



APPLE PAY TERMS AND CONDITIONS

Last Updated: 28 September 2023

These are the specific terms and conditions ("**Terms**") applicable to the "Apple Pay" payment method ("**Payment Method**"), offered by Peach Payments as part of our payment services ("**Services**"). Acceptance of the Payment Method is strictly subject to these Terms.

When using Apple Pay for transactions, the payment is processed as a card transaction. Accordingly, all terms and conditions associated with card transactions apply to payments made via Apple Pay. Where the Merchant has a merchant account directly with an acquiring bank for card payments, the acceptance of card payments, including Apple Pay will be subject to the terms set out in a separate contract between the Merchant and the acquiring bank.

These Terms must be read with, and are subject to, our [Master Terms of Service](#). However, if there is any conflict between the Master Terms of Service and these Terms, these Terms will apply.

Peach may update these Terms from time to time and will publish the updated terms on our website. We will notify you in writing of any material changes.

References to "you" or "your" are references to the merchant who applied to use our Services and whose details were provided to us during our application and onboarding process. Reference to "us" or "we" or "our" is a reference to the Peach Payments entity providing the Services to you in terms of our Master Terms of Service.

References to "transaction" in these Terms are to an Apple Pay transaction request via the Peach Payments platform in terms of which funds for or from a payer's associated account are directed to be captured with respect to a payment from a payer to you as the merchant.

Fees. The **acceptance** fee (the fee that Peach Payments charges per transactions completed using Apple Pay) is the same as that the rates applicable for non-3D Secure card transactions, which is set out in our fee schedule, which is accessible on our Website or as communicated to you in writing during the application/onboarding process. Where the Merchant has a merchant account directly with an acquiring bank for card payments, the acquiring bank will charge you an acceptance or other fee (a fee for enabling the use of the specific payment method) directly.

Please note that the acceptance fee is separate to the **processing fee** which we charge you in terms of our Master Terms of Service. The processing fee is a fixed fee that Peach Payments charges per transaction submitted for processing via our platform, regardless of the type of payment method used or the amount of the transaction or whether you have a direct merchant account with the payment method provider. The processing fee is also set out in our fee schedule, which is accessible on our Website or as communicated to you in writing during the application/onboarding process.

No 3D Secure. You acknowledge that 3D Secure authentication is unavailable for Transactions processed via Apple Pay. You further acknowledge that you are liable for any disputed Transaction on any card where authentication is unavailable, subject to the relevant merchant operating regulations.

Pricing. The Visa and Mastercard rates applicable for non-3DSecure Transactions as referenced in the Merchant Agreement with the Acquirer will apply to Transactions.

Terms Specific To Payment Method Transactions. If accepting a transaction payment using the Payment Method, you warrant that you meet Apple Pay's **acceptable use guidelines** and agree to comply at all times with the **Apple Pay Terms**. These terms may be updated from time to time and by continuing to use the Service, it will be deemed acceptance of such payment terms and conditions.