

PRIVACY POLICY

Last Updated: February 11, 2026

1. Introduction

This Privacy Policy describes how cru.cash ("Company," "we," "us," or "our") collects, uses, stores, and protects information from business entities ("Merchant," "you," or "your") that use our cryptocurrency payment processing services (the "Services").

This Privacy Policy applies exclusively to B2B (business-to-business) relationships. We do not provide services to individual consumers or process personal consumer data.

By using our Services, you agree to the collection and use of information in accordance with this Privacy Policy.

2. Information We Collect

We collect only the minimum information necessary to provide our Services effectively and securely.

2.1 Information You Provide

When you register and use our Services, you provide:

- **Merchant Name:** The business name displayed to your customers on payment invoices.
- **Merchant ID:** A unique identifier automatically generated by the platform (not displayed to third parties).
- **API Credentials (API Key / Bearer Token):** Automatically generated for integration purposes, used solely to authenticate and authorize API requests. These credentials are confidential and not shared with third parties.
- **Telegram ID:** The unique identifier assigned to you by Telegram when interacting with our bot.
- **Cryptocurrency Wallet Addresses:** Temporary public wallet addresses created by the Service for receiving cryptocurrency payments from your customers
- **Communications:** Messages, support requests, and correspondence with us.

2.2 Transaction Data

We collect transaction information necessary to process payments:

- Transaction amounts, cryptocurrency, and timestamps.
- Wallet addresses involved in transactions.
- Transaction status and blockchain confirmations.
- Network fees paid.

3. Information We Do NOT Collect

We are committed to minimal data collection. We do **NOT** collect:

- KYC (Know Your Customer) information (no identity documents, proof of address, or personal identification).
- Government-issued identification documents.
- Financial information beyond cryptocurrency transactions.
- Persistent IP address logs.
- Consumer personal data (we serve businesses only).

4. How We Use Your Information

We use collected information solely for the following purposes:

4.1 Service Delivery

- Processing cryptocurrency payments and transactions.
- Managing custodial wallets and securing cryptocurrency.
- Generating payment invoices with your merchant name.
- Providing account access and authentication.

4.2 Security and Fraud Prevention

- Monitoring for suspicious activity, fraud, or security threats.
- Protecting against unauthorized access or cyberattacks.
- Ensuring compliance with sanctions and anti-money laundering obligations.

4.3 Support

- Responding to inquiries, support requests, and technical issues.
- Communicating updates about your account or transactions.

4.4 Legal and Regulatory Compliance

- Complying with legal obligations, court orders, and regulatory requirements.
- Responding to lawful requests from government authorities.
- Maintaining records as required by applicable laws.

4.5 Platform Improvement

- Analyzing usage patterns to improve Services (aggregated and anonymized).
- Developing new features and optimizing platform performance.

5. How We Share Your Information

We do not sell, rent, or trade your information. We share information only in the following limited circumstances:

5.1 Service Providers

We may share information with trusted third-party service providers who assist in operating our platform, such as:

- Cloud infrastructure and hosting providers.
- Security and fraud prevention services.
- Customer support and communication tools.

These providers are contractually obligated to use information only for specified purposes and maintain confidentiality.

5.2 Legal Requirements

We may disclose information when required by law or to:

- Comply with legal obligations, subpoenas, court orders, or regulatory requests.
- Enforce our Terms of Service or investigate violations.
- Protect the rights, safety, or property of the Company, users, or the public.
- Prevent fraud, money laundering, or illegal activity.

5.3 Business Transfers

In the event of a merger, acquisition, reorganization, or sale of assets, your information may be transferred to the acquiring entity. You will be notified of any such change.

5.4 With Your Consent

We may share information with third parties when you explicitly consent to such sharing.

6. Limitations

While we strive to protect your information, no method of electronic storage or transmission is 100% secure. We cannot guarantee absolute security. You are responsible for maintaining the confidentiality of your account credentials.

7 Objection and Restriction

You may object to certain data processing activities or request restriction of processing, subject to legal and contractual obligations.

7.1 Withdraw Consent

Where processing is based on consent, you may withdraw consent at any time. This does not affect the lawfulness of processing before withdrawal.

8. International Data Transfers

Your information may be transferred to and processed in countries other than your country of residence. These countries may have data protection laws that differ from those in your jurisdiction.

We ensure that such transfers comply with applicable data protection laws and implement appropriate safeguards, such as standard contractual clauses or other legally recognized transfer mechanisms.

9. Third-Party Links and Services

Our platform may contain links to third-party websites or services. We are not responsible for the privacy practices of these external sites. We encourage you to review their privacy policies before providing any information.

10. Children's Privacy

Our Services are intended solely for business entities and are not directed to individuals under 18 years of age. We do not knowingly collect information from minors.

11. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, legal requirements, or Services.

Continued use of the Services after changes constitutes acceptance of the updated Privacy Policy.

12. Data Breach Notification

In the event of a data breach that compromises your information, we will notify you and relevant authorities as required by applicable laws without undue delay.

13. Acknowledgment

By using our Services, you acknowledge that you have read, understood, and agree to this Privacy Policy.

This Privacy Policy is designed for transparency and compliance with GDPR, CCPA, and other applicable data protection regulations.