Taproot

Creator-Merchant Member Purchase Terms

Version 1
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These terms apply when you buy a paid membership from a creator on a Grow or Scale site. The creator is the seller and merchant, and must set up their own Stripe account before selling. Taproot provides the platform and checkout; it is not the seller or merchant of these memberships.

Who sells and who provides the platform

The creator named at checkout sells the membership, is the merchant for the payment, and is responsible for the content or benefits they promise. Ordinary supported offerings can go on sale automatically once the creator has set up Stripe, described the product and accepted the required terms. That an offering is available does not mean a person at Taproot reviewed it, or that Taproot guarantees the creator will keep their promises or follow the law. The creator's Member Terms, linked from their site, cover the benefits and how they are delivered.

Taproot provides sign-in, shows product and legal information, runs checkout and cancellation, keeps a record of the exact terms you accepted, manages your access, receives payment updates from Stripe, and lets you, the creator and support see what happened to a payment. Providing these services does not make Taproot the seller or merchant, and Taproot does not guarantee the creator's benefits.

Paying for a membership

Before you pay, checkout shows the creator, the product, the price, the currency (US dollars at launch), how often you will be charged, that the membership renews automatically, how to cancel, the creator's support contact, taxes, and links to the terms that apply. When you complete checkout, you authorize the creator to charge you the first payment and again at each renewal, at the interval shown, until you cancel. Stripe processes the payment through the creator's Stripe account, under Stripe's own terms and privacy notice.

Any fee Taproot charges the creator is set by the site's accepted licence and disclosed fee schedule. Stripe's processing, tax-service, dispute, account, payout, refund, negative-balance and other charges to the creator are separate from that fee. None of these adds an undisclosed charge to the price and tax you agreed to pay. Where Taproot charges the creator no fee, payment processing still has a cost to the creator.

You must use a payment method you are allowed to use and give accurate billing details. You must be at least 18, and an adult where you live, to buy. Checkout can be refused for fraud, sanctions, legal or payment-provider requirements, or a problem with the product, the seller's details, taxes, support contact, card-statement name or account setup.

Taxes, receipts and your card statement

The creator, as seller and merchant, is responsible for the tax treatment of the sale and for charging, filing and paying its taxes. Taxes calculated through Stripe or a similar service are shown before you pay when they apply. Taproot may show or keep tax details from Stripe for your receipt and support records, but that does not make Taproot the seller who owes or files the tax. An active tax setup does not show that every registration is in place or that Taproot has approved the creator's tax treatment.

Your receipt and billing record name the creator as the seller and show how the payment was handled, the taxes, and any Taproot fee disclosed for the payment. Your card statement should show the creator's

Stripe-approved name, as shown or described at checkout. If the statement name, price, tax or benefit is not what you expected, contact the creator through the support contact shown. Taproot support can help trace the payment.

Renewal, cancellation, benefits and refunds

Your membership renews at the price and interval shown until you cancel. You can cancel through Taproot, or through the equally simple way shown at checkout. Unless a law that cannot be waived or the creator's disclosed terms say otherwise, cancelling stops the next renewal, and you keep access until the end of the period you paid for.

The creator is responsible for describing and delivering the membership benefits accurately and for member and billing support. Whether and when you get a refund is the creator's responsibility, under the creator's published policy, their Member Terms, the law and Stripe's rules. Taproot may pass on or carry out an authorized refund and record its status, but the refund remains the creator's obligation. A refund or reversal may end the access it paid for.

Disputes and your rights

Contact the creator first about delivery, taxes, billing, cancelling or refunds. Contact Taproot support about sign-in, access, checkout or tracing a payment. A payment dispute is made against the creator's Stripe account. Nothing in these terms limits a right you have by law or under payment network rules that cannot be waived.

Disagreements about the creator's sale, benefits, taxes, refunds or seller duties are between you and the creator, under their Member Terms and the law. Disagreements about Taproot's own platform services are covered by the relevant parts of the Taproot Terms of Service , including its protections for consumers and its exceptions for where you live.

Nothing in these terms limits a consumer right you have where you live that cannot be waived, such as a legal right to cancel, a cooling-off period, a refund, or other rights for online agreements.

Records and when selling stops

Taproot keeps the record of who sold your membership, how the payment was handled, the Stripe account it went to, the product and terms versions, what happened at checkout, and what you accepted. Those records keep identifying the creator and Stripe account responsible for your purchase.

If the creator deletes the site or their Taproot account, memberships on that site are cancelled immediately and the unused time is not refunded through Taproot, because the creator's content is being deleted. A payment that was taken but not yet recorded as a membership when deletion began is refunded.

Taproot or the creator may stop new checkout when the creator, the offering or the creator's Stripe account can no longer sell. Existing cancellation, refund, dispute and record obligations continue, your purchase history is kept, and the seller of an earlier payment does not change.