



API Partner Terms

VERSION 1.3 · EFFECTIVE FROM 1 SEPTEMBER 2026 · LAST REVIEWED 27 AUGUST 2026

This document forms an integral part of the [CashXChain Terms of Service](#).

These terms govern use of the CashXChain™ API, operated by CashXChain UG (haftungsbeschränkt) ("CashXChain"), by partners who embed our infrastructure into their own products. They form part of, and are subject to, our [Website and Platform Terms of Use](#).

1. Licence

We grant you a non-exclusive, non-transferable, revocable right to access and use the API in accordance with our documentation and these terms.

2. Eligibility

You must be a registered business and must complete our and our Partners' onboarding and verification before using the API in production.

3. Your compliance obligations (pass-through)

Where you build our service into your own product, you must comply with, and pass on to your own users, our requirements on anti-money-laundering, sanctions, the transfer-information requirements of [Regulation \(EU\) 2023/1113](#) [↗], and data protection. You must ensure identity verification is completed through our regulated Partners, and you must not enable any business or activity listed in [Prohibited & Restricted Businesses](#).

4. API credentials and security

You are responsible for keeping your API keys secure and for all activity under them. You must notify us without undue delay if you suspect a credential has been compromised.

5. Acceptable use

Your use must follow our [Acceptable Use Policy](#). You must not exceed published rate limits or circumvent transaction controls, rate limits or security features.

6. Data protection

Where you process personal data through the API, you do so as an independent controller or, where applicable, under a [data processing agreement](#) with us. Each party complies with applicable data protection law.

7. Intellectual property

These terms grant a licence to use the API only. All intellectual property in the platform and the API remains ours, as set out in our [IP & Copyright](#).

8. Suspension and termination

We may suspend or restrict your API access, block or decline transactions, or terminate these terms on the grounds and in the manner set out in Section 5 (Enforcement) of our [Acceptable Use Policy](#). These are contractual platform-access controls.

9. Fees and commercial terms

Commercial terms, fees, and service-level commitments are set out in a separate Order Form or Commercial Agreement executed between the parties and referenced by these API Partner Terms.

10. Changes

We may change these terms and the API on reasonable notice, or immediately where required for security, legal or regulatory reasons.

11. Governing law, jurisdiction and arbitration

Governing law and forum are set out in the [Contracting Entity & Governing Law](#) page and are not restated here. In summary: Swiss substantive law applies, the [Commercial Court of the Canton of Zurich](#) ⁷ has jurisdiction for customers in the EU, EEA or EFTA, and arbitration under the Swiss Rules with seat in Zurich applies elsewhere.