



# VLINKPAY LLC – Terms and Conditions for Merchant ATM and Mobile ATM

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## Effective Date

June 01, 2025

## 1. Definitions

- Merchant ATM: A business entity with verified KYB status that operates as a fixed-location USDV transaction point.
- Mobile ATM: An individual with verified KYC status who facilitates peer-to-peer USDV redemptions and deposits through mobile interaction.

## 2. Eligibility and Onboarding Requirements

- Completion of full KYC (for individuals) or KYB (for businesses) is required.
- Participants must join the USDV Saving Program with a minimum deposit of:
  - \$1,000 USDV for Merchant ATM
  - \$1,000 USDV for Mobile ATM
  - \$1,500 USDV for combined Merchant + Mobile ATM role
- The deposit term must be either 6 or 12 months.

## 3. Roles and Responsibilities

- Merchant ATM:
  - Provide a fixed, publicly accessible location for USDV top-ups and redemptions.
  - Verify user identity before processing any transaction.
  - Operate exclusively through the official Admin Portal.

- Mobile ATM:

- Accept and fulfill on-demand withdrawal requests via the mobile app.
- Meet users in person and complete transactions within the VlinkPay system.
- Ensure safe, verified peer-to-peer exchanges.

#### **4. Earnings and Rewards**

- All ATMs are eligible to receive commissions for completed transactions.
- Bonus rewards may be offered based on transaction volume, user activity, or participation in special campaigns.
- All earnings will be reflected in the participant's wallet and paid in USDV or VPoint, as applicable.

#### **5. Compliance and Restrictions**

Participants are prohibited from:

- Engaging in unlicensed money transmission or remittance services.
- Handling cash outside of peer-to-peer transactions within the scope of the VlinkPay system.
- Charging unauthorized fees or making false or misleading representations.

Note: VlinkPay does not approve cash-handling activities outside of the verified peer-to-peer ecosystem.

VlinkPay reserves the right to suspend or terminate access for any violation of these terms.

#### **6. USDV Saving Policy**

- All deposits are non-interest-bearing and serve only to activate ATM program features.
- Early withdrawal before the maturity date will incur a 15% penalty (5% system fee, 10% community reward pool).
- Upon completion of the term, participants may request a full refund, which will be processed within 5–7 business days.

## **7. Privacy and Security**

- All data shared by participants will be securely stored and processed in accordance with applicable data protection laws.
- Participants agree to maintain the confidentiality of their system access credentials.

## **8. Amendments and Updates**

- VlinkPay may revise these terms at any time.
- All updates will be communicated via email and/or in-app notifications.

## **9. Contact**

For questions about these Terms and Conditions, please contact: [support@vlinkpay.com](mailto:support@vlinkpay.com)