

Privacy Policy

Last Updated: January 2026

1. Introduction

Welcome to CFPay (“we,” “our,” or “us”). We are committed to protecting your privacy and ensuring the security of your information. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use our decentralized payment application and related services (collectively, the “Platform”).

BY ACCESSING OR USING THE PLATFORM, YOU AGREE TO THE TERMS OF THIS PRIVACY POLICY.

2. The Blockchain & Anonymity

Important Note on Blockchain Technology: CFPay operates on decentralized public blockchains (including but not limited to Solana and EVM-compatible networks). * **Public Ledger:** Transactions made on the blockchain are public, immutable, and permanently stored on appropriate distributed ledgers. We do not control and cannot delete data stored on the blockchain. * **Wallet Addresses:** Your wallet address is a unique identifier visible to the public. While it does not inherently contain your real-world identity, it may be associated with you if you link it to other personal data (e.g., publicly sharing your address or linking a social media profile).

3. Information We Collect

We prioritize data minimization. We collect only what is necessary to facilitate the service.

3.1. Information You Provide Directly

- **Social Media Profile Data:** If you choose to link your social media accounts (e.g., Twitter/X) to your wallet address for identity verification or username resolution, we may access public profile information such as your username, display name, and profile picture.
- **Usernames/Handles:** We store the association between your chosen CFPay handle and your public wallet address to facilitate easier payments.

3.2. Automatically Collected Information

- **Blockchain Data:** We read public blockchain data associated with your wallet address to display balances, transaction history, and asset holdings within the application interface.

4. How We Use Your Information

We use the collected information for specific, limited purposes: 1. **Service Provision:** To resolve human-readable usernames to wallet addresses and facilitate transactions. 2. **Platform Functionality:** To display your balances, profile, and transaction history. 3. **Security:** To detect and prevent fraudulent activity, botting, or abuse of the Platform. 4. **Improvements:** To analyze aggregate usage trends to improve user experience.

5. Disclosure of Your Information

We do not sell, trade, or rent your personal information to third parties. We may disclose information only in the following limited circumstances: * **Legal Compliance:** If required by law, subpoena, or regulation to cooperate with law enforcement or regulatory authorities. * **Public Blockchain:** As inherent to the nature of blockchain technology, transaction data is publicly available to anyone with internet access.

6. Decentralized Storage & Third-Party Services

- **Non-Custodial Service:** We are a non-custodial interface. We **never** have access to your private keys or seed phrases. You maintain full control over your funds at all times.
- **Third-Party APIs:** We may use third-party RPC providers, indexers, or social media APIs (e.g., Twitter API) to function. These providers have their own privacy policies.

7. Data Security

We implement commercially reasonable security measures to protect your information. However, no method of transmission over the Internet or electronic storage is 100% secure. * **User Responsibility:** You are solely responsible for the security of your private keys and device. If you lose your private keys, you lose access to your funds.

8. Children's Privacy

The Platform is not intended for individuals under the age of 18. We do not knowingly collect personal information from children.

9. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. The updated version will be indicated by the "Last Updated" date. We encourage you to review this Privacy Policy frequently to be informed of how we are protecting your information.

10. Contact Us

If you have questions or comments about this Privacy Policy, please contact the development team via the official communication channels.