

ShipAny Services

Last updated: 26 November 2025

These Terms and Conditions ("**Terms**") govern the use of QFPay's payment processing services, including the Earlier Settlement Service ("**Service**"), offered by QFPay Haojin FinTech Limited and its affiliates ("**QFPay**", "**we**", "**us**", or "**our**"). By using QFPay's services, you ("**Merchant**", "**you**", or "**your**") agree to these Terms. These Terms are in addition to QFPay's general Merchant Terms and Conditions, which remain fully applicable.

1. Description of the Earlier Settlement Service

1.1. The Earlier Settlement Service allows eligible Merchants to receive settlement for transactions linked to shipments processed through ShipAny Limited ("**ShipAny**"), based on shipping status updates. Settlement will be processed no later than three (3) working days (T+3) after the shipment is marked as "Collected" by the courier in ShipAny's shipping status data.

1.2. If the Earlier Settlement Service is not applied, settlements will follow the default settlement period specified in the Merchant's Application Form or as agreed with QFPay.

1.3. The Service relies on shipping data provided by ShipAny. QFPay is not responsible for delays, inaccuracies, or errors in shipping status updates caused by ShipAny or its partnered couriers.

2. Eligibility and Requirements

2.1. The Earlier Settlement Service is available to Merchants who:

- i. Have an active account with QFPay and ShipAny;
- ii. Use ShipAny's shipping services and maintain accurate and complete shipping and transactional data;
- iii. Comply with all applicable laws, regulations, and QFPay's general Merchant Terms and Conditions.

2.2. By enrolling in the Service, you authorize QFPay to access, process, and store your ShipAny shipping data solely for settlement purposes.

2.3. QFPay reserves the right to approve, deny, or suspend access to the Service at its sole discretion.

3. Settlement Terms

3.1. Settlement Timing:

- i. Settlement will be processed no later than T+3 after the shipment is marked as "Collected" by the courier in ShipAny's shipping data;
- ii. For flagged or suspicious transactions, settlement will only be processed after the applicable procedures or investigation accordingly to the original terms and conditions

3.2. Shipping Status Dependency:

- i. Settlement timelines are contingent upon the accuracy and timeliness of shipping status updates provided by ShipAny or its couriers;
- ii. QFPay is not liable for delays, inaccuracies, or incomplete shipping data. Merchants are responsible for resolving discrepancies directly with ShipAny or its couriers.

3.3. Discrepancies:

- i. If discrepancies arise between shipping status and actual shipment progress, QFPay may delay or withhold settlement until the issue is resolved. Merchants must resolve such discrepancies directly with ShipAny.

4. Fees

4.1. QFPay reserves the right to charge a Service fee for the Earlier Settlement Service. This fee will be communicated during Service enrollment and may be deducted directly from settlement amounts.

4.2. Any additional fees related to ShipAny's shipping services, such as courier fees, transaction fees, or penalties, are the sole responsibility of the Merchant.

5. Fraud Monitoring and Risk Management

5.1. Transactions processed under the Earlier Settlement Service are subject to additional fraud monitoring. If QFPay identifies suspicious or fraudulent activity related to shipment data, settlement may be delayed or withheld until the issue is resolved.

5.2. If discrepancies, losses, or issues are reported by ShipAny or its couriers, QFPay may delay or withhold settlement until the Merchant resolves the matter directly with ShipAny.

5.3. QFPay reserves the right to terminate the Service for any Merchant found to be engaging in fraudulent or high-risk activities.

6. Data Sharing and Privacy

6.1. By enrolling in the Earlier Settlement Service, you authorize QFPay to access and process ShipAny shipping data solely for settlement purposes. QFPay will handle such data in compliance with applicable privacy laws and its Privacy Policy.

6.2. QFPay is not responsible for the accuracy or timeliness of third-party data, including ShipAny's shipping data, and disclaims liability for any issues arising from such data.

6.3. Merchants agree to indemnify QFPay for any claims, losses, or damages arising from unauthorized or inaccurate data provided by ShipAny or its couriers.

7. Limitation of Liability

7.1. QFPay acts as an intermediary and relies on third-party data provided by ShipAny to process earlier settlements. QFPay does not guarantee the accuracy or timeliness of such data.

7.2. QFPay is not liable for:

- i. Delays, inaccuracies, or errors in third-party shipping data;
- ii. Losses, damages, or delays caused by shipment issues, including loss or damage reported by ShipAny or its couriers;
- iii. Indirect, incidental, or consequential damages arising from the use of the Earlier Settlement Service.

7.3. QFPay's total liability for the Earlier Settlement Service is limited to the amount of Service fees paid by the Merchant in the three (3) months preceding the claim.

8. Termination of the Earlier Settlement Service

8.1. Merchants may terminate their use of the Earlier Settlement Service by providing thirty (30) days' written notice to QFPay.

8.2. QFPay reserves the right to terminate or suspend the Service immediately if:

- i. The Merchant is in breach of these Terms, QFPay's general Merchant Terms and Conditions, or ShipAny's terms;
- ii. The Merchant's ShipAny account is terminated or suspended;

- iii. Fraudulent, suspicious, or high-risk activity is detected in the Merchant's transactions or shipping data;
- iv. QFPay determines, at its sole discretion, that the Service is no longer viable due to third-party dependencies or regulatory requirements.

8.3. Upon termination, any remaining settlements will be processed in accordance with QFPay's standard terms and conditions.

9. Amendment of Terms

9.1. QFPay reserves the right to amend, modify, or update these Terms at any time without prior notification. Any changes will be effective immediately upon being published on QFPay's website or communicated through other official channels. Your continued use of the Service constitutes acceptance of the updated Terms.

9.2. QFPay is not responsible for any amendments or updates to ShipAny's Terms and Conditions. Merchants must stay informed of and comply with ShipAny's latest terms.

10. General Provisions

10.1. These Terms are governed by the laws of the Hong Kong Special Administrative Region.

10.2. Any disputes related to these Terms will be resolved in accordance with QFPay's general Merchant Terms and Conditions.

10.3. These Terms supplement QFPay's general Merchant Terms and Conditions. In the event of a conflict, these Terms will take precedence for matters related to the Earlier Settlement Service.

10.4. The Merchants agree on ShipAny and QFPay's terms and conditions as follow:
<https://www.shipany.io/terms/>