

Legal & Compliance

1. General Information

Jenzy Ltd (“Jenzy”) is a financial technology company that provides treasury management and cross-border payment solutions for businesses. Jenzy is **not a bank, a money transmitter, or a licensed financial institution**. All regulated financial services, including fiat on/off-ramping and stablecoin-related transactions, are facilitated through our **licensed partners**.

Jenzy operates as a technology layer, enabling businesses to access efficient, low-cost, and compliant financial services through its integrations with **Delos Financial Ltd** (“Delos”) for fiat banking infrastructure and **Fireblocks** for stablecoin custody and transfers.

2. Regulatory & Partner Compliance

Fiat Banking & Payment Processing

- All fiat transactions, including currency conversions, cross-border payments, and multi-currency treasury services, are provided through **Delos Financial Ltd**.
- **Delos Financial Ltd** is a registered **Money Services Business (MSB)** with **FinCEN** (Registration No. 31000282297513) in the **United States** and is licensed to provide foreign exchange, money transmission, and other financial services across multiple states.
- **In Canada**, Delos is registered with **FINTRAC** under MSB registration number M23425816 for Foreign Exchange Dealing, Money Transferring, Dealing in Virtual Currencies, and Payment Services.
- **In the UK**, Delos Financial Ltd is registered under company number 15208885 but does not hold an Electronic Money Institution (EMI) licence. All regulated services are provided through its licensed banking partners.

Stablecoin & Digital Asset Transfers

- Jenzy facilitates stablecoin transactions via **Fireblocks**, a globally trusted **crypto custody and transfer infrastructure provider**.
- Fireblocks ensures **institutional-grade security** and compliance with regulatory frameworks for digital asset transactions, including **KYC, AML, and transaction monitoring**.

- **Fireblocks provides insurance coverage of up to \$5 million for stablecoin transactions, offering an additional layer of protection for users.**
 - Jenzy does not hold, issue, or provide exchange services for stablecoins. All stablecoin transactions occur through **regulated third parties**.
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3. Data Protection & Compliance

- Jenzy is committed to data privacy and security. We adhere to **GDPR (General Data Protection Regulation) standards** for users in the UK/EU.
 - All customer funds and transaction data are stored and processed securely through our regulated partners.
 - We employ industry-standard encryption and cybersecurity measures to ensure the protection of sensitive information.
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4. Risk Disclosures

Foreign Exchange & Liquidity Risks

- Exchange rates for fiat and stablecoin conversions may fluctuate due to market conditions. Jenzy does not guarantee fixed conversion rates.
- Cross-border payments are subject to banking regulations and compliance checks, which may affect processing times.

Stablecoin & Crypto-Asset Risks

- Stablecoin transactions are dependent on the liquidity and regulatory status of the issuing entity (e.g., **USDC by Circle**).
 - Jenzy is not responsible for delays, freezes, or regulatory actions affecting stablecoin transactions.
 - **Fireblocks provides insurance coverage of up to \$5 million for stablecoin transactions, reducing counterparty risk for users.**
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5. Limitation of Liability

- **Jenzy does not hold customer funds.** All transactions are processed by **Delos Financial Ltd** and **Fireblocks** under their respective regulatory frameworks.

- Jenzy is **not responsible for any losses** incurred due to issues related to **partner banks, custodians, or stablecoin providers**.
 - Users acknowledge that financial transactions carry inherent risks and agree to use Jenzy's services at their own discretion.
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6. AML & KYC Compliance

All Jenzy transactions comply with **global Anti-Money Laundering (AML) and Know Your Customer (KYC) regulations** through our regulated partners. This includes:

- **Identity Verification:** Every business using Jenzy undergoes KYC checks conducted by Delos Financial and Fireblocks.
 - **Transaction Monitoring:** Our partners implement **real-time fraud detection and AML screening** for all transactions.
 - **Sanctions Screening:** Payments are screened against **global sanctions lists (OFAC, EU, UK FCA, and FATF guidelines)** to prevent illicit financial activity.
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7. Risk & Liability Disclosure

Jenzy does not custody or control user funds. **Customer assets are directly held with our regulated banking and custodial partners**, and all transactions are subject to their terms and conditions.

Counterparty Risk Mitigation

To ensure financial stability and security:

- **Delos Financial's MSB status ensures regulatory oversight of all fiat transactions.**
- **Fireblocks' insured custody model mitigates stablecoin risk, ensuring up to \$5M in coverage per transaction.**
- **In the event of regulatory changes or disruptions, Jenzy will seamlessly transition to alternative licensed providers to maintain compliance and operational continuity.**

By relying on **established, licensed financial partners**, Jenzy ensures that all transactions meet the highest compliance standards while delivering **faster, more cost-effective cross-border treasury solutions** for businesses.

8. Terms of Use & Acceptance

- By accessing or using Jenzy's services, you acknowledge and agree to these terms.
- If you do not agree with any part of this legal notice, please refrain from using our platform.

For further inquiries, please contact eni@jenzy.xyz