ANTI-FRAUD POLICY

Last updated: July 2026

1. OVERVIEW

Bitwisi is committed to preventing, detecting and responding to fraud across all of our products and services.

This Policy explains our approach to protecting customers, merchants, partners and the Bitwisi platform.

2. OUR COMMITMENT

We maintain security and fraud prevention measures designed to:

- protect customer accounts;
- safeguard transactions;
- prevent financial crime;
- support a safe payment ecosystem.

Fraud prevention is a shared responsibility between Bitwisi and our users.

3. WHAT WE CONSIDER FRAUD

Fraud includes any dishonest or illegal activity intended to obtain money, services or information through deception.

Examples include:

- identity theft;
- account takeover;
- payment fraud;
- unauthorized transactions;
- fake documents;
- chargeback fraud;
- merchant fraud;
- phishing;
- social engineering;
- synthetic identities.

This list is not exhaustive.

4. MONITORING

To protect our platform, Bitwisi may monitor:

- account activity;
- payment behaviour;
- login attempts;
- devices;
- transaction patterns;
- account changes.

Monitoring helps us identify unusual or potentially fraudulent activity.

5. YOUR RESPONSIBILITIES

You are responsible for:

- protecting your login credentials;
- keeping your contact information up to date;
- reviewing your account activity regularly;
- reporting suspicious activity immediately.

Never share passwords, PINs, one-time verification codes or authentication credentials with anyone.

6. MERCHANT RESPONSIBILITIES

Merchants using Bitwisi must:

- verify customer information where appropriate;

POURQUOI CHOISIR BITWISI ?
Écosystème intégré
Expertise locale
Approche innovante
Sécurité renforcée
POURQUOI CHOISIR BITWISI ?
Le Groupe BIWISI SarL s'engage à fournir des solutions technologiques fiables, sécurisées et innovantes afin d'accompagner durablement les entreprises et institutions dans leur transformation digitale.
Nous croyons en une Afrique connectée, moderne et prospère grâce à l'innovation.
PERSPECTIVES & AMBITIONS
• Développer nos solutions a l'échelle africaine
• Développer des solutions fintech innovantes
• Renforcer l'inclusion financière
• Accompagner la fintech locale et régionale
• Devenir une référence technologique en afrique centrale
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- operate legitimate businesses;
- maintain accurate transaction records;
- cooperate with fraud investigations.

Merchants must not knowingly facilitate fraudulent transactions.

7. REPORTING FRAUD

If you suspect fraud or unauthorized activity, please contact Bitwisi immediately through our official support channels.

Prompt reporting helps us investigate and reduce potential losses.

8. INVESTIGATIONS

Where fraud is suspected, Bitwisi may:

- review account activity;
- request additional information;
- temporarily restrict services;
- delay certain transactions;
- cooperate with financial institutions and competent authorities where required by law.

9. CONSEQUENCES OF FRAUD

If we determine that fraud has occurred or has been attempted, Bitwisi may:

- decline transactions;
- suspend or close accounts;
- recover funds where legally permitted;
- terminate business relationships;
- report the matter to relevant authorities.

10. SECURITY MEASURES

Bitwisi continuously improves its fraud prevention controls, which may include:

- multi-factor authentication;
- transaction monitoring;
- behavioural analytics;
- device recognition;
- risk-based verification;
- sanctions and compliance screening.

Security measures may change without prior notice to protect the integrity of our services.

11. PRIVACY

Fraud prevention activities are conducted in accordance with our Privacy Policy and applicable data protection laws.

Information may be shared with authorized parties where required to prevent fraud or comply with legal obligations.

12. CHANGES TO THIS POLICY

We may update this Policy from time to time.

Material changes will be communicated where required by applicable law.

CONTACT US

If you have questions about this Policy or wish to report suspected fraud, please contact Bitwisi Customer Support through our official website or mobile application.

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