COMMERCE & PAYOUTS

ONEOVA BIZ MARKETPLACE & CREATOR MONETIZATION POLICY

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Effective Date: October 25, 2026
Operating Entity: THE CROWNED COLLECTIVE PRESSE (operating Oneova)
Compliance & Merchant Support: `thecrownedcollectivepress@gmail.com`
Web Portal: `https://oneova.app/biz-policy`

Executive Summary ("In Short"):
Oneova empowers African and global creators, SMEs, and brands to earn transparently through **Virtual Gifts**, **Studio Look Packs (`.oneovapack`)**, and the **Oneova Biz Marketplace**.
1. **18+ & Verified:** Every monetizing creator and Biz merchant must be 18+ and pass required KYC/AML checks before withdrawing funds.
2. **Licensed Payment Rails Only:** M-Pesa, MTN MoMo, Airtel Money, Orange Money, Wave, bank transfers, and card settlements run strictly through central-bank-licensed and PCI-DSS-certified payment partners.
3. **Honest Pricing & Buyer Trust:** Full prices in local currency, genuine goods only, zero hidden fees, and strict respect for statutory consumer refund laws.

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1. Eligibility, KYC & AML/CTF Compliance

1.1 Age & Account Standing. To open a Biz storefront, sell `.oneovapack` digital assets, receive Live Gifts, or withdraw Creator Earnings, you must: (a) be at least 18 years old, (b) hold an account in good standing under our **Community Guidelines**, and (c) reside in a supported payout country.

1.2 Know Your Customer (KYC) & Business Verification (KYB). Before disbursing payouts above regulatory thresholds, our licensed payment partners verify:

- Government-issued photo identification (National ID, Passport, Voter/Alien Card, or Driver's License);
- Matching mobile-money wallet registration name (e.g., registered M-Pesa / MTN MoMo / Airtel Money subscriber name) or verified bank account in the creator/merchant's legal name; and
- Business registration / tax identification (e.g., KRA PIN, CAC/TIN Nigeria, CIPC/SARS South Africa, BRELA/TIN Tanzania, RDB Rwanda) where commercial law requires.

1.3 Anti-Money Laundering (AML) & Sanctions Screening. All payouts and high-velocity Coin flows are screened against global and national AML/CTF and sanctions rules (including Kenya POCAMLA, Nigeria Money Laundering Prevention & Prohibition Act, South Africa FICA, BCEAO directives, FATF standards, OFAC, UN, UK, and EU sanctions lists).

2. Oneova Coins, Virtual Gifts & Creator Revenue Share

2.1 Nature of Oneova Coins. Oneova Coins are closed-loop digital tokens redeemable solely inside Oneova for virtual Gifts and eligible digital features. Coins are **not** deposits, e-money, stablecoins, cryptocurrency, or transferable financial instruments.

2.2 Transparent Checkout. Coin bundle prices are displayed in the buyer's local currency inclusive of applicable VAT, Digital Services Tax (DST), and platform billing fees (Apple In-App Purchase / Google Play Billing on mobile apps where required, or licensed web/mobile-money checkout where permitted).

2.3 Creator Payout Ledger.

- Valid Gifts received during Live broadcasts or on eligible Reels credit the creator's **Creator Balance** at the published net revenue-share rate shown in **Creator Studio** prior to activation.
- Payout schedules, minimum withdrawal amounts, FX conversion rates, and mobile-money/bank network fees are displayed clearly before you confirm any withdrawal.
- **Anti-Wash-Trading Rule:** Using stolen cards, SIM-swapped mobile-money accounts, self-tipping rings, or chargeback cycling to launder funds results in immediate freeze of tainted credits, permanent account termination, and reporting to payment partners and financial-crime authorities.

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3. Oneova Biz Marketplace Rules for Sellers

3.1 Independent Seller Status. Unless explicitly marked "Sold by Oneova", each Biz Seller is the independent seller of record responsible for product quality, lawful sourcing, tax remittance, and fulfillment.

3.2 Mandatory Listing Standards. Every Biz product listing must:

1. Show real, unmanipulated photos/videos of the actual item or `.oneovapack` showcase;
2. Display the **true total price** in local currency, clear delivery fees, and realistic dispatch/delivery timelines;
3. Never demand off-book "customs release fees" or surprise post-payment surcharges from buyers; and
4. Honor statutory return, replacement, and refund rights under applicable consumer law (including defective, damaged, undelivered, or materially misdescribed items).

3.3 Studio Look Packs (`.oneovapack`). Verified Business creators selling `.oneovapack` color-grading and LUT bundles must own 100% of the packaged LUTs/grades and include an authentic before/after showcase video. Buyers receive a non-exclusive license to apply purchased Looks to their own photos/videos inside Oneova, without redistribution rights.

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4. Prohibited & Restricted Commerce Schedule

The following may **never** be listed, promoted, or sold on Oneova Biz or Live Shopping:

1. Counterfeit, replica, pirated, or stolen goods;

2. Firearms, ammunition, explosives, tasers, or tactical weapons;
3. Illegal narcotics, controlled substances, prescription-only medicines without licensed pharmacy authorization, or unapproved "miracle cure" supplements;
4. Hazardous cosmetics containing banned mercury, high-dose hydroquinone, or steroids;
5. Human organs, blood, body parts, or surrogacy/trafficking brokerage;
6. Protected wildlife, ivory, rhino horn, pangolin, exotic live animals, or illegal timber/charcoal;
7. Adult sexual services, escorting, pornography, or non-consensual imagery;
8. Unlicensed gambling, lottery tickets, pyramid/Ponzi investment packages, fake currencies, or forged government documents/academic certificates;
9. Personal data dumps, hacked social accounts, spyware, or SIM-cloning hardware.

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5. Refunds, Escrow Holds & Buyer Protection

- **Digital Coins:** Final upon delivery except for unauthorized fraudulent debits, duplicate mobile-money charges (reconciled automatically via webhook ledger checks), or mandatory statutory/app-store refund rights.
- **Biz Orders:** Where in-app checkout/escrow is active, seller settlement may be held until delivery confirmation or expiry of the buyer inspection window so buyers are protected against non-delivery.
- **Dispute Escalation:** Buyers and Sellers who cannot resolve an order issue within 48 hours may escalate in-app or via `thecrownedcollectivepress@gmail.com`.

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Official Trust & Legal Office: thecrownedcollectivepress@gmail.com