



Consumer & Subscription Payment Rules

Payment & Subscription Services Policy

Document:	Payment & Subscription Services Policy
Version:	Release Candidate 1.0
Proposed release:	August 2026
Current Merchant of Record:	Paddle
Contact:	info@pigmentrix.com www.pigmentrix.com

Table of Contents

1. Purpose and Scope.....3

2. Roles of the Parties3

3. Transactions and Contract Structure3

4. Pricing, Taxes, Invoices and Payment Methods.....3

5. Subscription Renewal and Cancellation4

6. Withdrawal and Refund Requests.....4

7. Payment Disputes and Chargebacks4

8. Complaints About the Matrix4

9. Personal Data.....5

10. Change of Merchant of Record.....5

11. Mandatory Rights and Order of Documents.....5

12. Contact.....5

13. Schedule 1 - Current Merchant of Record.....6

1. Purpose and Scope

This Policy details how purchases, subscription billing, transaction documents, cancellations, refunds, tax procedures, and payment disputes are managed when paid access to the Pigmentrix Matrix is sold via an external Merchant of Record.

It complements the Pigmentrix Terms & Conditions, User License Agreement, Cancellation, Withdrawal & Refund Policy, Complaints Procedure, Privacy Policy, and Cookie Policy. Capitalized terms are defined in those documents.

2. Roles of the Parties

SFX Materials, a.s. acts as the Supplier and operator of the Pigmentrix Matrix. It offers the digital service and Licensed Materials, manages access rights, provides product support, and addresses complaints related to the Matrix's conformity or functionality.

The Merchant of Record is the authorized entity that resells and sells the relevant Transaction. The Buyer acquires the subscription or other paid plan from the Merchant of Record, subject to its buyer terms, refund policy, checkout disclosures, and any applicable country-specific terms.

The Merchant of Record does not own Pigmentrix content or methodology and does not supersede the Pigmentrix User License Agreement.

3. Transactions and Contract Structure

A paid transaction establishes a payment and sales link between the Buyer and the Merchant of Record, as well as a separate service and license agreement between the User and the Supplier. The Buyer might be different from the Authorized User, such as when an organization buys access for its personnel.

The checkout process must specify the Merchant of Record and provide a link to its relevant buyer terms and privacy policy prior to completing the Transaction.

4. Pricing, Taxes, Invoices and Payment Methods

The Merchant of Record handles presenting and collecting applicable Charges, processes various payment methods, calculates and remits relevant taxes such as VAT, GST, or sales tax, and issues transaction receipts or invoices as the seller.

Any questions about an invoice, charged tax, payment approval, duplicate charges, payment method, or transaction currency should be directed to the Merchant of Record via the support channel listed in Schedule 1.

5. Subscription Renewal and Cancellation

A recurring subscription renews as specified in the terms shown at checkout and in the Merchant of Record buyer terms. The Buyer can cancel upcoming renewals via the Merchant of Record buyer portal or other cancellation methods listed in Schedule 1.

Cancellation usually becomes effective at the end of the current billing cycle. It stops future renewals but does not determine whether a completed Transaction is refundable. Pigmentrix may also offer a cancellation link or trigger a cancellation via the Merchant of Record system.

6. Withdrawal and Refund Requests

Requests for statutory withdrawal and transaction refunds must be sent to the Merchant of Record through the channels specified in Schedule 1. Their eligibility and processing are subject to mandatory laws, the buyer terms and refund policy of the Merchant of Record, and any applicable commitments from the Supplier.

Pigmentrix may look into a Matrix-side service failure and might agree that a refund or price reduction is suitable. Since the Merchant of Record is the seller and payment recipient, Pigmentrix typically does not refund the Buyer directly; instead, it will communicate or submit the approved resolution to the Merchant of Record for processing.

7. Payment Disputes and Chargebacks

A Buyer who disputes or does not recognize a Charge should, when possible, contact the Merchant of Record before starting a bank or card scheme chargeback. The Merchant of Record handles chargebacks, pre-chargeback notifications, fraud reviews, and responses to payment institutions.

Pigmentrix may share evidence of access, fulfilment, cancellation, communications, or usage with the Merchant of Record when lawful and necessary. Fraudulent or abusive disputes may lead to suspension during investigations, in accordance with the Terms and applicable law.

8. Complaints About the Matrix

Any complaint regarding the Matrix not being activated, unavailable, or not matching the purchased plan must be submitted to Pigmentrix following the Complaints Procedure for Digital Services. Support from Paddle for payments does not replace Pigmentrix's product support.

When a resolution involves a refund, Pigmentrix and the Merchant of Record will work together to handle their respective product and payment responsibilities.

9. Personal Data

The Merchant of Record independently handles checkout, billing, tax, fraud prevention, and payment support data according to its own privacy policy. It may also share with the Supplier the necessary identity, contact, transaction, subscription, entitlement, refund, and fraud prevention details needed for fulfilling orders, support services, accounting, and legal compliance.

Pigmentrix processing details are outlined in the Privacy Policy. Cookies or similar technologies used during checkout are described by the respective provider and, when used on the Pigmentrix website, are covered in the Pigmentrix Cookie Policy and the verified cookie register.

10. Change of Merchant of Record

Pigmentrix might change or include a Merchant of Record or payment provider. Schedule 1 and the related checkout notices will be revised prior to the new provider handling Transactions. Existing subscriptions will be migrated only following contractual terms, payment scheme rules, privacy laws, and any necessary notice or consent.

Changing the provider does not affect ownership of the Matrix or increase the User license. It might, however, modify payment options, billing descriptors, buyer terms, privacy notices, support channels, tax documents, or renewal processes.

11. Mandatory Rights and Order of Documents

This Policy does not exclude any rights that cannot be lawfully waived. In Transaction matters, the terms of the applicable Merchant of Record govern the Buyer relationship, in accordance with mandatory law. For access to Matrix, its functionality, acceptable use, and Licensed Materials, the Pigmentrix documents apply.

If the documents overlap, they should be interpreted in line with this role allocation. An additional Enterprise or Educational agreement may outline further arrangements.

12. Contact

For support related to the Pigmentrix product and access, contact info@pigmentrix.com. For payment, invoicing, refunds, withdrawals, and chargebacks, consult the current Merchant of Record listed in Schedule 1.

13. Schedule 1 - Current Merchant of Record

Provider: Paddle, acting through the Paddle entity applicable to the Buyer under the Paddle Buyer Terms.

Role: authorized reseller and Merchant of Record for Transactions; payment processing; recurring billing; applicable transaction taxes; invoices and receipts; transaction cancellations; statutory withdrawal and refund processing; payment disputes and chargebacks.

Buyer Terms: <https://www.paddle.com/legal/buyer-terms>

Refund Policy: <https://www.paddle.com/legal/refund-policy>

Privacy Policy: <https://www.paddle.com/legal/privacy>

Buyer and order support: <https://www.paddle.net/>

This Schedule must be checked against the live Paddle checkout configuration before publication.