BUSINESS ACCOUNT TERMS

Last updated: July 2026

1. WELCOME

These Business Account Terms apply to companies, sole proprietors, non-profit organizations and other legal entities using Bitwisi Business Services.

By opening or using a Business Account, you agree to these Terms.

2. ELIGIBILITY

To open a Business Account, you must:

- be a legally registered business or organization;
- provide accurate business information;
- complete our business verification process (KYB);
- appoint an authorized representative.

We may request additional information before activating your account.

3. YOUR BUSINESS ACCOUNT

A Business Account allows you to:

- send and receive payments;
- hold available balances;
- pay suppliers and employees;
- accept customer payments;
- manage team members;
- access business financial tools offered by Bitwisi.

Available services depend on your country and regulatory status.

4. BUSINESS VERIFICATION

Before activating your account, we may verify:

- your business registration;
- directors or authorized representatives;
- beneficial owners;
- business activities;
- source of funds where required.

You must keep your business information accurate and up to date.

5. AUTHORIZED USERS

You may authorize employees or other individuals to access your Business Account.

You are responsible for:

- assigning appropriate permissions;
- reviewing user activity;
- removing access when no longer needed.

Actions performed by authorized users are considered to be authorized by your business.

6. ACCEPTABLE USE

Your Business Account must not be used for:

- illegal activities;
- prohibited products or services;
- fraudulent transactions;
- sanctions evasion;
- money laundering;
- unauthorized payment processing.

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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Some industries may require additional approval before using Bitwisi.

7. PAYMENTS

You are responsible for ensuring that:

- payment instructions are accurate;
- sufficient funds are available;
- transactions comply with applicable laws.

Completed transactions may not always be reversible.

8. FEES

Business fees vary depending on the services you use.

Applicable fees are available in our Fees Schedule or before you confirm a transaction.

9. SECURITY

You must:

- protect your login credentials;
- use strong passwords;
- enable multi-factor authentication where available;
- report unauthorized activity immediately.

Bitwisi may temporarily restrict access if we detect unusual activity.

10. COMPLIANCE

You agree to cooperate with our compliance reviews.

We may request additional information to:

- verify your business;
- review transactions;
- comply with legal obligations;
- manage financial crime risks.

Failure to provide requested information may result in temporary restrictions or account closure.

11. SUSPENSION OR CLOSURE

We may suspend or close your Business Account if:

- you breach these Terms;
- we identify fraud or security concerns;
- required information is not provided;
- applicable law requires us to do so.

Where permitted by law, we will notify you of the reason.

12. LIABILITY

You are responsible for:

- transactions initiated from your Business Account;
- the actions of authorized users;
- protecting your business credentials.

Bitwisi is not responsible for losses resulting from your failure to maintain appropriate account security.

13. CHANGES TO THESE TERMS

We may update these Terms from time to time.

Where required, we will notify you before material changes become effective.

CONTACT US

For business support, compliance inquiries or account assistance, please contact Bitwisi through the support channels available on our website or mobile application.

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