JewelPay & JewelForex Wallet

Part A · Applicant and account details

For merchants, organisations and integrators. Fill this PDF electronically or print it. Save your completed copy, sign the signature page, and upload it in JewelForex. Do not enter passwords, API keys or authorisation codes.

JewelForex numeric account ID and username

Account email

Full legal name of signatory

Position / title

Organisation registered legal name

Trading name

Registration / incorporation number

Tax / licence number

Initials: _____ / _____

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Part A · Contact and emergency details

Organisation type

Country and city / town

Physical address

Contact phone

Contact email

Website (optional)

Emergency contact name and relationship

Emergency contact phone and email

Initials: _____ / _____

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Part B · Requested service

Select: [ ] JewelPay Merchant [ ] JewelPay Integrator [ ] JewelForex Wallet. JewelPay is the payment service; JewelForex Wallet holds collections, settlements, transfers and cash-outs. Keep secret credentials out of this document.

Merchant Code (if already issued)

Public Business Code(s)

Integration ID and application name (no secret key)

Website / callback URL

Expected monthly payment volume (USD)

What customers pay for and how services are delivered

Initials: _____ / _____

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Part C · KYC / KYB and service requirements

KYC identifies the person and KYB verifies the organisation. Service access requires saved legal name, nationality, ID/passport number, address, phone, email, uploaded ID front and a selfie. Upload identity information in Settings; completion is not a guarantee of approval.

All merchants and Live integrators must submit a signed agreement. JewelForex reviews and countersigns the agreement; signed submission is not automatic acceptance. Organisation registration and representative ID documents are required; tax/licence and authorisation documents apply where relevant.

Documents remain private to the account holder and authorised reviewers. They support recovery, eligibility, fraud prevention and legal obligations. Do not include another person's private data without authority.

Automated merchant service delivery needs a separately approved connection to the merchant's authorised system. Required account, card, invoice or meter numbers must be checked. Payment receipt and service activation are separate; activation is confirmed only after the merchant's system reports success.

Creator revenue payouts must be funded and within approved limits. PlanetChat pays monthly from its own cleared earned-revenue ledger at a $35 minimum, never exceeding available earned revenue. JewelForex is the receiving wallet/API, not the source of those earnings.

Checklist: [ ] KYC saved [ ] ID front and selfie [ ] Registration certificate [ ] Tax/licence (if applicable) [ ] Proof of address [ ] Authorisation letter (if applicable) [ ] Signed agreement

Missing documents / reviewer notes

Initials: _____ / _____

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Part D · Costs and fees (USD)

JewelPay merchant / integrator payment

5% of amount + $0.50 per payment. Payer covers by default; merchant may share or absorb. The full split is shown before confirmation.

Payment reversal

5% of returned amount; the original fee remains charged.

Wallet member-to-member transfer

5% added on top. Recipient gets the full entered amount.

Marketplace sale

20% platform commission; seller receives 80%.

International remittance

3% + $0.99. Exchange rate and fees shown before confirmation.

Currency exchange

2.5% margin included in rate; quote locked for 60 seconds.

Gold Verified

$10/month; non-refundable for the current period.

Registration / Sandbox

Free. Test prompts do not move real money.

Wallet cash-out

Supported payout-method charges shown before confirmation; paid only on a real provider reference.

Broker deposits (not enabled)

Planned minimum $2 for Deriv and $12.03 for other brokers. Exact provider fees, access and limits must be configured and shown before funding.

Initials: _____ / _____

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Part E · Terms and conditions

1. Identification. Every account has a JewelForex account ID. A merchant account has a private Merchant Code used only for identification. Each organisation gets its own public Business Code, balance and settings. Integrator apps get an Integration ID and a secret Encryption Key.

2. Payer consent. No money moves without the payer approving on their own device with their password plus their Authorization Code or device unlock. Merchants and integrators can never pull money without that approval.

3. Receipts. The payer receives a Transaction ID and the merchant a Payment ID, by email and in-app, for every payment.

4. Settlement and cash-out. Collections settle to the JewelForex Wallet. Cash-outs reserve the balance and stay pending until a payout partner confirms with a real reference. You must give correct payout details.

5. Keys and security. Keep the Encryption Key and Authorization Code secret. Requests signed with your key are treated as yours. Report a suspected leak to ryan@jewelforex.app immediately; we will revoke the key.

6. Prohibited use. Illegal activity, fraud, scams, unlicensed financial services, gambling, adult services, weapons, drugs, money laundering, or any use banned by law in your country.

7. Your responsibilities. You are responsible for the goods, services, tuition or donations you collect for, for honest descriptions, and for handling your customers' refunds and complaints in good faith.

8. Our role. JewelForex is a payment facilitator, not a bank, broker or party to your sales, and does not guarantee anything a merchant supplies.

9. Privacy. Your data and documents are handled under the JewelForex Privacy Policy (jewelforex.app/privacy) and used only for verification, fraud prevention and legal duties.

10. Suspension. We may pause or suspend an account or application for suspected fraud, abuse, failed verification or breach of these terms. Funds linked to confirmed fraud may be held to cover losses.

11. Changes. Fees and terms may change with notice in-app or by email. Continued use after the notice means acceptance.

12. Law and disputes. Governed by the laws of Zimbabwe. Disputes are first raised with ryan@jewelforex.app for informal resolution.

Initials: _____ / _____

JewelPay & JewelForex Wallet

Part E · Terms and conditions (continued)

13. Full terms. This agreement adds to the JewelForex Terms of Service (jewelforex.app/terms). If they conflict, this agreement applies to JewelPay and JewelForex Wallet services.

Service activation failures do not mean a refund has been completed. The merchant must reconcile the service result and arrange any reversal through approved controls. No product, market signal or trading strategy guarantees profit; losses are possible.

Initials: _____ / _____

JewelPay & JewelForex Wallet

Part F · Signatures and countersignature

Both parties confirm the details are true and agree to these terms. Upload the signed PDF for review. A completed signature box is not an automatic approval. This agreement should be reviewed for suitability and applicable law before use.

Customer / organisation authorised signatory name

Customer signature (sign by hand or approved PDF signature tool)

Customer signature date

JewelForex / Ryan Satellite authorised reviewer name

JewelForex countersignature

Countersignature date

Agreement reference / decision / conditions

Initials: _____ / _____