Terms of Service

Last updated: 23 October 2026

These Terms of Service ("Terms") govern access to and use of the website cryptins.com, the merchant account and the payment services provided under the CrypTins brand (together, the "Services"). By submitting an application, opening an account or using the Services you ("Merchant", "you") agree to these Terms. If you do not agree, do not use the Services.

1. Definitions

- **CrypTins, "we", "us"** — the operator of the Services.
- **Merchant Account** — the account opened for you after your application is approved.
- **Customer** — a person who pays you through the Services.
- **Digital Assets** — the cryptocurrencies and tokens supported by the Services on the supported blockchain networks.
- **Balance** — the Digital Assets credited to your Merchant Account and available for withdrawal.
- **Invoice** — a payment request for a fixed amount with a limited lifetime.
- **Static Wallet** — a permanent deposit address assigned to one of your Customers.
- **Payout** — a transfer of Digital Assets from your Balance to an external address.

2. The Services

CrypTins provides technical services that allow Merchants to accept payments in Digital Assets from their Customers through Invoices and Static Wallets, to hold received Digital Assets on the Balance and to withdraw them through Payouts, via the merchant dashboard and the API.

CrypTins does not provide exchange, conversion, brokerage, investment, lending, staking or custody-for-investment services. Digital Assets are credited and held in the asset and network in which they were received. We are not a party to the transactions between you and your Customers and are not responsible for the goods or services you provide.

3. Eligibility

- You must be at least 18 years old and have full legal capacity to enter into these Terms.
- You must use the Services only for a lawful business activity that you have described in your application.
- You must not be resident in, incorporated in or operating from a Restricted Jurisdiction listed in the AML Policy.
- You must not be subject to sanctions and must not act on behalf of a sanctioned person.

- You must not operate in a prohibited business category listed in the AML Policy.

4. Application and verification

Access to the Services is granted only after we review and approve your application. We may decline any application at our discretion without giving reasons, where permitted by law.

After your Merchant Account is opened you must complete identity verification (KYC) in your account settings before accepting payments. We may request additional information or documents at any time, including information about your business, website, Customers and source of funds. You agree to provide accurate, complete and up-to-date information and to inform us promptly of any change.

5. Merchant Account and security

- The Merchant Account is personal to you and may not be transferred or used by third parties.
- You are responsible for keeping your login credentials, API keys and two-factor authentication devices secure, and for all actions performed using them.
- You must enable two-factor authentication and may restrict Payouts to an allow-list of addresses.
- You must notify us immediately at info@cryptins.com if you suspect unauthorised access to your account or API keys.

6. Accepting payments

Invoices. An Invoice states the amount, asset, network and lifetime. A payment is credited to your Balance after the number of network confirmations required for that network. If a Customer pays more or less than the Invoice amount, the amount actually received is credited and the Invoice is marked as overpaid or underpaid; the decision whether to fulfil the order is yours. A payment received after the Invoice has expired may be credited or returned at our discretion.

Static Wallets. Every deposit to a Static Wallet is credited to your Balance after the required confirmations, regardless of amount. Deposits below the network minimum may be credited only after further deposits bring the total above the minimum.

Unsupported transfers. Digital Assets sent in an unsupported asset, through an unsupported network or to a disabled address may be lost or recoverable only partially and at the cost of the Merchant. We do not guarantee recovery.

Notifications. We send status updates to your webhook URL. You are responsible for verifying webhook signatures and for treating only final statuses as confirmation of payment.

7. Payouts

- You may withdraw your available Balance to an address you control or pay third parties through the dashboard or the API.
- You are solely responsible for the accuracy of the address, asset and network. Blockchain transactions are irreversible and cannot be cancelled once sent.

- Payouts are subject to minimum amounts and limits shown in the dashboard and may be delayed for security or compliance review.
- If a Payout fails on the network side, the amount is returned to your Balance.

8. Fees

We charge a percentage fee on each payment credited to your Balance and a fixed fee per Payout, as published on the Pricing page or agreed with you individually. Fees are deducted from your Balance. We will notify you in advance before any change to fees takes effect. Continued use of the Services after the change means you accept the new fees.

9. Compliance holds

We may hold, delay, decline or reverse any incoming or outgoing transaction, and request additional information, where required by law or where we reasonably suspect fraud, money laundering, terrorist financing, sanctions violations or a breach of these Terms. Where a review cannot be completed or the risk is confirmed, funds may be returned to the source, frozen or reported to the competent authorities in accordance with the AML Policy and applicable law.

10. Prohibited use

You must not use the Services:

- for any activity that is illegal in your jurisdiction or in the jurisdiction of your Customers;
- for any business listed as prohibited in the AML Policy;
- to process payments on behalf of third parties not disclosed to and approved by us;
- to conceal the origin of funds or to circumvent our compliance controls;
- to interfere with, reverse engineer or overload the Services or the API.

11. Suspension and termination

You may close your Merchant Account at any time by contacting support. We may suspend or terminate the Services, in whole or in part, with or without notice, if you breach these Terms, fail to complete or update verification, create risk for us or other users, or if required by law or by our service providers. On termination your remaining Balance, less fees and any amounts we are required to hold, will be paid out to an address controlled by you after compliance review.

12. Risks

You acknowledge that Digital Assets are volatile and their value may change significantly, that blockchain networks may experience delays, forks, congestion or failures outside our control, and that regulatory changes may affect the availability of the Services or particular assets and networks.

13. Limitation of liability

The Services are provided "as is" and "as available". To the maximum extent permitted by law, CrypTins is not liable for indirect, incidental or consequential losses, loss of profit or business, losses

caused by price volatility, blockchain network failures, incorrect addresses or data provided by you or your Customers, unauthorised use of your credentials, or events beyond our reasonable control. Our total liability for any claim relating to the Services is limited to the fees you paid to us in the three months preceding the event giving rise to the claim.

14. Indemnity

You agree to indemnify CrypTins against any claims, losses and expenses arising from your breach of these Terms, your violation of law, or disputes between you and your Customers.

15. Intellectual property

All rights in the website, the dashboard, the API, documentation and the CrypTins brand belong to us or our licensors. You receive a limited, non-exclusive, non-transferable right to use them only to access the Services.

16. Changes to these Terms

We may update these Terms from time to time. The current version is always available at cryptins.com. We will notify Merchants of material changes in advance. Continued use of the Services after the changes take effect means you accept the updated Terms.

17. Governing law and disputes

These Terms are governed by the laws of the jurisdiction in which the operator of CrypTins is incorporated. Before starting formal proceedings, the parties will try to resolve any dispute through negotiation by contacting info@cryptins.com. Disputes that cannot be resolved within 30 days are submitted to the competent courts of that jurisdiction.

18. Contact

For any questions about these Terms or the Services, contact us at info@cryptins.com.