

PRODUCT-SPECIFIC TERMS

Last updated on 7 November 2023

Capitalised terms used but not otherwise defined in these Product-Specific Terms will have the meaning given to them in the Agreement between GoCardless and the Merchant for purchasing services from GoCardless.

1. GoCardless Payments	1
A. FX Feature	1
B. Instant Bank Pay Feature	2
C. Verified MandatesFeature	5
D. Add-On Features	7
2. GoCardless Success+ Service	7
3. GoCardless Protect+Service	8

1. GoCardless Payments Service

The following terms apply to and are incorporated by reference into the Agreement, where GoCardless Payments is specified as a Service on an Order Form:

Existing Scheme means, for an Agreement dated on or after:

8 December 2021:

- ACH Debit (USA)
- Autogiro (Sweden)
- Bacs (UK)
- BECS (Australia)
- Betalingsservice (Denmark)
- Faster Payments (UK)
- PAD (Canada)
- BECS NZ (New Zealand)
- SEPA Credit Transfer (Eurozone)
- SEPA Direct Debit (Eurozone)
- SEPA Instant Credit Transfer (Eurozone)

A. FX Feature: International Payment Collection

The following terms apply to and are incorporated by reference into the Agreement, where the Merchant uses the FX Feature of the GoCardless Payments Service (as defined below):

1. GoCardless may provide the Merchant with a part of the Service, which will operate in the following manner (the "**FX Feature**");
 - a. The Merchant may instruct GoCardless to collect funds from Customers in various Payment Schemes, across multiple currencies;
 - b. GoCardless will collect such funds from each Customer in the Customer's local currency (the "**Customer Currency**"), and will charge the Merchant the Fees (as detailed on the Order Form or, in the absence of an Order Form, as defined in the Contract);
 - c. Following the deduction of any amounts GoCardless is permitted to deduct in accordance with the Contract, GoCardless will exchange the funds in the Customer Currency for funds in the currency agreed with the Merchant from time to time (the "**Merchant Currency**");
 - d. At the time of creation of a Payment Order, GoCardless will provide the Merchant with an indication of the exchange rate that will be applied. The Merchant acknowledges that there may be a discrepancy between the indicative foreign exchange rate communicated at the time of creation of a Payment Order, and the foreign exchange rate that is applied to funds transferred in the Merchant Currency to the Merchant's Nominated Account, and that the rate that is applied may be more or less favourable to the Merchant;
 - e. The Merchant acknowledges that the applicable foreign exchange rate that will be applied may not be the indicative exchange rate given to the Merchant at the time of creation of a Payment Order, but will be the prevailing rate as at the date that GoCardless pays out funds to the Merchant. The foreign exchange rate on the date that funds are collected from a Customer will not be applied to the Transaction;
 - f. Prior to receipt of funds in the Merchant Currency into the Nominated Account, the Merchant will be able to view the foreign exchange rate to be applied via either the GoCardless dashboard or the API. At that time, the Merchant will not be able to cancel or suspend any transfer of funds in the Merchant Currency by GoCardless to the Nominated Account; and
 - g. GoCardless will transfer all funds owed to the Merchant in the Merchant Currency to one Nominated Account, as nominated by the Merchant, and being a bank account denominated in the Merchant Currency.
2. In the event that the Fees referred to in clause A.1.b are set out in an Order Form, where GoCardless is required to apply a foreign exchange rate when calculating such Fees, it will apply the monthly average exchange rate (as provided to GoCardless via Netsuite or a similarly recognised platform with foreign exchange data) from the completed calendar month prior to those Fees being calculated by GoCardless in accordance with the Contract.
3. If the Merchant uses the FX Feature for recurring Transactions, the Merchant acknowledges that it is giving GoCardless consent to apply the FX Feature to each recurring Transaction where funds are collected in the Customer Currency and converted into the Merchant Currency. This consent can be revoked at any time by notifying GoCardless. GoCardless will not give an indicative exchange rate to the Merchant in advance of each recurring Transaction or prior to the receipt of funds in the Merchant Currency into the Nominated Account, however the Merchant will be able to view a full history of payments made to its Nominated Account, including the foreign exchange rate applied to a Transaction, via either the GoCardless dashboard or API.
4. GoCardless will use all commercially reasonable endeavours to provide the FX Feature in accordance with the relevant Payment Scheme Timings to the extent such actions are within its control.
5. The Merchant acknowledges that it is responsible for ensuring that GoCardless has, at all times, the correct details for the Nominated Account. Should the Merchant need to modify

the Nominated Account details at any time, it must do so as soon as possible and, in any event, no later than any cut-off time set out on the Payment Scheme Timings Page.

6. Except as specified in sections 2 above and 7 below any reference to an exchange rate in this Contract means the exchange rate at the relevant time for the relevant currency pair (for example, GBP to EUR, USD to AUD) as provided by the reference rate provider, Reuters. GoCardless may change the reference rate provider from time to time without notice to the Merchant.
7. For some currencies GoCardless may be required to use a different reference rate for a certain currency pair. For these currencies, GoCardless will provide the Merchant with an indication of the exchange rate that will be applied in accordance with A.1.d.
8. In certain circumstances, it may be necessary for GoCardless withhold performance of all or of part of the FX Feature, including:
 - a. where a Force Majeure Event occurs;
 - b. where GoCardless reasonably believes that the Merchant is using the FX Feature for investment or speculative purposes; or
 - c. to protect GoCardless from broad-based market failure.

B. Instant Bank Pay Feature

The following terms apply to and are incorporated by reference into the Agreement, where the Merchant uses the Instant Bank Pay feature. By using the Instant Bank Pay feature the Merchant agrees to be bound by these terms.

1. GENERAL

The Instant Bank Pay feature is a feature of the GoCardless Payments Service which enables Merchants to collect payments from Customers outside the usual direct debit collection cycles. The Instant Bank Pay feature enables the Merchant to collect one-off payments from Customers by means of a payment initiation service provided by GoCardless to Customers. There are two different ways in which the Instant Bank Pay feature can be used to settle funds by Customers to Merchants: (i) funds can firstly be collected into the GoCardless Bank Account, before being paid out to the Merchant, or (ii) funds can be paid straight into the Merchant's Nominated account, without being routed via the GoCardless Bank Account ("**Instant Bank Pay Direct Settlement**") (i) and (ii) together are known as the "**Instant Bank Pay Feature**".

2. USING INSTANT BANK PAY FEATURE

- a. Instant Bank Pay Feature can be enabled either:
 - (i) via a Merchant's GoCardless Account, where that functionality is available in the dashboard; or
 - (ii) otherwise after entering into an Order Form for Instant Bank Pay Feature with GoCardless.
- b. Where the Merchant uses GoCardless via:
 - (i) the API, the Merchant may need to update its API before enabling Instant Bank Pay Feature;
 - (ii) third party services that connect directly to its GoCardless Account via the API or other mechanisms, the Merchant acknowledges and agrees that it will only be able to use Instant Bank Pay Feature once that third party has updated its integration to facilitate the use of Instant Bank Pay Feature.

- c. The Merchant may be able to specify certain Instant Bank Pay Feature functionalities in the dashboard of its GoCardless Account. An up to date list of the Payment Schemes and, where applicable, the Customer jurisdictions in which Instant Bank Pay Feature is available can be found [HERE](#). GoCardless may add and/or remove Payment Schemes and/or Customer jurisdictions for Instant Bank Pay Feature at any time and without notice to you.
- d. The Merchant acknowledges and agrees that, where it is able to and does: (i) design and/or host Payment Pages (other than the GoCardless designed Payment Pages); (ii) use Payment Pages provided by a partner; or (iii) if applicable, design and/or send its own Payment Notifications, all with respect to the Merchant's use of Instant Bank Pay Feature, the Merchant must, at all times:
 - (i) comply with the directions and provisions of any GoCardless instructions and guidance from time to time;
 - (ii) ensure no elements of the Payment Pages and/or Payment Notifications could put GoCardless in breach of relevant law and regulation (as the provider of the regulated payment initiation service to the Customer);
 - (iii) remove or amend any Payment Page or Payment Notification immediately upon notice by GoCardless to do so.
- e. The Merchant acknowledges and agrees that a Payment Order in the context of Instant Bank Pay Feature means the request made by the Customer for a payment to be made to the Merchant using the payment initiation service provided by GoCardless to the Customer, enabling a payment to be made from the Customer's bank account into either the GoCardless Bank Account, or the Merchant's Nominated Account (via Instant Bank Pay Direct Settlement). Any Payment Order requested by a Customer using Instant Bank Pay Feature would be pursuant to a request sent to the Customer by the Merchant for a payment to be made in this way. The Merchant further acknowledges and agrees that the provisions of the Payment Services Agreement relating to Payment Orders will be construed accordingly.
- f. GoCardless may apply reasonable limits from time to time to the value of Payment Orders that can be initiated by Customers using Instant Bank Pay Feature. Where not prevented by law or regulation, or where such notification will not compromise the security of or allow potentially fraudulent use of Instant Bank Pay Feature, GoCardless will provide reasonable notice of such limits and any changes to them.
- g. Funds from the Customer's bank in satisfaction of a Payment Order initiated using Instant Bank Pay Feature can be paid in two ways - (i) into the GoCardless Bank Account before being paid out to the Merchant, or (ii) directly into the Merchant's Nominated account (via Instant Bank Pay Direct Settlement). In the case of Instant Bank Pay Direct Settlement, the Merchant acknowledges and agrees that they will be solely responsible for reconciling any payments made via Instant Bank Pay Direct Settlement with their accounts.
- h. In consideration for GoCardless providing the Merchant with Instant Bank Pay Feature, the Merchant must pay, or ensure GoCardless is able to collect, the Fees and other amounts the Merchant owes when due. Depending on the Merchant's agreement with GoCardless, the Fees payable by the Merchant to GoCardless for use of Instant Bank Pay Feature will either be (i) automatically paid to GoCardless from the funds received by GoCardless from a Customer's bank in satisfaction of a Payment Order (the point in time when the Fees become due and payable to GoCardless is in accordance with the relevant Payment Scheme Timings), or (ii) invoiced to the Merchant by GoCardless (such Fees will become due and payable within 30 days after the invoice date).
- i. When facilitating the payment from a Customer to the Merchant using Instant Bank Pay Feature, GoCardless is only initiating the payment and not executing the Payment Order. Where a Payment Order has been successfully initiated using Instant Bank Pay Feature, successful execution of the Payment Order is the responsibility of the Customer's bank, and the timings and effectiveness of that payment are outside the sphere of responsibility of GoCardless. Accordingly, the Payment Scheme Timings for Instant Bank Pay Feature are indicative and not determinative and GoCardless gives no commitments or other guarantees with respect to these. In the case of Instant Bank Pay

Direct Settlement, the Merchant acknowledges that GoCardless has limited information on the status of any Payment Order, as its role is not only limited to initiating the payment and not executing the Payment Order, but payment will also be made directly from the Customer's bank account to the Merchant's Nominated Account. The Merchant acknowledges and agrees that some banks may charge the Customer a fee for executing the Payment Order and GoCardless has no control over this and will not be responsible or liable with respect to any such fees charged by the Customer's bank to the Customer.

- j. GoCardless may use third parties to initiate a Payment Order and, in such circumstances, and to the extent permissible by law or regulation excludes liability with respect to any Payment Order which cannot be initiated using Instant Bank Pay Feature due to the act, omission or other failure of any third party initiating the Payment Order on GoCardless' behalf.
- k. In certain circumstances, it may be necessary for GoCardless to withhold performance of all or part of Instant Bank Pay Feature for reasons including:
 - (i) where a Force Majeure Event occurs affecting GoCardless, any subcontractor of GoCardless and/or the Customer's bank;
 - (ii) where GoCardless reasonably believes the Merchant and/or the Customer is using Instant Bank Pay Feature for illegal or fraudulent purposes;
 - (iii) where Verification of the Customer cannot be completed to GoCardless' satisfaction;
 - (iv) if GoCardless determines, in its absolute and sole discretion, that the Merchant is not eligible to use the feature because of the risk presented to GoCardless (including, but not limited to, fraud, Chargebacks or other risks, or if the Merchant is unable to satisfy GoCardless' know-your-customer checks).

In any such cases, GoCardless will have no liability to the Merchant for not providing Instant Bank Pay Feature.

l. The Merchant acknowledges and agrees that, in the context of Instant Bank Pay Feature:

- (i) an Unauthorised Payment Order is a Payment Order initiated through Instant Bank Pay Feature which has not been authorised by the Customer; and
- (ii) an Incorrectly Executed Payment Order is a Payment Order initiated through Instant Bank Pay Feature which has not been executed or has not been correctly executed.

In each case, it would not be the responsibility of the Merchant to notify GoCardless of the Unauthorised Payment Order or Incorrectly Executed Payment Order, and any such notification would ordinarily be made by the Customer to their bank. The Merchant has no liability with respect to any Unauthorised Payment Order or Incorrectly Executed Payment Order unless: (i) GoCardless can show there has been fraud on the part of the Merchant which has given rise to the Unauthorised Payment Order; or (ii) the Merchant has, with intent or negligence, failed to comply with any obligation under this Agreement which has, in turn, caused the Unauthorised Payment Order or Incorrectly Executed Payment Order to occur. In such case, the Merchant will be liable to GoCardless for any and all Losses suffered or incurred by GoCardless as a result of any such Unauthorised Payment Order or Incorrectly Executed Payment Order.

- m. The Merchant acknowledges and agrees that it is its responsibility to ensure any Payment Order request it makes from a Customer using Instant Bank Pay Feature is for the correct amount to reflect the commitment of the Customer to pay the Merchant. GoCardless shall initiate any Payment Order made by a Customer for the amount requested by the Merchant and GoCardless will not be liable for any disparity between such amount and the amount due to the Merchant from the Customer. If there is any disparity between the amount of the Payment Order initiated by the Customer and the amount due to the Merchant from the Customer, then it is the Merchant's sole responsibility and liability to settle any related issues or disputes direct with the Customer.

- n. GoCardless does not warrant that Instant Bank Pay Feature will meet the Merchant's requirements or that Instant Bank Pay Feature will be uninterrupted, timely or error-free.
- o. The Merchant acknowledges and agrees that GoCardless' ability to provide Instant Bank Pay Feature is dependent upon the Customer's bank performing services within its sphere of responsibility and, in particular: (i) operating an interface which enables GoCardless to initiate a Payment Order on behalf of the Customer; and (ii) executing each Payment Order in accordance with the Instant Bank Pay Feature initiation instructions. In no circumstances will GoCardless be responsible or liable for any Payment Orders which are not fulfilled as a result of any act or omission by the Customer's bank.
- p. If the Customer complains to the Merchant regarding the Customer's use of Instant Bank Pay Feature to make a payment to the Merchant, the Merchant must redirect the Customer to GoCardless and inform the Customer they must address the complaint to GoCardless via email to complaints@gocardless.com.
- q. There is no automatic Chargeback mechanism facilitated by a Payment Scheme or otherwise for Instant Bank Pay Feature. Notwithstanding this, Chargebacks will still apply and operate with respect to payments initiated using Instant Bank Pay Feature and these Chargebacks will be processed by GoCardless and applied to the Merchant in accordance with the provisions of the Payment Services Agreement.
- r. The Merchant acknowledges and agrees that a Failure in the context of Instant Bank Pay Feature will include any: (i) Payment Order which is successfully initiated by GoCardless but not successfully executed by the Customer's bank; and (ii) a Successful Transaction initiated using Instant Bank Pay Feature which is successfully executed by the Customer's bank but subsequently reversed by the Customer's bank or by GoCardless.

C. Verified Mandates Feature

The following terms apply to and are incorporated by reference into the Agreement, where the Merchant uses the Verified Mandates feature ("**Verified Mandates**"). By using Verified Mandates the Merchant agrees to be bound by these terms.

1. GENERAL

Verified Mandates is a feature that helps Merchants with the prevention of fraud. Verified Mandates can be enabled and used by Merchants as a standalone feature of the GoCardless Payments Service ("**Direct Verified Mandates**"), (where such feature is available), as well as being incorporated into the GoCardless Protect+ Service as a feature of that Service ("**GoCardless Protect+ Verified Mandates**"). The provisions of these Product-Specific Terms relating to the GoCardless Protect+ product will apply in addition to these terms with respect to GoCardless Protect+ Verified Mandates. Where these terms refer to "Verified Mandates", this shall be a reference to both Direct Verified Mandates and GoCardless Protect+ Verified Mandates, unless specifically stated otherwise. A "**Successfully Verified Mandate**" is a Payment Scheme Mandate set up using a bank account the Customer has verified they have access to.

2. USING VERIFIED MANDATES

- a. Direct Verified Mandates can be enabled either:
 - (i) via a Merchant's GoCardless Account, where that functionality is available in the dashboard; or
 - (ii) otherwise after entering into a Verified Mandates Order Form with GoCardless.

GoCardless Protect+ Verified Mandates are enabled through subscription to the GoCardless Protect+ product (as described in [section 3. \(GoCardless Protect+ Service\)](#) of these Product-Specific Terms) which incorporates Verified Mandates.

- b. Where the Merchant uses GoCardless via:
- (i) the API, the Merchant may need to update its API integration with GoCardless before enabling Verified Mandates;
 - (ii) third party services that connect directly to its GoCardless Account via the API or other mechanisms, the Merchant acknowledges and agrees that it will only be able to use Verified Mandates once that third party has updated its integration to facilitate the use of Verified Mandates.
- c. For Direct Verified Mandates, the Merchant will be able to specify certain Verified Mandates functionality in the dashboard of its GoCardless Account. For GoCardless Protect+ Verified Mandates, the Merchant will not be able to specify the Verified Mandates functionality in the same way, and such functionality will be subject to the GoCardless Protect+ terms set out in [section 3. \(GoCardless Protect+ Service\)](#) of these Product-Specific Terms.
- d. An up to date list of the Payment Schemes and, where applicable, the Customer jurisdictions in which Verified Mandates is available can be found [HERE](#). GoCardless may add and/or remove Payment Schemes and/or Customer jurisdictions for Verified Mandates at any time and without notice to the Merchant.
- e. For Direct Verified Mandates, once the Merchant has enabled Verified Mandates, new bank debit mandates requests the Merchant makes to GoCardless will go through the Verified Mandates process in line with the verification level specified by the Merchant for each bank debit mandate request. If the Merchant does not specify a verification level for the bank debit mandate request, GoCardless will apply the default verification level of 'recommended'. A description of each verification level can be found [HERE](#). The Merchant will not be able to deactivate Verified Mandates once the functionality has been enabled, although the Merchant can, at any time, set the verification level to 'minimum'. You acknowledge and agree that when the verification level is set to 'minimum' certain bank debit mandates may be subject to verification using Verified Mandates, if such verification is required by a Payment Scheme.
- f. The Direct Verified Mandates feature is not intended to be used to verify existing mandates, and we may put fair usage limits on your GoCardless Account if we think you are using the feature outside of its intended use.
- g. Where Fees are payable by the Merchant for its use of Direct Verified Mandates such Fees shall become due and payable to GoCardless upon the creation of a Successfully Verified Mandate.
- h. If the verification of a bank debit mandate using Verified Mandates is unsuccessful such that a Successfully Verified Mandate is not created, the Merchant will not be charged a Fee for the use of Verified Mandates for that bank debit mandate, and the bank debit will not be set up. It is the responsibility of the Merchant to ensure any such failures are effectively managed with the Customer and GoCardless shall have no responsibility or liability for this. The Merchant acknowledges and agrees that GoCardless has no obligation to set up any Payment Scheme Mandate and/or Payment Order if the verification of a bank debit mandate using Verified Mandates is unsuccessful.
- i. The Merchant acknowledges and agrees that, where it is able to and does: (i) design and/or host Payment Pages (other than the GoCardless designed Payment Pages); (ii) use Payment Pages provided by a partner; or (iii) if applicable, design and/or send its own Payment Notifications, all with respect to the Merchant's use of Verified Mandates, the Merchant must, at all times:
- (i) comply with the directions and provisions of any GoCardless instructions and guidance from time to time;

(ii) ensure no elements of the Payment Pages and/or Payment Notifications could put GoCardless in breach of relevant law and regulation (as the provider of any regulated account information service to the Customer);

(iii) remove or amend any Payment Page or Payment Notification immediately upon notice by GoCardless to do so.

j. GoCardless may provide Verified Mandates itself or through a third party service provider (“TPSP”). Where GoCardless provides Verified Mandates through a TPSP, the Merchant acknowledges and agrees that:

(i) GoCardless is only setting up the bank debit mandate and not verifying the Customer’s bank account details, and the timings and effectiveness of the Verified Mandates feature are outside the sphere of responsibility of GoCardless. Accordingly, GoCardless gives no commitments or other guarantees with respect to these and expressly disclaims all responsibility for any services provided by a TPSP including the accuracy of the assessment or results provided by such TPSP;

(ii) all rights, title and interest in any services provided by a TPSP are owned by the TPSP;

(iii) to the extent permissible by law or regulation GoCardless excludes liability with respect to any bank debit mandate which cannot be verified and/or is incorrectly or erroneously verified using Verified Mandates due to the act, omission or other failure of any TPSP involved in the performance of Verified Mandates on GoCardless’ behalf.

k. Where GoCardless provides Verified Mandates itself, the Merchant acknowledges and agrees that GoCardless’ ability to provide Verified Mandates is dependent upon the Customer’s bank performing services within its sphere of responsibility and, in particular, operating an interface which enables GoCardless to verify the Customer’s bank account details. In no circumstances will GoCardless be responsible or liable for any bank debit mandates which are not fulfilled as a result of any act or omission by the Customer’s bank.

l. Although Verified Mandates is designed to help prevent fraud, GoCardless makes no warranties, representations or other commitments regarding any Successfully Verified Mandate. The Merchant remains wholly responsible and liable for, and indemnifies GoCardless with respect to, all and any amounts and costs incurred as a result of any Chargebacks, claims, refunds, Failures or any other loss arising with respect to any Successfully Verified Mandate.

m. In certain circumstances, it may be necessary for GoCardless to withhold performance of all or part of Verified Mandates for reasons including:

(i) where a Force Majeure Event occurs affecting GoCardless, any TPSP, any subcontractor of GoCardless and/or the Customer’s bank;

(ii) where GoCardless reasonably believes the Merchant and/or the Customer is using Verified Mandates for illegal or fraudulent purposes;

(iii) where Verification of the Customer cannot be completed to GoCardless’ satisfaction.

In any such cases, GoCardless will have no liability to the Merchant for not providing Verified Mandates.

n. GoCardless does not warrant that Verified Mandates will meet the Merchant’s requirements or that Verified Mandates will be uninterrupted, timely or error-free.

- o. If the Customer complains to the Merchant regarding Verified Mandates, the Merchant must redirect the Customer to GoCardless and inform the Customer they must address the complaint to GoCardless via email to complaints@gocardless.com.

D. Add-On Features

The following terms apply to and are incorporated by reference into the Agreement, where the Merchant::

- a. utilises the feature to enable the Merchant name on payer bank statements ("**Merchant Name on Payer Bank Statements**");
- b. designs and/or send its own Payment Notifications, and/ or disables standard email payment notifications, ("**Custom Checkout Experience and Payer Notifications**");

(each an "**Add-On Feature**" and collectively the "**Add-On Features**"). By using any of the Add-On Features the Merchant agrees to be bound by these terms.

1. GENERAL

The Add-On Features are features of the GoCardless Payments Service which are additional options which the Merchant can enable (where available) to enhance the GoCardless Payments Service.

2. USING THE ADD-ON FEATURES

- a. Add-On Features can be enabled either:
 - (i) via a Merchant's GoCardless Account, where that functionality is available in the dashboard; or
 - (ii) otherwise after entering into an Order Form which includes the Add-On Feature as part of a Product Bundle with GoCardless.
- b. When the Merchant enables an Add-On Feature it will be immediately available. Once an Add-On Feature is enabled any Add-On Feature Fee as may be applicable, will be charged from the 1st of the following month until the end of the month in which it is disabled. The Add-On Feature will remain enabled on the Merchant's account each month thereafter unless disabled in line with section d below.
- c. Where the Merchant has enabled an Add-On Feature via its GoCardless Account, the Merchant and its Authorised Users will be able to disable the applicable Add-On Feature via the dashboard; otherwise the Merchant must contact GoCardless Support.
- d. Where the Merchant opts to disable an Add-On Feature, the change will take effect immediately (the "**Disablement Date**"). The Add-On Feature Fees, if applicable, shall remain chargeable and payable until the end of the month in which the Add-On Feature is disabled.
- e. The Merchant acknowledges and agrees that, where it is able to and does use the Custom Payment Pages and Disabled Payment Emails feature with respect to the Merchant's use of GoCardless Payments, the Merchant must, at all times:
 - i. comply with the directions and provisions of any GoCardless instructions and guidance from time to time;
 - ii. ensure no elements of the Payment Pages and/or Payment Notifications could put GoCardless in breach of relevant law and regulation (as the provider of the regulated payment initiation service to the Customer);

- iii. remove or amend any Payment Page or Payment Notification immediately upon notice by GoCardless to do so.

2. GoCardless Success+ Service

The following terms apply to and are incorporated by reference into the Agreement, where the Merchant uses the GoCardless Success+ Service ("**Success+**"). By using Success+ the Merchant agrees to be bound by these terms.

1. GENERAL

Success+ is a product designed to help improve the Merchant's payment success by offering features that focus on reducing Failures and their impact.

1. USING SUCCESS+

- a. Success+ can be enabled either:
 - (i) via a Merchant's GoCardless Account, where that functionality is available in the dashboard; or
 - (ii) otherwise after entering into a Success+ Order Form with GoCardless.
- b. Where the Merchant uses GoCardless via:
 - (i) the API, the Merchant may need to update its API before enabling Success+;
 - (ii) third party services that connect directly to its GoCardless Account via the API or other mechanisms, the Merchant acknowledges and agrees that it will only be able to use Success+ once that third party has updated its integration to facilitate the use of Success+.
- c. The Merchant is able to specify certain Success+ functionalities in the dashboard of its GoCardless Account.
- d. Success+ will only operate in respect of Failures that occur whilst the Merchant has Success+ fully enabled in accordance with clause 2 a. and b. above.

2. DEACTIVATING SUCCESS+

Where the Merchant has enabled Success+ via its GoCardless Account, the Merchant and its Authorised Users will be able to deactivate Success+ via the dashboard; otherwise the Merchant must contact the GoCardless Support.

3. DISCLAIMER

GoCardless makes no representation, warranty or guarantee that use of Success+ will reduce the Merchant's rate of Failures or improve the Merchant's payment success.

3. GoCardless Protect+ Service

The following terms apply to and are incorporated by reference into the Agreement, where the Merchant uses the GoCardless Protect+ product ("**GoCardless Protect+**"). By using GoCardless Protect+ the Merchant agrees to be bound by these terms.

1. GENERAL

- a. GoCardless Protect+ is a product designed to help reduce the risk that Customers fraudulently receive goods and services from the Merchant without any intention to pay for such goods and services. GoCardless Protect+ is made up of four features which tackle fraud through the lifecycle of a Payment Scheme Mandate from the creation of the Payment Scheme Mandate, through to ongoing Transactions performed with respect to the Payment Scheme Mandate whilst it is active, in order to maximise the value of the Payment Scheme Mandate for the Merchant through reducing fraudulent behaviour. The four features comprising GoCardless Protect+ are:

- (i) Detect: a Detect feature which is activated when a Customer sets up a Payment Scheme Mandate to try to identify potentially fraudulent payers by combining a wide range of data sources applied against the Payment Scheme Mandate details provided by the Customer.
- (ii) Verify: a Verified Mandates feature whereby if the Detect feature identifies a Customer as a potential fraud risk, and based on a risk score metric selected by the Merchant, GoCardless Protect+ will require that Customer to verify they have access to the bank account they are using to set up the Payment Scheme Mandate, using GoCardless' Verified Mandates feature. The Verified Mandates feature is an account information service and is subject to the relevant provisions of these Product-Specific Terms which apply to the Merchant's use of the Verified Mandates feature (see section F below).
- (iii) Monitor: a Monitor feature which operates once a Payment Scheme Mandate has been successfully created. The Monitor feature will involve GoCardless monitoring fraudulent activity on the Merchant's GoCardless Account. GoCardless will alert the Merchant if GoCardless identifies potential fraudulent activity. GoCardless will also provide the Merchant with reports on various aspects of fraud.
- (iv) Challenge: a Chargeback Challenge feature which is a tool enabling the Merchant to challenge potentially fraudulent Chargebacks made by Customers and challenging those Chargebacks with the Customer's bank, based on evidence gathered by GoCardless and information provided by the Merchant.

2. USING GOCARDLESS PROTECT+

- a. GoCardless Protect+ can be enabled either:
 - (i) via a Merchant's GoCardless Account, where that functionality is available in the dashboard; or
 - (ii) otherwise after entering into an Order Form with GoCardless.
- b. Where the Merchant uses GoCardless via:
 - (i) the API, the Merchant may need to update its API before enabling GoCardless Protect+;
 - (ii) third party services that connect directly to its GoCardless Account via the API or other mechanisms, the Merchant acknowledges and agrees that it will only be able to use GoCardless Protect+ once that third party has updated its integration to facilitate the use of GoCardless Protect+.
- c. The Merchant should be aware that GoCardless Protect+ may not be available in all Payment Schemes and Customer jurisdictions, and certain features may also not be available in certain Payment Schemes and Customer jurisdictions. An up to date list of the Payment Schemes and, where applicable, the Customer jurisdictions in which the GoCardless Protect+ product and/or any of the individual features making up the GoCardless Protect+ product are available can be found [HERE](#). GoCardless may add and/or remove Payment Schemes and/or Customer jurisdictions for GoCardless Protect+ and/or any of the individual features comprising GoCardless Protect+ at any time and without notice to you.
- d. The Merchant is able to specify certain GoCardless Protect+ functionalities in the dashboard of its GoCardless Account. In particular:
 - (i) the Merchant can set the risk threshold that will determine which Customers will be put through the Verify feature and be required to have a Successfully Verified Mandate before a Payment Scheme Mandate can be set up for that

Customer. The Merchant can amend the risk threshold it wants to apply to its Customers at any time in the dashboard of its GoCardless Account;

(ii) the Merchant can block certain identifiers (such as bank account, email or email domain) from being able to create Payment Scheme Mandates, and also unblock such identifiers if the Merchant wishes;

(iii) the Merchant will be able to access different types of information through the dashboard of its GoCardless Account using the Monitor feature, including information about fraud losses, payer fraud profiles, and historical Chargeback information;

(iv) setting and viewing information about Chargebacks to enable the Merchant to assess which Chargebacks it may wish to challenge using the Challenge feature.

e. The Merchant should note that it may be subject to fair usage provisions with respect to its use of GoCardless Protect+ and, specifically, the activation of the Verify feature within GoCardless Protect+.

f. The Monitor feature aims to help the Merchant fight fraud by providing actionable data and insights on the Merchant's customer base, including giving estimates around the monetary value gained by using GoCardless Protect+. The Merchant acknowledges and agrees that such reports are estimates only, and GoCardless makes no warranties, representations or other commitments around the accuracy of the information provided.

g. With respect to the Challenge feature, GoCardless makes no commitment or guarantee of any nature that any Chargeback challenge will be successful, as success is based on a number of factors including the quality of the information received from the Merchant with respect to the Chargeback and, in particular, contractual documentation between the Merchant and the Customer. GoCardless will collate evidence based on the information GoCardless holds with respect to any Chargeback, but the Merchant is also responsible for providing information which relates to its own relationship with the Customer. GoCardless will be responsible for collating and packaging up the information, sending it for consideration and review, liaising with the Customer's bank with respect to the Chargeback (either directly or indirectly), receiving the outcome of the Challenge and reporting this back to the Merchant.

h. GoCardless may use third parties to provide all or any part of GoCardless Protect+, including any of the features comprising GoCardless Protect+ and, in such circumstances, and to the extent permissible by law or regulation, GoCardless excludes liability with respect to such third parties.

i. GoCardless will use reasonable commercial endeavours to provide GoCardless Protect+ but does not warrant that GoCardless Protect+ or any of the features comprising GoCardless Protect+ will meet the Merchant's requirements or be uninterrupted, timely or error-free, nor does GoCardless make any warranty as to the results that may be obtained from the Merchant's use of GoCardless Protect+ or any of the features comprising GoCardless Protect+, or the accuracy of any other information obtained through GoCardless Protect+ or any of its features.

j. The Merchant assumes all risks associated with its use of GoCardless Protect+ and GoCardless is not obliged to provide any maintenance, technical or other support for GoCardless Protect+ or any of its features.

3. DISCLAIMERS

GoCardless makes no representation, warranty or guarantee that use of GoCardless Protect+ will prevent all or any fraud being perpetrated against the Merchant by any Customer and/or any other third party.

GoCardless is not a consumer reporting agency and none of the information provided through GoCardless Protect+ or any of the features comprising GoCardless Protect+ constitutes a "consumer report" as such term is defined in the Federal Fair Credit Reporting Act (15 U.S.C.A. SS1681 et seq) ("FCRA").

By using GoCardless Protect+ and any of its features, the Merchant agrees that: (A) any information provided to the Merchant through GoCardless Protect+ is not intended to have any bearing on the credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living of any Customer and, notwithstanding this, (B) the Merchant will not use the information received through its use of GoCardless Protect+: (i) as a factor in establishing an individual's eligibility for credit or insurance; (ii) in connection with underwriting individual insurance; (iii) in evaluating an individual for employment purposes; (iv) in connection with a determination of an individual's eligibility for a licence or other benefit granted by a governmental authority; (v) in connection with any permissible purpose (as defined by the FCRA); or (vi) in any other manner that would cause such use of GoCardless Protect+ or any of its features to be construed as a consumer report by any authority having jurisdiction over any of the parties. Moreover, the Merchant agrees not to take any adverse action, which is based in whole or in part on the information, against any consumer. The terms "adverse action" and "consumer" shall have the meanings given to them in the FCRA.

The Merchant may not use any information obtained through its use of GoCardless Protect+ for commercial solicitations, marketing, fundraising, or other similar activities or purposes.