

Payment Terms - Tap to Pay

[Payment Processing Services Agreement](#) states that its Payment Processing Services may be subject to additional terms relating to a specific Payment Method. This agreement sets out those additional terms and conditions for the "Tap to Pay" Payment Method ("**Tap to Pay**").

We call them the "**Tap to Pay Terms**" (or just the "**Terms**").

You cannot use Tap to Pay to receive payments unless you first enter into a Payment Processing Services Agreement with Revolut Bank, UAB, and unless you enter into the [Tap to Pay on iPhone Platform Terms and Conditions](#) ("**Apple Terms**") with Apple Inc ("**Apple**").

These Terms apply to merchants who use Tap to Pay to receive payments ("**Merchants**" or "**you**") and any of their employees or other third parties they have authorised to use their Tap to Pay account ("**Authorised Personnel**"). They do not apply to anyone who uses Tap to Pay to make a payment (we call them "**Customers**" in these Terms). If a Merchant uses Tap to Pay to make a payment to someone else, they will be acting as a Customer and so these Terms will not apply to the Merchant when making that payment.

1. What is Tap to Pay?

We allow some Merchants to accept contactless card or mobile wallet payments from their Customers using eligible iOS devices via an integration with Apple's Tap to Pay platform. Merchant eligibility for Tap to Pay will be determined by Apple as set out in the Apple Terms that you agree to in order to use Tap to Pay.

This product is only available to Business customers and Pro customers who have already been onboarded to use the services available under the [Payment Processing Services Agreement](#) (which we'll call the "**Payment Processing Terms**").

If you want to use the Card Reader to process card payments from Customers but have not onboarded to use these services, you can apply for a Merchant account through the Revolut Business app (which we call the "**Dashboard**") or apply for a Pro account with access to the Services through the Revolut Pro part of the app.

These payments are made via card schemes. When accepting card payments, you must comply with all applicable rules of the card scheme. In particular, you'll need to

comply with any applicable Visa and Mastercard rules applicable to your business and jurisdiction. Please refer to our [Payment Processing Services Agreement](#) for more information on your obligations in relation to card payments.

2. How does Tap to Pay work?

Tap to Pay can be used by Merchants to receive customer payments made using card payments, provided Merchants have an eligible device. For more information on eligible devices, please refer to the Apple Terms.

Apple does not process any payment transactions and it will not receive, hold or transfer your funds or have any control over payments, returns and refunds.

Where a Business customer or Revolut Pro customer uses Tap to Pay to accept payments, the funds will be credited to their Merchant account or Pro account in line with the terms and conditions that apply to that account.

3. What types of card payments can be accepted using Tap to Pay?

Merchants may use Tap to Pay to accept the following types of card payments:

- Contactless Visa and Mastercard card payments (the Customer can pay by tapping their card on your device as long as contactless payment functionality is enabled for that card); and
- Visa and Mastercard payments through Apple Pay, Google Pay and Samsung Pay (the Customer can pay using a card registered to their iOS or Android).

After each payment is made, whether it's successful or it failed, you will be able to generate and send a receipt to the Customer via a displayable QR code in the application, via SMS or supported social media apps.

4. What are the fees for using Tap to Pay?

The fees for using Tap to Pay are set out in the [Business Fees Page](#) and the [Personal Fees Page](#). By accepting a payment using Tap to Pay, you agree to be charged the fees associated with your use of this payment method.

5. Your obligations when you use Tap to Pay

In addition to your obligations under the Payment Processing Terms, the terms that apply to your account and the Apple Terms, you must also comply with the below when using Tap to Pay:

- you must only use Tap to Pay for commercial purposes and not for any personal, family or household purposes;
- you accept full responsibility for the behaviour of any Authorised Personnel that you have authorised to use Tap to Pay on their eligible devices;
- you must ensure that your Authorised Personnel complies with these Terms;
- you must only use Tap to Pay to accept payments in the country within which your account is registered;
- you must not discriminate against certain types of cards when a Customer presents them to you for payment; and
- you must not apply any surcharges on top of the amount of the transaction just because a Customer wants to use a particular card.

You will also have to comply at all times with Apple's Acceptable Use Guidelines which are set out in the Apple Terms.

Note that certain types of transactions are prohibited by Apple as set out in the Apple Terms. We may block or reverse any transaction that is made using Tap to Pay which are contrary to the Apple Terms.

6. When we may stop providing you with Tap to Pay services

We reserve the right to stop you or any of your Authorised Personnel using Tap to Pay on your Business or Revolut Pro account by disabling your account at Apple's request or if we suspect or become aware that you or your Authorised Personnel have breached these Terms, the Payment Processing Terms, or any other terms that apply to your use of your Revolut account and other Revolut products you use.

We also reserve the right to stop providing Tap to Pay as a service to any or all of our eligible Merchants at any time at our discretion without reason - we will do our best to let you know ahead of time if this is the case to minimise disruption.

Apple may also decline to enable or disable for any reason your ability to use Tap to Pay as set out in the Apple Terms.

7. When can we make changes to the Terms?

We can make changes to the Terms for the following reasons:

- if we think it will make them easier to understand or more helpful to you;
- to reflect the way our business is run, particularly if the change is needed because of a change in the way any financial system or technology is provided;

- to reflect legal or regulatory requirements that apply to us; or
- to reflect changes in the cost of running our business.

We will generally give you two months' prior notice through the Revolut app or email before we make any changes. In some instances - except in case of micro-enterprises -, if the change will be beneficial, we may make the change immediately and let you know afterwards.

8. Data Protection

You acknowledge that we need to share certain information about you with Apple to allow you to use Tap to Pay. If you are a Revolut Business customer, we will process your personal data in accordance with the Revolut Business Customer Privacy Notice (accessible [here](#)). If you are a Revolut Pro customer, we will process your personal data in accordance with our Customer Privacy Notice for personal account customers (accessible [here](#)).

We will also process personal data belonging to your Customers when they make payments to you using Tap to Pay. We will process this data in accordance with our obligations under the Payment Processing Terms.

9. Disclaimers

Unfortunately, if there is a fault with your device or technical difficulties impacting your ability to accept customers' card payments we won't be responsible for any inconvenience caused. Revolut will not be responsible for any loss of revenue associated with the use of Tap to Pay, and will not issue any refunds for money or sales lost as a result of using Tap to Pay.

If we become aware that you have breached any terms that apply to your account or to your use of the Services under the [Payment Processing Terms](#) or these Terms, we are entitled to stop allowing you to use Tap to Pay.

10. Need to get in touch with us?

If you have a question about Tap to Pay which hasn't been addressed in these Terms, please reach out to Revolut Support through the app. The team will do what they can to help you.