

TERMS AND CONDITIONS WAIAPAY.COM

Waiapay.com is a payment validation system with credit and debit cards, that permit to e-commerce, payment gateway and banks verify on our blacklist and our anti-fraud system, payments and verify if that credit or debit card it's in our blacklist database.

Franchises as VISA, MASTERCARD, DINERS, AMEX, DISCOVER, JCB, this system is for companies that wish verify payments wit credit and debit cards.

If you are reading this legal document of **TERMS AND CONDITIONS** you are register with Waiapay or you are taking our services. Waiapay, giving us the opportunity to offer you an efficient and quality service is pleasing to us, your participation enriches every day our mission to be a reliable platform.

Then, we invite you to read this document carefully until the end, just as it is recommended to read our privacy policies that are available on the platform in the Privacy Policies link since they are part of the service we will provide. It is clear that this document is part of the terms, conditions and policies for companies and / or cardholders and / or buyer who will use the services of waiapay.com At the time of registration and acceptance it will be understood that you will be welcoming stipulated in our policies.

GENERAL CONSIDERATIONS

Waiapay is a legally constituted company, creator of our system of verification services for cloned or hacked cards for electronic commerce use, payment gateway, or any entity that requires to verify a payment on the Internet. Waiapay.com which is used by national and foreign businessmen. We have specialized algorithms for the detection of credit and debit cards that were violated and now rest in our database to prevent them from being used in future frauds.

We have encryption and tokenization systems necessary to provide a safe and high quality service to our customers and users.

II. You will can access our services from anywhere in Colombia and the world, your online connectivity will suffice.

waiapay.com will receive a monetary consideration for the use of the payment verification system for concepts of sales plans and transactions as it suits the company.

In order to approve the information provided by both companies-seller and / or user-buyer, waiapay.com will verify the authenticity of the data registered on the platform. Failed or incomplete information at the time of registration waiapay.com may cancel any type of service request provided autonomously.

waiapay.com will respect the financial information of each user or client that makes use of our system.

waiapay.com may make use of the legal norms for the case of non-compliance by any client or user with the content in the terms and conditions and will access the payment of damages and indemnifications to which there is place.

Anyone who is part of our customer segment as a company is obliged and undertakes not to keep any type of financial information or credit cards in their databases, as it could incur a crime of verifying that waiapay does report to the authorities competent for your legal procedure.

waiapay.com may modify the **TERMS AND CONDITIONS** by obliging itself to publish these new provisions to its users and customers through its means of information.

When the **TERMS AND CONDITIONS** are accepted, the companies and users will be accepting their considerations and modifications made on it. Otherwise, if you do not agree with this, refrain from using our services. It is important that you know that waiapay.com at the time of any registration has a system that has disabled the acceptance function of the terms and conditions, until it is detected that the scroll or front display bar has reached the end of the page, Assuming that when this action is executed, said agreements are read by enabling our system to accept and continue satisfactorily the use of waiapay.com services.

Waiapay and / or its product waiapay.com are not a system for collecting funds or receiving deposits.

When you accept the terms and conditions in relation with the use of your personal data, the user of our services as a buyer or seller, will use the privacy policy of the data processing for the use of the platform.

WHAT CONDITIONS SHOULD YOU USE OUR SERVICES?

Waiapay.com refrains from offering personal transfer services from account to account, we don't receive advances or provide the service to non-legally constituted entities that wish to use our system for non-legal purposes,

Checks, securities or travel tickets, we don't make money orders or any type of stock exchange intermediation.

Our platform is not available for rent, or loan.

Refrain from using a card or account that does not belong to you since we have a sophisticated system that detects possible frauds and cloned or hacked cards, which are tracked and informed to the competent authorities to take the necessary measures and this data can be blocked and transferred to our blacklist of cloned cards.

No attempt should be made to communicate or persuade officials of the Waiapay company to conduct illegal business like any fraudulent activity.

When waiapay.com Believes that its services have been used to carry out the development of prohibited activities that affect our service and credibility, it may reject, cancel or suspend a Request for Management or verification of cards, limit access and use of your account or cancel It is definitely without any responsibility.

FIRST PARAGRAPH: Waiapay is an anti-fraud verification system for cards that have been cloned or hacked in different parts of the world, we aren't responsible for the misuse that other people give to their financial information for illegal lucrative purposes, we aren't responsible for returns of money and reversals since waiapay is not a payment processor, it is only a fraud and cloning verifier.

SECOND PARAGRAPH: Our system verifies in real time the payment to avoid letting proceed a doubtful origin payment, therefore we are not responsible for payments with violated cards that our system does not yet have, since there are cards cloned in physical places such as notebooks, notebooks, photos and it is impossible for our system to have that information.

THIRD PARAGRAPH: Waiapay is not responsible for the sale of products or services offered by other companies, waiapay just offers a validation and verification service for cloned or hacked cards and we are oblivious to third-party decisions for delivery, compliance or breach of any virtual sales.

3. For the good use and optimal result of the service of our platform, you must have a high-speed connectivity level that allows you to access effectively and must apply technical knowledge for proper implementation of our service, for normal users who pay for verification Staff should only have Internet connectivity and the right information.

The validations of your data are subject to the times that the transit of electronic information allows us to make in the shortest possible time.

All financial information of each buyer user will be verified with the authorized credit bureaus with the intention of making each process safer and more reliable for both parties.

PARAGRAPH: Waiapay is offering a quality service in alliance with companies in the financial sector that wish to make specialized use of our platform allowing access to our blacklist information through special services for verification of dataphones, ATMs and other non-virtual required systems .

In order to provide a high reliability and security system for our company customers, waiapay.com will verify the authenticity of the financial data provided by the user through our system.

All Company that use waiapay must ensure an internal data processing policy that safeguards the information of the user-buyers that use the services of waiapay.com for the acquisition of its products in accordance with the regulations established for it.

FIRST PARAGRAPH: Reversals for non-compliance, fraudulent payments or for payments with cards that are not in our system are not the responsibility of waiapay.

SECOND PARAGRAPH: We are a startup that verifies possible fraud and blacklist verification of cloned or hacked cards, Waiapay does not guarantee 100% of the verifications, since we do not have all the information of these violated cards, and it can happen several hours before that our system detect and blacklist.