LEGAL

Terms of Service

VERSION	LAST UPDATED	RESPONSIBLE PARTY	LANGUAGE
2026-10-09	October 9, 2026	veriko.mx	English

These Terms of Service govern access to and use of Veriko, a SaaS platform that confirms whether a SPEI transfer is real by querying Banxico's CEP. By using the service, you agree to these Terms.

1. Description of the Service

Veriko lets you verify that a SPEI transfer is real by comparing the data you provide, either directly (date, amount, tracking key or numeric reference, and beneficiary account) or by uploading a receipt (image or PDF) from which the data is extracted via automated text recognition (OCR), in Banxico's CEP, returning a validation verdict.

Veriko is NOT a customer identification (KYC), anti-money-laundering (AML), or financial, legal or tax advisory service. The verdict depends on the availability and information of Banxico's CEP, an external source beyond our control; a result reflects what that source reports at the time of the query and is not a guarantee about the legal status of a transaction.

2. Accounts and Registration

To use the service you must create an account with accurate information and keep it up to date. You are responsible for keeping your credentials and API keys confidential, and for all activity carried out under your account.

You must notify us immediately at privacidad@veriko.mx of any unauthorized use or security breach. We may suspend or restrict accounts that breach these Terms or that pose a security risk.

3. Acceptable Use

You agree to use the service in accordance with the law and these Terms. The following is prohibited: uploading data or receipts you have no right or authorization to use; attempting to breach security, reverse-engineer, or circumvent usage limits; overloading or interfering with the infrastructure;

using the service for unlawful, fraudulent purposes or in ways that infringe third-party rights; or using validation results in a misleading manner.

You are responsible for the lawfulness of the data you process through the service and for holding the authorizations necessary to process it.

When you upload a receipt, the data of the people who send or receive the transfer (for example, their name, account or CLABE) is personal data belonging to third parties for whom you, not us, are responsible: you must hold the legal basis to process it, including their consent where the law requires it. We process it as your data processor, under your instructions and to validate the transfer, as described in our Privacy Notice.

4. API and Usage Limits

We offer an API with access keys and webhooks signed using HMAC to verify their authenticity. You must protect your API keys and validate the signature of the webhooks you receive. We may apply rate limits and usage quotas according to your plan.

We may modify, version or discontinue API features, providing reasonable prior notice where possible. Using the API beyond your plan's limits may result in additional charges or temporary limitation of the service.

5. Plans, Billing and Invoicing

The service is offered under subscription plans and/or usage-based billing. Payments are processed through Stripe; by subscribing, you also accept that processor's applicable terms. Prices, items and billing frequency will be those indicated at the time of purchase.

Unless applicable law provides otherwise or it is expressly stated, payments are non-refundable. Non-payment may result in suspension or cancellation of access. We reserve the right to update prices, giving you reasonable advance notice.

6. Intellectual Property

The service, the software, the Veriko brand, its interface and all associated content are owned by veriko.mx or its licensors and are protected by applicable law. We grant you a limited, non-exclusive, non-transferable and revocable license to use the service in accordance with these Terms.

You retain rights over the data and receipts you upload; you grant us only the license necessary to process them and provide the service. You acquire no rights over Banxico's CEP information, which belongs to its owner.

7. "As Is" Service and Limitation of Liability

The service is provided "as is" and "as available", without warranties of any kind, express or implied, including without limitation those of merchantability, fitness for a particular purpose, or uninterrupted availability. We do not warrant that Banxico's CEP will always be available, nor the accuracy, completeness or timeliness of the information that source reports.

To the maximum extent permitted by applicable law, veriko.mx shall not be liable for indirect, incidental, special or consequential damages, nor for lost profits or data loss arising from the use of or inability to use the service. Decisions you make based on a validation verdict are your sole responsibility.

8. Termination

You may stop using the service and cancel your account at any time. We may suspend or terminate your access if you breach these Terms, if required by law, or for security or operational reasons, endeavoring to notify you where reasonable. If you delete your account, your paid subscription is cancelled at the end of the period already paid and you will not be charged again. If the account reaches permanent deletion, any subscription still active is cancelled immediately and pending usage is billed. Deleting the account does not give rise to a refund.

Upon termination, your right to use the service will cease. Certain provisions, by their nature, will survive termination, including those on intellectual property, limitation of liability and governing law. The handling of your data after termination will be governed by the Privacy Notice.

9. Governing Law and Jurisdiction

These Terms are governed by the laws of the United Mexican States. For their interpretation and performance, the parties submit to the jurisdiction of the competent courts of [city, state], Mexico, waiving any other jurisdiction that might otherwise apply.

The foregoing is without prejudice to the rights granted to users under applicable consumer protection legislation.

10. Changes to the Terms

We may update these Terms to reflect changes in the service, in the law or in our practices. We will publish the current version on this site and indicate the last updated date.

Continued use of the service after the changes take effect constitutes your acceptance. Where changes are material, we will endeavor to notify you through available means.

11. Contact

If you have questions about these Terms of Service, write to us at privacidad@veriko.mx.

veriko.mx, [registered tax address], [city, state], Mexico. Tax ID (RFC) [tax ID (RFC)].

RESPONSIBLE PARTY

veriko.mx · Tax ID (RFC) [tax ID (RFC)] · [registered tax address], [city, state], Mexico · privacidad@veriko.mx

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