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CASE #: 26-2-28432-6 SEA

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON
IN AND FOR THE KING COUNTY

ELIZABETH REYNOLDS, individually and on behalf of all others similarly situated, Plaintiff, vs. SNAP! MOBILE, INC., Defendant.	Case No. **CLASS ACTION COMPLAINT**

I. NATURE OF THE ACTION

1. Fundraising is essential to local community programming. Booster clubs, youth sports teams, religious organizations, and other community groups often depend on donations, dues, and fundraising campaigns to sustain their operations and serve their communities.

2. For-profit technology companies such as Snap! Mobile, Inc. have inserted themselves into that fundraising process by positioning themselves between donors and the local organizations those donors intend to support.

3. Plaintiff and other reasonable donors give money to support children, teams, schools, and community causes. They do not intend to enrich a private intermediary through undisclosed

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deductions, preselected charges, or misleading add-on fees. Yet Snap! Mobile's donation flow does exactly that.

4. Snap! Mobile operates "Snap! Raise," an online fundraising platform used by youth sports teams and other community organizations to raise money for equipment, facility access, team operations, staffing, travel, and other expenses necessary to provide athletic opportunities for children and local participants.

5. Snap! Raise does not operate primarily as a donor-facing marketplace where consumers browse causes, compare organizations, and choose a campaign based on Snap! Mobile's solicitation or discovery services. Instead, a team, school, or group leader creates a campaign and receives a unique donation link. That link is then shared with friends, family members, and other potential donors through personal messages, emails, texts, or social media.

6. Donors therefore typically arrive at a Snap! Raise donation page because someone they know sent them a link or requested support. They are not choosing to donate because Snap! Mobile identified the cause, persuaded them to give, or provided a meaningful donor-facing solicitation service.

7. Despite that limited donor-facing role, Snap! Mobile retains up to twenty percent of the funds raised through Snap! Raise. Snap! Mobile's website states that programs keep "80 percent or more" of what they raise, but that statement does not clearly tell donors at the point of donation that Snap! Mobile may keep as much as one-fifth of their intended contribution before the recipient organization receives the funds.[1]

8. That omission matters. A reasonable donor who clicks a personal fundraising link and enters a donation amount expects the amount designated as the donation to support the named team or organization. The donor does not expect Snap! Mobile to siphon off up to twenty percent of that donation while separately suggesting that processing fees and tips cover Snap! Mobile's costs.

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[1] *Snap! Raise FAQs: Cost, Timeline, and How It Works*, Snap! Mobile, https://snapraise.com/ (last accessed Aug. 24, 2026).

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9. Snap! Mobile compounds that deception during checkout. In addition to retaining a percentage-based platform fee from donated funds, Snap! Mobile automatically adds a separate charge described as "4% to cover the processing fee" and preselects that option by default. Donors must affirmatively opt out to avoid paying that additional amount.

10. Snap! Mobile also automatically adds a purported "tip" to the donation transaction and preselects that charge by default. Donors must locate and affirmatively remove the tip to avoid paying it.

11. Snap! Mobile's description of the tip is misleading. A "tip" ordinarily means a voluntary gratuity for a service. But Snap! Mobile adds the tip automatically, presents it late in checkout, makes it difficult to avoid, and fails to clearly explain what additional donor-facing service the tip compensates, particularly where Snap! Mobile already retains a substantial platform fee and separately asks donors to cover payment processing.

12. Snap! Mobile's own donation flow reinforces the deception. Donors are induced by personal relationships and community trust to give to a specific cause. Snap! Mobile then uses preselected charges, delayed disclosures, and confusing labels to extract additional money from those donors before the transaction is complete.

13. In sum, Snap! Mobile employs dark-pattern tactics, including automatically added charges, preselected options, misleading interface design, delayed disclosures, and deceptively named fees, to obtain money from donors who reasonably believe they are giving to the intended recipient organization.

14. Local sports teams and community organizations rely heavily on donations motivated by generosity, personal connection, and trust. Donors often act quickly and with the reasonable expectation that their money will go where they intend, toward helping the team, school, child, or community cause identified in the fundraising request.

15. As a result of Snap! Mobile's practices, Plaintiff and members of the Class paid money they did not knowingly or voluntarily agree to pay and conferred an unjust financial benefit upon Snap! Mobile.

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16. This action seeks to restore transparency and consumer choice in charitable and community fundraising transactions, require clear donor-facing disclosures before payment, and prevent Snap! Mobile from profiting through design practices that divert donor funds away from their intended recipients.

17. Plaintiff seeks restitution, disgorgement, injunctive relief, declaratory relief, statutory damages where available, attorneys' fees and costs as permitted by law, and all other remedies necessary to halt Snap! Mobile's unlawful conduct and restore monies wrongfully obtained from Plaintiff and the Class.

II. PARTIES

18. Plaintiff Elizabeth Reynolds is a resident and citizen of the State of Washington, residing in Auburn, Washington. Plaintiff made charitable donations to local sports and community causes, including "Green and Gold," through Defendant's Snap! Raise platform.

19. Defendant Snap! Mobile, Inc. is a Delaware corporation with its principal place of business in Washington State. Defendant operates Snap! Raise, an online fundraising and donation platform used to process contributions for local sports teams, schools, and other community-based causes.

III. JURISDICTION AND VENUE

20. The Court has subject-matter jurisdiction over this action under RCW 2.08.010 and Article IV, Section 6 of the Washington Constitution because this is a civil action within the jurisdiction of the superior court.

21. The Court has personal jurisdiction over Defendant because Defendant maintains its principal place of business in Washington State, regularly conducts business in Washington State and King County, and processes donations from Washington consumers, including Plaintiff and Class members.

22. Venue is proper in King County under RCW 4.12.025 because Defendant transacts business in King County and, on information and belief, maintains an office or place of business in King County.

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IV. FACTUAL ALLEGATIONS

A. Snap! Mobile's business model diverts a substantial, inadequately disclosed portion of donations to itself.

23. Snap! Mobile markets Snap! Raise as a fundraising platform for local sports teams, schools, clubs, and community organizations.

24. Snap! Raise's website describes the platform as "revolutionary," "innovative," and capable of producing "guaranteed results":

> Snap! Raise is here to revolutionize the way you raise funds with our secure and effective online fundraising solution. With the comprehensive Snap! Mobile One platform, our innovative fundraising approach and our guaranteed results, schools, teams, and organizations across the nation are achieving fundraising success like never before. Join over 150,000 teams, groups, clubs, and schools who have raised more than $1 billion with Snap! Raise.[2]

25. Snap! Raise's website further claims it has helped more than $1 billion "raised by programs like yours" for 12.5 million participants and donors.[3]

26. Snap! Raise operates within Snap! Mobile's broader platform, which Snap! Mobile describes as a "single, integrated platform built to simplify the day-to-day tasks of coaches, group leaders, and athletic and activity directors so they can focus on what matters most."[4]

27. According to Snap! Raise, founder Cole Morgan created the platform as "an online fundraising solution designed to remove the stress of traditional fundraising."[5]

28. Snap! Raise contrasts itself with "free" platforms, stating: "Free fundraising often means unsafe fundraising. If you aren't paying for the product, you (and your kids and your donors) are the Product. At Snap! Raise, we do things differently than those 'free' fundraising sites."[6]

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[2] *Snap! Raise*, Snap! Mobile, https://snapraise.com/ (last accessed Aug. 24, 2026).
[3] *Id.*
[4] *The Snap! Mobile Story*, Snap! Mobile, https://snapraise.com/about-us/ (last accessed Aug. 24, 2026).
[5] *Id.*
[6] *Your funds and data are safe with us*, Snap! Mobile. https://snapraise.com/ (last accessed Aug. 24, 2026).

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29. But Snap! Raise's own disclosures show that donors and local programs remain the source of Snap! Mobile's revenue.

30. Snap! Raise states on its website:

> How much does it cost to run a Snap! Raise campaign? There is no upfront cost to get started. Our pricing is tailored to your school and level of partnership. Programs keep 80 percent or more of what they raise, which is significantly higher than traditional product-based fundraising. Schools running multiple campaigns may qualify for even better pricing. Our campaigns are designed to maximize results, and we back them with a performance guarantee so you can fundraise with confidence.[7]

31. Snap! Mobile's "no upfront cost" framing is misleading because it shifts the cost from the organization to the donations themselves. Its statement that programs keep "80 percent or more" also obscures the corollary fact that Snap! Mobile may retain up to twenty percent of donated funds.

32. Another page on Snap! Mobile's website confirms that it charges a percentage of the funds raised after each campaign closes:

> There is no initial start-up fee to begin a Snap! Raise campaign, so nothing comes out of pocket to start raising your funds. Instead, we charge a percentage fee of the overall funds raised after the close of your campaign.[8]

33. Snap! Raise campaigns are not generally presented to donors through a browsable marketplace of active fundraisers. Instead, a group leader sets up a campaign and receives a unique fundraising link to share with potential donors.

34. Donors therefore reach the donation page through a personal solicitation from a friend, family member, student, athlete, parent, coach, or community member.

35. That donor flow is material. Snap! Mobile's role is not to persuade donors to support an unfamiliar cause, but to process donations initiated through personal relationships and community trust.

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[7] *See* n.1, *supra*.

[8] *What does it cost to start a fundraiser?*, Snap! Mobile, https://helpdesk.snapraise.com/what-does-it-cost-to-start-a-fundraiser (last accessed Aug. 24, 2026).

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36. Despite that limited role, Snap! Mobile retains up to twenty percent of donated funds. In practical terms, when a donor gives $50.00 intending to support a local team, Snap! Mobile may retain $10.00, leaving only $40.00 for the designated organization.

37. Snap! Mobile does not clearly and conspicuously disclose that deduction to donors at the point where they choose a donation amount and decide whether to complete the transaction. Nor does the donation page's FAQ inform donors that the donation amount they select may be reduced by as much as twenty percent before the intended organization receives the funds.

38. Instead, Snap! Mobile's checkout flow suggests that separately disclosed charges, including a percentage-based processing fee contribution and a "tip" charged to donors cover Snap! Mobile's costs. A reasonable donor could therefore believe that the donation amount itself will go to the organization, while any separate payment-processing or tip amounts compensate Snap! Mobile.

39. That impression is false or misleading if Snap! Mobile also retains up to twenty percent of the donation amount itself.

40. Snap! Mobile's percentage-based platform fee is also far higher than ordinary payment-processing costs. Even allowing for credit-card processing fees, Snap! Mobile's retained percentage substantially exceeds the cost of merely transferring funds.

41. On information and belief, Snap! Mobile's total take from donations, including platform fees, processing-fee contributions, and tips, is among the highest in the online fundraising industry.

42. Parents, donors, and community members often learn about Snap! Mobile's substantial retained share only after a team or organization has already committed to the platform, or after the donor has completed the transaction, and public complaints about those cuts are widespread online:[9]

[9] *Snap! Raise Reviews*, Trustpilot, https://www.trustpilot.com/review/snapraise.com (last accessed Aug. 24, 2026).

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AT Amanda Turner
US • 2 reviews
Aug 2, 2026

★☆☆☆☆

We raised over $31,000 dollars and only...

We raised over $31,000 dollars and only received a check to the school for $19,994 and some change. Snap took way more than 25%. It was more like 35% that was taken. Now we can't get into Snap to show what each individual child raised. The Coach that was the lead on this fundraiser is no longer a Coach, he was there for 3 to 4 months to only take another position somewhere else. Now I can't show proof that my child raised $625.00 - the 35%. This is a very deceiving company and it has only hurt our players in getting the much needed equipment that is needed.

March 29, 2026 Unprompted review

Useful Share

MA Max
US • 1 review
Feb 24, 2026

★☆☆☆☆

Terrible, just awful.

Terrible, just terrible. Takes 20% of profits and then asks for a tip. Just so greedy.

February 24, 2026 Unprompted review

Useful Share

43. Beyond the undisclosed or inadequately disclosed platform fee, Snap! Mobile imposes additional donor-facing charges through its checkout design.

B. Snap! Mobile's checkout flow extracts additional money through preselected processing-fee and tip charges.

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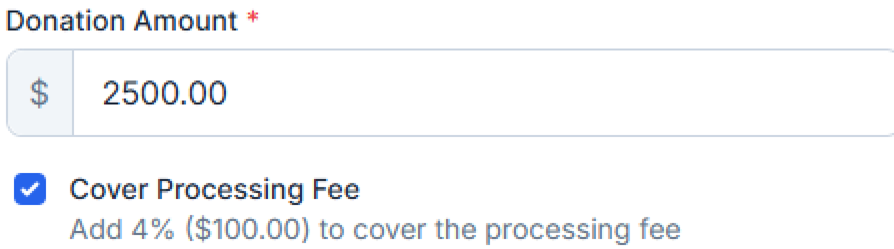
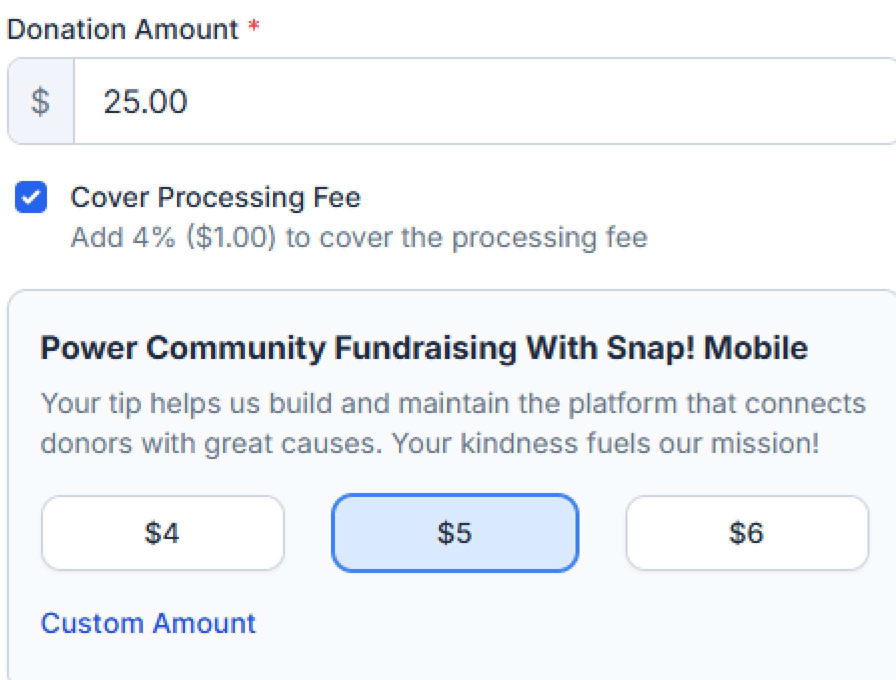
44. During checkout, Snap! Mobile automatically adds a charge described as "4% to cover the processing fee":



45. Snap! Mobile preselects that charge by default. Donors must affirmatively opt out if they do not want to pay it.

46. Snap! Mobile's processing-fee language is misleading because it suggests that the added charge covers the cost of processing the transaction, while Snap! Mobile separately retains a percentage-based platform fee from the donation amount itself to cover such costs.

47. During the same checkout flow, Snap! Mobile also automatically adds a "tip" to the transaction:



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48. Snap! Mobile preselects the tip by default. Snap! Mobile does not give donors the option to decline paying a tip, instead presenting only options to select the amount of the tip.

49. Snap! Mobile presents the tip late in the checkout process, after donors have already clicked a personal fundraising link, chosen an amount, entered transaction information, and invested time and effort in completing the donation.

50. Snap! Mobile's interface makes the tip difficult to notice or remove through design choices including small font, light coloring, placement away from the main transaction amount, and confusing visual hierarchy. Snap! Mobile also makes the tip difficult to avoid by providing no clear option to decline the tip. Donors must affirmatively locate the option to pay a tip in a "Custom Amount" and type in $0.00 in the tip line to avoid paying a tip. There is no option to decline paying a tip.

51. Snap! Mobile does not require donors to affirmatively opt into the tip through an unchecked box, separate selection, or other mechanism that would secure express consent before adding the charge.

52. By adding the tip automatically and requiring donors to search for a method to avoid the charge, Snap! Mobile causes many donors to either miss the charge or to believe it is mandatory.

53. On information and belief, Snap! Mobile knows that programming its platform to preselect the processing-fee contribution and tip causes many donors to pay those charges unknowingly or without meaningful consent.

54. Snap! Mobile also knows that, if donors had to affirmatively opt in, many would decline to pay extra money to a private, for-profit company on top of their intended charitable or community donation .

55. Public complaints reflect the harm caused by Defendant's practices:[10]

[10] *See Snap! Raise Reviews*, Trustpilot, https://www.trustpilot.com/review/snapraise.com (last accessed Aug. 24, 2026); https://www.reddit.com/r/tipping/comments/1n2nbsb/seriously_a_tip_expected_for_a_donation/ (last accessed August 24, 2026); u/Jxb1000, *Seriously, A Tip Expected for a Donation?*, Reddit,

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Geraldine McFadden Aug 17, 2025

US • 1 review

★☆☆☆☆

Tip to donate my money? Ridiculuous!

This company is in a fantasy world. A legendary donor is 1 who donates $1000. This is a middle school cheerleading fund raiser; not a donation to an organization that helps save lives!
I fee to process after they belittle you when you can only donate $35. And then they ask for a tip! Who am I tipping & why do they deserve a tip? I believe this orginization is only out for all of the $$ they can grab from people with no intention of helping anyone but themselves make any $. Gerry McFadden - disgruntled grandma

August 16, 2025 Unprompted review

Useful Share

Carol Myers Sep 6, 2025

US • 1 review

★☆☆☆☆

Feels like a major ripoff!

This is far more about snapraise than the children who are asking for support.
WHAT CHARITABLE ORGANIZATION EXPECTS A TIP???

September 5, 2025 Unprompted review

Useful Share

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https://www.reddit.com/r/Pflugerville/comments/1n6qlbq/high_school_football_fundraising_with/?solution=2541ba108d7fd6682541ba108d7fd668&js_challenge=1&token=7afd7253fec22262ff1c52b1703fe9ec43f9eaab15fe754bae6ac98ec074ca3f&jsc_orig_r= (last accessed Aug. 24, 2026).

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mxldevs · 1y ago

https://helpdesk.snapraise.com/what-does-it-cost-to-start-a-fundraiser

> we charge a percentage fee of the overall funds raised after the close of your campaign. Organizations that we partner with keep 80% of the total dollars raised.

If they're taking a 20% cut, makes you wonder how much of those tips they're taking.

Worse, if they're passing on the transaction fee to the people making donations, that means the 20% is pure profit for the business.

17 Reply Award Share ···

realitytvmom · 1y ago

I dislike that schools are using these predatory fundraising platforms. Granddaughter's preschool did the same thing for new playground equipment.

15 Reply Award Share ···

Jxb1000 OP · 1y ago · Edited 1y ago

Argggg...got an email from the same Snap app asking me to support the football team of my kids' former high school.

My children graduated a dozen years ago. This one was generic for the team, not an individual. Apparently the football team is trying to raise $17,000 in donations. No doubt with a "tip" added every time for Snap in addition to the 20% commission. I'm not even clicking on this one. Going to seek an unsubscribe link.

1 Reply Award Share ···

r/Pflugerville · 1y ago
Jxb1000

...

High School Football Fundraising with Snap!Raise....PLUS they want a TIP?

What is the deal with PFISD high schools and fundraising for football?

I received a fundraising request via email from Weiss where the player is tasked with raising $900. Today I got a general one for Connally saying the team goal was $17,000.

They are using an app called Snap!Raise. I believe the app company keeps 20% of funds raised. I was reluctant but did decide to support the Weiss player with a $50 donation. At check out, it added a 4% processing fee **AND a $9 tip** (18%). Whaaaatttt?

It was possible to opt out of the last two. The processing fee was a check box. The tip could be changed/removed by selecting "Custom Amount" and paging through the pleas of how important it is for donors to cover these.

I've since received multiple emails trying to garner more support and to sell me branded merchandise.

- Why do our public high schools have to do this kind of fundraising?
- Why are they using such an aggressive platform?
- **Who on earth expects a tip for an online donation? And where does it go?** (Update: It's additional revenue for the fundraising company. Amounts are not reported to the client organization.)
- Why is there no unsubscribe option in the email? Isn't that legally required?

I do get the appeal of automated, online fundraising. But the aggressive emails, no unsubscribe, and added TIP seems extreme.

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56. Snap! Mobile misnames and misdescribes the tip. A tip ordinarily means a voluntary gratuity for a service. Snap! Mobile's "tip," however, is automatically added by default, appears during a charitable-donation checkout flow, and goes to Snap! Mobile rather than to the recipient organization.

57. Snap! Mobile fails to clearly explain what additional service the "tip" compensates. That omission is especially misleading because Snap! Mobile already retains up to twenty percent of the donation amount and separately asks donors to cover payment processing.

58. On information and belief, Snap! Mobile's tip is not tied to any additional donor-requested service and instead provides Snap! Mobile with additional revenue.

C. Regulators treat preselected add-on charges, delayed fee disclosures, and dark patterns as deceptive consumer practices.

59. Snap! Mobile's challenged practices fit the kind of "junk fee" and dark-pattern conduct that regulators have identified as harmful to consumers. As the White House has explained:

> Junk fees are fees that are mandatory but not transparently disclosed to consumers. Consumers are lured in with the promise of a low price, but when they get to the register, they discover that price was never really available. Junk fees harm consumers and actively undermine competition by making it impractical for consumers to compare prices, a linchpin of our economic system. (The White House, The Price Isn't Right: How Junk Fees Cost Consumers and Undermine Competition (Mar. 5, 2024).)

60. The Federal Trade Commission has likewise warned that sellers often advertise incomplete prices and disclose fees only after consumers are "well into completing the transaction," and that sellers "often misrepresent or do not adequately disclose the nature or purpose of certain fees, leaving consumers wondering what they are paying for or if they are getting anything at all for the fee charged." FTC, *FTC Proposes Rule to Ban Junk Fees* (Oct. 11, 2023).

61. The FTC's digital-disclosure guidance provides that material cost information "should be provided before the consumer makes the decision to buy—for example, before the consumer add[s] to shopping cart." FTC, *.com Disclosures: How to Make Effective Disclosures in Digital Advertising*, at 14 (Mar. 2013).

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62. The FTC has also warned that "unscrupulous . . . retailers have used design tricks and psychological tactics such as pre-checked boxes, hard-to-find and read disclosures, and confusing cancellation policies, to get consumers to give up their money or data." FTC, *FTC Report Shows Rise in Sophisticated Dark Patterns Designed to Trick and Trap Consumers* (Sept. 15, 2022).

63. Snap! Mobile's preselected processing fee and tip operate as negative options. Snap! Mobile adds the charges automatically, although the donor never selected them, and requires the donor to find and remove them.

64. FTC guidance recognizes that a pre-checked box does not constitute affirmative consent. Likewise, a charge automatically added to a consumer's transaction without an affirmative act by the consumer does not establish meaningful consent.

65. Snap! Mobile's conduct is especially deceptive in the donation context. Donors presented with Snap! Mobile's platform are not engaging in ordinary arms-length commercial transactions. They are attempting to help local teams, schools, families, and community organizations.

66. Donations are often motivated by personal connection, emotional appeal, social trust, and urgency. In that context, donors reasonably expect Snap! Mobile to disclose all charges clearly and honestly before diverting any portion of the payment away from the intended recipient.

D. Snap! Mobile's fee structure and auto-tipping practices harm donors.

67. Snap! Mobile takes up to twenty percent of each donation for itself.

68. Snap! Mobile also asks donors to pay an additional percentage-based processing-fee contribution that is preselected by default.

69. Snap! Mobile further adds a preselected, automatically imposed tip for itself.

70. Snap! Mobile does not clearly and conspicuously disclose the full amount or percentage it will extract from each transaction before donors complete their donations.

71. Snap! Mobile's donation flow leads reasonable donors to believe their selected donation amount will support the intended cause, not a for-profit intermediary. Snap! Mobile designs its fee structure and checkout interface to maximize its own revenue at the expense of donors and the organizations they intend to support.

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72. Reasonable donors do not expect a fundraising platform to retain up to twenty percent of their donation while separately asking them to pay processing costs and a tip.

73. Reasonable donors also do not expect a platform to add a "tip" for itself without affirmative consent.

74. Snap! Mobile's conduct prevents donors from understanding the true economics of their donations, including the amount that will reach the intended recipient and the amount Snap! Mobile will keep.

75. Plaintiff and Class members suffered injury because they paid money under materially misleading circumstances and did not receive the full donative value they intended to confer.

E. Plaintiff's experience illustrates the deceptive nature of Snap! Mobile's process.

76. In December 2025, Plaintiff sought to support her daughter's track team at Auburn High School through the teams "Green and Gold" fundraising campaign. The team's coach provided the students with information directing their families to sign up and make donations through Snap! Mobile's platform.

77. Plaintiff used the donation page for the specific purpose of contributing $25.00 to Green and Gold and supporting her daughter's team. She did not access the page to purchase services from Snap! Mobile or to give Snap! Mobile a gratuity.

78. During checkout, Snap! Mobile automatically added a $1.00 "tip" to Plaintiff's transaction without her affirmative selection, increasing her total charge to $26.00.

79. At the time of the transaction, Plaintiff did not understand that the tip had been added by default, that it was optional, or that she could remove it.

80. Plaintiff would not have paid the tip had Snap! Mobile clearly disclosed that it was optional and required Plaintiff to affirmatively select it.

81. Snap! Mobile also retained a $5.00 platform fee from Plaintiff's $25.00 donation without providing adequate, conspicuous, donor-facing disclosure that the fee would be deducted from the donation. As a result, only $20.00 of Plaintiff's intended $25.00 contribution reached Green and Gold.

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82. Thus, although Plaintiff intended to donate $25.00 to support her daughter's track team, Snap! Mobile charged her $26.00, retained $6.00 for itself—the $1.00 automatically added tip and the $5.00 platform fee—and delivered only $20.00 to Green and Gold.

83. Plaintiff did not knowingly authorize Snap! Mobile to retain either amount under the circumstances alleged herein.

84. Had Snap! Mobile clearly disclosed that the tip was automatically added and optional, that Snap! Mobile would retain a $5.00 platform fee, and that only $20.00 of her $25.00 donation would reach Green and Gold, Plaintiff would have declined the tip and donated to Green and Gold through other means.

V. CLASS ACTION ALLEGATIONS

85. Plaintiff brings this action on behalf of herself and all others similarly situated under CR 23 and seeks to represent the following Class and Subclass:

> Fee Class: All persons in Washington State who, within the applicable statute of limitations, donated through Snap! Mobile's platform, Snap! Raise, and from whose donations Snap! Mobile retained a percentage-based platform fee.
>
> Tip Subclass: All members of the Fee Class who, within the applicable statute of limitations, also paid a "tip" to Snap! Mobile when donating through Snap! Raise.

86. Plaintiff asserts Count I, for violation of the Consumer Protection Act, on behalf of the Tip Subclass. Plaintiff asserts Count II, for unjust enrichment, on behalf of the Fee Class. Unless otherwise stated, "Class" refers collectively to the Fee Class and the Tip Subclass.

87. The Class excludes Snap! Mobile; Snap! Mobile's parents, subsidiaries, affiliates, officers, directors, and employees; any entity in which Snap! Mobile holds a controlling interest; all persons who timely elect exclusion; governmental entities; and all judges assigned to this litigation, together with their immediate family members.

88. Plaintiff reserves the right to modify or amend the Class and Subclass definitions before the Court decides certification.

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89. The Class and Subclass are so numerous that joinder is impracticable. On information and belief, each includes at least thousands of individuals whose identities are known to Snap! Mobile and can be determined from Snap! Mobile's records.

90. Common questions of law and fact predominate over any questions affecting only individual members, including:

- Whether Snap! Mobile's preselected, automatically imposed "tip" constitutes an unfair or deceptive act or practice under the Consumer Protection Act;
- Whether the design, placement, and opt-out mechanism of Snap! Mobile's "tip" have the capacity to deceive a substantial portion of the public;
- Whether Snap! Mobile retained a percentage-based platform fee from donations without adequately disclosing that fee to donors before they completed their transactions;
- Whether Snap! Mobile's donor-facing disclosures created the misleading impression that processing-fee contributions and tips covered Snap! Mobile's costs;
- Whether Snap! Mobile received and retained a benefit at the expense of Plaintiff and Class members;
- Whether it is inequitable for Snap! Mobile to retain the tip and platform-fee amounts;
- Whether Snap! Mobile's conduct occurred in trade or commerce and impacts the public interest;
- Whether Plaintiff and Class members were injured, and the proper measure of damages, restitution, and disgorgement; and
- Whether injunctive relief is necessary to prevent Snap! Mobile from continuing the conduct alleged herein.

91. Plaintiff's claims are typical of the Class and Subclass. Plaintiff and all Class members donated through Snap! Mobile's platform, from which Snap! Mobile retained a percentage-based fee.

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Plaintiff and all Tip Subclass members also encountered the same automatically imposed tip and the same deceptive checkout interface Snap! Mobile designed and controlled.

92. Plaintiff will fairly and adequately protect the interests of the Class. Plaintiff has no interests antagonistic to the Class, remains committed to vigorously prosecuting this action, and has retained competent counsel experienced in consumer class-action litigation.

93. A class action offers the superior method for fairly and efficiently adjudicating this controversy. Each Class member's claim is small compared with the complexity and cost of individual litigation, and Snap! Mobile's resources make individual actions impracticable for most Class members. Without a class action, Class members will continue to suffer losses and Snap! Mobile's misconduct will proceed without remedy.

94. Common questions of law and fact predominate over individualized questions, and a class treatment will promote efficiency, avoid inconsistent rulings, and allow one court to provide comprehensive supervision.

95. Snap! Mobile acted on grounds generally applicable to the Class, making class-wide injunctive and declaratory relief appropriate.

VI. CAUSES OF ACTION

First Cause of Action
Violation of the Washington Consumer Protection Act, RCW 19.86.020
(On Behalf of the Tip Subclass)

96. Plaintiff incorporates and realleges each of the foregoing paragraphs as though fully set forth herein.

97. Plaintiff brings this claim on behalf of herself and the Tip Subclass.

98. The Washington Consumer Protection Act, RCW 19.86.020, prohibits "[u]nfair methods of competition and unfair or deceptive acts or practices in the conduct of any trade or commerce."

99. Snap! Mobile is a "person" engaged in "trade" or "commerce" within the meaning of the Consumer Protection Act, RCW 19.86.010.

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100. Snap! Mobile's automatic imposition of a preselected "tip is an unfair or deceptive act or practice within the meaning of RCW 19.86.020. Snap! Mobile adds the tip without affirmative donor selection, presents it late in checkout, makes the tip difficult to notice or remove, mislabels the charge as a voluntary "tip," and causes donors to pay money they did not knowingly agree to pay.

101. Snap! Mobile's tip practice deceives, or has the capacity to deceive, a substantial portion of the public. Reasonable consumers making charitable or community donations do not expect a fundraising platform to add a tip for itself by default.

102. Snap! Mobile's tip functions as a negative option. Snap! Mobile adds the charge automatically and requires the donor to locate and remove it. Under settled Federal Trade Commission guidance, a pre-checked box or automatically added charge does not establish affirmative consent. Because courts interpret the Consumer Protection Act consistently with the Federal Trade Commission Act, Snap! Mobile's negative-option tip practice constitutes an unfair or deceptive act or practice under RCW 19.86.020.

103. Snap! Mobile's negative-option tip practice also violates the federal Restore Online Shoppers' Confidence Act, 15 U.S.C. §§ 8401–8405. Snap! Mobile fails to clearly and conspicuously disclose all material terms clearly before obtaining the donor's billing information and fails to obtain the donor's express informed consent before charging the donor's account. That statutory violation further confirms that Snap! Mobile's conduct is unfair or deceptive under the Consumer Protection Act.

104. Snap! Mobile's conduct occurs in trade or commerce because Snap! Mobile operates a commercial fundraising platform and derives revenue from tips charged during donation transactions processed through that platform.

105. Snap! Mobile's conduct impacts the public interest. The tip practice is standardized, affects donors across Washington State, and presents a real and substantial potential for repetition.

106. Snap! Mobile's unfair and deceptive tip practice injured Plaintiff and Tip Subclass members in their business or property. They paid tip amounts, including $1.00 in Plaintiff's case, that

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they would not have paid had Snap! Mobile fairly disclosed the charge and required affirmative consent.

107. Snap! Mobile's misconduct proximately caused that injury. But for Snap! Mobile's automatic tip and deceptive checkout design, Plaintiff and Tip Subclass members would not have paid the tip amounts Snap! Mobile charged.

108. Plaintiff and the Tip Subclass are entitled to their actual damages, trebled as permitted by RCW 19.86.090, together with injunctive relief, costs, and reasonable attorneys' fees.

<u>Second Cause of Action</u>
Unjust Enrichment
(On Behalf of the Fee Class)

109. Plaintiff incorporates and realleges each of the foregoing paragraphs as though fully set forth herein.

110. Plaintiff brings this claim on behalf of herself and the Fee Class. To the extent no enforceable contract governs the amounts Snap! Mobile retained from donations, Plaintiff pleads this claim in the alternative.

111. Snap! Mobile serves as the payment intermediary for donors. When donors gave through Snap! Raise, they paid Snap! Mobile, and Snap! Mobile undertook to transmit funds to the organization designated by the donor.

112. Plaintiff and Fee Class members conferred a benefit on Snap! Mobile by sending donations through Snap! Mobile's platform. Snap! Mobile retained a percentage-based platform fee of up to twenty percent from those donor-supplied funds.

113. Snap! Mobile knew of and accepted the benefit. Snap! Mobile designed its platform and campaign structure to retain a percentage-based fee automatically from donations after each campaign closed.

114. Snap! Mobile did not adequately disclose the retained platform fee to donors before they completed their transactions. Although Snap! Mobile's website states in general terms that programs keep "80 percent or more" of what they raise, that statement—which is not restated at the

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checkout screen—does not clearly disclose to donors at checkout how much Snap! Mobile will retain from the donor's individual transaction or how much of the donor's selected donation amount will reach the recipient organization.

115. Snap! Mobile's inadequate disclosure is especially misleading because donors do not typically arrive at Snap! Riase by browsing Snap! Mobile's website or using Snap! Mobile to discover a cause. They arrive through a direct fundraising link shared by someone they know.

116. As a result, donors reasonably understand the transaction as a donation to the identified team or organization, not as a payment to Snap! Mobile for fundraising, solicitation, or cause-discovery services.

117. Snap! Mobile's checkout flow further reinforces that misunderstanding by separately presenting a processing-fee contribution and a tip. Those charges suggest that Snap! Mobile's costs are paid through add-ons, not through a further deduction from the donation amount itself.

118. Under these circumstances, equity does not permit Defendant to retain the portion of each donation it diverted to itself without adequate donor-facing disclosure.

119. Plaintiff and Fee Class members would not have donated through Snap! Mobile's platform, or would have donated directly or through other means, had Snap! Mobile clearly disclosed before checkout that it would retain up to twenty percent of their donation amount.

120. Plaintiff and Fee Class members suffered injury independent of any injury to recipient organizations. They parted with money intending to confer its value on a chosen cause, but Snap! Mobile retained a substantial portion for itself. As a result, Plaintiff and Fee Class members did not receive the full donative value they intended and reasonably expected to provide.

121. Snap! Mobile has been unjustly enriched at the expense of Plaintiff and the Fee Class in the amount of the inadequately disclosed platform fees it retained, including $5.00 from Plaintiff's $25.00 donation.

122. Plaintiff and the Fee Class are entitled to restitution and disgorgement of the amounts Snap! Mobile wrongfully retained, and to the imposition of a constructive trust over those amounts.

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123. To the extent the recipient organizations, rather than the donors, are deemed the parties entitled to recover any portion of the retained platform fees, Plaintiff reserves the right to seek leave to add an organizational representative or to certify a separate organizational subclass to recover those amounts.

VII. PRAYER FOR RELIEF

WHEREFORE, Plaintiff, on behalf of herself, the Fee Class, and the Tip Subclass, respectfully asks the Court to enter judgment for Plaintiff and the Class and against Defendant as follows:

- Certifying this action as a class action under CR 23, appointing Plaintiff as representative of the Fee Class and the Tip Subclass, and appointing Plaintiff's counsel as Class Counsel;
- Declaring that Defendant's automatically imposed "tip" practice violates the Washington Consumer Protection Act, RCW 19.86.020;
- On Count I, awarding Plaintiff and the Tip Subclass their actual damages for the tip amounts paid, trebled as authorized by RCW 19.86.090;
- On Count II, ordering restitution and disgorgement of all platform fees Defendant wrongfully retained from Fee Class members' donations, and imposing a constructive trust over those amounts;
- Enjoining Defendant from automatically imposing tips without affirmative consumer consent and from retaining platform fees without clear and conspicuous disclosure before donors complete their donations;
- Awarding Plaintiff and the Class reasonable attorneys' fees and costs, including as authorized by RCW 19.86.090;
- Awarding pre-judgment and post-judgment interest at the maximum rate permitted by law; and
- Granting such other and further relief as the Court deems just and proper.

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Respectfully submitted this 31st day of August, 2026.

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**pro hac vice application to be submitted*

Attorneys for Plaintiff and Putative Class