

HATI Website and Service Terms

Template terms for HATI website access, sandbox access, and production software use.

Core operating model. HATI is software. It is not a bank, money-services business, deposit-taking institution, brokerage, custodian, settlement system, or escrow provider. HATI sits above a customer's existing banks and approved payment providers and helps organize routing, policy, approvals, and workflow.

1. Acceptance and scope

These Terms govern access to the HATI website, demos, sandbox environments, benchmark services, and production software services made available by Blokketen Solutions Inc. By accessing or using HATI, the customer or user agrees to these Terms on behalf of itself and any entity it represents.

If a separate signed master agreement, order form, pilot agreement, or statement of work applies, that signed agreement controls to the extent of any conflict. These Terms still apply to public website use and any areas not covered by the signed agreement.

2. Who provides HATI

HATI is developed, owned, managed, and made available by Blokketen Solutions Inc., a software development company. HATI is offered as orchestration software intended to help organizations manage payment-related workflow across their own banking and approved provider relationships.

Unless a signed agreement states otherwise, references to "Blokketen," "we," "us," or "our" mean Blokketen Solutions Inc., and references to "customer," "you," or "your" mean the organization and its authorized users that access HATI.

3. Service description

- workflow orchestration for payroll, accounts payable, treasury, and related payment operations;
- file ingestion, normalization, classification, validation, routing recommendations, exception handling, and audit-oriented workflow support;
- policy, corridor, entity, provider, and approval logic configured for the customer's operating model;
- sandbox, benchmark, pilot, or evaluation environments that compare current payment processes with a HATI-enabled workflow; and
- connectivity or integration with customer-approved banks, payment providers, and third-party systems where available.

No guarantee of rail availability. Not all payment rails, providers, features, or integrations are available in all jurisdictions, for all currencies, or for all customer types. Availability may change because of law, regulation, provider terms, sanctions

controls, technical outages, market conditions, or product updates.

4. Eligibility, authority, and account security

- You must have legal authority to bind your organization and to grant user access permissions.
- You are responsible for user provisioning, role assignment, credentials, multi-factor authentication, and internal approval chains.
- You must promptly notify us of suspected credential compromise, unauthorized access, or misuse.
- You remain responsible for all actions taken through your accounts unless and until access is suspended by us after notice.

5. Customer responsibilities

- Maintain valid agreements and required compliance status with your banks, payment providers, and other counterparties.
- Ensure that all files, instructions, and data uploaded to HATI are lawfully obtained and that you have a valid right to use them.
- Review routing recommendations, exceptions, validations, and outputs before authorizing execution.
- Keep internal approvals, sanctions screening, segregation of duties, and treasury controls appropriate for your business.
- Use HATI only for lawful business purposes and only in jurisdictions where your use is permitted.

6. No banking, custody, or settlement services

HATI does not accept deposits, hold customer balances, take custody of fiat currency, virtual assets, or cryptographic keys, or settle transactions in its own name unless a separate signed agreement expressly states otherwise. HATI also does not open bank accounts, provide fiduciary services, or guarantee the completion, timing, or acceptance of any transaction by a third party.

Execution, funds movement, FX conversion, settlement finality, chargeback handling, and related regulated activities are performed, if at all, by the customer's own bank or another approved third-party provider under that provider's own legal terms and licenses.

7. Third-party services and dependencies

HATI may rely on customer-selected or customer-approved third-party providers, including banks, payment service providers, cloud infrastructure providers, data vendors, messaging networks, identity-verification services, or fraud/compliance tools. Third-party services are outside our direct control.

We are not responsible for outages, delays, pricing changes, settlement failures, sanctions blocks, API changes, de-banking events, de-listings, errors in third-party data, or other acts or omissions of third parties.

- Third-party terms may apply in parallel to your use of those providers.

- A provider may reject, delay, reverse, or limit a transaction even if HATI previously displayed it as potentially available.
- Fees, foreign-exchange rates, settlement windows, cut-off times, and required compliance checks may differ materially from estimates shown in HATI.

8. AI-assisted outputs and human review

HATI may use rules, software agents, machine-learning tools, or other automated methods to classify files, surface routing options, estimate cost or timing, and suggest workflow actions. Those outputs are decision-support tools only.

Unless a signed agreement states otherwise, the customer remains responsible for final review, approvals, execution decisions, and compliance decisions. You should not treat a recommendation, estimate, or score as a guarantee.

9. License and intellectual property

Subject to these Terms and any signed commercial agreement, we grant you a limited, non-exclusive, non-transferable, revocable right to access and use HATI for your internal business operations during the applicable subscription, pilot, or sandbox term.

Blokketen Solutions Inc. and its licensors retain all right, title, and interest in HATI, its software, documentation, workflows, models, interfaces, benchmarks, aggregate know-how, and all related intellectual-property rights.

- You may not copy, sell, sublicense, reverse engineer, decompile, or create derivative works from HATI except to the extent mandatory law prohibits that restriction.
- You may not remove proprietary notices, circumvent technical controls, or use HATI to build a competing service.
- Customer data remains subject to the parties' contract and applicable law; platform software and platform improvements remain ours unless expressly agreed otherwise.

10. Acceptable use

You must follow the HATI Acceptable Use Policy. Without limiting that policy, you may not use HATI to break the law, evade sanctions or AML controls, process prohibited transactions, transmit malware, test vulnerabilities without permission, or upload data you are not authorized to use.

11. Confidentiality

Each party may receive non-public information from the other. The receiving party will use the disclosing party's confidential information only for the purpose of the relationship, protect it using reasonable safeguards, and limit access to those with a need to know.

Confidentiality obligations do not apply to information that is or becomes public through no fault of the receiving party, was already lawfully known, is independently developed, or must be disclosed by law or court order.

12. Disclaimers - use at your own risk

To the maximum extent permitted by law, HATI, the website, sandboxes, benchmarks, documentation, and all related materials are provided on an "as is" and "as available" basis. Blokketen Solutions Inc. disclaims all warranties and representations, whether express, implied, statutory, or otherwise, including any implied warranties of merchantability, fitness for a particular purpose, title, non-infringement, uninterrupted availability, or accuracy of outputs.

You use HATI at your own risk. We do not warrant that HATI will be error-free, that every rail or provider will remain available, that a route shown in HATI will be executable, or that any use of HATI will achieve savings, compliance approval, settlement, or business results.

13. Limitation of liability

To the fullest extent permitted by law, neither party will be liable for any indirect, incidental, special, consequential, exemplary, or punitive damages, or for lost profits, lost revenues, loss of goodwill, loss of data, business interruption, or cost of substitute services, even if advised of the possibility of such damages.

To the fullest extent permitted by law, Blokketen Solutions Inc.'s aggregate liability arising out of or relating to HATI will not exceed the fees paid by the customer for the specific service giving rise to the claim during the twelve months before the event giving rise to liability, or, for unpaid pilot / sandbox access, a nominal cap of [insert amount] unless a signed agreement states otherwise.

14. Indemnity

You will defend, indemnify, and hold harmless Blokketen Solutions Inc. and its personnel from third-party claims arising from your unlawful use of HATI, your breach of these Terms, your uploaded data, your instructions to execute transactions, or your relationships with your banks, payment providers, counterparties, and end users, except to the extent caused by our gross negligence, willful misconduct, or breach of a signed confidentiality obligation.

15. Suspension and termination

- We may suspend or restrict access if required by law, if a security incident is suspected, if you materially breach these Terms, if a provider relationship changes, or if continued access may expose us or others to legal, technical, or reputational harm.
- You may stop using HATI at any time, subject to any signed commercial term commitments.
- Upon termination, rights of access end except for limited transition, export, invoice, audit, or legal-retention purposes as stated in a signed agreement or required by law.

16. Governing law and disputes

Insert the governing law, venue, dispute-resolution method, and language clause that best matches the contracting entity and target market. For cross-border deployments, local legal review is recommended before publication or signature.

17. Changes to these Terms and contact

We may update these Terms from time to time. Material updates may be published on the website, notified in-product, or delivered by email to customer administrators. Continued use after the effective date of an updated version constitutes acceptance to the extent permitted by law.

For notices or questions about these Terms, insert the correct legal notice address and contact information for Blokketen Solutions Inc.