

HATI Risk Disclosure and Non-Custody Notice

Standalone disclosure for website footer, onboarding packets, proposals, and sandbox materials.

Recommended placement. Publish this notice in the website footer, onboarding materials, pilot paperwork, and proposal appendix so HATI's operating model remains clear from the outset.

1. HATI is software, not a financial institution

HATI is a northbound orchestration layer developed and managed by Blokketen Solutions Inc. HATI is not a bank, payment scheme, settlement service, deposit-taking institution, broker, custodian, trustee, or escrow provider.

HATI does not itself hold, receive, safeguard, or control customer funds or private keys as part of its standard operating model.

2. Provider and rail availability

HATI depends on customer-selected or customer-approved banks, payment providers, messaging rails, infrastructure partners, and compliance vendors. Not all rails, currencies, providers, or workflow options are available in all jurisdictions or at all times.

Regulatory changes, sanctions rules, holidays, cut-off times, technical outages, correspondent limitations, provider policies, and liquidity conditions may affect what routes are actually available.

3. Recommendations and estimates

Any route recommendation, timing estimate, fee estimate, benchmark result, or workflow suggestion shown by HATI is informational and operational in nature. It is not a commitment, guarantee, or financial promise.

Final execution outcomes depend on the customer's approvals, the customer's providers, provider pricing, market conditions, and legal or compliance restrictions.

4. Customer accountability

- Customers remain responsible for maintaining lawful provider relationships and approvals.
- Customers remain responsible for reviewing outputs before authorizing execution.
- Customers remain responsible for their own compliance, treasury, accounting, legal, and tax decisions.
- Customers should obtain professional advice where needed before relying on any workflow recommendation.

5. No warranty or guarantee

HATI is provided on an as-is and as-available basis. Blokketen Solutions Inc. gives no warranty or guarantee that every route displayed will be executable, that every transfer will settle, that any estimate will be achieved, or that any service will be uninterrupted or error-free.