

LeefiPay

DEVELOPER TERMS OF USE

Effective Date: 10 August 2026

Important: LeefiPay is a technology and payment-automation platform. LeefiPay is not a Payment Service Provider (PSP). The APIs help Businesses and authorized Developers automate payment workflows, recordkeeping and payment verification using supported payment providers.

These Developer Terms of Use (“Developer Terms”) govern access to and use of LeefiPay APIs, SDKs, webhooks, documentation, developer tools and related technical services (“API Services”). By receiving credentials, integrating with, or using the API Services, you agree to these Developer Terms.

1. Definitions

- “LeefiPay” means the LeefiPay platform and its operator.
- “Developer”, “you” or “your” means the individual or organization using the API Services.
- “Business” means the Business or tenant account connected to an integration.
- “Payment Provider” means a bank, mobile-money operator, payment gateway, PSP or other third-party payment service.
- “API Credentials” means API keys, secrets, tokens, webhook secrets and other authentication credentials.

2. Purpose of the API Services

- The API Services are provided to help Businesses automate payment-related workflows, transaction recording, recordkeeping, notifications and verification.
- Depending on the integration, APIs may support payment requests, transaction status, payment links, invoices, customer records, reporting, reconciliation and webhooks.
- LeefiPay may communicate with third-party Payment Providers. Their availability, authorization, settlement, limits, fees and processing rules remain subject to those providers.

3. LeefiPay Is Not a Payment Service Provider

- LeefiPay is a software and automation platform and is not itself a Payment Service Provider, bank, money transmitter, escrow service or financial institution.
- LeefiPay does not independently hold, safeguard or settle customer funds.
- Payment processing, authorization and settlement are performed by the relevant Payment Provider.
- An API response, callback or record in LeefiPay does not by itself guarantee that funds have been finally settled unless the applicable verification flow confirms the transaction.

4. Eligibility and Authorization

- You must have authority to use the API and, where applicable, to act for the Business connected to the integration.
- You are responsible for complying with applicable laws, regulations, contracts and Payment Provider requirements.
- You must not use API access for a Business or integration for which you do not have authorization.

5. API Credentials and Security

- Keep API credentials confidential and use them only for their authorized purpose.
- Never expose secret keys in public repositories, browser code, screenshots, client-side applications or publicly accessible documentation.
- Use secure server-side storage, access controls and appropriate credential rotation practices.
- Immediately notify LeefiPay if credentials are exposed, compromised or suspected to be misused.
- Do not attempt to bypass authentication, authorization, tenant restrictions, webhook verification or security controls.

6. Tenant and Data Isolation

- API access is subject to Business/tenant and permission boundaries.
- You must access only records belonging to the Business and resources authorized for your credentials.
- You must not manipulate identifiers or requests to access another Business's customers, transactions, invoices, payment links, staff or other information.
- You are responsible for preventing your integration from exposing one Business's data to another.

7. Acceptable Use

- You may use the API Services only for lawful and authorized business purposes.
- You must not use the APIs for fraud, unauthorized transactions, money laundering, identity theft, unlawful activity or prohibited goods or services.
- You must not overload, disrupt, probe, scan, attack or interfere with the API infrastructure.
- You must not resell or sublicense API access unless LeefiPay has expressly authorized it.
- You must not use the APIs to build a substantially competing service that reproduces protected LeefiPay functionality without authorization.

8. Webhooks and Payment Verification

- Your application must verify webhook authenticity using the security mechanism provided by LeefiPay.
- Do not treat client-side messages, screenshots or customer-provided references as sufficient proof of payment.
- Where supported, use transaction-status or verification endpoints to confirm payment state.
- Your integration must safely handle duplicate, delayed, retried or out-of-order webhook events.
- Pending transactions must not be represented to customers as completed until properly verified.

9. Transaction Records and Reconciliation

- LeefiPay API records are intended to assist with payment verification, automation and recordkeeping.
- You remain responsible for your own accounting, tax, reconciliation and statutory records.
- Where LeefiPay and a Payment Provider show different transaction states, use the available provider status and reconciliation processes to investigate the difference.
- LeefiPay does not guarantee that an API record alone constitutes proof of final settlement.

10. Personal Data and Privacy

- You are responsible for collecting and processing customer, employee and other personal information lawfully.

- Use only data reasonably necessary for your integration and protect it with appropriate technical and organizational measures.
- Do not expose sensitive API responses in logs, browser consoles, analytics tools or monitoring systems without appropriate protection.
- You must provide required notices and obtain required permissions or consents where applicable.

11. API Limits and Availability

- LeefiPay may apply rate limits, quotas, concurrency limits, request-size limits or other controls to protect the API Services.
- LeefiPay may modify endpoints, authentication requirements, limits or functionality for security, reliability, compliance or product-development reasons.
- LeefiPay does not guarantee uninterrupted or error-free API availability.
- Third-party provider outages, network failures, maintenance and service changes may affect integrations.

12. Developer Responsibilities

- You are responsible for your integration code, infrastructure, error handling, retry logic, logging, monitoring and reconciliation.
- You must maintain compatibility with published API requirements and deprecation notices.
- You must not intentionally generate excessive requests or repeated failed requests that could affect platform stability.
- You are responsible for communicating appropriate payment status and errors to your own users.

13. Intellectual Property

- LeefiPay and its licensors retain all rights in the APIs, SDKs, documentation, software, interfaces, trademarks and related materials.
- Subject to these Terms, LeefiPay grants you a limited, non-exclusive, non-transferable and revocable right to use the API Services for an authorized integration.
- You may not copy, redistribute, modify or commercially exploit protected LeefiPay materials except as expressly permitted.

14. 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 access where an integration presents a security risk, violates these Terms, threatens platform stability or is being used unlawfully.
- Where reasonably practical, LeefiPay may provide notice and an opportunity to resolve an issue before permanent restriction.

15. Fees and Commercial Terms

- API access may be included in a LeefiPay subscription or may be subject to separate usage limits, fees or commercial terms.
- Third-party Payment Provider, SMS, messaging or other external service charges remain the responsibility of the applicable Business unless otherwise agreed.

16. Disclaimer

- The API Services are provided on an “as available” basis to the extent permitted by law.

- LeefiPay does not guarantee that every API request or payment will succeed, that every provider will be available, or that transactions 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 or events outside its reasonable control.

17. Limitation of Liability

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

18. Indemnity

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

19. Suspension and Termination

- You may stop using the API Services at any time.
- LeefiPay may suspend or terminate API access for security, legal compliance, platform protection, account termination, material breach or misuse.
- After termination, you must stop using API credentials and disable integrations relying on the API Services.
- Termination does not require LeefiPay to erase records it is legally or contractually required to retain.

20. Changes to These Developer Terms

- LeefiPay may update these Developer Terms to reflect changes to the APIs, 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.

21. Governing Law and Disputes

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

22. Developer Acknowledgement

- By using the LeefiPay API Services, you acknowledge that you have read and understood these Developer Terms.
- You specifically acknowledge that LeefiPay provides technology that helps Businesses automate payment workflows, recordkeeping and payment 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

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