



Merchant Service Agreement

Download, complete, save, and upload this form with your KIA Pay business registration.

Legal Business Name

DBA / Public Business Name

Business Type

Website

Authorized Representative

Representative Title

Business Email

Business Phone

Street Address

City

State / Province

Postal Code

Country

Registration / Application ID

Polygon Merchant Wallet Address

Non-Custodial Service

KIA Pay is a technology service provider and is designed as a non-custodial platform. KIA Pay does not take custody, possession, ownership, or control of a Merchant's or payer's KIA, digital assets, private keys, seed phrases, or wallets. Payments are transmitted using blockchain infrastructure to the designated Merchant wallet. KIA Pay cannot reverse, recover, freeze, or guarantee a completed blockchain transfer.

Digital Asset Risk

To the maximum extent permitted by applicable law, KIA Pay is not responsible for losses caused by incorrect wallet addresses, loss of wallet access, compromised keys, unauthorized wallet activity, blockchain congestion or failure, smart-contract or third-party service failure, price or liquidity changes, routing issues, gas fees, delayed or failed transactions, or irreversible transfers. Merchant and payer are responsible for verifying wallet and transaction details before authorization.



Simple Merchant Terms

1. Lawful use and approval

Merchant may use KIA Pay only for lawful business activity. Registration is subject to approval. Access may be restricted or suspended for fraud, security, legal, compliance, sanctions, abuse, or material breach concerns.

2. Wallet and blockchain responsibility

Merchant is responsible for its Polygon wallet, wallet access, private keys, and the accuracy of wallet addresses. Blockchain transfers may be irreversible. KIA Pay does not control Polygon, third-party wallets, exchanges, liquidity providers, routing services, RPC services, or other independent blockchain infrastructure.

3. No custody or control of assets

KIA Pay provides payment technology and does not hold Merchant or payer funds or digital assets, does not control their wallets, and does not act as an escrow service. A payment status or receipt is not insurance, a guarantee of asset recovery, or custody of funds.

4. Currency conversion

Supported fiat currencies are display and pricing tools. The blockchain payment is made in KIA unless expressly stated otherwise. Rates may differ from banks, exchanges, card providers, or other services.

5. Taxes

Tax fields are convenience tools only. Merchant is responsible for deciding whether tax applies, selecting the correct tax name and rate, and satisfying reporting and remittance obligations. KIA Pay does not provide tax advice.

6. Payer information and privacy

Optional payer information may be attached to a payment record or receipt. Merchant must collect and use personal information lawfully, request only what is reasonably necessary, and comply with applicable privacy and data-protection requirements.

7. Receipts and verification

Receipts may contain payment details, wallet information, transaction hashes, receipt hashes, and optional payer information. Polygon transaction hashes can be independently reviewed. Blockchain verification does not verify real-world identity or certify the truth of payer information.

8. Merchant obligations and refunds

Merchant remains responsible for its products, services, fulfillment, refunds, returns, customer disputes, legal compliance, taxes, and information supplied to KIA Pay. Refunds of completed blockchain payments generally require a new transaction by Merchant.

9. Third parties and availability

KIA Pay may use or change third-party APIs and infrastructure. Features, currencies, routing providers, and availability may change. KIA Pay does not guarantee uninterrupted operation or the price, liquidity, or future value of KIA.

10. Limitation of liability

To the maximum extent permitted by applicable law, KIA Pay is provided as-is and as-available and is not liable for indirect, incidental, special, punitive, or consequential losses, lost profits, or digital-asset losses arising from events outside KIA Pay's reasonable control. Nothing excludes liability that applicable law does not permit to be excluded.

Uploaded Agreement Retention

The uploaded agreement is used to review and process the business registration request and may be attached to the registration email. The temporary server copy is intended to be automatically deleted within 10 days after upload, except where retention is reasonably necessary for security, legal, dispute, fraud-prevention, or compliance purposes.

☐

I am authorized to act for the Merchant, have reviewed this Agreement, and accept these terms.

Authorized Representative

Date

This agreement template should be reviewed by qualified legal counsel before production use, including liability, privacy, governing law, and regulatory terms.