Terms of Service for PayGuru Platform

# 1. General Provisions

These Terms of Service (hereinafter referred to as the “Terms”) govern the procedures for accessing and using the PayGuru web platform, including its interfaces, related APIs, and infrastructure. Access to the platform is granted to a limited group of users upon prior agreement and confirmation of intent. The platform does not constitute a public offer and is intended solely for partner-oriented use.

# 2. Access and Registration

To obtain access, the user must complete a verification procedure that includes alignment on the intended purpose of use, as well as compliance with basic technical compatibility and security requirements. Registration and access provisioning are performed manually by an administrator or a trusted representative.

# 3. Description of Provided Functionality

The PayGuru platform provides access to tools for automating data exchange, integrating with external interfaces, and organizing internal processes related to accounting, control, and data processing. The functionality is customized individually for each project.

# 4. Restrictions and Liability

The user agrees not to use the platform for any activity that violates the laws applicable in their jurisdiction. The platform is provided “as is,” and its operator bears no responsibility for the actions of third parties executed through integrations, nor for the consequences of any decisions made based on the data exchanged via the platform.

# 5. Security and Confidentiality

The user is responsible for maintaining the confidentiality of the provided credentials and access keys. In case of suspected unauthorized access, the user must immediately notify the administrators. All interactions are logged; the platform employs encryption and role-based access control.

# 6. Amendments to the Terms

The company reserves the right to modify these Terms at any time. Updated versions will be made available within the provided access environment or delivered directly to the user.

# 7. Termination of Access

Access to the platform may be terminated by either party without the need to provide justification. The company reserves the right to suspend or revoke access in case of violations of technical or ethical standards.

# 8. Final Provisions

The platform is not intended for use by end consumers and functions as a technological intermediary between participants of an agreed partner model. By using the platform, the user confirms that they have read and accepted these Terms.