

## **Multipass Website Terms of Use**

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The terms “WDIA”, “us”, “we” or “our” refer to the owner of the Website whose head office is located at Nations Business Center, Rue du Pré-de-la-Bichette 1, 1202, Geneva, Switzerland. The terms “you” or “your” refer to the user or viewer of our Website.

The WDIA reserves the right, at its sole discretion, to change or modify any part of these Terms of Use at any time. Please check these Terms of Use periodically for changes.

### **Our Purpose**

We provide users with the opportunity to take advantage of a unique and highly secure blockchain-based technology of personal data processing enabling the storage of personal data exclusively on a user’s device.

A user can create his/her Multipass – an “extended ID” – and use it to instantly pass identity checks when obtaining various goods and services from providers supporting the Multipass technology without the need for repeated full verification of the user’s identity.

In order to create Multipass a user downloads a special program to his/her device. The program generates the archive Multipass.zip by hashing and encrypting personal data entered by the user without sending the data to any server. This archive with all personal data is stored on the user’s device and remains protected by individual hashes that can be unlocked with a password created by the user.

The holder of Multipass can verify his/her personal data with KYC companies and use the verified Multipass to prove his/her identity within seconds, whether online or in person, when receiving the desired services and goods.

Providers of goods and services, on their part, use a software pack enabling them to receive and process the data of Multipass holders.

### **Intellectual Property**

Unless indicated otherwise, all information and materials available on the Website including but not limited to texts, graphics, interfaces, photographs, data, trademarks, logos, software, source and object code, applications, algorithms, trade secrets, video and audio materials (“the Content”) and the design, structure and arrangement of such Content is protected by copyright, patent and other intellectual property laws, and we or our members or partners, as applicable, retain all rights in it.

You may download and store Content from the Website for your personal use. You can also print any Content for personal reference as long as no amendment is made to it and the WDIA is acknowledged as the author of the relevant Content.

You may not use Content from our Website for any public or commercial purpose without our prior written consent.

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You may use the Website for lawful purposes only.

You may not use the Website or any Content to solicit the performance of any illegal actions or other activity infringing the rights of the WDIA or of any third party. You may not use the Website in any way that violates any applicable national or international laws or regulations.

You may not use the Website in any manner which could damage, disrupt, overburden, or impair the Website, any equipment or network on which the Website is stored, any software used in the provision of the Website, or interfere with any third party's use of the Website. You must not knowingly introduce viruses, worms, Trojan horses, spyware, malware and/or any other harmful elements onto our systems.

You may not modify, adapt, reverse engineer, emulate, migrate to another service, compile, decompile or disassemble the Website or any services or products offered on the Website.

You may not obtain or attempt to obtain unauthorised access to any services, materials or information not intentionally made available through the Website or to any portion or feature of the Website, or any other systems or networks connected to the Website by hacking, using any automatic device, program, script, algorithm, or methodology, or any similar or equivalent manual process or by any other means.

### **Passwords and Security**

If you open an account on the Website you shall be fully responsible for maintaining the confidentiality of any information related to the security of your account including your password. You agree to notify the WDIA immediately of any unauthorised use of your account or password, or any other breach of security. We have the right to disable your account at any time, if in our opinion you have failed to comply with any of the provisions of these Terms of Use. The WDIA cannot and will not be liable for any loss or damage arising from your failure to comply with these obligations.

The holder of Multipass containing his/her personal data which is stored on the holder's device, shall be responsible for ensuring the confidentiality of the password required to decrypt the Multipass data in order to use it for identity verification and confirmation purposes.

### **Access to the Website**

While we endeavour to ensure continuous availability of our Website 24 hours per day, we shall not be liable if for any reason our Website is unavailable at any time. Access to the Website or any portion thereof may be suspended temporarily and without notice in the case of system failure, routine or non-routine maintenance or repair, error correction or for reasons beyond our control. In such a situation we will make all reasonable efforts to restore full access to the Website as soon as possible.

### **Links to Other Websites**

This Website may contain links to other third-party websites. These links are provided as a convenience only. We have no control over the content of those websites and accept no responsibility for them or for any loss or damage that may arise from your use of such websites save for the WDIA website at: <https://wdia.org>.

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The most accurate, complete and timely information can be obtained by contacting us at: [contact@wdia.org](mailto:contact@wdia.org) or by telephone: + 41 225 0 87 8 87.

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### **Indemnity**

You agree to indemnify and hold the WDIA, its officers, directors, employees, agents or representatives harmless from and against any demands, losses, liabilities, claims, damages, costs, penalties or expenses arising out of or in connection with your use of the Website or any software, products or services available on the Website.

### **Termination**

You agree that the WDIA may, in its sole discretion terminate (temporarily or permanently) your access to the Website if we determine that you have violated these Terms of Use. Your access to the Website may also be blocked, suspended or terminated based on requests of law enforcement or other governmental bodies. Furthermore, in case of violation of the Terms of Use we may take such action as we deem appropriate, including but not limited to legal proceedings against you for reimbursement of all costs on an indemnity basis resulting from the violation and disclosure of such information as we reasonably believe is necessary or appropriate to law enforcement authorities.

You agree that the WDIA will not be liable to you or to any third party for termination of your access to the Website as a result of any violation by you of these Terms of Use.

### **Governing Law and Jurisdiction**

These Terms of Use shall be governed by Swiss law. The courts in Switzerland shall have jurisdiction for any dispute arising out of, or in the context of, your use of this Website.

### **Miscellaneous**

The invalidity or unenforceability of any provision of these Terms of Use shall not affect the validity or enforceability of any other provision of these Terms of Use, all of which shall remain in full force and effect.

These Terms of Use constitute the entire agreement between you and the WDIA with regard to your use of the Website.

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