

Steady Stream Pay

Terms of Service

Effective date: August 18, 2026

1. Agreement to Terms

Steady Stream Pay ("we," "us," or "our") provides an AI-assisted payment recovery and dunning service integrated with Stripe ("Service"). By accessing or using the Service, installing our Stripe App, or connecting a Stripe account via OAuth, you ("Merchant," "you," or "your") agree to these Terms of Service. If you do not agree, do not use the Service.

2. Description of the Service

The Service monitors eligible Stripe payment-failure and related events on connected Stripe accounts, generates recovery emails, creates secure Stripe Checkout recovery links, and may meter usage-based platform fees. Features may include AI-drafted email copy, multi-tenant merchant dashboards, and Stripe Billing meter events. We may modify, suspend, or discontinue features with reasonable notice where practicable.

3. Eligibility and Account Connection

You represent that you are authorized to connect your Stripe account (or a Stripe Connect account you control) and to permit Steady Stream Pay to process webhook events and access data necessary to provide the Service under Stripe's Connected Account and App permissions. You are responsible for maintaining the security of your Stripe credentials, SendGrid (or other email) configurations you supply, and any API keys you authorize us to store in Stripe's Secret Store or your cloud project.

4. Merchant Responsibilities

You are solely responsible for: (a) the accuracy of customer contact data (especially email) in Stripe; (b) compliance with applicable email (CAN-SPAM/CASL) and consumer-protection laws in every jurisdiction where you operate; (c) obtaining any required customer consents for recovery communications; (d) your products, pricing, refunds, and disputes; and (e) configuring a compliant From address and sender identity with SendGrid or another email provider you authorize.

5. Fees and Billing

Platform fees (including metered recovery fees such as a percentage of recovered amounts) are charged via Stripe Billing meters or invoices as disclosed in the Stripe App listing, Dashboard, or order form. Fees are non-refundable except where required by law or expressly agreed in writing. Failed meter events due to missing merchant billing configuration do not waive accrued fees once successfully recorded.

6. AI-Generated Content

Recovery email copy may be generated or assisted by third-party AI providers (for example, Google Gemini). AI output may be inaccurate or incomplete. A deterministic fallback template is used when AI is unavailable. You remain responsible for reviewing and approving the tone and legality of communications sent to your customers. Do not rely on AI output as legal, financial, or compliance advice.

7. Acceptable Use

You may not use the Service to harass customers, send deceptive or unlawful content, circumvent Stripe or email-provider rules, probe or attack systems, reverse engineer the Service except as permitted by law, or process data for purposes unrelated to legitimate payment recovery. We may suspend access for suspected abuse or legal risk.

8. Data Processing

Our handling of personal data is described in the Privacy Policy. You are the controller (or equivalent) of your customer data; Steady Stream Pay acts as a processor/service provider for recovery workflows you enable. Stripe remains the payment processor of record for payments on your account.

9. Intellectual Property

The Service, branding, documentation, and software are owned by Steady Stream Pay or its licensors. You receive a limited, non-exclusive, non-transferable right to use the Service during your subscription. Feedback you provide may be used by us without obligation.

10. Disclaimers

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE." TO THE MAXIMUM EXTENT PERMITTED BY LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. WE DO NOT WARRANT UNINTERRUPTED OPERATION, DELIVERY OF EVERY EMAIL, OR SUCCESSFUL PAYMENT RECOVERY.

11. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, Steady Stream Pay AND ITS AFFILIATES SHALL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR LOST PROFITS, REVENUE, OR DATA. OUR AGGREGATE LIABILITY ARISING OUT OF THE SERVICE SHALL NOT EXCEED THE FEES PAID BY YOU TO US FOR THE SERVICE IN THE TWELVE (12) MONTHS PRECEDING THE CLAIM.

12. Indemnification

You will indemnify and hold harmless Steady Stream Pay from claims arising out of your use of the Service, your customer communications, your products, or your violation of these Terms or applicable law.

13. Termination

Either party may terminate access by disconnecting the Stripe App / OAuth connection or as otherwise provided. Upon termination, we may retain logs and ledger records as required for billing, fraud prevention, and legal compliance.

14. Governing Law

These Terms are governed by the laws of the State of Michigan, USA, excluding conflict-of-law rules, unless a mandatory consumer statute requires otherwise. Venue for disputes shall lie in state or federal courts located in Michigan, except where prohibited.

15. Contact

Questions about these Terms: legal@steadystreampay.com. Product support: support@steadystreampay.com.