

## GENERAL TERMS AND CONDITIONS OF PAYMENT

The present terms and conditions apply to all services provided by WIPO for which payment is due. Use of services provided by WIPO involves acceptance of all the terms and conditions set out below without any modification thereof. .

WIPO provides services for the protection of Intellectual Property worldwide. Fees or registration charges may be due as a result of said services.

The fees or registration charges required for services provided by each business sector of WIPO are payable in the currency or currencies defined by the existing legal texts according to the schedules or related tables which are available on our website at <http://www.wipo.int/services/>.

### **Payment methods**

The following payment methods are authorized: post office or bank transfer, open current account with WIPO, and credit card subject to availability of online payment.

#### ***Post office or bank transfer***

Please refer to the terms of payment (bank or post office details) relating to the requested service. Banking or postal charges, commissions relating to transfers and other amounts which could be deducted from a payment made to WIPO must be borne by the party making the payment. The payment must be able to be identified and include the name of the payer and the relevant reason for payment.

#### ***Open current account with WIPO***

Payments debited from an open **current account** at WIPO are accepted provided that the account number is indicated in the required space on official WIPO forms or in written notifications or online using the established parameters (user name/password) sent to the holder by WIPO. The holder of an open current account with WIPO must ensure that the necessary funds are available on said account when a debit authorization is issued.

Fees are considered to have been paid if the account contains sufficient funds.

#### ***Online payment by credit card***

Only the following credit cards are accepted: a) Visa; b) Mastercard; c) Eurocard; d) Diners; e) Discover; f) American Express.

Payment is considered to have been made upon receipt of the debit authorization by WIPO. If the transaction fails for one reason or another, payment is considered not to have been made (this is equally valid even if the payer is not responsible for the failed transaction). If WIPO is debited by the company issuing the credit card for a sum which was originally paid, owing to an objection by the card holder, the payment shall be considered not to have been made.

## **Refunds**

In case of cancellation, excess amounts paid, errors or technical problems, refunds shall only be made in the name of the person or entity that made the initial payment in accordance with the policy applied by WIPO.

In case of liability incurred by WIPO, refund charges shall be borne by WIPO. If the liability is incurred by the client, refund charges shall be borne by the client.

## **Secure payment**

Certain essential information must be provided in order to pay by credit card. This information shall not be stored in a permanent WIPO data base.

The WIPO website is provided with a security system. The SSL/TLS encryption process has been adopted and implemented.

WIPO applies "PCI DSS 3.0" standard guidelines in order to optimize security and authentication of electronic payments.

## **Online payment**

WIPO services are provided via the Internet. Online access is in principle available 24 hours per day but can be affected by temporary disruptions or interruptions occurring during the payment of a service provided by WIPO, particularly as a result of technical dysfunctions, disturbances, disruptions or interruptions of communication networks or arising from an IT infrastructure failure or failure of other parts of infrastructure required to carry out the payment of said service. WIPO does not grant any warranty with respect to the permanent availability and absence of errors for proposed online operations.

WIPO expressly reserves the right to modify the present payment conditions at any moment and to apply said modifications with immediate effect.