

INFINITE ATOM TECHNOLOGIES LLC

Payment & Processing Policy

Why Stripe, Partner Sales Freedom & Commission Structure

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// 1. OVERVIEW

This document explains Infinite Atom's payment infrastructure — why Stripe is used for subscription collection, how partner sales commissions work, what payment processors partners may use for their own sales, and how the system is built to scale.

// 2. TWO REVENUE STREAMS

Stream 1 — Subscription Fee

The monthly or annual fee partners pay to maintain their vendor space. Collected via Stripe exclusively. Non-negotiable regardless of how partners process their own sales.

Stream 2 — Sales Commission

A percentage of gross sale price retained on sales processed through the Platform. Applies to on-platform Stripe sales only in the current phase. Partners may sell through any processor for off-platform sales.

// 3. WHY STRIPE

- Stripe Connect — handles subscription collection and partner sales payouts in one integrated system
- Native Supabase integration — account status and billing stay synchronized automatically
- Recurring billing — handles automatic charges, retries, proration, and failed payment management
- PCI DSS Level 1 — highest payment security certification
- No monthly fee — per-transaction only, cost-effective at all volumes
- Developer tooling — best API and webhook system for custom platform builds
- Future scalability — supports on-platform checkout, digital downloads, physical products, and IAC services

// 4. PARTNER SALES — FREEDOM OF CHOICE

Partners may accept payment through any legal method for their own sales including Stripe, Square, PayPal, Venmo, Cash App, cash, or any other processor. Infinite Atom does not dictate how partners collect money from customers.

Payment processing fees for partner sales are always at vendor cost. Whatever processor you use,

that processor's fee comes out of your share. Infinite Atom commission is always calculated on gross sale price before processing fees.

// 5. COMMISSION STRUCTURE

5.1 Current Policy

Commission applies only to sales processed through Infinite Atom's on-platform Stripe checkout. Off-platform sales including event cash sales, direct PayPal, Square, or any other external channel are not subject to commission. Subscription fees cover Infinite Atom's interest in off-platform partners.

Tier	Monthly	Annual	Commission	Applied To
Peddler	\$5/mo	\$50/yr	5% of gross	On-platform Stripe sales
Merchant	\$15/mo	\$150/yr	3% of gross	On-platform Stripe sales
Vendor	\$30/mo	\$300/yr	1% of gross	On-platform Stripe sales
Founding Merchant	\$20/mo LOCKED	\$200/yr	0% — forever	None

5.2 Future Commission Expansion

Infinite Atom reserves the right to introduce commission tracking for off-platform sales in future phases. Any expansion will be communicated with a minimum of 30 days written notice. Partners who do not agree to updated terms may cancel before the effective date without penalty beyond the current billing period.

// 6. THE ETSY COMPARISON

Fee Type	Etsy	Infinite Atom
Listing fee	\$0.20 per item	None — ever
Transaction fee	6.5% of gross	1-5% by tier (0% FM)
Processing fee	3% + \$0.25	Vendor's cost
Offsite Ads	12-15% (mandatory over \$10k/yr)	None — no ad fees ever
Seller keeps on \$100 sale	~\$90.05 (no ads) / ~\$75.05 (with ads)	~\$91.80 to ~\$96.80

// 7. PAYMENT ROADMAP

Phase 1 — Current

- Partner subscriptions via Stripe
- Commission on on-platform Stripe sales only
- Partners free to use any processor for off-platform sales

Phase 2 — On-Platform Commerce

- Customer checkout on stall pages via Stripe
- Automatic commission capture
- Stripe Connect partner payouts
- Digital download delivery

Phase 3 — Advanced Commerce

- Multi-vendor cart
- Event vendor fee collection
- IAC service billing
- Possible off-platform commission tracking with 30 days notice
- Annual subscription automation

// 8. OHIO MARKETPLACE FACILITATOR LAW

When Infinite Atom reaches applicable transaction thresholds under Ohio's marketplace facilitator sales tax laws, the Platform may be required to collect and remit Ohio sales tax on sales facilitated through the on-platform checkout system. Partners will be notified before any tax collection begins. Partners remain responsible for sales tax on off-platform sales at all times.

// 9. TAX REPORTING

Partners who earn over applicable IRS thresholds through the Platform in a calendar year will receive a 1099 form. Partners are responsible for all tax obligations on their sales and subscription fees.

// FUTURE PLATFORM DEVELOPMENT

Infinite Atom Technologies LLC is an evolving platform. As new features, services, and capabilities are introduced — including but not limited to on-platform commerce, digital downloads, AI services, Infinite Atom Cloud infrastructure services, community features, and payment integrations — additional terms specific to those features will be published and incorporated into this Agreement by reference. Users and partners will be notified of material additions with a minimum of 14 days written notice before taking effect. Continued use of the platform after notice constitutes acceptance of supplemental terms.

// ARBITRATION & DISPUTE RESOLUTION

PLEASE READ THIS SECTION CAREFULLY. IT AFFECTS YOUR LEGAL RIGHTS.

Any dispute, claim, or controversy arising out of or relating to this Agreement or the use of the platform that cannot be resolved through good-faith negotiation within 30 days shall be resolved by binding arbitration administered by the American Arbitration Association under its Consumer Arbitration Rules. The arbitration shall take place in Fairfield County, Ohio. The arbitrator's decision shall be final and binding. Each party shall bear its own costs and attorneys fees unless the arbitrator determines that a party acted in bad faith.

CLASS ACTION WAIVER: You agree that any arbitration or legal proceeding shall be conducted solely on an individual basis. You waive any right to bring or participate in a class action, class arbitration, or representative proceeding of any kind.

EXCEPTION: Either party may seek emergency injunctive relief in the courts of Fairfield County, Ohio to prevent irreparable harm pending arbitration. Nothing in this section prevents Infinite Atom from seeking collection of unpaid subscription fees through appropriate legal channels.

// GOVERNING LAW

This Agreement is governed by the laws of the State of Ohio, United States, without regard to conflict of law principles. Any matters not subject to arbitration shall be resolved exclusively in the state or federal courts located in Fairfield County, Ohio. Both parties consent to personal jurisdiction in those courts.

// SEVERABILITY

If any provision of this Agreement is found to be invalid, illegal, or unenforceable, that provision shall be modified to the minimum extent necessary to make it enforceable, or severed if modification is not possible. The remaining provisions of this Agreement shall continue in full force and effect.

// ENTIRE AGREEMENT

This Agreement, together with all documents incorporated by reference, constitutes the entire agreement between the parties with respect to its subject matter and supersedes all prior negotiations, representations, warranties, and understandings. No amendment to this Agreement shall be binding unless made in writing and either agreed to by both parties or communicated with the required notice period.

// CONTACT

For questions about this Agreement: infiniteatomtech@gmail.com

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