

## Tip Function

Last updated: 26 November 2025

These Terms and Conditions ("**Terms**") govern the use of QFPay's payment processing services, including the Tip Function, 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. Definitions

- 1.1 **Merchant:** The business entity using the QFPay's service to collect customer's payments and tip.
- 1.2 **Customer:** The individual who writes and authorizes the tip on a receipt or selects a tip amount before the transaction.
- 1.3 **Tip Function:** The feature that enables merchants to process gratuities through two methods: (1) tip written and authorized by customers on a receipt and (2) tip selected by customers as a percentage or fixed amount before payment processed.
- 1.4 **Transaction:** The total payment made by the Customer, including the tip, if applicable.

### 2. Eligibility & Merchant Responsibilities

- 2.1 Only authorized and legally registered businesses may use the tip function.
- 2.2 The Merchant shall take the full responsibility on the Customer's voluntarily authorization of the tip, either by selecting the Tip Function as defined.
- 2.3 The Merchant shall take the full responsibility and liability regarding the disputes arising from unauthorized, misused or incorrect tip charges.
- 2.4 The Merchant must store and retain the receipts for a minimum period of 24 months for potential chargeback disputes if using the receipt-based tip function.

### 3. Customer Authorization & Dispute Handling

- 3.1 **Receipt-Based Tip:** The tip must be written by the Customer on the receipt and signed as proof of authorization. The merchant must enter the tip exactly as written and cannot alter the amount.
- 3.2 **Pre-Transaction Tip:** Customer may select the tip percentage or enter a fixed amount before completing the transaction. The Merchant shall take the full responsibility on controlling the system and make sure the tip correctly reflects the Customer's selection before processing the payment.
- 3.3 Receipt-based tip can be done within the same day before 2400.
- 3.4 In case of disputes (e.g., unauthorized tip, incorrect amounts), the Merchant must provide supporting documentation (e.g., signed receipts or system logs showing customer tip selection).

#### **4. Processing & Settlement of Tip**

- 4.1 Tip will be processed as part of the final transaction and are subject to standard settlement timelines.
- 4.2 Any fees applicable to transactions (e.g., processing fees on tip amounts) will be deducted from the total transaction, including the tip.
- 4.3 Tip cannot be refunded on the next day; they can only be voided if the entire transaction is canceled on the same day.
- 4.4 Tip cannot be used for other purposes and cannot be discharged for products or services.

#### **5. Fees & Chargebacks**

- 5.1 All applicable fee agreed between QFPay and the Merchant shall be applied to both the transaction amount and the tip amount.
- 5.2 If a chargeback occurs due to the tip dispute, the full amount (transaction + tip) will be debited from the merchant's account.
- 5.3 The merchant is responsible for contesting chargebacks with supporting evidence (e.g., signed receipts, system logs).

#### **6. Compliance with Laws & Regulations**

- 6.1 Merchants must comply with all applicable labor, tax, and consumer protection laws regarding tip.
- 6.2 QFPay is not liable for any tax or legal obligations related to the collection and distribution of tip.
- 6.3 The merchant must inform customers if any service charge or mandatory gratuity is being added separately.

## **7. Modifications & Termination**

- 7.1 QFPay reserves the right to modify or discontinue the tip function at any time with notice.
- 7.2 Violation of these terms may result in suspension or termination of the merchant's ability to use the tip function.

By using the Tip Function, the Merchant agrees to comply with these Terms & Conditions. If the Merchant does not agree, they must discontinue use of the Tip Function immediately.