The Rips Terms Page Transparency Checklist

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Explained in full at proxima.ai/article/rips-terms-page-checklist

Nine facts a rips (digital pack) app should post on one public page, so collectors, and the AI tools they ask, can check whether the app is legit. Each item says what to post, how to tell it passes, and the evidence for why it matters.

"Terms page" here means the public page that states your odds, prices, shipping and payout rules, whatever you call it. It is not your Terms of Service.

Use it with your AI

Paste one of these prompts into ChatGPT, Claude or Gemini, then paste this whole checklist below it.

Check your page

> You are reviewing the public terms page of a digital trading card pack ("rips") app against the checklist below. I will give you the page URL or paste its text. For each of the nine items, answer PASS, PARTIAL or MISSING (or N/A where an item says it can be skipped), quote the line from my page that supports your answer, and write the exact fix. Then check my page against the "Keep off the page" list. Grading rules: PARTIAL means some but not all of the item's "Post" facts are on the page. If a test depends on something you can't see from the page (what the app itself shows, a legal review), mark it UNVERIFIABLE and tell me what to check. Never invent numbers: where a fix needs a fact you don't have, write [FACT NEEDED: …]. If you can't open the page, say so and stop; don't grade from what you already know about the app. Do not give legal opinions; flag anything that needs our lawyer instead.

Build a plan

> Using the checklist below and the gaps you found, write a plan to close them. Group the fixes by who owns them (product, support, legal, marketing), put the items with the strongest evidence first, draft the missing copy where I have given you the facts, and list the facts you still need from me as questions.

The nine facts

☐ 1 Who runs the app

Post: your company's legal name, where it is based, when the app launched, and how to reach a person (a support email or form with a stated response time).

Passes when: a collector can find all four on a public page without signing in.

Why: trust was the second biggest complaint in one and two star reviews of ten rip apps (33%), and searches asking whether a rip app is legit ran roughly 22,000 a month in September 2026.

☐ 2 Odds for every pack

Post: the odds for each tier of every pack on sale, and what each tier holds in general terms: sport or category, era, graded or raw, and grade range. Show the same odds next to the buy button in the app.

Passes when: every pack on sale has its tier odds and a description of what each tier holds on a public page.

Why: odds were the top complaint in one and two star reviews (45%, often calling them rigged). Google's AI Mode brought up odds, unprompted, in 87% of its answers to twenty collector questions on October 27, 2026. Apple's App Review Guidelines (3.1.1) already require odds before purchase for randomized virtual items, but an in-app screen is invisible to a collector who hasn't downloaded yet.

- [ ] **3 What a pack costs and what it's worth**

  Post: the price of every pack, the range of card values a buyer can receive in each tier, and how you set card values (the price source and how often you update it).

  Passes when: each pack shows its price and a minimum-to-maximum value range per tier, and the page names the valuation source and update frequency.

  Why: price was the topic Google's AI Mode brought up most (97% of answers on October 27, 2026) and the third biggest complaint in low star reviews (26%). Collectors ask it as "is it worth it."

- [ ] **4 How the card reaches them**

  Post: the typical time from a shipping request to the collector's door, as a range in days, plus shipping cost, insurance and where you ship. If you vault cards, how long storage is free and what it costs after.

  Passes when: the page gives the delivery range in days, the cost, the insurance terms, the regions you ship to, and the vault terms if you vault.

  Why: Google's AI Mode brought up shipping in 90% of its answers on October 27, 2026, though only one of the twenty questions mentioned it. A card that arrived was the second most common theme in four and five star reviews (13%).

- [ ] **5 How money comes back out**

  Post: whether you offer buyback, how long a sell-back takes to reach the collector's account, how payouts are sent, and every fee between the value on screen and the cash (withdrawal minimums, processing fees, and whether a payout comes as credit or cash).

  Passes when: the page lists every fee and minimum between a card's value on screen and cash in hand, and how long a payout takes. Whether to also post your buyback rate is a business call (see "Keep off the page").

  Why: getting money out drew 21% of low star complaints. ChatGPT, run logged out on both dates, brought up cash-out in 40% of its answers on October 27, 2026, up from 12% on October 2.

- [ ] **6 Where the app works, and who can use it**

  Post: the states you operate in, the minimum age, whether you verify identity, and the devices you support (iPhone, Android, web). Clear the state list with counsel before you post it.

  Passes when: all four are on the page.

  Why: whether an app works on a given phone or on the web is one of the biggest search themes in the category, roughly 14,000 searches a month (September 2026). In our October runs, Google answered a collector's question about where one app works from that app's own help pages.

- [ ] **7 Your promo code, from you**

  Post: your current sign-up offer, what it's worth, its terms and when it ends. If there is no code, say so.

  Passes when: the page states the current offer and its end date, or that there is none. Check that it matches what the app shows.

  Why: searches for an app's promo or referral code run roughly 23,600 a month (September 2026), more than any other question that names an app. On October 27, 2026, Google's second most cited source for collector questions was a sports betting site's roundup with a column of sign-up offers.

- [ ] **8 Spending controls, if you offer them**

  Post: if you offer controls a collector can set, such as deposit or spending limits, name each one, say how to turn it on, and link a support resource. If you don't offer any, skip this item and don't imply that you do.

  Passes when: each control you offer is named with the steps to use it, and the support link works. If you offer none and the page doesn't imply any, this item is N/A.

  Why: Google's AI Mode brought up gambling or legality in 72% of its answers on October 27, 2026. Law firm Womble Bond Dickinson's September 2026 alert for repack sellers lists self-exclusion, enforceable spending limits and addiction-support resources.

- [ ] **9 The date you last checked it**

  Post: a "last updated" date at the top of the page and a short, dated log of what changed.

  Passes when: the page shows a "last updated" date and a dated change log. Keep the date honest: change it only when someone has rechecked every item above.

  Why: AI answers in this category change from one try to the next. On October 27, 2026, three tries of the same "best app to rip cards" question on ChatGPT named a different set of apps each time.

Make the page findable

- One public page that opens without a login and holds all nine facts.
- Odds and fees written as text or a table, not a screenshot.
- Linked from your homepage, your App Store description and your help center.
- The biggest questions (your promo code, where the app works) can also get pages of their own that link back to it.

Keep off the page

- **Your exact buyback rate**, unless you choose to post it. It's a business call; the fees and the payout time are what prove money comes back out.
- **Legal conclusions.** Post the facts (states, ages, controls). What the product is under the law is a question for counsel.
- **Claims you can't show.** If the page says "provably fair" or "audited," link the method or the auditor.

Check it in ten minutes

1. Ask ChatGPT and Google's AI Mode five questions with your app's name in them: its odds, how long shipping takes, how to withdraw, whether it's legit, and where it works.
2. For each answer, note whether your page is among the sources and whether the facts match yours.
3. Ask each question two or three times; answers change from one try to the next.
4. Repeat monthly.

Sources

- Search volumes: Google Keyword Planner, US, September 2026, pulled October 27, 2026. Proxima analysis.
- AI answers: Proxima runs of twenty collector questions, three tries each on ChatGPT and Google AI Mode: October 2, 2026 (114 answers, Google signed in) and October 27, 2026 (120 answers, both logged out). Every Google percentage is from October 27; ChatGPT ran logged out on both dates.
- Reviews: 3,608 recent US App Store reviews of ten rip apps, pulled October 27, 2026, themes tagged by keyword. Proxima analysis.
- Apple App Review Guidelines, section 3.1.1: developer.apple.com/app-store/review/guidelines/
- Womble Bond Dickinson, "The Future of Card Breaking and Repacks: Insights from California Litigation," September 29, 2026: womblebonddickinson.com/us/insights/insights/102o3q3/the-future-of-card-breaking-and-repacks-insights-from-california-litigation

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