



Online payments terms

These terms apply to you if you are located in Australia, Canada, New Zealand, the United Kingdom or the United States.

Last updated on 29 July 2024. *The terms have been updated to help ensure greater clarity and transparency, and to better align with the way we do business.*

Introduction

Welcome to Xero! We're excited to have you here. If you are located in Australia, Canada, New Zealand, the United Kingdom or the United States and connect Stripe to your subscription (so you can accept online payments (**payments**) from customers through your Xero invoices) (**product**), these terms apply.

These are your legal rights and obligations, so please read everything. If you use this product, we'll assume that you agree to these terms.

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

When we say **you** or **your**, we mean both you and any entity or firm you're authorised to represent. 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 ([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**) and the Stripe Terminal Terms (as defined below) if applicable.

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](#).

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

1. The processing of payments is provided by Stripe under the Stripe Connected Account Agreement for your location which incorporates the relevant Stripe Services Agreement for your location (see links above). The Stripe Connected Account Agreement and Stripe Services Agreement are between you and Stripe. Xero is not a party to those agreements. We don't assume any responsibility for the processing of payments.

2. If you use this product, you agree to the Stripe Connected Account Agreement for your location, and enter into a direct relationship with Stripe who is the issuer of the product. 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 Stripe Connected Account Agreement. This is so Xero can meet its obligations to Stripe, and means that you'll be responsible if you breach your agreement between you and Stripe. You may also separately be responsible to Stripe. You also consent to us administering a Stripe account for you.

3. We may decide to use a third party other than Stripe to process payments. If we do that, we'll make every effort to let you know.

Tap to Pay Functionality

4. If Tap to Pay is available in your region, and you enable the Tap to Pay functionality of the product, you also agree to the **Stripe Terminal Terms** for your location ([Australia](#) or [United Kingdom](#)). The Stripe Terminal Terms are between you and Stripe. Xero is not a party to this agreement and we don't assume any responsibility for the processing of payments.

Data use

5. When you use this product, 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 Stripe) their personal data.

6. While using this product, you may enter data (including personal data of yourself and others) into Xero or your Stripe account, or provide such data to Stripe. 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 Stripe.

Restricted business

7. You must not use this product 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.

Pricing and fees

8. This product is an additional service of the kind described in section 17 of our [terms of use](#). When you use this product you will be required to pay us fees (**online payment fees**) based on your usage. These online payment fees form part of these terms.

9. The online payment fees may vary by region and will be included on our [website](#).

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

11. Depending on your region, online payment fees may be inclusive or exclusive of transactional taxes where relevant (like VAT, GST or sales tax), as reflected in the online payment fees.

Important housekeeping

12. Xero may transfer these terms - or any of our rights or obligations in these terms - to another Xero entity as it deems appropriate. **Xero entities** are the companies controlled by or under common control with Xero Limited (a New Zealand company with registration number 1830488). A Xero subscriber (as defined in the [terms of use](#)) can transfer a Xero subscription to a new subscriber in accordance with section 9 of the [terms of use](#). To transfer the ownership of your Stripe account, please contact Stripe directly.

13. If there's any conflict between these terms and the other documents linked or referred to in these terms, these terms will take priority.