BUBURUZA

Buburuza API Terms

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These Terms apply when a business customer creates API keys, uses the sandbox or receives webhooks. You accept them in the developer settings before your first key is created. They form part of your Customer Agreement with the Buburuza company that provides your business account: **Buburuza Payments LLC** for U.S. businesses and **Buburuza AI Inc.** for other businesses ("we", "us"). The API is offered to business accounts only. If you offer Buburuza services to your own customers under a Buburuza Partner Programme Agreement, that agreement prevails over these Terms where they conflict.

1 Keys and access

1. API keys are created by an account administrator in the developer settings, with the permissions (scopes) and environment the administrator chooses. Give each key only the permissions it needs.
2. Keep keys secret. Store them only on servers you control, never in a browser, mobile app or public code repository. Rotate a key at once if it may have been exposed, and tell us at support@buburuza.com.
3. **Relying on your keys.** We may rely on instructions you authorise through an active key within its permissions and approval limits. If you dispute an instruction, its effectiveness and your responsibility depend on applicable law and the security procedure actually followed. Once you report a possible compromise and we have had a reasonable opportunity to block the key, we will not attribute a later instruction to you solely because it used that key. Keys, scopes and approval rules are the security procedure you and we agree for API instructions; for payment orders governed by Article 4A of the Uniform Commercial Code, its security-procedure rules apply. Approval rules you set in the app, such as a second approver above an amount, also apply to API instructions.
4. We may require additional verification, IP allowlisting or request signing for some actions, and refuse a request that fails those checks.

2 Sandbox

The sandbox is for testing. It moves no real money and connects to no real bank or blockchain. Use only test data in it, never real people's personal information or real account numbers. Sandbox data can be reset at any time, and sandbox behaviour, such as timing and errors, may differ from production. The sandbox has no availability commitment.

3 Production access

You can use production keys once your business account is verified and we have approved the use you described. We may ask what your integration does, review it before it goes live and ask for

changes needed for security or compliance. Production use must stay within what you told us; tell us before you start using the API for a materially different purpose.

4 Webhooks

1. Webhooks notify your endpoint of events, such as a payment received or a status change. Verify the signature of every webhook before acting on it, and make your handling idempotent, because a webhook may be delivered more than once, late or out of order. We retry failed deliveries for a limited period.
2. A webhook is a notification, not the record. Your account records and statements in the app are the record of your balances and transactions.
3. Your endpoint must use HTTPS. You are responsible for its security and for what your systems do with webhook data.

5 Acceptable use

You must not:

- use the API for a purpose not allowed by your Customer Agreement or the Acceptable Use Policy, or to provide payment or account services to third parties unless a Partner Programme Agreement allows it;
- share keys with, or let them be used by, anyone outside your business, except a service provider acting for you under confidentiality and security obligations at least as strict as these Terms;
- exceed rate limits, try to get around them, or send traffic designed to test our capacity or probe our security, except as the Buburuza Bug Bounty Programme allows;
- reverse engineer, scrape or copy the API or documentation to build a competing service;
- misrepresent who you are or the source of a request, or imply that Buburuza endorses your product.

6 Your customers and data

If you send us information about other people, such as payees, payers or your own customers, you confirm that you may lawfully do so and have given them any notice the law requires. Where we process personal information for you as a service provider, the Buburuza Data Processing Addendum applies. Our own processing is described in the Buburuza Privacy Policy.

7 Changes to the API

1. We may add features and make changes that do not break existing integrations at any time.
2. We give at least 90 days' notice by email and in the developer documentation before removing an endpoint or making a change that breaks existing integrations, unless a shorter period is needed for security, to comply with the law or because a partner changes its service. In those cases we give as much notice as we reasonably can.
3. We announce deprecations in the changelog with the date support ends.

8 Availability and support

We aim to keep the API available but do not guarantee uninterrupted service unless an order form says otherwise. We post planned maintenance and incidents in the developer settings and, for incidents affecting your integration, tell you by email. Developer support is provided at support@buburuza.com and in the developer settings.

9 Fees

API access is available to business accounts on the plans shown in the developer settings. Payments made through the API use credits, or cost their price in US dollars, in the same way as payments made in the app, under the Plans and Credits Terms.

10 Suspension and ending access

We may suspend or limit a key, or API access as a whole, without prior notice where needed to protect customers, funds or our systems, to comply with the law or a partner's requirements, or if you materially breach these Terms, proportionately and as section 15 of your Customer Agreement provides, and we tell you why where the law permits. You can revoke keys at any time. API access ends when your business account closes or these Terms end.

11 Intellectual property and documentation

We keep all rights in the API, documentation, sample code and software development kits. We grant you a limited, non-exclusive, non-transferable right to use them to build and run your integration with your Buburuza account while these Terms apply. Sample code is provided as is. Non-public documentation and any sandbox credentials are our confidential information. You may refer to your integration with Buburuza factually, following our brand guidelines.

12 Responsibility, liability and law

You are responsible for your application, your systems and their use of the API, including instructions sent with your keys. Section 18.3 (business accounts) and the other limits in section 18 of your Customer Agreement apply to these Terms, and section 19 applies to third-party claims arising from your integration or your customers. These Terms are governed by the law that governs your Customer Agreement, and its complaints and courts provisions apply.