ALLOSPEND TECHNOLOGIES LLC

# Payment Rails Disclosure

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Allospend uses Stripe Connect Express to help organizers collect group payments. When a payer pays through Allospend, the payment is processed by Stripe and routed to the organizer's connected Stripe account. Organizer funds are not intended to settle into an Allospend master balance.

Allospend may collect a platform fee at payment time through Stripe's `application_fee_amount`. Stripe may also charge processing, payout, dispute, refund, or account fees according to Stripe's terms and the organizer's connected-account configuration.

Organizers must complete the required payout setup before collecting payments. This setup can include Stripe Connect onboarding, Stripe Identity verification, tax/business information, and a payout-bank signal. Allospend may pause payment-link creation, payouts, or withdrawals when Stripe reports missing requirements, account restrictions, deauthorization, suspected fraud, or compliance risk.

Refunds, disputes, reversals, and failed payouts may reduce the organizer's Stripe balance or create a negative balance that Stripe or Allospend may recover according to applicable terms. Allospend may require evidence or additional information from the organizer to respond to disputes.

This disclosure is a product and compliance summary, not legal, tax, or financial advice. Stripe's own terms, account agreements, and disclosures also apply.