

# Terms of Use – IPAY

**Last updated:** 30 mei 2026

**Website:** [www.ipay.global](http://www.ipay.global)

**Company:** IPAY Global Holdings B.V.

## 1. About IPAY

IPAY provides last-mile payment and release infrastructure for merchants, carriers, payment service providers and consumers. IPAY supports payment-on-arrival, delivery release, pickup release, locker release, duties payment coordination, return flows, notifications, audit trails and reporting.

IPAY is not a bank, lender, credit provider or payment institution unless explicitly stated otherwise in a separate written agreement. IPAY does not hold consumer funds. Payments are processed by licensed payment service providers or other authorised payment partners.

## 2. Use of the website

You may use the IPAY website for lawful business and informational purposes only. You must not:

- misuse the website;
- attempt to gain unauthorised access;
- interfere with website security;
- copy or scrape content at scale without permission;
- use the website for fraudulent, misleading or unlawful purposes.

## 3. Platform access

Merchant, carrier, PSP, partner and admin portals may be subject to separate agreements, onboarding checks, technical requirements and security controls.

Access credentials must be kept confidential. Users are responsible for activity under their account unless caused by IPAY's own failure to apply reasonable security measures.

IPAY may suspend access where necessary for security, fraud prevention, legal compliance, non-payment, misuse or operational risk.

#### **4. Payment and release flows**

IPAY may coordinate payment status and release authorisation between a merchant, carrier, consumer and payment provider.

A parcel, pickup or locker release may depend on:

- order creation by the merchant;
- carrier scan or delivery event;
- consumer payment via a payment provider;
- confirmation of payment status;
- release instruction or authorisation.

IPAY does not guarantee that a payment provider, carrier, merchant system or third-party integration will always be available.

#### **5. No financial advice or credit**

IPAY does not provide financial advice, lending, credit, BNPL services or debt collection services through this website. IPAY is designed as infrastructure for payment coordination and release authorisation.

#### **6. Third-party services**

The IPAY website and platform may connect to third-party services, including payment service providers, carriers, webshop platforms, warehouse systems, CRM systems and analytics tools.

Third-party services are governed by their own terms, privacy policies and service levels. IPAY is not responsible for the content, security or availability of third-party websites or systems, except where required by law or agreed in writing.

#### **7. Intellectual property**

All IPAY trademarks, logos, designs, software, documentation, website content and other materials are owned by IPAY or its licensors. You may not copy, modify, distribute or commercially use IPAY materials without written permission.

#### **8. Accuracy of information**

We aim to keep information on the website accurate and up to date. However, website content is general information only and may change without notice. Commercial, technical, legal and pricing terms are only binding when confirmed in a signed agreement or official IPAY order document.

## **9. Limitation of liability**

To the maximum extent permitted by law, IPAY is not liable for indirect damages, loss of profits, loss of business, loss of data, reputational damage or damages caused by third-party systems, unless otherwise agreed in writing or required by law.

Nothing in these Terms excludes liability that cannot be excluded under applicable law.

## **10. Compliance**

Users of IPAY services must comply with applicable laws, including data protection, consumer protection, payment, tax, customs, sanctions and anti-fraud rules.

Merchants and partners are responsible for ensuring that their own products, checkout flows, consumer communication, tax treatment and legal obligations are compliant.

## **11. Changes to these Terms**

We may update these Terms from time to time. The latest version will be available on our website.

## **12. Governing law**

These Terms are governed by the laws of the Netherlands, unless mandatory law provides otherwise.

## **13. Contact**

For legal questions, contact:

IPAY Global Holdings B.V.

De Kule 50

1779 EE Den Oever

Email: [legal@ipay.global](mailto:legal@ipay.global)