

Platyn Payment Terms

Version 2 · effective October 21, 2026

These Payment Terms add to the [Terms of Service](#) and apply to any Org that accepts payments through Platyn. They are shown after the Org submits its business verification, filled in with the details below, and are accepted by an owner or admin who confirms they are authorized to bind the Org.

Parties and key details. HOPPRGG LLC, a Georgia limited liability company doing business as Platyn ("Platyn"), and [Org legal name], d/b/a [Org trading name], a [Org business type] at [Org address] (the "Org"). Accepted by [Signer name], [Signer title] ([Signer email]), on [Date]. Fees: card [Card fee], ACH [ACH fee]. Payout bank account ending [Bank account last four].

1. How payments work

1.1 Payments are processed by Finix Payments, Inc. and its partner banks (the "Processor"). Platyn provides the software and is not a bank or money transmitter.

1.2 The [Finix Terms of Service](#), the [Finix Privacy Policy](#) and Finix's [Prohibited and Restricted Businesses](#) list form part of these Payment Terms. The Org must comply with the Finix Terms of Service. Finix may update the Finix Terms of Service and the Finix Privacy Policy from time to time, at its sole discretion and without notice. Accepting these Payment Terms also accepts the Finix Terms of Service, and Platyn passes that acceptance (with the time, IP address and browser of the person accepting) to the Processor. If the Finix Terms of Service and these Payment Terms conflict on the Processor's rights, the Finix Terms of Service control.

1.3 The Processor is a third-party beneficiary of these Payment Terms and may enforce them directly.

1.4 The Org may access and use the Processor's payments platform only to process transactions for its own customers through Platyn. The Org will not, and will not let anyone else: copy, modify or build a competing product from that platform; reverse-engineer it or try to discover its source code; place any lien on it; get around or undermine its security; use it for anything unlawful, fraudulent, deceptive or harmful; remove any proprietary notice from it; or use it in a way that could damage, overload or impair it or interfere with anyone else's use.

1.5 The Processor is not liable to the Org for any damages, whether direct, indirect, incidental or consequential, arising from these Payment Terms or the Org's use of its payments platform. The Processor gives the Org no warranty of any kind, including any warranty of title, merchantability, fitness for a particular purpose or non-infringement.

1.6 The Processor may end the Finix Terms of Service, and the Org's access to its payments platform, at any time as the Finix Terms of Service allow.

1.7 The Org will use Platyn payments in full compliance with all applicable laws and the card network and Nacha rules.

1.8 Platyn shares information about the Org, its owners and its customers' payments with the Processor to provide payments, verify identity and prevent fraud, as described in the [Platyn Privacy Policy](#) and the Finix Privacy Policy. The Org authorizes Platyn to give the Processor that information and to act for the Org with the Processor, including on Chargebacks.

1.9 The Org is the seller of record for every sale. It is solely responsible for its goods, fulfilment, customer service, refund policy and its customers' satisfaction.

2. Verification (KYC/KYB)

2.1 The Org will provide accurate information about the business, its owners holding 25% or more, and a controlling person, and keep it current.

2.2 The Org authorizes Platyn and the Processor to verify that information, including with identity, credit, business-registry and sanctions (OFAC) checks, and to repeat them at any time.

2.3 Platyn and the Processor may decline, limit or end payment acceptance based on these checks.

3. Permitted business only

3.1 The Org may accept payments only for the business type it was approved for (decorated goods, apparel and related services) and only for its own sales.

3.2 The Org must notify Platyn before materially changing what it sells.

4. Prohibited activity

The Org will not use Platyn payments to:

- accept payments for, or on behalf of, any other business or person (transaction laundering or factoring);
- move or disguise funds, or run transactions with no real sale of goods or services behind them;
- buy from its own store, or have staff or owners do so, to generate funds or volume;
- split one sale into several charges to stay under limits;
- sell cash equivalents (prepaid or gift cards, money orders), cryptocurrency, counterfeit or infringing goods, or anything on the Processor's Prohibited and Restricted Businesses list;
- deal with anyone on a government sanctions list, or in a sanctioned country;
- issue refunds to any payment method other than the one originally charged.

5. Risk controls

5.1 Platyn and the Processor may, at their discretion and at any time:

- set limits on transaction size, daily or monthly volume;
- delay payouts, including for up to 30 days for a new Org;

- hold funds or a reserve while a transaction or account is reviewed;
- require more information or documents about any sale, customer or payout;
- suspend payments or refuse a transaction.

5.2 Where the law requires, Platyn and the Processor may report activity to law enforcement or regulators, and may not be allowed to tell the Org they have done so.

6. Fees

6.1 Processing and platform fees are as set out above and in the Org's order form or onboarding agreement.

6.2 Fees are deducted from each transaction or payout before funds are paid to the Org.

6.3 The Processor's fees for Chargebacks and returned ACH payments are passed through at cost and deducted as they occur: \$30 for each dispute or dispute inquiry and \$5 for each returned ACH payment.

6.4 Platyn will give the Org at least 30 days' written notice before any change to its fees.

7. Payouts

7.1 Payouts go only to a verified bank account in the Org's legal business name.

7.2 Payout timing is set by the Processor and may change under section 5.

8. Refunds

The Org decides its own refund policy and must post it, together with shipping terms and contact details, wherever it sells. Refunded amounts and any fees not returned by the Processor are the Org's cost.

9. Chargebacks and disputes

9.1 The Org is solely and fully responsible for every chargeback, dispute, reversal and returned ACH payment on its transactions ("Chargeback").

9.2 The Org will bear any and all costs associated with its Chargebacks. These include the full disputed amount, Processor dispute fees, card network fees, fines and assessments, and the original transaction fees, which are not refunded. A disputed amount is returned to the Org only if the Chargeback is decided in the Org's favour and the Processor returns the funds.

9.3 The Org must respond to Chargebacks promptly through Platyn, with evidence such as art approvals and delivery records. Platyn may accept a Chargeback on the Org's behalf if the Org does not respond in time.

9.4 If the Org's Chargeback rate or volume is excessive, as the Processor or card networks define it, Platyn may add a reserve, delay payouts, or suspend or end payment acceptance.

10. Recovering amounts owed

10.1 Platyn may recover any amount the Org owes under these Payment Terms by deducting it from pending or future payouts or from a reserve.

10.2 **ACH authorization.** The Org authorizes Platyn, the Processor and their banks to initiate ACH credit and debit entries to its payout bank account (ending [Bank account last four]) for payouts and for any amount owed under these Payment Terms. The Org agrees to be bound by the Nacha Operating Rules for these entries. This authorization stays in effect until all amounts are paid, including after termination. The Org may revoke it only by written notice to admin@platyn.io that gives Platyn a reasonable time to act on it, and revoking it does not reduce what the Org owes.

10.3 A negative balance is a debt the Org owes Platyn, due on demand. Platyn may charge reasonable collection costs.

10.4 **Card on file.** The Org will keep a valid card on file with Platyn as a backup payment method while payments are enabled and until all amounts are paid. The Org authorizes Platyn to charge that card, without further approval, for any amount owed under these Payment Terms that is not recovered under 10.1 or 10.2, including Chargeback amounts and costs. Each charge is for the amount owed, is described as a Platyn recovery charge, and is confirmed by email receipt. The Org may replace the card at any time but may not remove it while this authorization is in effect.

10.5 Platyn will keep records of the authorizations in 10.2 and 10.4 for at least two years after they end.

11. Card data and security

11.1 Card and bank details are collected by the Processor's secure forms. The Org will never collect, write down or store card numbers or security codes itself, by email, phone, chat or any other channel.

11.2 The Org will complete the PCI DSS self-assessment questionnaire when Platyn or the Processor asks, and at least once a year. An Org that does not may be charged the Processor's PCI non-compliance fee until it does.

12. Taxes

The Org is responsible for determining, collecting and paying any sales, use or other taxes on its sales.

13. Termination

13.1 Either party may end payment acceptance with notice. Platyn may end it immediately under section 5 or for breach.

13.2 After termination, Platyn and the Processor may hold the Org's funds for at least 180 days, or longer if the Processor requires, to cover Chargebacks, refunds and fees, then pay out any remainder.

13.3 Sections 9, 10, 12, 13 and 14 survive termination.

14. Personal guarantee

[Signer name], by accepting these Payment Terms, personally and unconditionally guarantees the Org's full and prompt payment of all amounts owed under sections 9 and 10. Platyn may enforce this guarantee without first pursuing the Org, and it continues after termination until all amounts are paid.

15. Changes

Platyn may update these Payment Terms. For a material change, Platyn gives at least 30 days' notice and an owner or admin must accept the new version within those 30 days. If no one has accepted it by its effective date, the Org may not take new payments until someone does. Refunds, Chargeback responses and payouts continue in the meantime.

16. General

These Payment Terms are governed by the laws of the State of Georgia, and disputes under them are resolved as set out in the Terms of Service. Notices to Platyn go to HOPPRGG LLC, 2716 Powell Ct., Monroe, GA 30656, admin@platyn.io.