

Terms and Conditions:

Fattmerchant is a Third Party Company that charges a Consumer, Convenience, Service or Site Fee herein referred to as "the Fee" to use your credit, debit or eCheck as form of payment. By accepting "the Fee" at time of payment you agree to have funds sufficient to pay "the Fee". Fattmerchant charges a site fee for the use of this site, software and payment services and this is calculated and displayed prior to you entering in any of your payment information. The site fee is in addition to the bill (the payment you are making) and is a separate charge from the bill you are paying. The site fee charged allows us to provide this convenience to you. Providing, operating, and maintaining an Internet web site, Software Application, and Payment Processing Services has a considerable amount of costs. The site fee Fattmerchant charges covers costs including but not limited to programming, site hosting, bandwidth, communications, software, data security, and processing costs. Fattmerchant offers our customers a discount on the site- fee when using our ACH system (eChecks). Modeled as a cash payment transaction system, we are able to provide our Customers a discounted alternative to credit cards.

By paying your bill using the Fattmerchant payment service, you are authorizing Fattmerchant to charge your credit or debit card account the total amount that is indicated above. This total amount includes the site fee amount that is indicated. Your credit or debit card statement will show separate charges – one for payment to the company you are making a payment to and the other for the site fee payable to Fattmerchant. You agree that the credit/debit account specified by you for this bill payment is an account that you own, and that you have sufficient funds in that account to make this payment.

Your credit or debit transaction will be processed in real time and if your card company authorizes your payment, you will receive an email notification from us confirming your payment. The company that you are making a payment to is also notified immediately; however it is up to the company to post the payment to your account. In the event your payment is not processed or authorized by your card company, your payment liability shall remain outstanding and unpaid and you will be subject to all applicable penalties, late fees and interest charges assessed by the relevant entity thereon, all of which obligations remain your sole responsibility.

Please note that your use of the Fattmerchant services and their products is also governed by our Conditions of Use and Privacy Notice, as well as all other applicable terms, conditions, limitations and requirements contained on the Fattmerchant web site, all of which (as changed over time) are incorporated into these Terms and Conditions.

Your use of this site and the service it provides shall constitute and indicate:

- Your acceptance of these terms and conditions
- Your acceptance of the fees associated with payments made at this site
- Your authorization to charge and agreement to pay the total amount confirmed during checkout, subject to and in accordance with the agreement governing the use of the account you selected for payment.