



ADVANCED PAYMENT SOLUTIONS LTD

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RISK DISCLOSURE

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The purpose of this document is to inform our clients about the potential risks associated with using our payment services and engaging in transactions involving Stablecoins. This disclosure is informational and must not be considered a list of all possible risks.

1. Volatility Risk

1.1. The cryptocurrency market is highly volatile. Cryptocurrency Stablecoins are designed to maintain a stable value compared to other cryptocurrencies, but they are not immune to price fluctuations. The value of Stablecoins can still be influenced by market forces, regulatory changes, macroeconomic factors, and investor sentiment. As a result, the value of cryptocurrency stablecoins can experience rapid and significant fluctuations over short periods. This may result in potential financial losses.

2. Regulatory Risk

2.1. The regulatory environment for cryptocurrency stablecoins and payment processing services can change swiftly. Changes in regulations may impact our operations and have potential implications on our business. Regulatory developments may lead to limitations, restrictions, or even prohibitions on certain activities related to Stablecoins, potentially impacting your investment strategy.

3. Security Risk

3.1. Engaging in digital transactions and using cryptocurrencies involves inherent security risks. There is a risk of unauthorized access, hacking, data breaches, or theft of digital assets. It is essential to take appropriate security measures, such as using secure wallets and practicing good cybersecurity hygiene, to safeguard your investments.

4. Counterparty Risk

4.1. In the course of participating in investment activities with Stablecoins, it's important to consider potential interactions with crypto exchanges, counterparties, and liquidity providers. There exists a possibility that these entities may face challenges in fulfilling their obligations or encounter financial difficulties. Your awareness of such counterparty interactions which could potentially affect on your investments is essential as a client engaging in these activities.

5. Technology Risk

5.1. Stablecoins rely on blockchain technology and smart contracts, which may be susceptible to technical issues, software bugs, or cyberattacks. The reliability and security of the technology and systems used in payment processing may be subject to disruptions, technical failures, or cyber-attacks. Technological challenges could disrupt the functionality of Stablecoins and impact your ability to use or trade them.

6. Liquidity Risk

6.1. Stablecoins may not always have a liquid market, especially during times of extreme market conditions. As a result, you may face challenges in buying or selling Stablecoins at favorable prices or may experience delays in executing transactions.



7. Regulatory Compliance Risk

7.1. Clients must comply with all applicable laws, regulations, and guidelines related to payment services, and digital assets activities. Failure to comply with these regulations may result in legal consequences and financial losses.

8. Operational Risk

8.1. The efficient operation of digital assets related services may be subject to technical failures, maintenance downtime, or human errors.

9. Transaction Delay Risks

9.1. Cryptocurrency transactions can sometimes experience delays in processing, especially during periods of network congestion. Such delays may affect the timeliness of deposit processing and may impact the overall customer experience.

10. Irreversible Transactions

10.1. Once a cryptocurrency transaction is confirmed on the blockchain, it is generally irreversible. In the event of a payment error or unauthorized transaction, the ability to reverse the payment may be limited, leading to potential financial losses.

11. Lack of Consumer Protections

11.1. Cryptocurrency transactions may not offer the same level of consumer protections as traditional payment methods. In cases of disputes or fraudulent activities, the recourse for recovering funds may be limited.

12. Market Adoption

12.1. The widespread adoption of cryptocurrencies, including stablecoins, is still developing. As such, the demand and acceptance of these payment methods may fluctuate, potentially affecting our business operations.

13. Force majeure events

13.1. We are not responsible for financial losses arising from force majeure events. These events are extreme and irresistible circumstances that are independent of the will and actions of the agreement participants, that cannot be foreseen, prevented, or eliminated, including but not limited to natural disasters, fires, man-made accidents and disasters, emergencies at utility works and on utility lines, DDOS attacks, riots, military actions, terrorist attacks, uprisings, civil unrest, strikes, and the regulatory acts of state- and local government authorities.

By using our payment services and engaging in transactions involving Stablecoins, you acknowledge that you have carefully read and understood the risks outlined in this Risk Disclosure Document. It is essential to consider these risks, conduct your research, and seek professional advice, if necessary, before proceeding with any transactions or investments.