

Terms and Conditions

Last updated: January 29, 2026

1. Acceptance of Terms

By accessing or using the Paysoko Straddle platform and related services ("Services"), you agree to be bound by these Terms and Conditions. If you do not agree to these terms, do not use the Services.

2. Description of Services

Paysoko Straddle provides payment and lending infrastructure, including but not limited to: API access for charges (payments) and disbursements (payouts), borrower and paykey management, and integration with third-party payment and identity services. The Services are offered to registered lenders and organizations subject to these terms and applicable agreements.

3. Eligibility and Registration

You must be legally permitted to enter into binding contracts and comply with applicable laws in your jurisdiction. Registration as a lender or organization may require verification of identity and authorization. You are responsible for maintaining the confidentiality of your account credentials and API tokens and for all activity under your account.

4. Use of the Services

You agree to use the Services only for lawful purposes and in accordance with these Terms. You must not:

- Use the Services in any way that violates applicable law or regulation
- Attempt to gain unauthorized access to any part of the Services, other accounts, or systems
- Transmit any harmful, fraudulent, or misleading content
- Abuse, overload, or interfere with the integrity or performance of the Services
- Share or misuse API tokens or credentials

5. API Terms

Use of the Paysoko Straddle API is subject to these Terms and any additional API documentation or usage limits provided to you. You are responsible for the accuracy of data sent via the API and for ensuring that charges and disbursements are authorized by the relevant parties. Token-based authentication must be kept secure; tokens may expire or be revoked in accordance with our policies.

6. Fees and Payment

Fees for the Services, if any, will be as set out in your agreement or pricing documentation. You are responsible for any taxes applicable to your use of the Services. Failure to pay amounts when due may result in suspension or termination of access.

7. Disclaimer of Warranties

The Services are provided "as is" and "as available" without warranties of any kind, either express or implied, including but not limited to implied warranties of merchantability, fitness for a particular purpose, or non-infringement. We do not warrant that the Services will be uninterrupted, error-free, or free of harmful components.

8. Limitation of Liability

To the maximum extent permitted by law, Paysoko Straddle and its affiliates, officers, directors, employees, and agents shall not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits, data, or goodwill, arising out of or in connection with your use of the Services, even if advised of the possibility of such damages. Our total liability for any claims arising from these Terms or the Services shall not exceed the amount you paid to us in the twelve (12) months preceding the claim.

9. Indemnification

You agree to indemnify, defend, and hold harmless Paysoko Straddle and its affiliates and their respective officers, directors, employees, and agents from and against any claims, damages, losses, liabilities, and expenses (including reasonable legal fees) arising out of or related to your use of the Services, your violation of these Terms, or your violation of any third-party rights.

10. Changes to Terms

We may modify these Terms at any time. We will provide notice of material changes by posting the updated Terms on this page and updating the "Last updated" date. Your continued use of the Services after such changes constitutes acceptance of the revised Terms. If you do not agree, you must stop using the Services.

11. Termination

We may suspend or terminate your access to the Services at any time, with or without cause or notice. You may stop using the Services at any time. Upon termination, your right to use the Services ceases immediately. Provisions that by their nature should survive termination (including liability limitations and indemnification) will survive.

12. Governing Law and Disputes

These Terms shall be governed by and construed in accordance with the laws of the jurisdiction in which Paysoko operates, without regard to conflict of law principles. Any dispute arising from these Terms or the Services shall be resolved in the courts of that jurisdiction, unless otherwise agreed in writing.

13. Contact

For questions about these Terms and Conditions, please contact us through the channels provided on the Paysoko Straddle platform or in your service agreement.