

Merchant Terms and Conditions for Enabling Apple Pay

1. Introduction

These Terms and Conditions ("Terms") govern the use of Apple Pay by merchants ("Merchant," "you," or "your") who wish to enable Apple Pay as a payment method for their customers. By enabling Apple Pay, you agree to comply with these Terms in addition to any other applicable agreements with Apple Inc. ("Apple") and relevant payment processors.

2. Eligibility and Compliance

2.1. You must have a valid and active merchant account with an eligible payment processor that supports Apple Pay transactions.

2.2. Your business must comply with all applicable laws, regulations, and industry standards, including but not limited to the Payment Card Industry Data Security Standard (PCI DSS).

2.3. You must adhere to Apple's guidelines and terms regarding the use of Apple Pay, including branding and marketing requirements.

3. Implementation and Use

3.1. You must properly integrate Apple Pay into your point-of-sale (POS) system, website, or mobile application following Apple's technical and security requirements.

3.2. You agree not to store or process Apple Pay transaction data in a manner that violates Apple's security policies.

3.3. You may only use Apple Pay for legitimate transactions and must not engage in any fraudulent, deceptive, or misleading practices.

4. Transaction Processing and Fees

4.1. Transactions made through Apple Pay are processed by your acquiring bank or payment processor, and you are responsible for any fees or charges associated with such transactions.

4.2. You acknowledge that Apple does not process payments directly and is not responsible for any payment disputes, chargebacks, or refunds.

4.3. You must clearly communicate your refund and return policy to customers who use Apple Pay for purchases.

5. Intellectual Property and Branding

5.1. You may use Apple Pay branding and trademarks only as permitted by Apple's marketing guidelines.

5.2. You must not modify, alter, or misuse Apple Pay logos, trademarks, or branding materials in any way that could mislead consumers or damage Apple's reputation.

6. Branding Guidelines for Apple Pay

- 6.1. Merchants must use only approved Apple Pay logos and icons provided by Apple.
- 6.2. Apple Pay logos must be displayed in a clear and prominent manner, following Apple's branding guidelines.
- 6.3. The Apple Pay mark should never be altered, combined with other logos, or used in a misleading manner.
- 6.4. Marketing materials promoting Apple Pay must be reviewed and approved in accordance with Apple's brand usage policies.
- 6.5. Merchants may not imply any partnership, endorsement, or sponsorship by Apple beyond the standard use of Apple Pay.

7. Data Privacy and Security

- 7.1. You must handle customer data in accordance with applicable data protection laws, including the General Data Protection Regulation (GDPR)
- 7.2. You must not collect or store Apple Pay user credentials, payment token data, or other sensitive payment information beyond what is necessary for transaction processing.
- 7.3. You must implement reasonable security measures to protect against unauthorized access, data breaches, and fraudulent transactions.

8. Termination and Suspension

- 8.1. Apple or your payment processor may suspend or terminate your ability to use Apple Pay if you fail to comply with these Terms or any applicable agreements.
- 8.2. You may disable Apple Pay at any time by removing it from your accepted payment methods, subject to any contractual obligations with your payment provider.

9. Limitation of Liability

- 9.1. Apple is not liable for any losses, damages, or disputes arising from your use of Apple Pay.
- 9.2. You agree to indemnify and hold harmless Apple, your payment processor, and any associated parties from any claims, damages, or liabilities related to your use of Apple Pay.

10. Amendments and Updates

- 10.1. These Terms may be updated from time to time to reflect changes in Apple Pay policies, applicable laws, or industry standards.
- 10.2. Continued use of Apple Pay constitutes acceptance of any updated Terms.

By enabling Apple Pay, you acknowledge that you have read, understood, and agreed to these Terms.