PAYMENT GATEWAY SETUP AUTHORISATION

Phinx, a product of Sojaru Corp LLP

To: Sojaru Corp LLP, 2nd Floor, Flat 2A, 3/97 Chittaranjan Colony, Jadavpur, Kolkata 700032, West Bengal, India (LLPIN ACR-3169, GSTIN 19AFSFS5111B1ZZ), which operates Phinx ("Sojaru").

I, the person named below, authorise Sojaru to prepare and submit an application for a payment gateway merchant account in my name, or in the name of my business, on the terms below.

1. APPLICANT DETAILS

Full name	_____
Business name (if any)	_____
Type of business	Sole proprietor / Partnership / LLP / Company / Other: _____
PAN	_____
GSTIN (if registered)	_____
Udyam number (if registered)	_____
Registered mobile number	_____
Email address	_____
Website or app address	_____
What you sell	_____
Phinx account email	_____

2. PROVIDER CHOSEN

I choose the following payment gateway provider, which is authorised by the Reserve Bank of India: _____

I chose this provider myself. I understand that Sojaru does not endorse any provider, and that I may choose a different one at any time.

3. WHAT I AUTHORISE SOJARU TO DO

- Fill in and submit the merchant application on my behalf, using the details and documents I provide.
- Correspond with the provider about my application, answer its questions, and send it further documents I provide.
- Use the access the provider gives to its partners to set up, configure and test the gateway on my website or application.
- Connect the gateway to my website or application on Phinx.

4. WHAT STAYS WITH ME

- The merchant account will be opened in my name, or my business's name, with my own PAN, KYC and bank account. It will not be a sub-account of any Sojaru account.
- All settlements will be paid by the provider directly into my bank account. Sojaru will never receive, hold or forward my money.
- I will read and accept the provider's terms myself, and complete personally any step the provider or the law requires me to do, such as OTP verification, Aadhaar authentication, video KYC or e-signing.
- I will not share my passwords, OTPs or UPI PIN with Sojaru, and Sojaru will not ask for them.
- I am the seller. I am responsible for my products, refunds, chargebacks, customer complaints and taxes.

5. DOCUMENTS I AM SHARING

Tick the documents you are sharing. Share only what the provider asks for. Do not send your Aadhaar card unless the provider requires a copy, and if you do, mask the first eight digits.

Document	Shared
PAN card (personal or business)	[ ]
GST registration certificate	[ ]
Udyam registration certificate	[ ]
Cancelled cheque or bank statement for the settlement account	[ ]
Proof of business address	[ ]
Certificate of incorporation, partnership deed or LLP agreement (if applicable)	[ ]
Other (please specify): _____	[ ]

6. USE OF MY INFORMATION

- Sojaru will use these details and documents only to prepare, submit and follow up this application and to set up the gateway on my site.
- Sojaru will share them only with the provider named above, and with no one else unless the law requires it.
- Sojaru will store them securely and delete its copies within 30 days after the application is approved, rejected or withdrawn, except where the law requires it to keep a record.

- This consent is given under the Digital Personal Data Protection Act, 2023. I may withdraw it at any time by writing to privacy@sojaru.com. Withdrawal stops further work on the application but does not affect what has already been submitted.

7. FEES AND PARTNER EARNINGS

Sojaru's fee for this help, if any, is: ₹ _____ (plus GST). It is not a share of my sales.

Sojaru has told me whether it receives a referral fee or revenue share from this provider for my account: Yes / No. If yes, it is paid by the provider from its own revenue and does not increase my transaction fees.

8. APPROVAL AND TIMING

The provider alone decides whether to approve my application and how long it takes. Sojaru will keep me informed but cannot guarantee approval or a timeline.

9. ENDING THIS AUTHORISATION

This authorisation lasts until the gateway is live on my site, or until I withdraw it in writing, whichever is earlier. After that, I may remove Sojaru's partner access from my gateway dashboard at any time, or ask Sojaru to remove it.

10. DECLARATION AND SIGNATURE

I confirm that the information and documents I have provided are true, complete and my own, or my business's, and that I am authorised to give this authorisation.

Signature	_____
Name	_____
Designation (if signing for a business)	_____
Place	_____
Date	_____

For Sojaru Corp LLP

Received by	_____
Designation	_____
Date received	_____
Application reference	_____