

# TICKLECHARGE

## TERMS AND CONDITIONS

Last Updated: 01/01/2026

### 1. Introduction

These Terms and Conditions (“Terms”) govern the access to and use of the services provided through the website <https://www.ticklecharge.com> and all related software, APIs, applications, payment processing tools, integrations, and services operated by **TickleLife Inc. and its associated brand name, TickleCharge** (“TickleCharge,” “Company,” “we,” “us,” or “our”).

TickleCharge provides payment processing solutions designed to support businesses operating in industries that may experience difficulty obtaining traditional payment services. These services include, but are not limited to, **merchant account facilitation, payment gateway technology, card processing support, cryptocurrency payment integration, transaction routing, fraud monitoring, and payment infrastructure services.**

By accessing our website, using our services, integrating our APIs, or entering into a merchant relationship with TickleCharge, you acknowledge that you have read, understood, and agree to be legally bound by these Terms.

If you do not agree with these Terms, you must immediately discontinue use of the platform.

### 2. Eligibility and Merchant Qualification

TickleCharge services are intended for use by legally registered businesses and organizations. In order to access or use the services, you must:

- Be at least **18 years of age**.
- Operate a **legitimate and legally registered business entity**.
- Provide accurate and verifiable information during onboarding.
- Comply with all applicable laws, regulations, and payment network rules.

TickleCharge reserves the right to conduct **Know-Your-Business (KYB), Anti-Money Laundering (AML), and compliance checks** prior to onboarding merchants.

TickleCharge may reject, suspend, or terminate applications from businesses that:

- Operate in prohibited industries

- Fail compliance verification
- Provide misleading or incomplete information
- Demonstrate elevated fraud or chargeback risk.

Approval to use the services is at the sole discretion of TickleCharge and its acquiring banking partners.

### 3. Nature of the Services

TickleCharge provides a **technology platform and payment facilitation infrastructure** that allows merchants to accept payments through various methods.

The services may include:

- Credit and debit card processing
- Cryptocurrency payment acceptance
- Merchant account introduction and facilitation
- Payment gateway integration
- Fraud detection and transaction monitoring
- Chargeback management support
- Settlement and reconciliation tools
- API integration for digital products and online services

TickleCharge collaborates with **third-party banks, payment processors, financial institutions, and cryptocurrency service providers** in order to deliver payment services to merchants.

TickleCharge itself does not guarantee that every payment transaction will be authorized, processed, or settled. TickleCharge does not handle any third party funds

### 4. Merchant Obligations

Merchants using TickleCharge agree to conduct their business in a lawful and responsible manner.

Merchants must:

- Provide accurate and complete business information
- Maintain clear refund and customer service policies
- Deliver goods and services as advertised
- Ensure compliance with applicable financial regulations
- Maintain reasonable fraud-prevention practices

Merchants must not use the platform for:

- Fraudulent transactions

- Illegal goods or services
- Money laundering activities
- Unauthorized financial services
- Sale of prohibited or illegal content

TickleCharge on behalf of acquiring banks and providers reserves the right to monitor merchant activity and take necessary action if suspicious activity is detected.

## 5. Payment Processing and Settlement

TickleCharge facilitates payment transactions between merchants and their customers through multiple payment rails including **card networks, digital wallets, bank transfers, and cryptocurrency networks.**

Transaction approval depends on:

- Card networks
- Issuing banks
- Fraud detection systems
- Compliance requirements
- Risk thresholds

Settlement timelines may vary depending on:

- Payment method
- Risk profile
- Banking partner requirements
- Merchant industry category.

The providers may apply **rolling reserves, transaction limits, or temporary holds** where required to manage financial risk and TickleCharge has no say in same.

## 6. Fees and Pricing

Merchants may be charged fees for services provided through TickleCharge.

These may include:

- Merchant discount rate (MDR)
- Transaction processing fees
- Currency conversion fees
- Chargeback fees
- Refund processing fees
- Settlement fees
- Risk reserve allocations

All applicable fees will be communicated through merchant agreements, pricing schedules, or rate cards provided during onboarding.

TickleCharge will communicate to any update pricing structures where required by changes in payment network costs, banking partner requirements, or regulatory obligations.

## 7. Chargebacks and Disputes

Chargebacks occur when a customer disputes a payment with their issuing bank.

Merchants are responsible for:

- Responding to disputes
- Providing transaction documentation
- Maintaining acceptable chargeback ratios.

TickleCharge may communicate any such disputes penalties, additional fees, or account restrictions imposed by providers if a merchant exceeds industry chargeback thresholds.

Excessive chargebacks may result in account suspension or termination.

## 8. Prohibited Use

The following activities are strictly prohibited:

- Processing payments for illegal activities
- Fraudulent or deceptive business practices
- Unauthorized financial services
- Sale of counterfeit goods
- Child exploitation material
- Terrorism financing
- Money laundering.

TickleCharge will communicate incase there is a request to suspend or terminate accounts engaged in prohibited activities and report such activity to relevant authorities.

## 9. Account Suspension or Termination

Providers may suspend or terminate merchant accounts where:

- Fraud or suspicious transactions are detected
- Compliance documentation is not provided
- Chargeback ratios exceed acceptable levels
- The merchant violates these Terms.

During investigations, providers may temporarily **hold funds or suspend processing capabilities**.

## 10. Intellectual Property

All intellectual property related to the TickleCharge platform, including software, website content, branding, and APIs, remains the property of TickleLife Inc.

Users may not:

- Copy or replicate the software
- Reverse engineer platform components
- Use TickleCharge branding without authorization.

## 11. Limitation of Liability

TickleCharge shall not be liable for any indirect, incidental, or consequential damages arising from:

- Payment processor outages
- Banking partner failures
- Regulatory restrictions
- Loss of business revenue
- Delays in payment settlement.

Use of the platform is at the merchant's own risk.

## 12. Governing Law

These Terms shall be governed by the laws of the jurisdiction in which TickleLife Inc. operates.

Any disputes shall be resolved through arbitration or competent courts within that jurisdiction.

## 13. Amendments

TickleCharge reserves the right to modify these Terms at any time.

Updated Terms will be published on the website and continued use of the services constitutes acceptance of the revised Terms.

