



API Partner Terms

VERSION 1.0 · EFFECTIVE FROM 1 SEPTEMBER 2026 · LAST REVIEWED 22 JULY 2026

These terms govern use of the CashXChain™ API by partners who embed our infrastructure into their own products. They form part of, and are subject to, our [Website and Platform Terms of Use](#).

- 1. Licence.** We grant you a non-exclusive, non-transferable, revocable right to access and use the API in accordance with our documentation and these terms.
- 2. Eligibility.** You must be a registered business and must complete our and our Partners' onboarding and verification before using the API in production.
- 3. Your compliance obligations (pass-through).** Where you build our service into your own product, you must comply with, and pass on to your own users, our requirements on anti-money-laundering, sanctions, the transfer-information requirements of [Regulation \(EU\) 2023/1113](#) ⁷, and data protection. You must ensure identity verification is completed through our regulated Partners, and you must not enable any business or activity listed in our [Prohibited and Restricted Businesses List](#).
- 4. API credentials and security.** You are responsible for keeping your API keys secure and for all activity under them. You must notify us without undue delay if you suspect a credential has been compromised.
- 5. Acceptable use.** Your use must follow our [Acceptable Use Policy](#). You must not exceed published rate limits or circumvent transaction controls, rate limits or security features.
- 6. Data protection.** Where you process personal data through the API, you do so as an independent controller or, where applicable, under a [data processing agreement](#) with us. Each party complies with applicable data protection law.
- 7. Intellectual property.** These terms grant a licence to use the API only. All intellectual property in the platform and the API remains ours, as set out in our [IP and Utility-Model Notice](#).
- 8. Suspension and termination.** We may suspend or restrict your API access, block or decline transactions, or terminate these terms on the grounds and in the manner set out in Section 5 (Enforcement) of our Acceptable Use Policy. These are contractual platform-access controls.
- 9. Fees and commercial terms.** Commercial terms, fees, and service-level commitments are set out in a separate Order Form or Commercial Agreement executed between the parties and referenced by these API Partner Terms.
- 10. Changes.** We may change these terms and the API on reasonable notice, or immediately where required for security, legal or regulatory reasons.
- 11. Governing law.** These Terms are governed by the laws of the Federal Republic of Germany, excluding the UN Convention on Contracts for the International Sale of Goods (CISG). The place of jurisdiction for all disputes arising from or in connection with these Terms is Munich, Germany, to the extent permitted by law and where all parties are merchants (Kaufleute) within the meaning of the German Commercial Code (HGB).