Taproot

Payment and Commerce Policy

Version 1
Effective November 13, 2026

This policy explains what creators may sell through paid memberships on Taproot , and what creators and members must not do. Taproot supports a paid membership only when the creator, what the member gets, the country, the payment and the creator's Stripe account are all lawful and supported by Taproot and its payment providers. This policy does not list every illegal or unsupported activity.

Prohibited

Creators and members may not use Taproot commerce, including paid memberships, for:

- anything illegal, including illegal goods, services, content or conduct, or dealings with people or places where the dealing is illegal, such as sanctioned ones;
- adult content or services where Stripe or Taproot prohibits or does not support them;
- child sexual exploitation, intimate material made or shared without consent, trafficking, or helping anyone abuse another person;
- using checkout for personal or person-to-person money transfers, selling cash equivalents, laundering money, avoiding sanctions, or transactions with no real membership benefit behind them;
- fraud, phishing, malware, stolen credentials or payment methods (such as cards), deceptive or predatory offers, fake testimonials, hidden automatic charges, or misleading anyone about anything important;
- infringing, or selling without authorization, intellectual property, personal data, accounts, logins, engagement (such as likes or followers), or regulated records;
- weapons, controlled substances, gambling, financial products, credit repair, regulated professional services, fundraising, or any other category, when the law or the current rules of Stripe or another payment provider prohibit or do not support that offering;
- abusing disputes, staging transactions between colluding parties, processing payments for a business other than the one declared, testing payment cards, artificially inflating sales volume, or using checkout for a seller or product other than the one accurately declared; or
- anything Taproot or Stripe finds prohibited, unfair, deceptive, harmful, or outside the approved scope of Taproot's service.

What creators can sell

Where. At launch, paid memberships are available to creators based in the United States with a United States Stripe account, and prices are charged in US dollars. Members can buy from anywhere Stripe accepts their payment, subject to the prohibited list above.

What. Ordinary memberships, education, and professional benefits that are not regulated can qualify for sale automatically, within the markets and payment setup Taproot supports. The creator must describe the offering's category accurately and say whether it is regulated, age-restricted, fundraising, a physical product, fulfilled by someone else, needs Stripe's permission, or is restricted in some other way. Missing, unknown or conflicting answers must be fixed before the offering can go on sale.

What is not supported. The initial self-service scope does not support adult or financial offerings, gambling, controlled goods, regulated or age-restricted services, fundraising, physical products, offerings fulfilled by a third party, or offerings that need additional permission from Stripe. Other lawful offerings

may also be unsupported. Permission from Stripe does not make an offering supported by Taproot, and this policy does not promise a manual review to approve unsupported categories.

Stripe's own checks. Stripe may require extra checks or permission for some businesses or activities. The creator must review Stripe's restrictions and get any permission Stripe specifically requires before using that Stripe service. This does not mean every creator must contact Stripe, or that Taproot has approved anyone on Stripe's behalf. Stripe's classification and approval of Taproot's platform is a separate requirement Taproot must meet before launch, and Stripe's public documentation is not evidence that Taproot's account has that approval.

What creators must provide

Before an offering can go on sale, the creator must truthfully describe their business and themselves as the seller, choose an accurate category, write a public What members get description, declare any restricted characteristics, and set the prices. The description must state any meaningful limits, such as how much coaching time is included.

Taproot checks that information against this policy automatically, and may look into an offering or ask for evidence if there is a risk or compliance concern. A changed offering is checked again; changes do not normally need a person to approve them. A creator who thinks a result is wrong can contact support@taproot.io , but support cannot allow a prohibited or unsupported category.

The creator is the seller. Checkout must name the creator as the seller and merchant. Paid memberships on Grow and Scale are charged directly to the member through the creator's own Stripe account, under the creator-merchant terms: the Creator-Merchant Commerce Terms and the Creator-Merchant Member Purchase Terms . Before publishing, the creator must finish setting up Stripe, accept the current creator terms as the account owner, and accept the terms for the exact version of each product they publish. Selling is also available only once Taproot's own legal, Stripe and operational readiness is active. Creators do not have to provide evidence of that, and it does not mean a person has reviewed every offering.

Taxes and support. The creator is responsible for tax registrations, settings, collection, filing and payment, for supporting members, for refunds and disputes, and for the fraud controls for their own Stripe account. Checkout requires an active Stripe Tax setup, but that does not show the creator's tax registrations are complete, that they comply with the law, or that Taproot has approved their tax position. Taproot remains responsible for its platform integration and its own risk controls.

Member conduct

Members must use their own payment method that they are authorized to use, give accurate billing details, and not make unlawful or fraudulent transactions. They must raise real billing or delivery problems through support and the available dispute processes. Members must not abuse chargebacks, avoid sanctions or other controls, or arrange a transaction that breaks this policy.

Enforcement and changes

Taproot may ask for evidence, keep a product in draft, stop new checkout, unpublish an offering, put an exceptional hold on a product, suspend an account, restrict commerce, keep evidence, notify the creator, process authorized refunds, and work with Stripe, payment networks or authorities. Past memberships, invoices, acceptances, refunds and disputes are kept as support and audit require; they are not erased when sales stop.

Taproot periodically reviews Stripe's Services Agreement and Prohibited and Restricted Businesses list . When one changes, Taproot creates a new version of this policy and identifies the decisions it affects. It does not quietly change an earlier decision.