



Pay-as-you-go Terms of Service

Last Updated: 2 April 2026

1. Overview

These Terms of Service ("Terms") apply to customers who use Smartix services on a Pay-As-You-Go ("PAYG") or free usage basis.

By creating an account, accessing Smartix Studio, using the Smartix API or Smartix Scan, or generating wallet passes, you agree to these Terms.

If you do not agree, you must not use the Service.

These Terms form part of the Smartix legal framework, alongside the Smartix Privacy Policy, Data Processing Agreement (DPA), Service Level Agreement (SLA), and related documents published at docs.smartix.uk/terms.

2. Access to the Service

All users have access to:

- **Smartix Studio**
- **Smartix API**
- **Smartix Scan**

You must keep your login credentials secure and notify Smartix immediately of any unauthorised access.

Smartix may improve, update, modify, or discontinue parts of the Service at any time, provided core functionality is not unreasonably impaired.

For availability expectations, please refer to the Smartix SLA:

docs.smartix.uk/terms/sla

3. Credit-Based Usage Model

Smartix operates on a **credit-based usage model**.

Actions performed within the Service (such as issuing passes, updating passes, sending notifications, or processing events) consume credits.

- Each action type consumes a defined number of credits, as described in Smartix documentation and pricing pages
- Credits are deducted at the time actions are requested or processed
- Certain features or actions may require higher credit usage depending on scale or configuration



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4. Free Credit Allowance

Smartix provides a **monthly free credit allowance** to PAYG users.

- The free allowance acts as a **minimum balance top-up**, not a recurring grant
- On each monthly anniversary of your onboarding date, your balance will be topped up **to the free allowance level** if your balance is below that level
- If your balance is above the free allowance, no credits are added

Examples:

- If your balance is 200 and the free allowance is 400 → topped up to 400
- If your balance is 700 → no change

Free credits:

- Do not accumulate
- Cannot be carried forward
- May be changed or withdrawn at Smartix's discretion

5. Payment and Fees

Smartix PAYG customers purchase credits in advance.

- Credits are purchased as one-off bundles via Stripe
- Credits are consumed as actions are performed within the Service
- Prices for credit bundles are published at:
docs.smartix.uk/pricing

All prices:

- Are shown in GBP
- Exclude VAT unless otherwise stated

Payments are:

- Non-refundable once processed
- Not subject to pro-rata refunds

Unused credits do not expire unless otherwise stated.



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6. Auto Top-Up

Customers may enable **auto top-up** within Smartix Studio.

- Auto top-up automatically purchases a selected credit bundle when your balance reaches a defined threshold (e.g. 10% remaining)
- A discount may be applied to auto top-up purchases

Invoices:

- Are issued after each top-up
- Are sent by email
- Are available in Smartix Studio

If auto top-up is not enabled:

- Smartix may notify you when your balance reaches your configured threshold

7. Credit Overdraft

Customers who have purchased credit bundles may be granted a limited **overdraft allowance**.

- The overdraft permits a small negative credit balance to prevent service interruption
- The overdraft limit is fixed and enforced as a hard cap

Overdraft usage:

- Must be repaid through the next credit purchase
- Will be automatically cleared when new credits are added

Smartix may:

- Adjust or remove overdraft allowances at its discretion
- Restrict features where overdraft limits are exceeded



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8. API Access

Access to the Smartix API is available as an optional paid feature.

- API access must be explicitly enabled within Smartix Studio
- A fixed number of credits will be deducted each month while API access is enabled

8.1. Billing

- Charges are applied monthly on the anniversary of your onboarding date
- If API access is enabled part-way through a billing period, a pro-rated charge will apply
- If API access is disabled part-way through a billing period, charges will continue until the end of that period

API access remains active until explicitly disabled.



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9. Wallet Certificates

Smartix supports three certificate options:

- Shared Smartix certificates (no additional cost)
- Customer-provided certificates (no additional cost)
- Smartix-managed private certificates (additional credit cost)

9.1. Private Certificates

Use of a Smartix-managed private certificate incurs a recurring monthly credit charge.

- Charges are applied monthly on the anniversary of your onboarding date
- Pro-rated charges apply if enabled part-way through a billing period
- Charges continue until the end of the billing period if disabled mid-period

9.2. Customer Certificates

Customers using their own certificates are responsible for:

- Providing valid credentials
- Maintaining and renewing certificates (typically every 6 months)

9.3. Important Limitation

Certificates are tied to passes at the time of issue.

- Passes issued under a given certificate must continue to use that certificate for all updates and notifications
- Changing certificate strategy after issuing passes is complex and may require reissuing passes

Smartix does not provide automated migration between certificate types.

- Certificate changes may be supported manually at Smartix's discretion where no active passes depend on the existing certificate

Customers are strongly advised to:

- Finalise certificate strategy before issuing live passes
- Use shared certificates for evaluation and testing
- Provide their own certificates before moving to production or monthly contracts



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10. Credit Usage Transparency

Smartix provides visibility of credit usage within Smartix Studio.

Customers can:

- View credit balances
- View historical usage
- Monitor consumption by action type

It is your responsibility to monitor credit usage and ensure sufficient credits are available.

11. Notifications and Usage Rules

Smartix allows you to send notifications and perform pass updates subject to both Smartix rules and third-party platform restrictions.

11.1. Credit Usage

Notifications and pass updates consume credits in accordance with Smartix pricing.

11.2. External Platform Limits

Google Wallet limits surfaced notifications to:

- **3 per pass per 24 hours**

Smartix enforces these limits automatically.

11.3. Fair Use

Customers must use notifications responsibly.

Examples:

- **Not allowed:** frequent promotional or spam-like campaigns
- **Allowed:** operational updates such as event reminders or schedule changes

Usage is subject to the Smartix **Fair Use Policy**:

docs.smartix.uk/terms/fair-use-policy

Smartix may suspend accounts for misuse.



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12. Acceptable Use

You agree not to use Smartix for unlawful, fraudulent, harmful, or misleading purposes.

Prohibited activities include:

- Misuse of notifications or pass updates
- Generating deceptive or misleading passes
- Interfering with Smartix systems
- Breaching Apple or Google Wallet policies
- Uploading unlawful content
- Attempting to reverse engineer Smartix systems

Smartix may suspend or terminate accounts engaging in prohibited behaviour.

13. Support

Support for PAYG users is available via Smartix Studio.

Smartix aims to:

- Respond within **2 business days**
- Address critical issues as soon as possible

Response times are targets, not guarantees.

14. Data and Privacy

Smartix processes data in accordance with:

- Smartix Privacy Policy
- Smartix Data Processing Agreement (DPA)

Customers act as **Data Controllers** for all Pass Data.

Smartix:

- Encrypts data using AWS KMS
- Processes data within secure environments

More details:

docs.smartix.uk/terms/privacy-policy



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15. Intellectual Property

Smartix retains all ownership rights to its software, systems, and branding.

You receive a limited licence to use the Service under these Terms.

16. Suspension and Termination

You may stop using Smartix at any time.

Smartix may suspend or terminate accounts if:

- You breach these Terms
- You misuse notifications
- You exceed usage limits
- You fail to maintain sufficient credit balance
- You initiate a chargeback
- Your activity creates risk to Smartix or other users

Unused credits remain non-refundable unless otherwise stated.

17. Account Deletion

You may request deletion of your account at any time via Smartix Studio.

17.1. Deletion Process

- Account deletion requests enter a **grace period** before being actioned
- Deletion will take effect at the end of your current billing period
- You may cancel the deletion request at any time during the grace period

17.2. Effect of Deletion

Once deletion is completed:

- All account data will be permanently deleted
- This includes passes, templates, configurations, and usage data
- Deleted data **cannot be recovered**



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17.3. Pass Impact

- All previously issued passes will become **orphaned**
- Smartix will no longer be able to update, notify, or manage those passes
- Recreating an account will **not restore access** to previously issued passes

You are responsible for ensuring that account deletion is appropriate for your use case before proceeding.

18. Pricing and Credit Rates

Smartix may update credit pricing, bundle sizes, and usage rates from time to time.

Changes will not apply to previously purchased credits but may affect future usage and purchases.

Updated pricing is published at:

docs.smartix.uk/pricing

19. Liability

Smartix provides the Service on an "as-is" basis.

Smartix is not liable for:

- Loss of profit or business interruption
- Indirect or consequential loss
- Failures caused by third-party providers

Total liability is limited to the amount paid in the preceding **30 days**.

20. Changes to Terms

Smartix may update these Terms at any time.

Updated Terms are published at:

docs.smartix.uk/terms/payg

21. Governing Law

These Terms are governed by the laws of England and Wales.

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23. Contact Information

If you have questions about this Policy or wish to report a security concern, please contact us at:

www.smartix.uk/contact

[Privacy Policy](#) [PAYG Terms](#) [Contract Terms](#) [Fair Use Policy](#) [SLA](#) [Data security](#)