

Refund Policy — WhoAML

By purchasing access to the WhoAML wallet/address verification service (“the **Service**”, provided by **WHOIX LTD**), the Client confirms that they are familiar with the Service’s features and limitations as described in the [User Agreement](#).

Payments for the Service are processed by our payment partner(s) (currently LAVA). WHOIX LTD, as the provider of the Service, is responsible for deciding and issuing refunds under this Policy; our payment partner carries out the technical transfer of funds on our instruction.

Nature of the Service

Each check performed through the Service produces a Risk Report that is delivered to the Client immediately, or within the time stated on the relevant Service page. Because the report is generated and delivered at the moment of the request, the Service — once performed — is a fully delivered digital service.

When a refund is available

A refund may be granted if:

- a technical error on our side prevented the Service from generating or delivering a Risk Report for a paid request;
- the Client was charged more than once for the same request due to a technical issue with the payment page (duplicate payment) — in this case, we will arrange with our payment partner to reverse the duplicate charge; or
- the Client was charged but no check was actually performed.

When a refund is not available

- The Client is not satisfied with the outcome of a Risk Report (for example, a “high risk” result). The report reflects the data available to the Service at the time of the check; an unwelcome result is not a service defect.
- The absence of support for a particular blockchain, token, or currency at the time of the request is not a valid reason for a refund — supported networks are listed on the Service page.
- The Client’s account was blocked, or access denied, due to a violation of the [User Agreement](#). Refunds will not be considered in such cases.

How to request a refund

Send a request to aml@whoer.net from the email address used for the purchase, including:

- the transaction ID or receipt;
- a description of the issue;
- supporting evidence (e.g. screenshots, error messages), where applicable.

We aim to review refund requests within 5–10 business days.

Refund method

Refunds are issued to the original payment method where possible.

Cryptocurrency payments: refunded in the same currency, in an amount equivalent in USD to the original payment, calculated at the exchange rate applicable at the time of the refund.

Subscriptions / prepaid credit

If the Service is purchased as a prepaid package of checks or as a subscription, the fee is non-refundable once the package or subscription period has started, except where a refund is due under the “When a refund is available” section above (e.g. a technical failure prevented use of the package or subscription).