

HATI Policy Pack Index

What is included. This pack separates public-facing website policies, operational product policies, and customer-contract documents so each file can be revised independently over time.

How to use this pack

This pack is designed for HATI, a northbound payment-orchestration software layer developed, owned, and managed by Blokketen Solutions Inc. The templates assume HATI does not hold custody of customer funds, does not itself act as a bank, and relies on customers' existing banks and approved payment providers in each applicable jurisdiction.

Before publication, replace placeholders, confirm governing-law choices, confirm your actual data flows, and have local counsel review the final documents. Privacy law and financial-services rules can vary based on the entity that contracts with the customer, where users are located, and which service features are enabled.

Included files

File	Purpose
01_HATI_Website_and_Service_Terms.docx	Public-facing terms covering use of the website and HATI software services, including no-warranty, no-bank, no-custody, and availability disclaimers.
02_HATI_Global_Privacy_Notice.docx	Core privacy notice for website visitors, prospects, customer administrators, and business users.
03_HATI_Privacy_Addendum_Canada.docx	Canada-specific privacy supplement with PIPEDA-oriented language and province notes.
04_HATI_Privacy_Addendum_EU_EEA_UK.docx	EU/EEA and UK privacy supplement with GDPR / UK GDPR concepts and data-subject rights.
05_HATI_Privacy_Addendum_GCC_and_Middle_East.docx	High-level supplement for UAE, KSA, Qatar, and notes for ADGM / DIFC where relevant.
06_HATI_Cookie_Notice.docx	Website and application cookie / similar technology notice.
07_HATI_Acceptable_Use_Policy.docx	Rules for lawful, safe, and permitted use of HATI and related services.

File	Purpose
08_HATI_Sandbox_Beta_Evaluation_Terms.docx	Evaluation-only terms for pilot, benchmark, and sandbox access.
09_HATI_Data_Processing_Addendum.docx	Customer-contract template for processor/service-provider obligations.
10_HATI_Risk_Disclosure_and_Non_Custody_Notice.docx	Standalone operational risk disclosure and non-custody notice.

Implementation notes

- Use the Global Privacy Notice together with the jurisdiction addenda that actually apply to your deployment model and user base.
- If HATI or a contracting entity operates from ADGM or DIFC, add local counsel review because those financial free zones have standalone data-protection regimes.
- Use the Data Processing Addendum with customer contracts whenever Blokketen Solutions Inc. processes employee, vendor, payroll, or payment-related personal data on a customer's behalf.
- Keep the Risk Disclosure / Non-Custody Notice available in the website footer and customer onboarding materials so the core operating model remains clear.