

Terms & Conditions

This is how we work with you.

G-Tech Payments Terms and Conditions

Last Updated: 10/23/2025

Company: G-Tech Payments, a division of Global Technologies & Distribution LLC (“G-Tech,” “we,” “our,” or “us”)

Client: Merchant (“you,” “your,” or “Merchant”)

1. General Agreement

By opening or maintaining a merchant account with G-Tech Payments, you acknowledge and agree to these Terms and Conditions. G-Tech Payments operates as an independent payment technology and services provider, working with multiple acquiring banks, processors, and technology vendors to deliver payment acceptance solutions.

2. Merchant Responsibility

All merchant accounts, including but not limited to underwriting, ongoing maintenance, compliance review, and settlement activity, are the full responsibility of the Merchant.

- The Merchant must supply accurate and updated business information at all times.
- Any account changes, ownership updates, or banking modifications must be submitted by the Merchant directly to G-Tech or to the designated acquiring institution.
- G-Tech Payments will not be held liable for errors, delays, or losses resulting from incomplete, inaccurate, or outdated information supplied by the Merchant.

3. Third-Party Vendors and Partner Companies

G-Tech Payments partners with a wide network of POS vendors, software providers, gateways, and third-party service companies.

- Some services may require direct communication between the Merchant and third-party vendors.
- Implementation timelines, device shipments, or onboarding schedules may vary from those advertised due to third-party dependencies.
- G-Tech is not responsible for the operational performance or delivery schedules of third-party vendors.

G-Tech will act in good faith to coordinate with all vendors and processors; however, final interaction or authorization often rests with the Merchant as the official account holder.

4. Refunds, Credits, and Incidentals

All decisions regarding refunds, credits, reversals, or incidental adjustments are at the sole discretion of G-Tech Payments.

- Merchants are not entitled to independent chargebacks or credits without prior written authorization.
- G-Tech may review and determine eligibility for such adjustments on a case-by-case basis, based on internal policy and partner bank approval.

5. Contract Term and Early Termination

G-Tech Payments operates with a no-contract, month-to-month philosophy for the majority of accounts. Our goal is to maintain flexibility and transparency for all clients.

However, exceptions apply in the following cases:

1. Merchant Bonuses or Incentives:

- Any merchant receiving a bonus, rebate, or signing incentive exceeding \$1,000.00 USD, or
- Any merchant whose previous processor's contract was paid off or bought out by G-Tech, shall be subject to one of two agreement structures:
 - (a) A Fixed Term Agreement, establishing a defined duration (e.g., 12–36 months), or
 - (b) A Margin-Based or Amount-Satisfied Agreement, in which G-Tech determines, in its sole discretion, when sufficient processing volume or margin has been achieved to satisfy the advanced amount.

2. Financed Accounts:

- Any account that includes equipment financing, loan-backed terminals, or deferred setup costs will include a minimum term based on the financing arrangement.

6. Alternative to Buyouts – ACH Residual Payouts

In certain cases, G-Tech may offer monthly ACH payouts to a Merchant's prior processor or account representative as an alternative to an upfront buyout.

- These payouts continue until the agreed value is satisfied.
- During this period, the Merchant's G-Tech account remains month-to-month, preserving flexibility while ensuring both parties remain protected from loss or breach.

7. Limitation of Liability

G-Tech Payments and its affiliates shall not be liable for any indirect, incidental, or consequential damages, including but not limited to lost profits, data loss, or business interruption, resulting from use or inability to use the services, regardless of cause or theory of liability.

8. Governing Law

These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of [Insert State], without regard to conflict-of-law principles.

9. Modifications

G-Tech Payments reserves the right to modify these Terms and Conditions at any time. Updated versions will be published on our website and effective immediately upon posting.

10. Acceptance

By executing a merchant application or by processing transactions through G-Tech Payments, you acknowledge your full understanding and agreement to these Terms and Conditions.

G-Tech Payments
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