



DOCUMENTO LEGAL

Termos de uso

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Application Description - Supra Pay POS

Supra Pay POS is a proprietary application developed exclusively for use by operators, partners, and merchants properly registered within the Supra Pay platform.

The application is designed to streamline digital payment operations, providing an optimized interface for POS (Point of Sale) devices, with a strong focus on performance, security, and usability in commercial environments.

Through Supra Pay POS, authorized users are able to:

- Receive instant payments via PIX
- Generate dynamic QR Codes for payment requests
- Monitor transaction status in real time
- Manage financial operations directly at the point of sale
- Operate on dedicated POS devices or controlled environments

Use of the application is strictly conditioned on having an active and authorized account within the Supra Pay platform. Access is restricted and controlled, and unauthorized use is strictly prohibited.

Supra Pay POS is not intended for general public use and is part of the Supra Pay financial services ecosystem.

1. About these Terms

These Terms of Use ("Terms") govern access to and use of the Supra Pay POS application and associated Supra Pay platform services, operated by **SUPRAPAY PY E.A.S.**, RUC No. **80166544**, with registered address at **Avenida Curupayty esquina Farid Rahal, No. 917, Ciudad del Este, Alto Paraná, Paraguay** ("the Company", "Supra Pay", "we").

By using the application, you acknowledge and agree to these Terms. If you do not agree, you must not use the service.

2. Definitions

- **Platform:** the payment processing system operated by the Company.
- **POS Application:** software installed on the point-of-sale terminal.
- **User/Operator:** the authorized person using the POS.
- **Merchant:** a business registered on the Platform.
- **Transaction:** a financial operation carried out through the system.
- **Ledger:** the official record of balances and movements.
- **Digital Wallet:** an address for the movement of assets, including crypto-assets.

3. Service functionality

The POS Application allows users to:

- Receive payments via PIX (QR Code)
- Monitor payment status in real time
- Manage transactions
- Issue receipts
- Convert values between currencies (when available)
- Integrate with digital wallets

4. Registration and access

Use of the Application depends on authorization from Supra Pay.

Access may require:

- Username and password
- Authentication token
- Device identification

The user is responsible for keeping their credentials secure and confidential, and for promptly reporting any unauthorized use.

5. Acceptable use

The following are prohibited:

- Using the system for unlawful activities
- Committing transaction fraud
- Attempting to access third-party data
- Interfering with system operation

Non-compliance may result in immediate suspension of access, without prejudice to any other applicable legal remedies.

6. Transactions

6.1 Processing. Transactions:

- Are processed by the Platform
- Depend on external systems (payment networks, infrastructure providers)
- May experience delays or failures outside the Company's reasonable control

6.2 Confirmation. A transaction is considered complete only once it has been confirmed by the system, recorded, and validated by the corresponding payment methods.

7. Currency conversion and crypto-assets

When available, the Platform may perform currency conversion (e.g., PYG → USD, BRL → USD) and conversion into crypto-assets (e.g., USDT).

Important:

- Rates may vary in real time

- A spread or fee may be charged
- There is no guarantee of a fixed exchange rate

8. Operational risks

The user acknowledges that services may become temporarily unavailable, that external networks may fail, and that transactions may be delayed. The Platform is not responsible for third-party failures outside its reasonable control.

9. POS device

Use of the system may be tied to a specific device:

- Each POS has a unique identifier
- Use on another device may be blocked
- The Company may restrict access for security reasons

10. Data and privacy

The Platform may collect access data, device information, and transaction history, used for service operation, security and fraud prevention, and legal compliance. The processing of personal data is governed by our **Privacy Policy**, available in the application and at <https://suprapay.com.py>.

11. Fees

Use of the service may involve transaction fees, conversion fees, and operational charges. Applicable amounts are those defined in the commercial agreement entered into with the Merchant and/or disclosed within the application before each operation is confirmed.

12. Suspension and blocking

The Company may suspend access in cases of suspected fraud, breach of these Terms, or a legal requirement from a competent authority.

13. Limitation of liability

To the maximum extent permitted by applicable law, the Platform shall not be liable for indirect damages, lost profits, or damages caused by third parties or by the user's misuse of the system. The Company's total and aggregate liability toward the User, where applicable, is limited to the amount of

fees actually charged on the specific transaction giving rise to the claim. This limitation does not apply in cases of willful misconduct or gross negligence by the Company, nor where Paraguayan law does not permit such exclusion.

14. Changes to these Terms

These Terms may be updated periodically. Material changes will be communicated within the application and may require renewed, explicit acceptance before continued use of the service. Continued use following notice of minor changes constitutes acceptance.

15. Termination

Access to the system may be terminated by the User at any time, or by the Company in the circumstances set out in these Terms.

16. Governing law and jurisdiction

This agreement is governed by the laws of the Republic of Paraguay. For any dispute arising from these Terms, the parties submit to the ordinary courts of the city of Ciudad del Este, Alto Paraná, Paraguay, expressly waiving any other venue that might otherwise apply.

17. Contact

For questions about these Terms: [**soporte@suprapay.com.py**](mailto:soporte@suprapay.com.py)

For more information about registration, operation, and integration, visit: <https://suprapay.com.py>