

Terms Of Use

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General terms for access to the WHITECAPITAL website, applications, website materials and interaction with the company.

These Terms of Use govern access to <https://whitecapital.tech/>, the application form, informational materials, documents, service pages, contact forms and other public materials of WHITECAPITAL PAYMENT SERVICES PROVIDER - FZCO.

Company

The website is owned and administered by WHITECAPITAL PAYMENT SERVICES PROVIDER - FZCO, a company registered in the United Arab Emirates in the FZCO legal form.

Acceptance of terms

By using the website, submitting an application, uploading documents, contacting support or continuing interaction with WHITECAPITAL, the user confirms that they have read these Terms and agree to comply with them.

If the user does not agree with these Terms, the user must stop using the website.

Business directions

The website describes two separate business directions of WHITECAPITAL:

Merchant payment infrastructure - connection of payment scenarios for accepting ruble payments from customers through C2B, SBP, QR, payment links, card acquiring, dashboard and API.

Agency services - execution of client instructions for payment of goods and services from foreign suppliers on the basis of an agency agreement, a client instruction and supporting documents.

No automatic onboarding

Submission of an application through the website does not mean automatic access to WHITECAPITAL services.

All applications are subject to preliminary review, KYB/KYC checks, business model analysis, document review, risk assessment and, where required, approval by a bank or payment partner.

WHITECAPITAL may refuse onboarding without an obligation to disclose detailed reasons if disclosure may contradict compliance, security, bank, payment infrastructure or legal requirements.

Permitted use of the website

The website may be used only for lawful business purposes.

It is prohibited to:

- provide false or misleading information;
- submit applications on behalf of third parties without authority;
- use the website for illegal, fraudulent or prohibited purposes;
- attempt to obtain unauthorized access to WHITECAPITAL systems;
- copy website materials without permission;
- submit applications for prohibited business categories.

No banking services

WHITECAPITAL is not a bank, credit institution, e-money operator, cryptocurrency exchange, investment platform or depository institution.

Information on the website is not an offer of banking, credit, deposit, investment or cryptocurrency services.

Individual terms

Fees, limits, settlement periods, available payment methods, payout procedure, execution of agency instructions and other commercial terms are determined individually following review of the application and agreement on the contractual model.

Documents and policies

Users, applicants, merchants and clients may be subject to the following documents:

- Merchant Terms;
- Standard Merchant Agreement;
- Agency Terms;
- Standard Agency Agreement;
- AML/CFT Policy;
- KYC/KYB Policy;
- Risk Management Policy;
- Risk Scoring and Acceptance Policy;
- Prohibited & Restricted Business Policy;

Privacy Policy;
Cookie Policy;
Refunds and Disputes Policy;
API Terms;
Support & Complaints Policy.

Amendments

WHITECAPITAL may amend these Terms at any time. The current version is published on the website.

Contacts

Questions regarding use of the website:
support@whitecapital.tech
office@whitecapital.tech