Taproot

Creator-Merchant Commerce Terms

Version 1
Effective November 13, 2026

These terms apply when a creator sells paid memberships on a Grow or Scale site on Taproot . They are not legal advice.

1. Who does what

You are the seller. The creator named when a product is set up and at checkout is the seller of the membership and the merchant for every payment: the business the member pays and that is responsible for the sale. You sell the membership to each member, describe and deliver what they get, keep Member Terms for your site, and keep an accurate public support contact for your members.

Taproot runs the platform. Taproot provides sign-in, publishing, product checks, the checkout process (Stripe processes the payment), records of which terms each person accepted, member access, updates from Stripe, risk controls and support tools. Providing those services, hosting the checkout page, seeing your account or payment status in Stripe, or helping trace a payment does not make Taproot the seller or merchant.

Payments go to your Stripe account. Each payment is charged directly to the member through your own Stripe account, and the money is paid out to you under your agreement with Stripe. Taproot's fee on each payment is the application fee: the amount, if any, stated in your site's accepted licence and disclosed fee schedule, which Stripe takes from a payment and sends to Taproot. For these payments, Taproot does not take your payments into its own Stripe account and pass them on to you, and does not reverse transfers to recover money from you. Stripe's and other providers' processing, tax, account, payout, refund, dispute and negative-balance charges that are billed to you are separate from Taproot's fee and are not Taproot's revenue. (A negative balance is what you owe Stripe when refunds, disputes or fees exceed the money in your Stripe account.)

Your Stripe account. At launch you must be based in the United States, with a United States Stripe account, and charge in US dollars. The Stripe account you sell through must be separate from any Stripe account you use only to receive payouts. Before checkout opens, Stripe must show that your account is set up the way Taproot requires for selling, including who pays Stripe's fees and who is responsible for losses.

2. Your obligations and your agreement with Stripe

You will give accurate, current information about your identity, ownership, business, support contact, card-statement name, products, prices, country, taxes and bank or payout details. You will finish Stripe's sign-up and any review Stripe requires, and follow Stripe's Connected Account Agreement and the Payment and Commerce Policy .

By accepting these terms you confirm that you have read that policy and Stripe's rules on prohibited and restricted businesses, described your business and each offering accurately, and obtained any permission Stripe specifically requires. This does not mean you contacted Stripe, or that Taproot approved you on Stripe's behalf. Anything Taproot does not support stays unavailable even if Stripe allows it.

Accepting these terms is not accepting Stripe's agreement. Taproot records what Stripe reports about your account and that you accepted these exact terms. It never invents or backdates a Stripe acceptance,

capability, approval or account setting.

You confirm that each membership you offer is lawful, accurately described, and something you can deliver. You are responsible for your content, the benefits you promise, delivering them, the disclosures a seller must make, supporting your members, and your own business and income-tax obligations. Taproot is not your employer, tax adviser or lawyer.

3. Taxes, receipts and your card-statement name

As the seller, you decide and handle the taxes, registrations, tax settings, filings, payments, invoices and records your sales require. Stripe Tax or a similar feature may calculate, collect, report or help file taxes only as far as you have set it up on your Stripe account, and using it does not move your legal obligations to Taproot. You must keep the tax settings and registrations your sales require. Taproot checks that Stripe reports an active tax setup before checkout opens, but that does not show your registrations are complete, your tax treatment is right everywhere, or that your tax position is legally approved.

Checkout and the records after a purchase must name you as the seller, show the taxes and recurring-payment terms, and use a card-statement name and support contact that Stripe has approved and that members will recognize. Taproot may show Stripe's processing or tax amounts and Taproot's fee so you can see them. An estimate, or an amount Taproot could not see, is not a promise that you will have no Stripe or tax costs.

4. Renewals, cancellations, refunds and disputes

Refunds. You set the refund policy for your memberships, within your disclosed member terms, Stripe's rules and any law that cannot be waived. You will give members a simple way to cancel, honor the period they paid for, and pay any refund you owe through the same Stripe account. Taproot may carry out an authorized refund or other authorized action, keep evidence and show its status, but doing so does not make the refund Taproot's obligation.

Disputes and chargebacks. Disputes and chargebacks are raised against your Stripe account. You must respond by Stripe's deadline, provide evidence that the member authorized the payment and received what they paid for, and pay disputed amounts, refunds, reversals, network fees and negative balances that Stripe or the law assigns to you. Taproot may provide the product, acceptance, access and support records it holds, and may stop new checkout while dispute, fraud or balance risk is unresolved.

Funding. You will keep your Stripe account able to pay refunds and disputes. Taproot does not promise any reserve, advance, reimbursement or cover for a negative balance on your account unless a separate written agreement approved by Taproot expressly says so.

5. Fraud controls and when you can sell

Fraud controls. You are responsible for maintaining the fraud tools, such as Stripe Radar, that are available or required for your own Stripe account. You will cooperate with investigations into risk, fraud warnings, disputes and restricted businesses. Taproot keeps its own platform and risk controls, and does not need a person at Taproot to confirm each creator's Radar settings before they can sell. Taproot may keep a product in draft, refuse or freeze checkout, suspend your selling, keep evidence, or require you to fix something when legal, Stripe, tax, support, card-statement, fraud or operational requirements are missing or out of date.

Selling without manual approval. Once Taproot turns on selling for the platform, ordinary supported offerings can go on sale automatically after your Stripe account is ready, your product information is truthful, and the required terms are accepted. Taproot does not need to routinely approve your account or each product, and automatic approval does not mean a person reviewed your offering. The account owner must accept the current creator terms, and acceptance of the terms for that exact product version must be recorded when the product is published. Prohibited or unsupported offerings stay blocked, as do products or accounts on an exceptional risk hold (a hold Taproot places on a product or account because of an unusual risk). If a required detail Stripe reports, a terms acceptance or a platform requirement is missing,

selling stops until it is in place. You do not have to provide evidence of Taproot's own legal, Stripe or operational readiness.

6. When selling ends

Purchase records keep the name of the seller and the Stripe account each payment went to. A later change to your licence or Taproot's fee does not change who the seller was for an earlier payment.

If you lose eligibility, or your Grow or Scale service ends: new checkout stops first. Recurring memberships are cancelled no later than the end of the service, and members are refunded through your Stripe account for prepaid time they will not get. Removing your site from the plan, or taking its address down, waits until the records have been reconciled. The refund, dispute, tax, negative-balance, support and record-keeping obligations you already have continue after suspension or termination.

If you delete the site or your Taproot account: that is your decision, not the end of Grow or Scale service, so no refund is arranged. Taproot cancels the memberships on the affected sites immediately, and their unused time is not refunded through Taproot. A member payment that was taken but not yet recorded as a membership when deletion began is refunded. Your existing refund, dispute, tax, negative-balance and record-keeping obligations continue, and Taproot does not delete your Stripe accounts.

7. Records, liability and disputes

Taproot keeps the records needed for support, reconciliation, audits and legal retention: the payment model, the seller, the Stripe account, the product and terms versions, checkout evidence, Stripe references, and the results of actions Taproot carried out. You will keep your own delivery, support, tax, refund and dispute records, and provide them when reasonably needed to answer a member, Stripe, a card network or an authority.

The indemnity, liability, disputes, governing-law and general sections of the Taproot Terms of Service also apply between you and Taproot.