant meets applicable requirements;
- examination credentials have not already been used;
- certification records have not already been established in a manner preventing substitution.

Certification examination registrations and issued credentials generally cannot simply be transferred from one individual to another.

15. PROGRAM TRANSFERS

Where permitted, an approved payment may be transferred to:

- another scheduled cohort;
- another training date; or
- another eligible program.

Transfers are subject to:

- availability;
- price differences;
- eligibility;

- program requirements;
- applicable administrative conditions.

If the replacement program costs more, the participant must pay the difference.

Unused differences in price are not automatically refundable unless approved.

16. NO-SHOWS

A participant who fails to attend a scheduled training program without submitting an approved cancellation or transfer request is considered a no-show.

No-show registrations are non-refundable.

This may apply to:

- VILT;
- Bootcamps;
- Intensives;
- workshops;
- private training;
- scheduled examinations; and
- other live programs.

17. PARTIAL ATTENDANCE

Leaving a program early, missing individual sessions, or completing only part of a training program does not entitle the participant to a partial refund.

Participants remain responsible for managing their schedules and attendance.

18. IBACTP® PROGRAM CANCELLATION

IBACTP® may cancel or reschedule a program because of circumstances such as:

- insufficient enrollment;
- instructor unavailability;
- technology failure;
- facility issues;
- travel disruption;
- safety concerns;
- force majeure;
- other operational circumstances.

When IBACTP® cancels a paid program and cannot provide the originally scheduled service, affected participants may be offered:

- transfer to a replacement date;
- transfer to an equivalent program;

- account credit; or
- refund of the applicable unused amount.

IBACTP® is not responsible for independent travel, accommodation, visa, transportation, lost wages, or other personal expenses unless expressly agreed in writing.

19. PROGRAM DATE OR INSTRUCTOR CHANGES

IBACTP® may make reasonable changes to:

- instructors;
- facilitators;
- session sequence;
- training format;
- learning activities;
- program schedule; or
- instructional resources

when necessary to maintain program delivery.

A reasonable instructor substitution or minor schedule adjustment does not automatically constitute cancellation of the program or create a right to a refund.

20. TRAVEL, VISA & ACCOMMODATION

Participants attending in-person programs are responsible for their own:

- passports;
- visas;
- immigration requirements;
- travel;
- accommodation;
- insurance;
- meals unless included;
- transportation; and
- related expenses.

Candidates should not make non-refundable travel arrangements until the program is confirmed.

Unless expressly stated otherwise, inability to obtain a visa does not automatically require IBACTP® to reimburse travel or other third-party expenses.

21. PROGRAM MATERIALS

Training materials may be:

- printed;
- digital;

- platform-based;
- downloadable;
- view-only;
- time-limited; or
- otherwise restricted.

Materials remain subject to applicable intellectual-property and usage requirements.

Payment for training does not transfer ownership of IBACTP® intellectual property.

Participants may not reproduce, redistribute, resell, publish, upload, record, or commercially exploit protected training materials without authorization.

22. CERTIFICATION IS NOT GUARANTEED

Payment for training, examination preparation, a Bootcamp, VILT, corporate training, or any other educational program does not guarantee:

- examination success;
- certification;
- employment;
- promotion;
- compensation increase;
- professional licensing;
- academic credit;
- regulatory authorization; or
- acceptance by a particular employer or institution.

Certification is awarded only after applicable certification requirements are satisfied.

23. DUPLICATE & ERRONEOUS PAYMENTS

Verified duplicate charges or payment-processing errors may be refunded or corrected.

Requests should include:

- purchaser name;
- payment date;
- transaction information;
- program;
- amount;
- description of the issue.

Refunds should normally be returned to the original payment method.

24. PAYMENT PROCESSING FEES

Where payment processors, banks, or other third parties impose nonrecoverable transaction charges, those amounts may be excluded from a discretionary refund where permitted by applicable law.

IBACTP® does not control currency-conversion fees or charges imposed independently by a purchaser's financial institution.

25. TAXES & GOVERNMENT CHARGES

The purchaser is responsible for applicable:

- sales taxes;
- VAT;
- withholding taxes;
- duties;
- bank fees;
- government charges; and
- other legally applicable transaction costs

unless otherwise stated in writing.

26. DISCOUNTS & PROMOTIONAL PRICING

Promotional prices, discount codes, partner rates, university rates, scholarships, and corporate discounts:

- apply only under their stated conditions;
- may have expiration dates;
- generally cannot be applied retroactively;
- have no cash value; and
- may not be combined unless expressly authorized.

A subsequent price reduction does not automatically entitle an earlier purchaser to a refund of the difference.

27. THIRD-PARTY & AFFILIATE TRAINING PARTNER PAYMENTS

Payments made directly to an authorized Affiliate Training Partner, university, employer, or other third party may be governed by that organization's payment and refund policy.

Candidates should confirm the entity receiving payment before completing a transaction.

IBACTP® cannot automatically refund money that it did not receive directly.

28. CHARGEBACKS & PAYMENT DISPUTES

Purchasers should contact IBACTP® regarding billing concerns before initiating a chargeback whenever possible.

Where a payment is reversed after:

- examination access;

- training delivery;
- credential issuance;
- certification processing; or
- another paid service

has already occurred, IBACTP® may suspend the related service or credential while the payment matter is reviewed, subject to applicable law.

Nothing in this provision limits non-waivable consumer rights.

29. EXCEPTIONAL CIRCUMSTANCES

IBACTP® may consider documented exceptional circumstances on a case-by-case basis.

Examples may include significant circumstances preventing participation that could not reasonably have been anticipated.

Any discretionary exception:

- does not guarantee a cash refund;
- may result in transfer or credit instead;
- does not establish a precedent; and
- does not alter the general terms applicable to future transactions.

30. REFUNDS REQUIRED BY LAW

Nothing in this Policy is intended to remove, limit, or waive consumer rights that cannot legally be excluded.

Where applicable law provides a mandatory cancellation, refund, or other consumer remedy, IBACTP® will comply with the applicable legal requirement.

31. REFUND PROCESSING

Approved refunds will generally:

- be returned to the original payment method;
- be processed after required administrative review;
- exclude amounts already consumed or nonrecoverable where permitted;
- be subject to the processing times of the applicable bank or payment provider.

IBACTP® does not control the time required by a financial institution to post a completed refund.

32. PAYMENT AUTHORIZATION & ACCEPTANCE

By submitting payment, the purchaser confirms that:

- the selected program has been reviewed;
- the applicable price has been reviewed;
- the purchaser is authorized to use the payment method;
- the information provided is accurate;

- applicable cancellation terms have been reviewed;
- applicable certification requirements have been reviewed; and
- the purchaser accepts this Payment, Refund, Cancellation & Transfer Policy.

PAYMENT & REFUND SUMMARY

Program / Payment Type	Before Program Begins	After Program Begins
Self-Paced Learning / Examination	Non-refundable once payment is processed	Non-refundable
VILT	Refundable when written cancellation is received before the first training date/session begins	Non-refundable
Bootcamps & Intensives — 14+ Days	Refund or approved transfer	—
Bootcamps & Intensives — 7–13 Days	Transfer, credit, or substitution may be offered	—
Bootcamps & Intensives — Less Than 7 Days	Generally non-refundable; transfer/substitution may be considered	Non-refundable
Corporate Training	Subject to contract; committed/customization costs may be non-refundable	Generally non-refundable
Private Cohorts	Subject to agreement and committed-resource costs	Non-refundable
University/Institutional Programs	Subject to applicable institutional agreement	Subject to applicable agreement
Workshops/Masterclasses	Refundable before start unless program-specific terms state otherwise	Non-refundable
Exam Retakes	Generally non-refundable once access is issued	Non-refundable
Recertification/Renewal	Subject to processing status	Non-refundable once processing/renewal occurs

IMPORTANT SELF-PACED LEARNING NOTICE

SELF-PACED LEARNING PAYMENT IS FOR THE CERTIFICATION EXAMINATION

The Self-Paced Learning fee is payment for the applicable certification examination, assessment, and certification-processing services.

Course and study materials are complimentary.

Any study guide, learning module, Body of Knowledge, recorded content, practice resource, sample question, or other learning material made available by IBACTP® is provided as a complimentary resource and is not the product

being purchased.

SELF-PACED LEARNING PAYMENTS ARE NON-REFUNDABLE ONCE PROCESSED.

Except where a refund is required by applicable law or a verified IBACTP® payment-processing error has occurred.

IMPORTANT VILT NOTICE

VILT REGISTRATION MAY BE CANCELLED BEFORE TRAINING BEGINS

A VILT participant may request cancellation and refund before the scheduled training start date and before the first training session begins.

Once the first VILT session begins, the registration becomes non-refundable.

Failure to attend does not constitute cancellation.

BEFORE YOU PAY

Please confirm:

- ☐ I have selected the correct certification or training program.
- ☐ I understand the applicable refund and cancellation conditions.
- ☐ For Self-Paced Learning, I understand that my payment is for the certification examination and that learning materials are complimentary.
- ☐ For VILT or other scheduled training, I understand that refund eligibility depends on when my written cancellation request is received.
- ☐ I have read and agree to the IBACTP® Payment, Refund, Cancellation & Transfer Policy.

PAYMENT SUPPORT

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IBACTP® may update this Policy prospectively. Unless otherwise required by law, the payment and cancellation terms applicable to a transaction are those in effect when the applicable purchase or contractual commitment is made.