

Template draft. This is standard boilerplate prepared for review. It is not legal advice. Replace every [highlighted placeholder], confirm each statement matches how IdeaLine actually operates, have a qualified lawyer review it for your jurisdictions, and delete this notice before publishing.

Payment Terms

Effective [EFFECTIVE DATE] · Last updated [EFFECTIVE DATE]

These Payment Terms apply to fees you pay for IdeaLine and form part of the [Terms and Conditions](#). Payments are collected through **Stripe**, a payment service provider. IdeaLine never sees or stores your full card number.

Before publishing: [Online checkout through Stripe is not connected yet. Until it is, invoices are issued manually. Update sections 1 and 3 when Stripe Checkout and the Customer Portal are live, and confirm every bracketed item.]

1. How payments work

- Payments are processed by Stripe, Inc. and its affiliates ("**Stripe**"). You pay on a page hosted by Stripe (Stripe Checkout) and manage your payment method, invoices and subscription in Stripe's Customer Portal.
- By paying you also agree to [Stripe's terms](#) that apply to payers. Stripe's handling of your data is described in [Stripe's Privacy Policy](#).
- IdeaLine receives from Stripe only what it needs to run your subscription: your billing name and email, the last four digits and brand of your card, the plan, amounts, dates, tax details and payment status. We do not receive the full card number, expiry date or security code.

2. Plans and prices

Prices are in US dollars per workspace (not per person) and exclude taxes unless stated.

Plan	People included	Monthly	Annual	Annual vs. twelve months
Starter	Up to 5	\$19	\$200	Save \$28
Team	Up to 15	\$49	\$500	Save \$88
Studio	Up to 50	\$99	\$1,000	Save \$188

Current prices are always shown on the [Pricing](#) page. A price change applies from your next renewal and we give notice at least **[30]** days before it takes effect.

3. Billing, renewal and cancellation

- **Authorization.** By starting a paid plan you authorize Stripe to charge your payment method for the plan price, taxes and any other amounts due, and to keep charging it each period until you cancel.
- **Monthly plans** renew every month on the date you started. **Annual plans** are billed once per year in advance and renew every year on the same date.
- **Changing plans.** If you move to a higher plan the change starts immediately and Stripe credits the unused part of what you already paid. If you move to a lower plan or from annual to monthly it takes effect at the next renewal. **[Confirm proration rules]**
- **Cancelling.** You can cancel at any time in the Customer Portal or by writing to **[CONTACT EMAIL]**. Your plan stays active until the end of the period you paid for, and you can export your data until then and for **[30]** days afterwards.
- **Refunds.** **[State your refund policy, for example: fees are non-refundable except where required by law; a pro-rated refund is given if we end your plan without cause]**.

4. Failed or late payments

If a payment fails, Stripe may retry it and we will email the billing contact. If it is not resolved within **[14]** days we may limit the workspace to read-only access and, after **[30]** days, suspend it. Your data stays available for export during that time.

5. Taxes and invoices

You are responsible for applicable sales, use, VAT, GST and similar taxes. Where required we collect them through Stripe. Stripe emails a receipt for each payment and invoices are available in the Customer Portal. If you need a tax ID shown on invoices, add it in the portal.

6. Billing questions and chargebacks

If you think a charge is wrong, write to **[CONTACT EMAIL]** first so we can fix it quickly. If you dispute a charge with your bank, we may suspend the workspace while it is resolved.

7. Card data security and PCI compliance

The Payment Card Industry Data Security Standard (**PCI DSS**) protects card data. IdeaLine meets its PCI obligations by keeping card data out of its systems and using Stripe's validated services:

- **Stripe is a PCI Service Provider Level 1**, the highest level, and is audited annually. Stripe publishes its Attestation of Compliance to its customers.
- **Card details are typed only on Stripe-hosted pages.** They are sent directly to Stripe and never pass through IdeaLine's website, application, servers, logs, backups or email. Because of this IdeaLine qualifies to self-assess using PCI DSS **SAQ A**, the shortest questionnaire, for merchants that fully outsource card entry to a compliant provider.
- **We still do our part.** We keep the pages that lead to payment protected with HTTPS, a strict Content Security Policy, and no third-party scripts on payment-related pages; we restrict and rotate Stripe API keys, verify Stripe webhook signatures, and require multi-factor authentication on the Stripe account. [Confirm each of these once Stripe is connected, and state the date of the latest SAQ A attestation.]
- **Never send card numbers to us.** We will never ask for your card number, expiry or security code by email, chat or phone. If someone does, do not reply and tell us at [CONTACT EMAIL] .

Stripe's PCI and security resources

- [Stripe: PCI compliance guide](#) (what PCI DSS is and how Stripe maintains compliance)
- [Stripe: security guide](#) (how Stripe protects card data)
- [Stripe Privacy Policy](#)
- [Stripe Services Agreement](#)
- [Stripe security documentation](#)

Customers who need Stripe's Attestation of Compliance for their own vendor review can request it from Stripe through their Stripe dashboard, or ask us at [PRIVACY CONTACT EMAIL] .

8. Changes and contact

We may update these Payment Terms and will give notice of material changes before they take effect. Billing questions: [CONTACT EMAIL] . [COMPANY LEGAL NAME] , [REGISTERED ADDRESS] . Governing law and disputes follow the [Terms](#).