

Mercury Network Terms and Conditions for Transactions with a Bank Account

Please review these terms and conditions. By clicking Save, you are agreeing to be bound by them.

- Before you can pay for Mercury Network transaction fees by allowing us to debit directly from your bank account, receive payment credits from Mercury Payments customers, or, as a Mercury Payments customer, fund appraisal payments and service fees we must first obtain your authorization. Your review of these terms and your clicking “Save” constitute the authorization required. You may revoke your authorization as to any future debits or credits by choosing “Manage Payment Methods” in your Mercury Network account and deleting the associated account as a payment method. You hereby consent to electronic delivery of notices, including this one. Be sure to print this and any other electronic notice for your records.
- Certain payment processing services for Mercury Network are provided by Stripe and are subject to [Stripe Terms of Service](#) and for appraisers includes the [Stripe Connected Account Agreement](#) (as applicable, collectively, the “Stripe Services Agreement”). By agreeing to this agreement or continuing to operate on Mercury Network, you agree to be bound by the Stripe Services Agreement, as the same may be modified by Stripe from time to time. As a condition of Mercury Network enabling payment processing services through Stripe, you agree to provide Mercury Network accurate and complete information about you and your business, and you authorize Mercury Network to share it and transaction information related to your use of the payment processing services provided by Stripe.
- Whenever you choose to pay a Mercury Network transaction fee by automated clearing house (ACH) directly from your bank account or, as a Mercury Payments customer, fund appraisal payments and service fees, the account you authorize will be debited in the amount of the transaction fee or appraisal payment fee, or an equivalent bank draft will be created in the amount of the fee. You authorize Mercury Network, LLC or its agent to debit the account or create an equivalent draft and you authorize your bank to deduct such payments.
- Whenever you have an active bank account for your Mercury Network account, you hereby authorize Mercury Network to issue credits to your account on behalf Mercury Payments customers.
- If you believe we have debited or credited your account in error, contact us as soon as you can by calling **(800) 900-4954** or writing **Mercury Network, LLC, at 501-D NE 122nd St, Oklahoma City, OK, 73114**. Include as much information in your call or mail about the disputed transaction as you can. We will undertake to review disputed transaction and may need to contact your financial institution. If we agree that the debit was in error, we will initiate a credit to your bank account in the amount of the debit as soon as possible. If we conclude that the transaction was not in error, we’ll provide you with a written explanation.
- Fraudulent transactions you did not authorize should be reported to us and to your financial institution immediately. While federal law limits your liability for such transactions, in some cases if we can prove that we could have stopped additional fraudulent activity if you had notified us sooner, you could be liable for some or all your losses.
- If we attempt to debit your account and the account does not at that time contain the funds to cover the debit, you may incur a recovery charge in the maximum amount authorized by law in your state. Under

these circumstances you hereby authorize us to debit your account for the recovery fee when funds are available. We will also re-submit the original, failed charge for the transaction fee.

- If we attempt to credit your account and the account information is incorrect or unavailable and the credit fails, Mercury Network will provide notice of the failure and will re-attempt to process the credit.
- We will not share any information about your bank account or other confidential information we collect with any third party, other than our agents , unless (1) it's necessary to complete an authorized ACH transaction, or to investigate for fraud or error, or (2) it's necessary to verify the existence and condition of your account, such as by a credit bureau, or (3) we are required to by subpoena or lawful request by someone who in our judgment has the legal authority to receive such information, or (4) we have your advance, written consent.
- Upon notice, we may change these terms and conditions at any time. Your continued payment of transaction fees, continued receipt of appraisal payments or continued funding of appraisal payments and service fees by ACH constitutes your agreement to any revised terms. If any changed term is deemed invalid, void, or for any reason unenforceable, the remainder of these terms and conditions remain in effect.
- Mercury Network, LLC, is a wholly owned subsidiary of CoreLogic Solutions, LLC and is an affiliate of other Corelogic entities. The terms and conditions of this agreement apply when you choose to make payments for Mercury Transactions as outlined above regardless of whether the services are provided directly by Mercury Network, CoreLogic or one of its affiliates or an agent of Mercury or CoreLogic.

Last updated: January 28, 2021