

Pay2Crypto Terms of Service

Effective Date: July 29, 2026

1. Introduction

Welcome to Pay2Crypto.

These Terms of Service ("Terms") constitute a legally binding agreement between you ("User," "Merchant," "Developer," "Customer," or "you") and **Pay2Crypto**, a company registered in the United Arab Emirates ("Pay2Crypto," "we," "our," or "us"), governing your access to and use of the Pay2Crypto platform, website, APIs, dashboard, software, integrations, plugins, sandbox environment, white-label services, documentation, and any related products or services (collectively, the "Services").

By creating an account, accessing, or using the Services, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you do not agree to these Terms, you must not use the Services.

2. Eligibility

You represent and warrant that:

- You are at least eighteen (18) years of age or have the legal capacity to enter into binding agreements under applicable law.
 - You have authority to act on behalf of the business or organization using the Services.
 - Your use of the Services complies with all applicable laws and regulations in every jurisdiction relevant to you.
 - The information you provide is accurate and kept up to date.
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3. Description of the Services

Pay2Crypto provides a software platform that enables businesses and developers to detect cryptocurrency payments made on supported blockchain networks.

Our Services include, among other features:

- Cryptocurrency payment request creation
- Payment detection
- Merchant dashboard
- REST API
- Transaction notifications

- Reporting
- Invoice generation
- Wallet management
- White-label checkout
- Sandbox testing environment
- E-commerce integrations
- Developer tools

Pay2Crypto currently supports TRC20 blockchain assets and may add or remove blockchain networks at its sole discretion.

Nothing in these Terms obligates Pay2Crypto to support any particular blockchain, cryptocurrency, token, wallet provider, or third-party service.

4. Non-Custodial Service

Pay2Crypto operates exclusively as a **non-custodial software platform**.

Pay2Crypto:

- does not hold cryptocurrency;
- does not receive cryptocurrency on behalf of users;
- does not control user wallets;
- does not custody assets;
- does not act as a financial institution;
- does not function as a cryptocurrency exchange;
- does not act as a broker;
- does not operate as a money transmitter;
- does not process payments;
- does not store customer funds.

All cryptocurrency transactions occur directly between blockchain participants.

Funds move directly between blockchain wallets without passing through Pay2Crypto.

Accordingly, Pay2Crypto cannot freeze, reverse, recover, cancel, redirect, or modify blockchain transactions.

5. Wallet Ownership

To use certain Services, Merchants must connect one or more cryptocurrency wallet addresses.

You acknowledge and agree that:

- you own or are authorized to use every wallet connected to your account;
- you remain solely responsible for your wallets;
- Pay2Crypto never requests your wallet private keys;
- Pay2Crypto never stores private keys;
- Pay2Crypto never has the ability to access your cryptocurrency.

Only publicly available wallet addresses are required for payment detection.

You are solely responsible for protecting your private keys, seed phrases, recovery phrases, hardware wallets, software wallets, passwords, authentication devices, and all wallet security.

Loss of wallet credentials is entirely your responsibility.

6. Revolving Wallet System

Pay2Crypto assigns payment requests using its proprietary Revolving Wallet System.

Under this system:

- a payment request is assigned an available wallet address from the Merchant's configured wallet pool;
- that wallet address is reserved exclusively for that payment while the payment remains active;
- once the payment is completed, expired, or cancelled, the wallet address becomes available for future payment requests.

Merchants remain solely responsible for ensuring that:

- sufficient wallet addresses are configured;
- connected wallet addresses belong to them;
- wallet balances and blockchain activity are monitored as required.

Pay2Crypto does not guarantee uninterrupted wallet assignment where a Merchant has insufficient available wallet addresses.

7. Merchant Responsibilities

Merchants are solely responsible for:

- their customers;
- customer communications;
- payment collection;

- wallet ownership;
- cryptocurrency transactions;
- invoice accuracy;
- taxes;
- accounting;
- refunds;
- customer support;
- dispute resolution;
- compliance with applicable laws;
- sanctions compliance;
- anti-money laundering obligations applicable to them;
- know-your-customer obligations applicable to them;
- financial reporting obligations;
- record keeping.

Pay2Crypto does not verify customer identity, transaction purpose, or legality of transactions.

8. No Financial Services

Pay2Crypto provides software only.

Nothing provided by Pay2Crypto constitutes:

- banking services;
- payment processing;
- escrow;
- custody;
- money transmission;
- exchange services;
- brokerage;
- investment services;
- lending;
- financial advice;
- legal advice;
- tax advice.

You acknowledge that you are solely responsible for obtaining professional advice where appropriate.

9. Account Registration

You may be required to create an account.

You agree to:

- provide accurate information;
- maintain accurate information;
- maintain the security of your credentials;
- promptly notify Pay2Crypto of unauthorized account access.

You remain responsible for all activity occurring under your account.

10. API Access

Pay2Crypto may provide API credentials.

You agree to:

- keep API credentials confidential;
- implement reasonable security practices;
- prevent unauthorized API access;
- comply with API rate limits and technical documentation;
- avoid abusive or excessive requests.

Pay2Crypto may suspend or revoke API access at any time to protect platform security, integrity, or availability.

11. Sandbox Environment

Pay2Crypto may provide a sandbox environment for development and testing.

Sandbox data may be deleted at any time without notice.

No warranties are provided regarding sandbox availability, accuracy, or continuity.

12. Fees

Certain Services may require payment.

Applicable fees, subscription plans, and billing terms will be displayed through the Pay2Crypto platform.

Unless otherwise stated:

- fees are non-refundable;

- taxes are your responsibility;
- subscription fees may change upon reasonable notice.

Failure to pay applicable fees may result in suspension or termination of Services.

13. Blockchain Networks

Blockchain networks are operated by independent decentralized participants.

Pay2Crypto has no control over:

- blockchain congestion;
- validator activity;
- confirmations;
- transaction ordering;
- network outages;
- forks;
- protocol changes;
- gas fees;
- network fees;
- transaction delays.

You acknowledge that blockchain activity may be delayed, reversed by network reorganizations where technically possible, or otherwise affected by conditions outside Pay2Crypto's control.

14. Refunds

Pay2Crypto does not process refunds.

Refunds are solely the responsibility of the Merchant.

Customers seeking refunds must contact the Merchant directly.

Pay2Crypto bears no responsibility for:

- refund requests;
 - refund processing;
 - refund timing;
 - refund disputes;
 - refund eligibility.
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15. Prohibited Activities

You may not use the Services for any unlawful, fraudulent, or prohibited purpose.

Prohibited activities include, but are not limited to:

- fraud;
 - scams;
 - phishing;
 - identity theft;
 - ransomware;
 - malware distribution;
 - hacking;
 - money laundering;
 - terrorist financing;
 - sanctions evasion;
 - financing illegal organizations;
 - trafficking;
 - theft;
 - extortion;
 - child exploitation;
 - illegal gambling;
 - market manipulation;
 - operation of unlawful investment schemes;
 - operation of unlicensed financial services where licensing is required;
 - distribution of malicious software;
 - infringement of intellectual property rights;
 - violation of applicable export controls;
 - facilitation of criminal activity.
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16. Sanctions Compliance

You represent and warrant that neither you nor your business:

- are subject to applicable sanctions;
- are owned or controlled by sanctioned persons;
- are acting on behalf of sanctioned persons;
- will use the Services to violate sanctions laws.

Users must comply with all applicable sanctions administered by, including where relevant:

- the United Nations;
- the United Arab Emirates;
- the United States Office of Foreign Assets Control (OFAC);

- the European Union;
- the United Kingdom;
- and any other competent governmental authority.

Pay2Crypto reserves the right to suspend, restrict, or terminate Services where sanctions concerns arise.

17. Compliance with Laws

You are solely responsible for complying with all laws applicable to your activities, including those relating to:

- cryptocurrency;
- taxation;
- accounting;
- licensing;
- consumer protection;
- anti-money laundering;
- counter-terrorist financing;
- sanctions;
- privacy;
- electronic commerce.

Pay2Crypto does not determine whether your use is lawful in your jurisdiction.

18. Monitoring and Enforcement

Pay2Crypto may monitor platform activity to protect the security and integrity of the Services.

Where legally permitted or required, Pay2Crypto may:

- investigate suspected misuse;
- suspend accounts;
- terminate accounts;
- restrict API access;
- preserve records;
- cooperate with regulators;
- cooperate with law enforcement;
- disclose information where required by law or lawful governmental request.

Nothing in these Terms obligates Pay2Crypto to monitor all user activity.

19. Intellectual Property

All intellectual property relating to the Services, including software, branding, documentation, APIs, website content, graphics, logos, databases, and proprietary technologies, remains the exclusive property of Pay2Crypto or its licensors.

Except as expressly permitted, you may not:

- copy;
 - distribute;
 - modify;
 - reverse engineer;
 - decompile;
 - create derivative works;
 - sublicense;
 - exploit the Services for unauthorized commercial purposes.
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20. Third-Party Services

The Services may integrate with or reference third-party wallets, blockchain explorers, payment platforms, hosting providers, plugins, or software.

Pay2Crypto is not responsible for the availability, security, accuracy, or performance of any third-party service.

Your use of third-party services is governed solely by the terms applicable to those services.

21. Availability

The Services are provided on an "**as is**" and "**as available**" basis.

Pay2Crypto does not guarantee:

- uninterrupted availability;
- error-free operation;
- continuous uptime;
- compatibility with every device or blockchain;
- uninterrupted internet connectivity;
- uninterrupted blockchain operation.

Maintenance, upgrades, outages, cyberattacks, force majeure events, or blockchain disruptions may affect availability.

22. Disclaimers

To the fullest extent permitted by applicable law:

- the Services are provided without warranties of any kind, whether express, implied, statutory, or otherwise;
- Pay2Crypto disclaims all implied warranties, including merchantability, fitness for a particular purpose, title, and non-infringement;
- Pay2Crypto makes no warranty regarding transaction completion, blockchain confirmation times, payment detection accuracy in the event of blockchain anomalies, uninterrupted access, or merchant profitability.

23. Limitation of Liability

To the fullest extent permitted by law, Pay2Crypto, its affiliates, directors, officers, employees, contractors, licensors, and agents shall not be liable for any indirect, incidental, consequential, special, exemplary, or punitive damages, including loss of profits, revenue, goodwill, data, business opportunities, or cryptocurrency.

Pay2Crypto shall not be liable for:

- blockchain failures;
- wallet compromise;
- stolen credentials;
- private key loss;
- user configuration errors;
- third-party service failures;
- sanctions enforcement actions;
- regulatory actions;
- tax liabilities;
- transaction delays;
- network congestion;
- software incompatibilities.

To the fullest extent permitted by applicable law, Pay2Crypto's aggregate liability arising out of or relating to the Services shall not exceed the total fees paid by you to Pay2Crypto during the twelve (12) months immediately preceding the event giving rise to the claim.

24. Indemnification

You agree to defend, indemnify, and hold harmless Pay2Crypto and its affiliates, directors, officers, employees, contractors, licensors, and agents from and against any claims, liabilities, damages, judgments, penalties, losses, costs, expenses, and reasonable legal fees arising out of or relating to:

- your use of the Services;
 - your violation of these Terms;
 - your violation of applicable law;
 - your cryptocurrency transactions;
 - your customers;
 - your wallet addresses;
 - your content;
 - your negligence or misconduct;
 - disputes between you and your customers.
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25. Suspension and Termination

Pay2Crypto may suspend, restrict, or terminate your access immediately, with or without notice, if:

- you violate these Terms;
- your activities present legal, regulatory, security, or reputational risk;
- your account is associated with prohibited activities;
- continued access could expose Pay2Crypto or its users to harm.

Termination does not limit Pay2Crypto's legal rights or remedies.

Sections intended by their nature to survive termination shall remain in effect, including those relating to intellectual property, disclaimers, limitation of liability, indemnification, governing law, dispute resolution, and other provisions that by their nature should survive.

26. Changes to the Services

Pay2Crypto may modify, improve, discontinue, or replace any part of the Services at any time without liability.

We reserve the right to introduce new features, discontinue existing features, or modify supported blockchain networks.

27. Changes to These Terms

Pay2Crypto may update these Terms from time to time.

Updated Terms become effective upon publication unless otherwise stated.

Your continued use of the Services after updated Terms become effective constitutes acceptance of those changes.

28. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the **United Arab Emirates**, without regard to conflict of law principles.

29. Dispute Resolution

The parties shall first attempt to resolve any dispute through good-faith negotiations.

If a dispute cannot be resolved amicably, it shall be submitted to the competent courts of the United Arab Emirates, which shall have exclusive jurisdiction unless mandatory law provides otherwise.

30. Severability

If any provision of these Terms is found unenforceable or invalid, the remaining provisions shall remain in full force and effect.

31. Entire Agreement

These Terms, together with any policies expressly incorporated by reference, constitute the entire agreement between you and Pay2Crypto regarding the Services and supersede all prior understandings relating to the subject matter.

32. Contact

Questions regarding these Terms may be submitted through the official Pay2Crypto website or other official communication channels made available by Pay2Crypto.