

Pay by Card through Stripe

Stripe is a secure and robust online payment system. Stripe is a global online payment processor that is trusted by thousands of businesses around the world. Stripe is SSL protected, PCI compliant, and encrypted.

Visit <https://stripe.com/gb> for more information.

Where you have to pay by card, a payment link or online invoice will be generated for you (by Stripe upon our request) solely through the Stripe platform. The link/invoice will then be forwarded to you to enable you make your card payment, securely online, on the Stripe platform. You will enter your card information on the Stripe secure platform, not on any other website. IPED does not see, nor handle any part of the processing of your card payment. All card information and processing are solely handled/processed by Stripe. This offers maximum payment security.

Benefits of paying us through Stripe

- It is **cheaper to pay by Stripe** compared to paying by international bank to bank transfer, in majority of cases.
- Absolute security of your financial details. Your financial details are solely and securely processed and handled by Stripe.
- An easier and more convenient way to pay. Your payment will be received instantly, meaning that we can offer you the respective service quicker.
- Stripe is available for paying “customers” in countries where other payment platforms are not.
- No need to create a Stripe account before you pay.

(>) How much do you need to pay us?

The amount you will pay us will be (a) The total fee for the IPED service that you require + (b) 5% Handling Fee. The 5% handling fee refers to 5% of (a) the total fee for the IPED service that you require.

Therefore, in determining how much you must actually pay us through Stripe, calculate the total amount due, as per the fee for the service(s) that you require from us, then add 5% (as explained earlier) to arrive at the total cost.

For example, (a) you have determined that the total fee payable for the service(s) that you require is £100. (b) Calculate 5% of £100. This will be $0.05 \times £100 = £5$

The total amount that you have to pay us through Stripe in this transaction will be $£100 + £5 = £105$.

When you are ready to pay by card....

Contact us and request for a Stripe payment link/invoice from us.

By proceeding, you are agreeing to the following:

- Where we issue a Stripe invoice to you, you must pay for the invoice within seven (7) days (of the invoice date). If you do not settle the invoice within 7 days, the invoice will be voided. In such an event where your invoice is voided, it will be considered as failing to pay for your invoice. Failure to pay for invoice/s raised through Stripe will result in your centre/the respective individual losing your eligibility to pay IPED through Stripe.



- If you are based outside the UK/EU/USA, as a centre/individual, you must not settle your Stripe invoice using a payment card issued by a financial institution/bank that is based in the UK/EU/USA. Additionally, a third party must not pay for your Stripe invoice from within the UK/EU/USA.
 - If you intend to settle your Stripe invoice from within the UK/EU/USA, or, let someone else pay for you from within the UK/EU/USA, please inform us in advance, as alternative payment information will be provided to you for such transaction.
 - If your Stripe invoice is paid for from within the UK/EU/USA without prior approval from us, we will refund the payment to you. Any Stripe fees associated with the refund will be paid by you. Where we refund the full amount back to the card that was used to make the payment from within the UK/EU/USA, without our prior approval, we will deduct the refund fees from any future payment that you make to us.Where the Stripe fees associated with such refund is not paid in full, we will remove your eligibility to pay using Stripe, entirely.

Stripe is available in your country as a paying customer, but may not be available for use as a merchant/business account

Stripe is available to customers to pay us from your country. It may not be available to businesses/corporations to use to collect payments via merchant accounts.

However, a customer (be it an individual/business) in your country with a debit card can use it to pay us. You can even use a prepaid card to pay from your country. This has been tested and it works.

Test Purchase Link

A Test Purchase link is provided so that you can verify for yourself that Stripe is available to you, as a paying customer, in your country. This link should NOT be used to send us (actual) payment for any service(s) that you require from us. It is only for demonstration purposes.

NB: Do not use the test purchase link to send us payment of more than £1. If you intend to test purchase, do not make more than one successful payment of more than £1. If you need to pay us more than £1 please contact us by email and request for an invoice link specific to the amount that you wish to send.

Please, if you use the test purchase link to send more than £1 (i.e. more than 1 successful payment), you will lose your eligibility to pay us using Stripe.

You do not need to send us the test purchase payment, if you do not want to. However, you can see that you are able to select your country from the dropdown menu, via the link below.

<https://buy.stripe.com/dR6bM50DMcBa8VO001>

Your country is in the dropdown menu.

