

## **AI Payment Infrastructure Guide**

An AI company's payment infrastructure should reflect not only user convenience, but also the legal nature of the business model. It is important to determine whether the company simply accepts payments for its own AI service, or whether it is involved in holding, distributing, transferring or converting funds. This directly affects the choice of PSP, the need for an EMI partner and the acceptability of crypto payments.

### **PSP**

- The required payment methods have been identified, such as card payments, subscriptions, recurring billing, invoices, payouts or cross-border payments.
- The selected PSP is aligned with the business model, target markets, currencies, transaction volumes and risk profile of the AI product.
- The payment page, pricing terms, refund policy, customer support process and Terms of Use are aligned with PSP requirements.
- It has been checked whether the PSP accepts the relevant AI use case, including regulated or sensitive sectors.

### **EMI**

- It has been assessed whether the business model requires an EMI / payment institution partner, especially where wallets, stored balances, payouts or movement of funds between users are involved.
- It has been determined whether the company accepts payments only for its own services or effectively participates in payment services for third parties.
- It has been checked whether there is any risk of unauthorised payment services, e-money issuance or custody of client funds.
- The roles of the AI company, PSP, EMI and other payment partners are clearly reflected in contracts and user-facing documents.

### **Crypto Payments**

- It has been determined whether crypto payments are used as a payment method for the company's own service or as part of a broader financial or payment model.
- AML, sanctions, Travel Rule, tax, accounting, refund and volatility risks related to accepting crypto payments have been assessed.
- It has been checked whether the use of crypto payments may negatively affect the company's banking / PSP onboarding or risk classification.
- The Terms of Use and payment terms describe the process for accepting crypto payments, refunds, conversion, transaction finality and user responsibility.