



# User Bank Account Debit Authorizations

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By using Stripe services, you agree to Stripe and its affiliates' right to debit your User Bank Account and you authorize Stripe and its affiliates to debit your User Bank Account to collect any fees owed or other amounts due to Stripe or its affiliates or to credit or transfer funds to any of your accounts maintained with Stripe or its affiliates. Your authorization to Stripe and its affiliates extends to any bank account that you link to Stripe services (i.e. any User Bank Account). Your authorization is in complete compliance with any applicable bank debit rules, including the applicable debit scheme authorization and mandate language included below. Your authorization to debit any of your User Bank Accounts includes the specific mandate or authorization language for the specific debit scheme that covers your bank account (e.g. for US bank accounts the ACH/Nacha language will apply, for CA bank accounts the ACSS language will apply and for GB bank accounts the Bacs language will apply). You further are responsible for ensuring that your User Bank Account can accept the applicable country scheme debits (e.g. ACH for US bank accounts, ACSS for CA bank accounts, etc.). The debit scheme language for each bank scheme is incorporated into your authorization to Stripe and Stripe's affiliates to debit any of your User Bank Accounts with the same force and effect as if you had signed a paper and obtained a hard copy containing the same terms. You will ensure that your User Bank Account has sufficient funds to allow for a debit. If a debit is returned to Stripe because your User Bank Account has insufficient funds, it is your responsibility to fund your User Bank Account so that we can re-process the debit.

## US Bank Accounts (ACH/Nacha)

### ACH Authorization

I authorize Stripe and Stripe's Affiliates to periodically debit any of the US User Bank Accounts for any amount owed to Stripe or Stripe's Affiliates under the Stripe Services Agreement or to credit or transfer funds to any of my accounts maintained with Stripe or Stripe's Affiliates, until this authorization is revoked. I waive any prior notice requirements for Stripe and/or Stripe Affiliates to provide me or my company with notice of a debit for amounts owed to Stripe or Stripe's Affiliates or amounts used to credit or transfer funds to any of my accounts with Stripe or Stripe's Affiliates. I confirm that I am the only person required to authorize debits from the User Bank Accounts. I understand that Stripe and Stripe Affiliates will only debit the User Bank

Account in accordance with the Stripe Services Agreement or as otherwise agreed between Stripe or Stripe's Affiliates and me. I may amend or cancel this authorization at any time by providing Stripe with 30 days' notice.

## ACSS Authorization - Pre-Authorized Debit Agreement

You authorize Stripe to initiate debit and credit entries to the User Bank Account maintained by you at an institution that is a member of the Canadian Payments Association, doing business as Payments Canada, in each case, in accordance with the Stripe Services Agreement and this Pre-Authorized Debit Agreement (this "**PAD Agreement**").

**PAD Category:** You agree that any debit withdrawal by Stripe in accordance with the Stripe Services Agreement is a pre-authorized debit ("**PAD**") for business purposes, as defined under Rule H1 of Payments Canada.

**PAD Amount and Timing:** The amount of any PAD will vary and be based on the amount owed by you from time-to-time under the Stripe Services Agreement. The timing of issuance of each PAD will be triggered by the amount becoming due by you to Stripe under the Stripe Services Agreement.

**Waiver/Modification of Pre-notification/Confirmation Periods:** **You waive the right to receive pre-notification or confirmation of the amount or timing of any PAD, and you agree that you do not require advance notice of the amount or timing of any PAD before the debit is processed.** Without limiting the foregoing sentence, you acknowledge that no notice or confirmation is required for the amount or timing of any PAD or changes to the amount or timing of any PAD, when the debit of such amount or change in such amount is triggered by a specified act, event or other criteria under the Stripe Services Agreement.

**Changes to User Bank Account:** If you change the User Bank Account, this PAD Agreement will apply to the new account and you will provide Stripe written notice and information regarding the new account as Stripe deems necessary. Following receipt of your written notice, it may take Stripe up to ten business days to reflect any change to the User Bank Account in Stripe's systems. If you change the User Bank Account, you are responsible for all costs incurred by Stripe in connection with your decision to change the User Bank Account.

**Cancellation of PAD Agreement:** You may revoke this PAD Agreement upon thirty days' prior written notice to Stripe, but any revocation will be a material breach of the Stripe Services Agreement. You may obtain a sample cancellation form, as well as further information on your right to cancel a PAD authorization by contacting your financial institution or by visiting [www.payments.ca](http://www.payments.ca). In addition, Stripe may stop issuing PADs either in accordance with the terms of this PAD Agreement or, where cancellation is not addressed, in accordance with the rules of Payments Canada.

**Recourse/Reimbursement Statement:** You have certain recourse rights if any debit does not comply with this PAD Agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights, you may contact your financial institution or [www.payments.ca](http://www.payments.ca).

**Stripe's Contact Information:** If you would like to make inquiries with Stripe regarding this PAD Agreement or any PAD issued by Stripe, you may contact Stripe at [info@stripe.com](mailto:info@stripe.com) or <https://support.stripe.com/email/login>.

## GB Bank Accounts (Bacs)

Bacs Direct Debit Authorisation



## 1. Debiting your account

In the event that the net activity in your account is negative or Stripe or Stripe's Affiliates needs you to fund your account for any other reason relating to the Stripe Services Agreement, you authorise and request Stripe to debit your User Bank Account for any amount owed to Stripe or Stripe's Affiliates and at any frequency. Stripe will debit your User Bank Account by using the Bankers' Automated Clearing Services (Bacs) for any User Bank Accounts added by you and covered by the Bacs scheme.

Debits to your User Bank Account will come from Stripe (Service User Number: 714613).

You will be sent an e-mail confirmation of the Direct Debit set-up within three working days of you setting up your account. You agree that Stripe can send you a notice of any debit on your User Bank Account two days prior to the date of the debit or as otherwise agreed. Stripe Payments Europe Ltd. has its principal place of business at The One Building, 1, Lower Grand Canal Street, Dublin 2, Ireland.

If you believe there has been an error in debiting your account, you should [notify us](#). You can also notify your own Bank.

You confirm that you are the only person required to authorise debits from the designated account; or you confirm that you are a representative of the organisation, and you confirm that you have been authorised on behalf of your organisation to authorise Stripe Payments Europe Ltd to debit the User Bank Account.

## 2. The Direct Debit Guarantee

The Direct Debit Guarantee



This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit, Stripe will notify you within two working days in advance of your account being debited or as otherwise agreed. If you request Stripe to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by Stripe or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when Stripe asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

## EU Bank Accounts (SEPA)

In the event that the net activity in your account is negative or Stripe or Stripe's Affiliates needs you to fund your account for any other reason relating to the Stripe Services Agreement, you authorise and request Stripe to debit your User Bank Account for any amount owed to Stripe or Stripe's Affiliates and at any frequency. Stripe will use the Single Euro Payments Area (SEPA) debit scheme for User Bank Accounts added by you and covered by the SEPA scheme. You confirm that you are the only person required to authorise debits from the designated account; or you confirm that you are a representative of the organisation, and you confirm that you have been authorised on behalf of your organisation to authorise Stripe and Stripe Affiliates to debit the User Bank Account. Stripe Payments Europe Ltd., Creditor ID DE16ZZZ00001941136, has its principal place of business at The One Building, 1, Lower Grand Canal Street, Dublin 2, Ireland. You acknowledge that your use of Stripe services is your agreement to this debit mandate and is representative of your signature as if you had signed this in person.

You agree that Stripe will send you a notice of any debit on your User Bank Account two days prior to the date of the debit.

By signing this mandate form, you authorise (A) Stripe Payments Europe Ltd. to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from Stripe Payments Europe Ltd and Stripe's affiliates. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

## Australia Bank Accounts (Australia BECS Direct Debit)

Direct Debit Request and Service Agreement. This Direct Debit Request and Service Agreement explains what your obligations are when undertaking a direct debit arrangement with us. It also details what our obligations are to you as your direct debit provider. Please keep this agreement for future reference.

### Direct Debit Request

You agree to this Direct Debit Request and the Direct Debit Request Service Agreement below, and authorize Stripe Payments Australia Pty Ltd (ACN 160 180 343, Direct Debit User ID number 507156, "Stripe") to debit your account through the Bulk Electronic Clearing System (BECS) in the event that the net activity in your Stripe account on any day is negative or for any other reason relating to the Stripe Services. You certify that you are either an account holder or an authorized signatory on the account.

### Direct Debit Service Agreement

1. By agreeing to the Direct Debit Request you authorize Stripe to arrange for funds to be debited from your nominated financial institution account (the "nominated account").
2. Stripe will give you at least 14 days' notice in writing of any changes to the terms of the drawing arrangements.
3. Stripe will keep information relating to your nominated account confidential in accordance with [Stripe's Privacy Policy](#), except where required for the purposes of conducting direct debits with your financial institution. Your personal information will be transferred by Stripe to the United States. If you do not want to provide your personal information to Stripe in connection with the Direct Debit Request, Stripe will not be able to debit your nominated account.
4. Where the due date is not a business day Stripe will draw from your nominated financial institution account on the next business day.

5. It is your responsibility to:

- a. Ensure that your nominated account can accept BECS direct debits;
- b. Ensure that there are sufficient clear funds available in the nominated account to meet each drawing on the due date;
- c. Advise Stripe immediately if the nominated account is transferred or closed or your account details change;
- d. Arrange a suitable payment method if Stripe cancels the debit arrangements;
- e. Ensure that all authorized signatories nominated on the financial institution account to be debited authorize the Direct Debit Request.

6. Subject to the terms and conditions of your nominated financial institution account, you may alter the drawing arrangements. Such advice should be received by Stripe at least 7 business days prior to the drawing date for any of the following:

- a. Changing your nominated account number;
- b. Deferring a debit;
- c. Altering a Direct Debit Request schedule;
- d. Cancelling the drawings completely.

If you require further information, please contact Stripe. Alternatively, you can also contact your financial institution.

7. If you believe that there has been an error in debiting your account, you should notify Stripe as soon as possible. Stripe will notify you in writing of its determination and the amount of any adjustment that will be made to your nominated account (if any). Stripe will arrange for your financial institution to adjust your nominated account by the applicable amount (if any). Alternatively, you can also contact your financial institution.

8. The details of your drawing arrangements are contained in the Direct Debit Request.

9. Stripe reserves the right to cancel the drawing arrangements if three consecutive drawings are dishonoured by your financial institution, and to arrange with you an alternative payment method. Please refer to the terms and conditions of your nominated financial institution account to see whether dishonour fees apply. Stripe may charge additional dishonour fees in accordance with your Stripe Services Agreement.

## **New Zealand Bank Accounts (New Zealand BECS Direct Debit)**

### **Direct debit authority**

You authorize Stripe to debit your account in the event that the net activity in your Stripe account on any day is negative or for any other reason relating to the Stripe Services with the authorization code 0228196 and in accordance with this authority until further notice from you.

#### **1. You agree that this authority is subject to:**

- a. your bank's terms and conditions that relate to your account, and



b. the terms and conditions listed below.

## **2. Specific conditions relating to notices and disputes**

a. You agree that Stripe must give you at least same day notice of each direct debit, including the first direct debit in a series.

b. Changes to the amounts or dates of a series of direct debits require 30 days' prior notice to you.

c. All notices must be in writing, and you agree they can be delivered electronically.

d. You can also ask Stripe to reverse a direct debit up to 120 days after the direct debit if

(i). You didn't receive proper notice of the amount and date of the direct debit, or

(ii). You received notice but the amount or date of the direct debit is different from the amount or date on the notice.

e. If you dishonour a direct debit but Stripe retries it within 5 business days of the original direct debit, you understand that Stripe doesn't need to notify you again about that direct debit.

f. You may ask your bank to reverse a direct debit up to 9 months after the date Stripe sent the first direct debit under this authority if you are not reasonably satisfied that this authority authorized Stripe to debit your account with the amount of the direct debit.

## **3. Your responsibilities**

It's your responsibility to:

a. Ensure that your Payout Account can accept debit instructions through the Bulk Electronic Clearing System (BECS).

b. Ensure that your account has sufficient funds to allow for debit transfers. If debit requests are returned to Stripe by your bank, Stripe may charge you a fee pursuant to Section A.4, in addition to any fees your bank may charge. If a debit request is returned to Stripe because your bank account has insufficient funds, it is your responsibility to fund the bank account so that Stripe can re-process the debit transfer.

c. Ensure that if you change your Payout Account your authorization will apply to any new account and provide Stripe any information regarding the new account and authorization as we deem necessary.

d. Ensure that if you cancel your authorization with your bank that you also notify Stripe.

**Stripe Services Agreement**

**Stripe Connected Account Agreement**

**Stripe Payments Company Terms**

**Acquirer Terms**

Acquirer Disclosure

Cross River Bank

Deutsche Bank

Goldman Sachs Bank USA

PNC Bank

**Issuing Bank Terms**

**Payment Method Terms**

**User Bank Debit Authorizations**