

PayShadow Payments Policy

This policy applies to PayShadow, a Zynimus Company and end users of Zynimus' clients. A client contracts PayShadow to integrate online payments with their software to conduct business online. This is considered a merchant. All payments made through PayShadow are processed on behalf of the merchant.

Payments

1. Payments are processed by PayShadow Payments, a Zynimus Company, referred to as "PayShadow". PayShadow operates as the payment processor for the merchant.
 - 1.1. Encryption: PayShadow use 256bit AES encryption as required by Federal Law. Payments and encryption are backed by Stripe Payment Processor.
 - 1.2. PayShadow nor the merchant ever store payment, or credit card information. Payment details are stored and retrieved by an integration with Stripe. Stripe Processing is responsible for the storage and retrieval on any payment information with PCI Compliance. More information can be found at www.stripe.com
 - 1.3. Receipts for payments made will always be made available by PayShadow. Receipts may be delivered to your email, issued by software or direct from PayShadow.
 - 1.4. Payment details are never shared outside the organization or external parties. Payment information may only be shared to the merchant of payment intent, with limited details.

Chargebacks

2. A charge back is when a consumer contacts their financial institution or card issues and disputes a charge on to their account. require consumers to reach out to the merchant to resolve any payment disputes. If the merchant is not reachable, or a mutual agreement is not reachable, consumers are required to contact PayShadow to further investigate the dispute. PayShadow will work with the consumer and merchant to reach the best mutual agreement for all parties involved. Legitimate fraud charges will be address with high priority, this can include counterfeit cards, stolen cards, and unauthorized use of a credit card without the owner's consent. Should a consumer skip contacting PayShadow for payment disputes, a charge back will be considered theft by PayShadow. Consumers that dispute a charge resulting in a chargeback will be required to pay a \$35 fee before use of any systems may resume. Regardless of merchant, any instance of software developed by Zynimus will carry this fee, no matter the merchant. If a dispute is honored or proven is fraud to PayShadow, this fee will not be applied.

Refunds

3. Refund policies are governed by the merchants of PayShadow, of which every merchant is required to have a publicly posted refund policy for anyone to review. PayShadow will honor any refund processed by the merchant. Proven unauthorized charges will be refunded by PayShadow.

Payment Methods

4. PayShadow will store consumers' payment information for instant retrieval. Payment information is stored within Stripe's system, and never in PayShadow's Systems. PayShadow simply stores a reference number in order to pull your payment information for use. As a key to a safe. This reference

number requires may other information to retrieve a consumer's payment information. Consumers are welcome to contact the merchant or PayShadow payments to remove a saved payment method, unless attached to an active transaction.

- 4.1. Payment information may be charged or used to cover damages caused by a consumer or their guests in hospitality merchants.
- 4.2. Payment information may be charge for cancellations or other fees related to a consumer's visit or reservation in accordance with the merchant's policies in hospitality environments.

Contact

5. Consumers are welcome to contact PayShadow at any time regarding a transaction, this policy, or validity of a merchant and/or their policy. PayShadow will always prioritize consumers' data, complaints, information, and concerns. PayShadow can be reached by email 24x7 by contacting support@zynimus.com Additionally, PayShadow can be contacted by phone during normal business hours at (469) 496-5888