



ZEN.COM Payout Terms

Version 1.1

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1. What is this document?

- 1.1 This document (“Terms”) explains how the ZEN.COM Payout works and outlines the legal terms governing its use. By using the ZEN.COM Payout on a merchant’s website, you agree to these Terms.
- 1.2 The ZEN.COM Payout is provided by UAB “ZEN.COM,” with its registered office Konstitucijos pr. 18B, LT-09308, Vilnius, Lithuania (“ZEN.COM”). ZEN.COM is an electronic money institution with license No. 35 issued by the Bank of Lithuania on 24/05/2018.
- 1.3 ZEN.COM is not a party to the agreement between you and the merchant and is not responsible for any liability, obligation, or duty the merchant may have towards you. ZEN.COM only provides the payout service described in these Terms.

2. What is ZEN.COM Payout?

- 2.1 ZEN.COM Payout lets you request payouts of funds owed to you by the merchant in the amount you choose and transfer them directly to the recipient you choose.
- 2.2 Payouts are currently available to eligible Visa and Mastercard cards and, where enabled by the merchant, to supported cryptocurrency wallets (“Crypto Wallet Payouts”).
- 2.3 Crypto Wallet Payout feature is provided in cooperation with either Triple A Technologies Pte Ltd, with its registered office at 160 Robinson Road #14-04 SBF Center Singapore 068914160 Robinson Road #14-04 SBF Center Singapore 068914 and registered under number 201717321C, with license No. PS20200525 issued by the Monetary Authority of Singapore (“Triple A Technologies Pte Ltd”), or UAB Yond operations, with its registered office at J. Savickio str. 4-7, Vilnius, Lithuania, and registered under number 305741312 (“UAB Yond operations”) (Triple A Technologies Pte Ltd and UAB Yond operations, each a “Crypto Service Provider”).
- 2.4 Crypto Wallet Payouts are executed using external Crypto Service Providers. If more than one offer is available, you may choose the offer you prefer based on the fees,

exchange rate, supported network or estimated digital currency amount shown on the payout page. Offers are provided directly by external Crypto Service Providers. ZEN.COM does not produce or influence these offers.

- 2.5 ZEN.COM does not provide a cryptocurrency exchange service, brokerage service, investment service, or any other service relating to the purchase, sale, custody or management of digital currencies. ZEN.COM only transfers the fiat payout amount to the Crypto Service Provider you select, and the digital currency is delivered to your wallet solely by that provider. You should familiarize yourself with the terms and conditions of the Crypto Service Provider that you select on the payout page.

3. How does it work?

3.1 To make a payout:

- i. enter the amount you would like to receive from the merchant,
- ii. Choose your payout method,
- iii. choose or add a recipient,
- iv. select the payout currency,
- v. review the fees and exchange rate,
- vi. press "Confirm Payout."

3.2 If you choose to receive funds to a cryptocurrency wallet, the payout page will display available offers from external Crypto Service Providers, including the applicable rate, fees and the estimated amount of digital currency you will receive. Offers are time-limited and may refresh automatically. You must select one offer to proceed. If you do not accept an offer within the time visible on the screen, the offer may expire, and a new one may be displayed. The digital currency amount shown before confirmation is indicative and may change until the moment you confirm the payout.

3.3 When selecting Crypto Wallet Payouts, you must enter a valid crypto wallet address compatible with the chosen provider and network. You are solely responsible for ensuring that the wallet address is correct and appropriate for the selected digital currency and network. Funds sent to an incorrect or incompatible address may be permanently lost.

3.4 By selecting a Crypto Wallet Payout offer, you instruct ZEN.COM to transfer the payout amount to the Crypto Service Provider you selected. Once the funds are transferred to that provider, ZEN.COM is not responsible for: (i) how quickly the provider processes the transfer, (ii) the final amount of digital currency delivered, (iii) blockchain network delays or failures, or (iv) the provider's performance or non-performance.

3.5 You will receive a one-time password (OTP) on your registered phone number. Enter it to confirm the transaction. If you enter a false OTP three times, the payout will be rejected.



- 3.6 After confirmation, you will see information on the page that your payout is being processed.
- 3.7 Conditional upon the merchant enabling this functionality, you will receive an email to the address registered with the merchant where you can follow the status of your transaction. In this case, you will also receive an email when your payout is accepted or rejected. If the merchant has not enabled the email notification functionality, you may need to contact the merchant regarding the transaction status.
- 3.8 You can save up to 10 card recipients. You may remove any recipient saved, but you will be asked to confirm before doing so. Recipients saved with one merchant are not available for use with another merchant.

4. What are the limitations?

- 4.1 The payout link is valid for 30 minutes and can only be used from the same IP address that initiated it.
- 4.2 Payouts are subject to:
 - i. AML, counter-terrorist financing and sanctions checks,
 - ii. card scheme rules (Visa and Mastercard),
 - iii. transaction limits (amount and frequency),
 - iv. fraud prevention monitoring, and
 - v. other applicable laws and regulations.
- 4.3 Certain cards or recipients may be blocked for security or compliance reasons.
- 4.4 Payouts may be delayed, declined or reversed if required by law, card scheme rules, or our risk procedures. ZEN.COM reserves the right to block or reject transactions that may breach legal or regulatory requirements in your or the recipient's country.
- 4.5 If your payout is refused for any of these reasons, your payout will be unsuccessful, and you will be notified via e-mail provided that the merchant has enabled the email notification functionality.
- 4.6 Crypto Wallet Payouts are subject to additional limitations imposed by external Crypto Service Providers, blockchain network conditions and supported currencies or networks. Payouts may be delayed, declined or reversed in case of technical errors, blockchain congestion, regulatory restrictions or risk flags raised by the provider. Availability of certain digital currencies, networks, or providers may vary at any time. Not all providers or networks may be available in your country, region, or for your wallet. ZEN.COM does not guarantee that a particular provider, rate, or currency will be available until you confirm the payout.



5. Security of your details

- 5.1 You must keep your OTPs, passwords, and any other security credentials safe and not share them with anyone.
- 5.2 If you believe your details have been compromised, you should immediately contact the merchant. You can also contact ZEN.COM through the channels provided in Section 13 below.

6. Transaction Limits for Card Payouts

- 6.1 ZEN.COM or the merchant may apply maximum limits on the size of a single payout or the number or volume of payouts per day, week, or month.
- 6.2 Current card scheme limits are as follows:
 - i. Visa – Domestic
 - Single transaction: 125,000 USD
 - Per day: 150 transactions or 250,000 total
 - Per 7 days: 250 transactions or 600,000 total
 - Per 30 days: 750 transactions or 1,250,000 total
 - ii. Visa – Cross-border
 - Single transaction: 50,000 USD
 - Per day: 30 transactions or 100,000 total
 - Per 7 days: 50 transactions or 250,000 total
 - Per 30 days: 150 transactions or 500,000 total
 - iii. Mastercard – Consumer cards
 - Single transaction: 50,000 USD
 - Per 30 days: 50,000 total
 - iv. Mastercard – Business cards
 - Single transaction: 100,000 USD
 - Per 30 days: 100,000 total
 - v. Mastercard – B2B / BDB
 - Single transaction: 25,000 USD
 - Per 30 days: 50,000 total
 - vi. Mastercard – AMS
 - Single transaction: 25,000 USD
 - Per 30 days: 75,000 total
- 6.3 These limits are subject to change by Visa, Mastercard, ZEN.COM, or the merchant to comply with regulatory, scheme, or risk requirements.



7. Fees and exchange rates

- 7.1 You will always see the applicable fees, exchange rate, and any markup before confirming the payout.
- 7.2 Fees may include service fees, cancellation fees, return/refund fees, and foreign exchange fees.
- 7.3 Your card issuer may also apply its own fees, as set out in your cardholder agreement.
- 7.4 By confirming the payouts, you accept the fees and rate shown on the payout page.
- 7.5 For Crypto Wallet Payouts, fees and exchange rates are determined by the selected Crypto Service Provider and shown on the payout page before you confirm the transaction. By confirming the payout, you accept the terms of the selected offer.

8. Use of the service

- 8.1 The service may be used by users of the merchant's website who are owed funds by the merchant.
- 8.2 The service may be available for domestic and cross-border payouts, depending on supported currencies and countries.
- 8.3 You may only use the service to withdraw funds owed to you, not to pay for goods or services.
- 8.4 ZEN.COM or the merchant may refuse a payout without explanation if required by law, card scheme rules, or risk checks.
- 8.5 ZEN.COM does not operate, manage or provide any cryptocurrency exchange or conversion service. Crypto Wallet Payouts are executed through external Crypto Service Providers. ZEN only manages the fiat side of the payout and the transfer of funds to the selected provider. ZEN does not issue, custody, or transact in digital currencies, and is not responsible for the digital currency component of the payout.

9. Sending funds

- 9.1 You must not use the service for illegal, unlawful, or fraudulent activity.
- 9.2 You are responsible for entering correct recipient details (card number, name) and payout amount. If you provide incorrect details, your funds may be lost and may not always be recovered.
- 9.3 You must ensure the wallet address and network you enter are correct. Transactions performed on blockchain networks are irreversible. ZEN cannot recover funds sent to an incorrect address or unsupported network.

10. Personal information

- 10.1 Your personal data will only be used for processing your payout and related compliance checks.



- 10.2 Card details of your recipients are stored by ZEN.COM securely for your convenience, in line with PCI DSS standards.
- 10.3 For Crypto Wallet Payouts, ZEN.COM may share your wallet address, network selection, payout amount, and any personal data strictly necessary for the selected Crypto Service Provider to execute the transaction.

11. Liability

- 11.1 ZEN.COM is not liable for losses caused by your error, fraud, or unlawful use.
- 11.2 ZEN.COM may pass on card scheme fines, penalties, or costs to you if caused by your misuse of this service.
- 11.3 ZEN.COM is not liable for losses arising from blockchain failures, provider downtime, incorrect wallet addresses, incompatible networks, price volatility of digital currency, or delays caused by the selected Crypto Service Provider or blockchain network.

12. Funds availability

- 12.1 After we notify you that the transaction was successful, the funds should reach the recipient within 2 business days after authorization (or faster where supported).
- 12.2 If funds are not received after this period, you should first contact the merchant. The recipient may also need to contact their card issuer.
- 12.3 For Crypto Wallet Payouts, the delivery of digital currency to your wallet depends on blockchain network conditions and the processing time of the selected Crypto Service Provider. Timeframes shown on the payout page are indicative only.

13. Disputes and contact information

- 13.1 ZEN.COM is not responsible for your account balance on the merchant's website or any mistakes or changes thereof. In case you have a complaint related to your balance, or the goods or services which were provided to you by the merchant or the availability of the funds owed to you by the merchant, then you should directly contact the merchant.
- 13.2 If you have questions or issues connected to the payout service provided by ZEN.COM, please contact us at: hello@zen.com

14. Governing Law

- 14.1 These Terms are governed by the laws of the Republic of Lithuania.

