

edge+ Payment Gateway Services Terms

Version 1.0

GETEDGE PAYMENTS LTD T/A edge+

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These Terms govern gateway-related services provided by edge+ to the Customer.

1. Scope of Services

edge+ provides gateway-related services including:

- Setup and configuration of payment gateways
- Integration with websites, applications, or systems
- Technical implementation support
- Testing and onboarding assistance
- Ongoing technical support and configuration changes

edge+ does not provide payment processing, acquiring, or settlement services.

2. Role of edge+

edge+ acts as one or more of the following:

- Introducer
- Reseller
- Integrator
- Configuration provider
- Technical support provider

Unless expressly stated otherwise in writing, edge+ is not:

- A payment institution
 - An acquiring bank
 - A card processor
 - A regulated financial services provider
 - A holder or controller of payment funds
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3. Third-Party Payment Providers

Payment processing, authorisation, settlement, and risk management are provided by regulated third-party providers (“Payment Providers”).

These may include:

- Acquiring banks
- Payment processors
- Gateway operators
- Fraud prevention platforms

The Customer must enter into separate agreements with such providers where required.

edge+ has no authority to:

- Approve or decline merchant applications
- Set interchange or scheme fees
- Control settlement timelines
- Override provider decisions
- Access or hold customer funds

4. Billing Definitions

Gateway fees may include charges for:

Transaction Processing

Charged per operation, including:

- Sale
- Authorisation
- Capture
- Void
- Refund
- Credit
- Update
- Validation
- Settlement

Card Updater Services

Charged per updated record.

Fraud Prevention Services

Charged per sale or authorisation evaluated.

Customer Vault Services

Charged per add, update, or deletion of stored records.

Setup Fees

Charged as agreed.

Additional fees may apply for premium features or third-party services.

5. Billing & Payment Terms

- Invoices are issued monthly in advance unless otherwise stated
- Payment terms are 14 days from invoice date
- Failure to pay may result in suspension of services

Gateway provider fees may be billed directly by the provider or via edge+, depending on the commercial arrangement.

6. Customer Responsibilities

The Customer must:

- Maintain accurate business and account information
- Comply with PCI DSS requirements
- Follow card scheme rules and payment regulations
- Secure gateway credentials and access
- Use services only for lawful transactions
- Implement appropriate fraud controls

The Customer is responsible for all transactions processed using its credentials.

7. Security & Compliance

The Customer acknowledges that payment processing involves strict regulatory and card scheme requirements.

The Customer must:

- Maintain PCI DSS compliance where applicable
- Protect cardholder data
- Notify providers of security incidents
- Cooperate with audits or investigations

edge+ does not assume responsibility for the Customer's compliance obligations.

8. Settlement & Funds Handling

edge+ does not:

- Receive payment funds
- Control settlement accounts
- Hold merchant balances
- Process refunds directly

All settlement is handled by the Payment Provider in accordance with its own terms.

Settlement timing, reserves, rolling holds, or chargeback deductions are determined solely by the provider.

9. Chargebacks, Fraud & Risk Decisions

The Payment Provider has sole authority over:

- Fraud monitoring
- Transaction declines
- Chargeback handling
- Risk controls
- Reserve requirements
- Account suspension or termination

edge+ is not liable for:

- Chargebacks
 - Fraud losses
 - Processor decisions
 - Account reviews or closures
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10. Service Availability

Gateway functionality depends on third-party systems and internet connectivity.

edge+ does not guarantee uninterrupted service.

edge+ is not liable for downtime caused by:

- Provider outages
 - Network failures
 - Software issues
 - Maintenance windows
 - External events beyond its control
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11. Limitation of Liability

To the fullest extent permitted by law, edge+ shall not be liable for:

- Loss of revenue or profits
- Chargeback losses
- Fraud losses
- Data loss
- Business interruption
- Consequential or indirect damages

edge+ total liability for direct losses shall not exceed the fees paid to edge+ in the preceding three months.

Nothing excludes liability for death or personal injury caused by negligence or for fraud.

12. Suspension or Termination

edge+ may suspend services where:

- Fees remain unpaid
- Misuse or fraud is suspected
- Legal or regulatory issues arise
- Required information is not provided

Third-party providers may independently suspend or terminate services under their own terms.

13. Intellectual Property

All software, documentation, and configuration materials supplied by edge+ remain its property or that of its licensors.

The Customer receives a limited licence to use such materials solely for its business operations.

14. Third-Party Services & Role of edge+

edge+ may introduce, resell, configure, integrate, or support services provided by third parties.

Where third-party services are involved:

- Approval, pricing, settlement, and service availability are determined solely by the third party
- edge+ does not hold or control customer funds
- edge+ is not responsible for third-party decisions, outages, delays, or failures
- Separate agreements may apply

edge+ acts as introducer, reseller, integrator, or support provider unless explicitly stated otherwise.

edge+ is not a payment institution or acquiring bank.

15. Governing Law

These Terms are governed by the laws of England and Wales.

Any disputes shall be subject to the exclusive jurisdiction of the English courts.