

LeefiPay

API TERMS OF USE FOR DEVELOPERS

Effective Date: 10 August 2026

Important: LeefiPay is a technology and automation platform. LeefiPay is not a Payment Service Provider (PSP), does not itself hold customer funds, and does not independently process or settle payment funds. LeefiPay helps businesses automate payment workflows, recordkeeping, payment notifications and verification using supported payment providers and integrations.

These API Terms of Use for Developers ("API Terms") govern access to and use of LeefiPay APIs, SDKs, webhooks, developer tools and related technical services ("API Services"). By obtaining credentials, calling an API, integrating an application with LeefiPay, or otherwise using the API Services, you agree to these API Terms.

1. Definitions

"LeefiPay", "we", "us" or "our": refers to the LeefiPay platform and its operator.

"Developer", "you" or "your": refers to the individual or organization using the API Services.

"Business": means the business, merchant, organization or tenant account connected to your integration.

"Payment Provider": means a bank, mobile-money operator, payment gateway, PSP or other third-party payment service used in connection with an integration.

"API Credentials": means API keys, secrets, tokens, webhook signing secrets and other credentials issued for API access.

"End Customer": means a customer of a Business whose information or transaction may be processed through an integration.

2. Purpose of the API Services

- The API Services are provided to help businesses automate payment-related workflows and recordkeeping.
- Depending on the integration, the API Services may support payment requests, transaction recording, payment-status notifications, reconciliation, payment verification, invoices, payment links, customer records, reporting and related automation.
- The API Services may communicate with third-party payment providers. Availability, transaction processing, settlement, reversals, downtime, limits and provider-specific rules may depend on those third parties.
- You acknowledge that an API response, callback, webhook or transaction record should not be treated as an unconditional guarantee that funds have been received unless the relevant payment provider and LeefiPay verification flow confirm the payment status.

3. LeefiPay Is Not a Payment Service Provider

- LeefiPay is a software and payment-automation technology platform and is not itself a Payment Service Provider.

- LeefiPay does not take custody of, hold, store, safeguard or independently settle customer funds on behalf of Businesses or End Customers.
- LeefiPay does not replace the contractual relationship between a Business and its selected Payment Provider.
- Payment processing and settlement remain subject to the terms, availability, authorization requirements, transaction rules and applicable obligations of the relevant Payment Provider.
- Nothing in these API Terms creates a banking, payment-processing, escrow, money-transmission or fiduciary relationship between LeefiPay and an End Customer.

4. Eligibility and Authority

- You must have authority to enter into these API Terms and to act for the Business or organization connected to the integration.
- You are responsible for ensuring that your use of the API Services complies with all laws, regulations, contracts and industry requirements applicable to you, your Business and your End Customers.
- You must not use the API Services if you are prohibited from doing so under applicable law or under the rules of a relevant Payment Provider.

5. API Credentials and Security

- Keep API Credentials confidential and use them only for the authorized application, Business and environment for which they were issued.
- Do not publish secret keys in client-side code, public repositories, browser applications, mobile application bundles, screenshots, documentation or other publicly accessible locations.
- Use secure server-side storage and appropriate access controls for API Credentials.
- Notify LeefiPay promptly if you believe credentials have been exposed, compromised, misused or accessed by an unauthorized person.
- You are responsible for activity performed using your API Credentials unless the unauthorized activity resulted from LeefiPay's proven security failure.
- Do not attempt to bypass authentication, authorization, rate limits, tenant restrictions, webhook verification or other security controls.

6. Acceptable Use

- You may use the API Services only for legitimate business and software-integration purposes.
- You must not use the API Services to facilitate fraud, money laundering, unauthorized transactions, deception, identity theft, abuse, unlawful activity or transactions prohibited by a Payment Provider.
- You must not reverse engineer, probe, scan, overload, disrupt or interfere with the API Services or their infrastructure.
- You must not attempt to access another Business's data, credentials, transactions, customers, invoices, payment links or other resources.
- You must not resell or sublicense API access unless LeefiPay has expressly authorized such use in writing.
- You must not use API data to create a competing service that substantially reproduces LeefiPay's protected functionality without authorization.

7. Tenant and Data Isolation

- LeefiPay is designed to support business/tenant-based access. API requests must operate only within the Business and permissions associated with the authenticated credentials.
- You are responsible for maintaining correct tenant and user associations in your integration.
- You must never expose one Business's data to another Business, End Customer or unauthorized user.
- Where a credential or integration is scoped to a particular Business, you must not attempt to manipulate identifiers to access records outside that scope.

8. Payment Verification and Webhooks

- Webhook notifications may be used to inform your system of payment or transaction events. Your application must verify webhook authenticity using the security mechanism provided by LeefiPay.
- Do not rely solely on client-side success messages or user-provided transaction references when confirming payment.
- Where supported, use the relevant transaction-status or verification endpoint to confirm the final state of a transaction.
- Your system should safely handle duplicate, delayed, out-of-order or retried webhook notifications.
- A payment may remain pending while a provider processes it. Your application must not falsely represent a pending transaction as completed.

9. API Limits, Availability and Changes

- LeefiPay may apply rate limits, quotas, request-size limits, concurrency limits or other technical restrictions to protect the API Services.
- LeefiPay may change API endpoints, request/response formats, authentication requirements, limits or functionality when reasonably necessary for security, reliability, compliance or product development.
- Where practical, material breaking changes will be communicated through available developer channels.
- LeefiPay does not guarantee uninterrupted or error-free API availability.
- Third-party provider outages, network failures, maintenance, regulatory actions or service changes may affect API functionality.

10. Data Protection and Privacy

- You are responsible for collecting, using, storing and sharing End Customer information lawfully and transparently.
- Use only the information reasonably necessary for the integration's purpose.
- Protect personal and transaction data using appropriate technical and organizational safeguards.
- Do not expose sensitive API responses in logs, analytics tools, browser consoles or error-monitoring systems unless appropriately protected.
- Where applicable, you must provide End Customers with appropriate notices and obtain any required permissions or consents for processing their information.
- LeefiPay may process API data as necessary to provide, secure, maintain, troubleshoot and improve its services, subject to its applicable privacy practices and agreements.

11. Transaction Records and Reconciliation

- API records are intended to assist businesses with payment verification, automation and recordkeeping.

- You remain responsible for your own accounting records, reconciliations, tax obligations, customer communications and business decisions.
- Where transaction states differ between LeefiPay and a Payment Provider, you should use the provider's official transaction status and available reconciliation mechanisms to resolve discrepancies.
- LeefiPay does not guarantee that an API record alone constitutes proof of settlement or final receipt of funds.

12. Intellectual Property

- LeefiPay and its licensors retain all rights in the API Services, documentation, software, interfaces, trademarks, branding and related materials except for rights expressly granted to you.
- Subject to these API Terms, LeefiPay grants you a limited, non-exclusive, non-transferable, revocable right to use the API Services to develop and operate your authorized integration.
- You may not copy, modify, distribute or commercially exploit LeefiPay software or documentation beyond the permissions expressly granted to you.

13. Monitoring and Security Enforcement

- LeefiPay may monitor API usage for security, reliability, fraud prevention, abuse detection, debugging and service improvement.
- LeefiPay may suspend or restrict API access where it reasonably believes that an integration presents a security risk, violates these API Terms, threatens platform stability, or is being used unlawfully.
- Where reasonably practicable, LeefiPay may provide notice and an opportunity to resolve the issue before permanent restriction.

14. Fees

- API access may be included in a LeefiPay plan or may be subject to separate commercial terms, usage limits or fees communicated to the Business.
- Any third-party payment provider charges remain the responsibility of the relevant Business or account holder unless expressly agreed otherwise.

15. Disclaimers

- The API Services are provided on an "as available" basis to the extent permitted by applicable law.
- LeefiPay does not guarantee that every payment request will succeed, that every Payment Provider will be available, or that a transaction will settle within a particular period.
- LeefiPay is not responsible for failures caused by incorrect integration code, invalid credentials, unsupported requests, third-party providers, network failures, device failures, incorrect Business configuration or events outside LeefiPay's reasonable control.
- Nothing in these API Terms is intended to provide legal, accounting, tax or financial advice.

16. Limitation of Liability

- To the maximum extent permitted by applicable law, LeefiPay will not be liable for indirect, incidental, special, consequential or punitive losses, including loss of profits, business interruption, loss of data or loss of expected revenue arising from API use.
- You are responsible for implementing appropriate error handling, retries, reconciliation, monitoring and fallback procedures for your integration.
- Nothing in these API Terms excludes or limits liability that cannot lawfully be excluded or limited.

17. Indemnity

- To the extent permitted by applicable law, you agree to defend and indemnify LeefiPay, its officers, employees and service providers against claims, losses and reasonable costs arising from your unlawful use of the API Services, breach of these API Terms, violation of third-party rights, or negligent or unauthorized integration activity.

18. Suspension and Termination

- You may stop using the API Services at any time.
- LeefiPay may suspend or terminate API access where required for security, legal compliance, platform protection, account termination, material breach or misuse.
- Upon termination, you must stop using API Credentials and remove or disable integrations that depend on the API Services.
- Termination does not automatically erase records that LeefiPay is legally or contractually required to retain.

19. Changes to These API Terms

- LeefiPay may update these API Terms from time to time to reflect changes in the API Services, security requirements, law or business operations.
- The latest published version will apply to continued API use after its effective date, subject to applicable notice requirements.

20. Governing Law and Disputes

- Unless a separate written agreement with the Business states otherwise, these API Terms are intended to be governed by the laws applicable to the LeefiPay contracting entity and its principal place of business.
- Where applicable, disputes should first be raised with LeefiPay in good faith so the parties can attempt to resolve them before pursuing formal proceedings.

21. Contact and Developer Support

- API-related questions, integration issues and security concerns should be raised through the official LeefiPay support or developer-support channels provided to your Business.
- Do not send API secrets, passwords, private keys or other confidential credentials when requesting support.

22. Developer Acknowledgement

By using the LeefiPay API Services, you acknowledge that you have read, understood and agreed to these API Terms of Use for Developers. You further acknowledge that LeefiPay provides technology that helps Businesses automate payment workflows, recordkeeping and verification, and that LeefiPay is not itself a Payment Service Provider.

SIGNATURE

For and on behalf of LeefiPay

Founder

Wangila Felix

Signature



Date

09/08/2026

Document version: 1.0 • Effective 10 August 2026 • LeefiPay API Terms of Use for Developers