



Xero's payments terms

Last updated on 15 May 2026. *The updates include new terms for payments with Airwallex in Australia and for pay by bank in New Zealand. The updates are effective immediately for all new users of the payments services listed in these terms.*

Introduction

These are your legal rights and obligations, so please read everything. If you connect to, or use, a payments service that's listed in these terms with your Xero organisation, these terms apply to you and your invited users. If you're the subscriber, you're responsible for all your invited users' activity, including where they add a payments service to your Xero organisation.

As part of using these payments services, you'll have access to payment processing services - these are third-party products provided by the payments partners listed in these terms.

These terms incorporate, and are in addition to, the Xero [terms of use](#) that apply to your use of our services generally.

In these terms, we also use some words that are defined in our [terms of use](#) (like 'subscription' and 'personal data') - check out the definitions for those words in our [terms of use](#).

This introduction, the liability and indemnity section and the general terms below apply to all payments services listed in these terms. There are also specific terms that apply to individual payments services:

[Payments with Stripe](#)

[Payments with Crezco](#)

[Payments with Airwallex](#)

[Payments with Melio](#)

[Pay by bank \(New Zealand\)](#)

If you still have questions or comments after you've read these terms, please go to Xero Central to get in touch. We'd love to help.

Payments with Stripe

1. Application: If you are located in Australia, Canada, New Zealand, the United Kingdom or the United States and you connect Stripe to your Xero organisation (so you can accept online payments from customers through your Xero invoices), these terms apply to you and your invited users.

2. Xero and Stripe: When we say **Xero, we, our** or **us**, we're talking about Xero, Inc. (even if, under our [terms of use](#), you contract with another Xero entity for your subscription generally). When we say **Stripe** in these terms, we're talking about the Stripe entity listed in the Stripe Connected Account Agreement for your location.

3. Agreement to Stripe's terms: When you connect Stripe to your Xero organisation, you enter into a direct relationship with Stripe and you agree to the Stripe Connected Account Agreement for your location ([Australia, Canada, New Zealand, United Kingdom or United States](#)) (**Stripe Connected Account Agreement**), which incorporates the Stripe Services Agreement for your location ([Australia, Canada, New Zealand, United Kingdom or United States](#)) (**Stripe Services Agreement**). Some payment methods have specific terms that apply to them - you can find these terms in the Stripe Services Agreement for your location. These agreements are between you and Stripe and Xero is not a party to those agreements.

4. Stripe as payments processor: The processing of payments is provided by Stripe under the Stripe Connected Account Agreement for your location. Xero doesn't assume any responsibility for the processing of payments.

5. Payment fees: The fees for payments with Stripe may vary by region and are set out on our [website](#). Depending on your region, the fees may be inclusive or exclusive of transactional taxes where relevant (like VAT, GST or sales tax), as reflected in the pricing and fees page on our [website](#).

6. Surcharging: Xero invoicing allows you to set a surcharge rate to pass the credit or debit card payment fee on to your customer. In some jurisdictions, surcharging credit and/or debit card payment fees to your customers is not allowed or is limited. It is your responsibility to comply with applicable laws, including by disclosing any surcharging.

7. New payment methods: You agree that when new payment methods with Stripe become available, Xero may enable these payment methods on your behalf. By issuing invoices with the new payment methods enabled, and by using these payment methods, you agree to any specific terms and applicable fees for that payment method. If you do not want to use a new payment method, you can turn this off in your settings.

8. Existing invoices: When you set up payments with Stripe, or you add a new payment method, or Xero enables a new payment method on your behalf, the selected payment methods will be available on all future invoices and any invoices which you have already issued but have not yet been paid.

9. Restricted businesses: You must not use payments with Stripe to run, pay or receive a payment from a business listed as a restricted business for your location ([Australia, Canada, New Zealand, United Kingdom or United States](#)) (**restricted business**). If you realise one of your customers is a restricted business, you need to let us know quickly.

10. Transferring your Stripe account: If you transfer your Xero subscription to a new subscriber, you'll also need to transfer your Stripe account. You'll need to contact Stripe directly to arrange a transfer.

Payments with Crezco

11. Application: If you are located in the United Kingdom and you connect Crezco to your Xero organisation so you can make payments, these terms apply to you and your invited users.

12. Xero and Crezco: When we say **Xero, we, our** or **us**, we're talking about Xero (UK) Limited. When we say Crezco in these terms, we're talking about Crezco Limited, a payment institution that is authorised by the Financial Conduct Authority to provide payment services.

13. Agreement to Crezco's terms: When you connect Crezco to your Xero organisation, you enter a direct relationship with Crezco and you agree to Crezco's [Terms of Use](#) and [Privacy Policy](#) (the **Crezco Terms**). The Crezco Terms are between you and Crezco and Xero is not a party to those agreements.

14. Crezco as payments processor: The processing of payments is provided for you by Crezco under the Crezco Terms. Xero doesn't assume any responsibility for the processing of payments.

15. Payment fees: The fees for payments with Crezco are set out on our [website](#), and exclude VAT

Payments with Airwallex

16. Application: If you are located in Australia and you connect Airwallex to your Xero organisation so you can make payments, these terms apply to you and your invited users.

17. Xero and Airwallex: When we say **Xero, we, our** or **us**, we're talking about Xero Australia Pty Limited. When we say **Airwallex** in these terms, we're talking about Airwallex Pty Ltd, which holds an Australian Financial Services Licence (AFSL No. 487221) and is regulated by the Australian Securities and Investments Commission (ASIC).

18. Agreement to Airwallex's terms: When you connect Airwallex to your Xero organisation, you enter a direct relationship with Airwallex and you agree to the [Airwallex Connected Account Agreement](#). The Airwallex Connected Account Agreement is between you and Airwallex and Xero is not a party to that agreement.

19. Airwallex as payments processor: The processing of payments is provided by Airwallex under the Airwallex Connected Account Agreement. Xero doesn't assume any responsibility for the processing of payments.

20. Payment fees: The fees for payments with Airwallex are set out on our [website](#), and exclude GST unless specified otherwise.

Payments with Melio

21. Application: If you are located in the United States and you connect Melio to your Xero organisation so you can make payments, these terms apply to you and your invited users.

22. Xero and Melio: When we say **Xero, we, our** or **us**, we're talking about Xero, Inc. When we say **Melio** in these terms, we're talking about the Melio entity listed in Melio's [Terms of Service](#) for your location.

23. Agreement to Melio's terms: When you connect Melio to your Xero organisation, you enter a direct relationship with Melio and you agree to Melio's [Terms of Service](#) based on your location (collectively, the **Melio Terms**). The Melio Terms are between you and Melio and Xero is not a party to those agreements.

24. Melio as payments processor: The processing of payments is provided for you by Melio under the Melio Terms. Xero doesn't assume any responsibility for the processing of payments.

25. Payment fees: The fees for payments with Melio are set out on our [website](#), and exclude applicable taxes.

Pay by bank (New Zealand)

26. Application: If you are located in New Zealand and you enable 'Pay by bank' (so you can accept direct bank transfer payments from your customers through your Xero invoices), these terms apply to you and your invited users.

27. Xero and Akahu: When we say **Xero, we, our** or **us**, we're talking about Xero (NZ) Limited. When we say **Akahu** in these terms, we're talking about Akahu Technologies Limited, which provides open banking capabilities in New Zealand, including as an accredited requestor under the Customer and Product Data Act 2025. While Akahu does not process payments, it is our payments partner for the purposes of these terms.

28. How 'Pay by bank' works: By enabling 'Pay by bank', you acknowledge that:

- Xero doesn't assume any responsibility for the processing of payments.
- Payments are direct transactions between the payer's bank (your customer) and your bank. Xero passes the relevant payment details from your invoice to Akahu and Akahu sends the payment initiation request to the payer's bank for authorisation.
- The payer's bank is solely responsible for executing the transfer of funds and neither Xero nor Akahu takes possession, custody, or control of funds at any point.

Liability and indemnity

29. Your responsibility for use of the payments services: You're responsible (meaning we're not liable) for use of the payments services (including all your invited users' activity) and all transactions on your account. This includes, for example, making sure that payment instructions are accurate and complete, and that permission to make payments is granted to the right people and that they have authority to submit them.

30. Using the payments services responsibly: While we can't cover everything here, we do want to highlight a few things you mustn't do when using the payments services:

- breach the relevant agreement between you and the payments partner.
- act fraudulently or recklessly in connection with the payments services.

31. Payment processing services: Payment processing services are provided by our payments partners, not Xero. We're not responsible for the actions or failures of any payments partner or any other third party involved in the payment network (for example, a payment being delayed or rejected by a bank).

32. Payments indemnity: You indemnify us against all losses, costs (including legal costs), expenses, demands or liability that we incur arising out of, or in connection with:

- your breach of the relevant agreement between you and the payments partner. You may also separately be responsible to the payments partner.
- any third party fines or penalties (for example, from a card scheme network), disputes (including chargebacks), refunds, negative balances or payment failures relating to your use of these payments services

except for losses arising from a breach of these terms by Xero, its employees, contractors or agents or from any gross negligence, wilful misconduct, fraud or material error that was solely the responsibility of Xero, its employees, contractors or agents.

General terms

33. Consent to share data: Before you enter the personal data of others (such as your customers) into Xero, you must get their consent to us collecting, using and sharing (for example, with the payments partner) their personal data.

34. Use of data: While using a payments service, you may enter data (including personal data of yourself and others) into Xero or your payments partner account, or provide this data to our payments partners. We may use or share that data for the purposes listed in our [terms of use](#), [privacy notice](#) and [data processing terms](#) (if they apply). We may also share that data with the relevant payments partner.

35. Authorisations: You consent to us:

- accessing your payments partner account as your agent, including operating the account and giving your instructions on your behalf to the payments partner.
- obtaining and providing your onboarding data and any data required for ongoing due diligence to the payments partner and its providers.
- viewing your account information, including transaction history, balances, and onboarding data and sharing this data with us and with the payments partner.
- providing any information required by the payments partner to receive funds into your payments partner account or to make payouts.
- recovering any fees or other amounts payable to us directly from your payments partner account balance.

36. Payment fees: When you use these payments services, you will be required to pay us fees (**payment fees**) based on your usage. These payment fees form part of these terms.

37. Updating payment fees: We may update or amend payment fees from time to time. As with any other changes to our terms, changes to payment fees won't apply retrospectively and, if we make changes and you use these services, we'll make every effort to let you know (take a look at section 66 of our [terms of use](#) to see how and when we'll notify you).

38. Change to payments partner: We may decide to use a third party other than those referenced above. If we do that, we'll notify you in accordance with section 66 of our [terms of use](#).

39. Effect of cancelling your Xero subscription: If you cancel your Xero subscription, you won't be able to access any of these payments services through Xero.