








**Lock Trust, Inc.**  
<https://locktrust.com/>  
August 07, 2025  
Prepared by G2 Risk Solutions




## Risk Summary

G2 Compass Score			
<div><div>G2 Compass Score</div><div><div>0</div></div></div>	Category		Description
		Merchant Violation History	No significant risk indicators
		MCC	No significant risk indicators
		Whois Record/IP Address	No significant risk indicators
		FraudFile	No risk found

Current Issues				
				
<a href="#">Content Compliance Review</a>	0	0	1	
<a href="#">Business Policies Inspection</a>	1	4	6	Return Policy is not available on website or no returns accepted.
<a href="#">Industry Background Report</a>	0	0	6	
<a href="#">Service Provider Analysis</a>	0	3	4	
Total Flags	1	7	17	

G2 Global Boarding is a comprehensive, easy-to-understand evaluation of your prospective merchant's potential for overall compliance and fraud risk. Global Boarding uses G2RS's proprietary Internet monitoring and database mining technologies to tap into internal and external data sources, including G2RS's map of billions of data artifacts gathered from monitoring and analyzing millions of merchant websites, to provide an overall assessment of your prospective merchant.

Global Boarding analyzes a range of aspects of your prospective merchant's history, business relationships and stakeholders, and fully supports your merchant due diligence needs to help you make your boarding decision. Areas of potential high-risk are flagged for your further review with this easy-to-use colored symbol system:

<b>G2 Compass Score</b>	<b>The G2 Compass Score indicates the likelihood the merchant you are evaluating will incur a content compliance Violation or pViolation within the next year. The higher the score the greater the likelihood that a violation will occur.</b>
	Global Boarding has identified a high-level risk factor for this due diligence category. Further review is highly recommended.
	Global Boarding has identified a medium-level risk factor for this due diligence category. Further review is recommended.
	Global Boarding has not identified any significant risk factors for this due diligence category.
n/a	This indicates that merchant information was <b>not provided or applicable</b> .

Merchant Application Information			
Merchant URL	https://locktrust.com/	MCC	--
Legal Business/Merchant Name	Lock Trust, Inc.	MasterCard ICA	--
Merchant DBA	--	Visa BIN	--
Billing Descriptor	--	Merchant ID	--
Products/Services Sold Description	--	Merchant Address	3001 North Rocky Point Drive East Suite 200 Tampa FL 33607 United States
Principal Address	516 5th Avenue North Safety Harbor FL 34696 United States	Merchant Email	gina@locktrust.com
Principal Email	--	Merchant Phone	4075209731
Principal Phone	--	Primary Merchant Contact Name	--
Principal Name	Gina LeBlanc	Merchant Data Field 1	--
Merchant Data Field 2	--	Merchant Data Field 3	--
Application ID	--	FICO ID	--

## G2 COMPASS SCORE

### Homepage Screenshot

G2RS automatically captures a screenshot of the website's homepage. This is for validation purposes only, and does not constitute a full content compliance audit by a G2RS analyst.

- Original URL: <https://locktrust.com/>




## G2 Merchant Monitoring History

Looks at overall monitoring history of the URL within G2RS and includes historical data as well as active monitoring status.

Merchant Application Information		Year(s) Monitored by G2RS	Associated with How Many Financial Institutions	Currently Active with How Many Financial Institutions
Merchant Name	Lock Trust, Inc.	0	0	0
Merchant URL	https://locktrust.com/	0	0	0
Merchant Phone	4075209731	0	0	0
Merchant Email	gina@locktrust.com	0	0	0
Merchant Address	3001 North Rocky Point Drive East Suite 200 Tampa FL 33607 United States	0	0	0

## Merchant Category Code History

Compares currently assigned Merchant Category Code (MCC) with previously assigned MCCs for your merchant as boarded by other acquirers, ISOs and PSPs.


Merchant Application Information		Number of Previous Financial Institution(s)	Previously Assigned MCC by Financial Institution
 MCC	--	None	--

## Merchant Violation History

Checks to determine whether the business contact and address information provided by your merchant matches information from previously monitored merchants with Violations/pViolations and TOS (deceptive marketing and tickets & events) violations.

	Merchant Application Information		Violation Type	Violation Category	Date
	Legal Business/Merchant Name	Lock Trust, Inc.	None	--	--
	Merchant URL	https://locktrust.com/	None	--	--
	Merchant Phone	4075209731	None	--	--
	Merchant Email	gina@locktrust.com	None	--	--
	Merchant Address	3001 North Rocky Point Drive East Suite 200	None	--	--
	Principal Address	516 5th Avenue North Safety Harbor FL 34696 United States	None	--	--

Checks whether your merchant website URL was previously cleared or terminated for a Violations/pViolations by another acquirer, ISO or PSP.

	Merchant Application Information		Action Status History
	Merchant URL	https://locktrust.com/	None

G2RS monitors merchants to determine whether they are adhering to brand risk assessment programs such as MasterCard® Business Risk Assessment and Mitigation (BRAM) program.

Note that while all acquirers, ISOs and PSPs who are enrolled in a card network brand risk assessment program are required by the card networks to action (clear or terminate) merchant URLs with Violations/pViolations, there may be a delay from when the violation was reported to when the merchant URL was cleared/terminated.

**WHOIS contacts were not obtainable for this domain at the time of the report.**

## WhoIS Record Status

Checks whether the WhoIS record for this merchant website URL is marked as private - meaning contact information is not publically available.

	Merchant Application Information		Private
n/a	Merchant URL	https://locktrust.com/	WhoIS Information Unavailable

G2RS highly recommends that you require your merchants to register their domain names with public WhoIS contact information to increase transparency and to lessen the likelihood of potential illegal/high-risk website content.

## WhoIS Record Violation History

Verifies that the WhoIS contact and address information for your merchant website URL is not linked to other merchant URLs that have been identified as having Violations/pViolations.

	Primary Associations		Violation Type	Violation Category	Date
n/a	WhoIS Company Names	The WhoIS Company Names are associated with 0 other URLs	--	--	--
n/a	WhoIS Contact Names	The WhoIS Contact Names are associated with 0 other URLs	--	--	--
n/a	WhoIS Addresses	The WhoIS Addresses are associated with 0 other URLs	--	--	--
n/a	WhoIS Phone Numbers	The WhoIS Phone Numbers are associated with 0 other URLs	--	--	--
n/a	WhoIS Emails	The WhoIS Emails are associated with 0 other URLs	--	--	--

G2RS database mining technology determines if the WhoIS information for the submitted merchant URL exists in any other acquirer's, ISO's, or PSP's database. If so, it then determines if the merchant has ever been associated with a violation from another acquirer's, ISO's, or PSP's database.

## IP Address Violation History

Determines if the IP address information for your merchant URL is linked to other merchant URLs that have been identified as having Violations/pViolations.

IP Address Based Checks		
n/a	IP Address	The IP Address (104.197.58.34) of this Merchant URL is associated with 0 other domains hosted on the same IP Address. This IP Address (104.197.58.34) is not associated with violations.

G2RS identifies the IP address for the submitted URL and determines if the IP address hosts any other e-commerce websites and whether any of them have ever been associated with a content violation.

## IP Block Violation History

Determines if the associated IP block information for your merchant URL is linked to other merchant URLs that have been identified as having Violations/pViolations.

IP Address Based Checks		
n/a	IP Block	This Hot Zone (104.197.58.0/24 (104.197.58.0 - 104.197.58.255)) is not associated with a client. This Hot Zone (104.197.58.0/24 (104.197.58.0 - 104.197.58.255)) is not associated with violations.

G2RS identifies the IP address range of the submitted URL and determines if any other e-commerce websites exist in that range and whether any of them have ever been associated with a content violation.

## Webhost Location

IP Address Based Checks		
	Webhost Location	The IP Address of this Merchant URL is not located in a high risk country.




104.197.58.34  
US 41°15'32.76"N 95°51'6.12"W

G2RS utilizes a GeoIP® database to determine city, US area code, metro code, latitude, and longitude information for IP addresses worldwide and identifies the geo-location of the server hosting the website and matches it up against prohibited or high-risk countries lists.

## CONTENT COMPLIANCE REVIEW

Audits merchant website URL for any Violations/pViolations and TOS (deceptive marketing and tickets & events) violations.

	URL of Violation	Violation Type	Violation Category	Notes	Screenshot
	--	none	none	--	No violations have been reported for this Merchant URL.






G2RS performs an automated scan and audit of the submitted website to identify any Violation or pViolation content violations in any category or TOS (Terms of Service) content violations for two specific categories: Deceptive Marketing and Tickets & Events.




## BUSINESS POLICIES INSPECTION

### Website Contact Information Validation

Compares the business contact and address information provided by your merchant to the business information listed on your merchant's website.

Merchant Application Information			Information Provided on Merchant Website
	Merchant Name	Lock Trust, Inc.	Locktrust
	Merchant URL	https://locktrust.com/	https://locktrust.com/
	Merchant Phone	4075209731	800.573.2658
n/a	Merchant Contact	--	Not available on website
	Merchant Email	gina@locktrust.com	Not found
	Merchant Address	3001 North Rocky Point Drive East Suite 200 Tampa FL 33607 United States	3001 North Rocky Point Drive East, Suite 200   Tampa, FL. 33607
n/a	Products/Services Sold Description	--	Banking Solutions

Merchant Name Screenshot	URL: https://locktrust.com/
	

Merchant Phone Screenshot	URL: https://locktrust.com/
	

Merchant Email Screenshot

URL: --

No image  
available

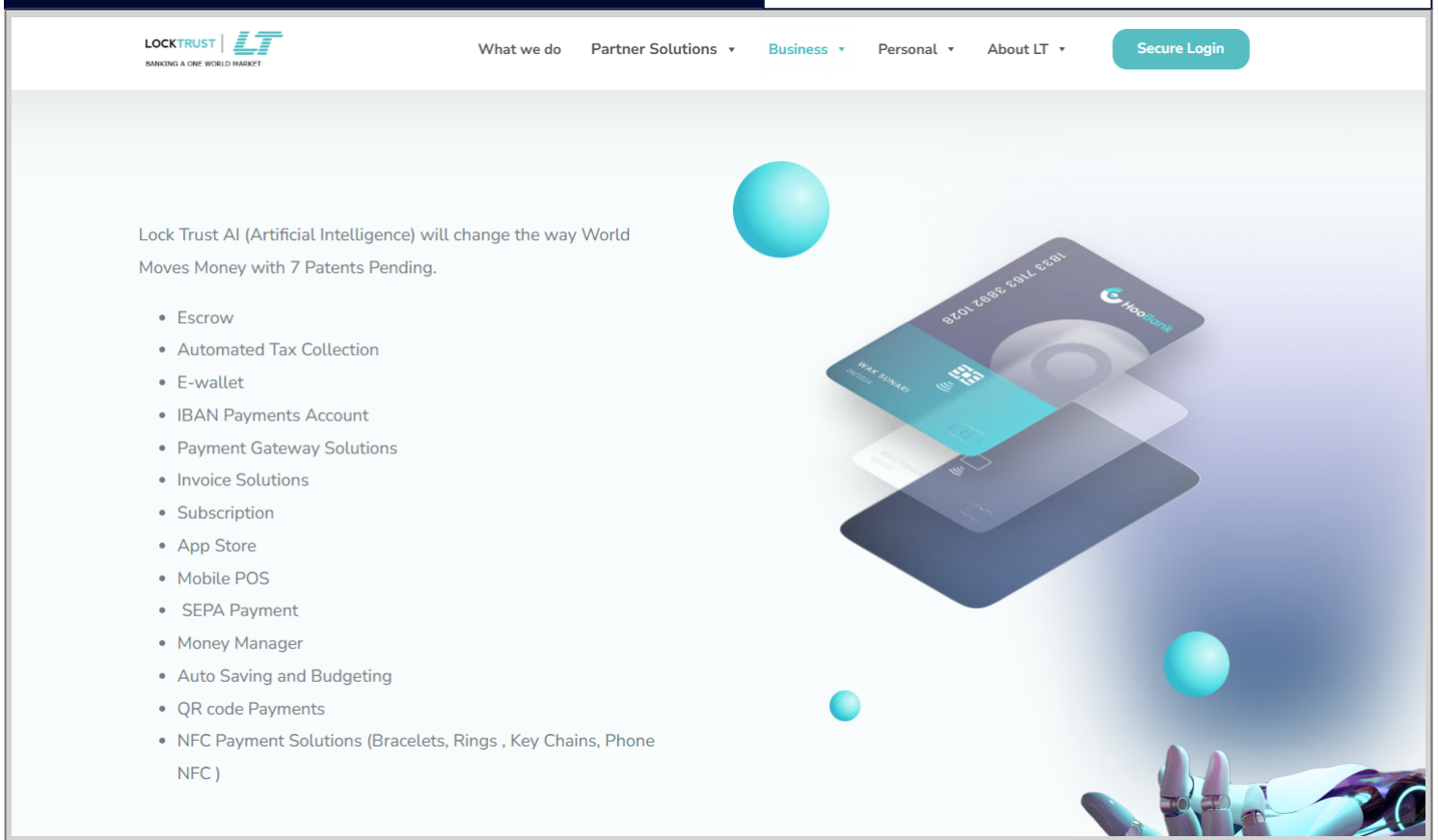
Merchant Address Screenshot

URL: <https://locktrust.com/>

3001 North Rocky Point Drive  
East, Suite 200 | Tampa, FL.  
33607

Merchant Products Screenshot

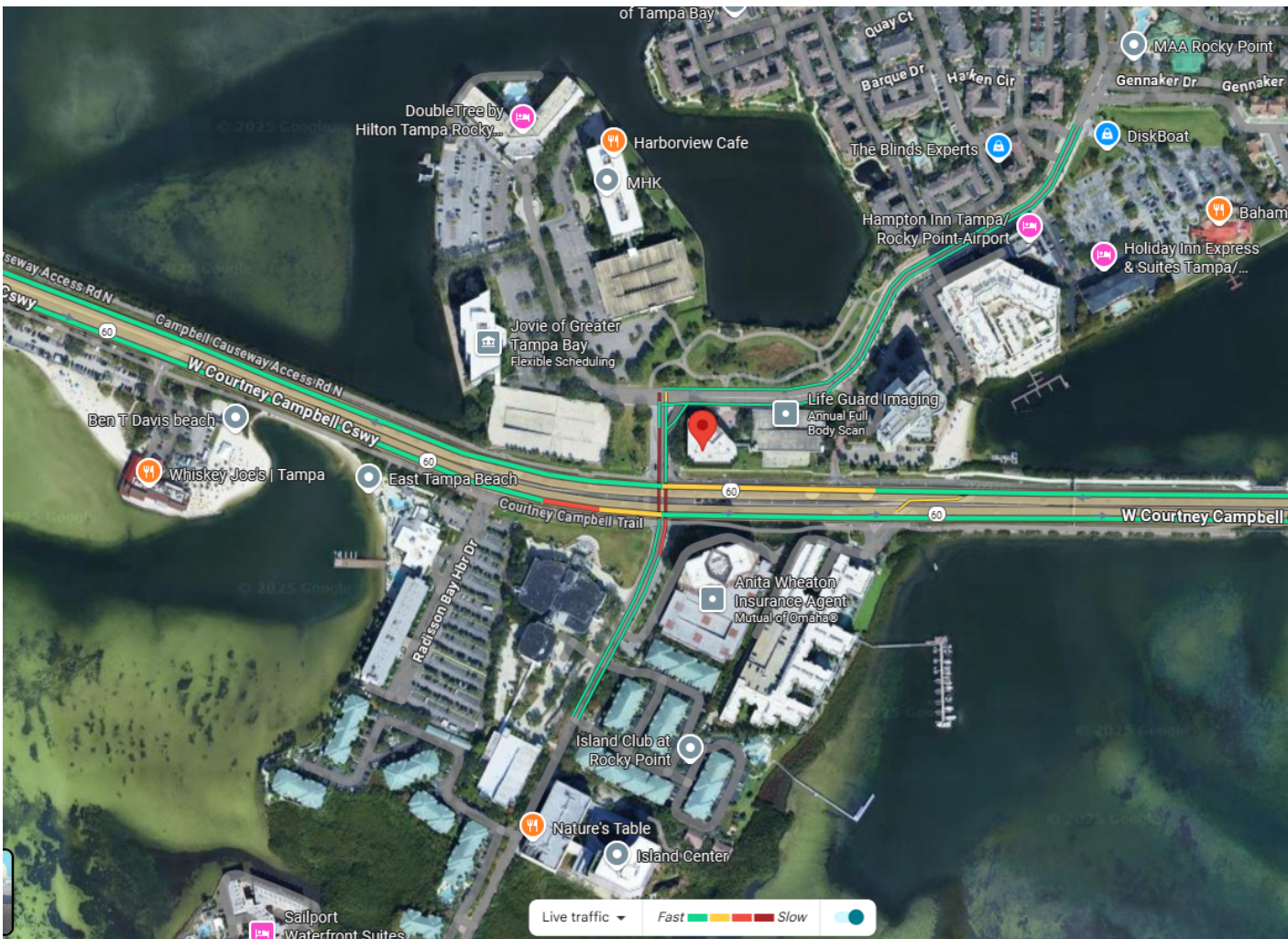
URL: https://locktrust.com/





The screenshot displays the Lock Trust website's merchant products page. The header features the Lock Trust logo (LOCKTRUST | LT) with the tagline 'BANKING A ONE WORLD MARKET'. Navigation links include 'What we do', 'Partner Solutions', 'Business', 'Personal', and 'About LT', along with a 'Secure Login' button. The main content area has a light blue background with a futuristic illustration of a hand holding a smartphone displaying a digital wallet interface. To the left of the illustration, the text reads: 'Lock Trust AI (Artificial Intelligence) will change the way World Moves Money with 7 Patents Pending.' Below this, a list of services is provided:

- Escrow
- Automated Tax Collection
- E-wallet
- IBAN Payments Account
- Payment Gateway Solutions
- Invoice Solutions
- Subscription
- App Store
- Mobile POS
- SEPA Payment
- Money Manager
- Auto Saving and Budgeting
- QR code Payments
- NFC Payment Solutions (Bracelets, Rings , Key Chains, Phone NFC )

Results of Merchant Business Address Search on Google Maps/Street View.

Merchant Application Information	Address Search
<p>3001 North Rocky Point Drive East Suite 200 Tampa FL 33607 United States</p>	

Verification of business address.

Contact Information/Address Checks	
	Area Code/Zip Code Verification <sup>1</sup>
	Address Verification <sup>2</sup>

- Global Boarding verifies that the submitted area code for the contact phone number matches the zip code of the contact address.
- Global Boarding verifies whether the submitted contact address is a valid mailing address.





## WhoIS Contact Information Validation

Compares business contact and address information provided by your merchant with corresponding information in the WhoIS record for your merchant website URL.

Matching Information in WhoIS Registration Records					
		Merchant Application Information	Billing	Administrative	Technical
n/a	Merchant Name	Lock Trust, Inc.			
n/a	Merchant Phone	4075209731			
n/a	Merchant Contact	--			
n/a	Merchant Email	gina@locktrust.com			
n/a	Merchant Address	3001 North Rocky Point Drive East Suite 200 Tampa FL 33607 United States			

WhoIS databases contain name server, registrar, and in some cases, full contact information about a domain name. Each registrar must maintain a WhoIS database containing all contact information for the domains they host. A central registry WhoIS database is maintained by the InterNIC. This database contains only registrar and name server information for all .com, .net and .org domains.

## Website Business Policies Documentation

Notes		
	<a href="#">Card Brand Mark Usage</a>	No credit cards accepted
	<a href="#">Terms &amp; Conditions Policy</a>	
	<a href="#">Refund/Exchange Policy</a>	Not available on website
n/a	<a href="#">Delivery Policy</a>	Not applicable; non-physical goods
	<a href="#">Privacy Policy</a>	
	<a href="#">Customer Support Phone Number Identified</a>	

### Card Brand Mark Usage

**Terms & Conditions Policy**<https://locktrust.com/terms/>**TERMS**

BY SELECTING THE "I Agree" CHECKBOX IN THE REGISTRATION FORM, YOU ACKNOWLEDGE AND AGREE THAT THESE TERMS AND CONDITIONS WILL APPLY AND GOVERN YOUR USE OF LOCKTRUST SERVICES AND PRODUCTS; THAT YOU HAVE READ AND UNDERSTAND THE TERMS AND CONDITIONS OF THIS AGREEMENT, AND THAT THESE TERMS AND CONDITIONS CONSTITUTE A VALID AND BINDING LEGAL CONTRACT BETWEEN YOU AND LOCKTRUST, INC

Version: 1.14

NOTE: These Terms & Conditions are published in English only, if you require translation this is at your own cost and resources.

**1. This Agreement:**

This Agreement is made between you and LockTrust, Inc., doing business as LockTrust (sometimes hereinafter referred to as "LT", "LockTrust.com", "We", "Us", or "Our").

This website is operated by LT. By visiting or using the LT website ([www.LockTrust.com](http://www.LockTrust.com)) (the "Website") or registering for or using any LT product or service available on the Website (the "Services"), you agree to be bound by these terms and conditions (the "Terms and Conditions") and the LT Privacy Policy (the "Privacy Policy") whether you are a "Visitor" (which means that you simply browse the Website) or are a "Member" (a person who is legally eligible to use Our Services, who has properly completed the registration process and been accepted by Us, and who maintains a LockTrust Account).

The term "User" refers to a Visitor or a Member. All of the terms and conditions contained in the Privacy Policy are deemed incorporated into these Terms and Conditions by this reference. In case of a conflict between the Terms and Conditions, Privacy Policy or any other rules in Services offered by LT ("The Governing Agreements") this Terms and Conditions Agreement shall govern.

Before you may become a customer, client or user of LT, you must read and accept all of the terms and conditions in, and linked to, The Governing Agreements.

**2. Amendments and Modifications of Governing Agreements:**

From time to time, LT may, in its sole discretion, update or make changes to these Terms and Conditions, the Privacy Policy, and any other rules in products or Services offered by LT (the "Governing Agreements.") These changes may be made without prior notice and at any time. We will endeavor to bring any changes to your attention; however you should regularly check the Governing Agreements for any changes. If you do not agree with any of the terms and conditions of the Governing Agreements, you are not authorized to access or use the Website or any Service, and your sole remedy is to stop accessing and using the Website and the Services. Use of the Website or Services, including continued participation in LT products or Services, shall automatically be deemed your acceptance of the then-current Governing Agreements, including any updates or changes thereto.

**3. About LockTrust:**

LockTrust, Inc. ("LockTrust", "LT" or "Company") is an International electronic payment company, expert in secure, real-time electronic monetary transactions. LockTrust is a secure technology that coordinates technology and jurisdictional banking frameworks for its Members. LT applies its proprietary LT Framework® ("LTFCF") which is a Real-Time Gross Settlement ("RTGS") system to provide real time and secure payment processing (including multi-currency transactions) to governments, financial institutions, businesses and consumers.

**Key Points:**

- LT is a registered corporation and maintains good standing status USA.
- LT operates electronic international payment gateway for its Members.



**Terms & Conditions Policy**<https://locktrust.com/terms/>

- LT does not share confidential banking, credit or debit card information unless a fraud is suspected or if subpoenaed by the proper authorities.

- LT is not a bank

- LT does not pay interest on your credit balance

- LT does not store credit or debit card numbers

- LT is audited annually by the international audit firm.

- LT maintains PCI Compliance

**4. Definitions:**

In this document, the following terms have the following meanings:

Account Type: Meaning one of four (4) types of accounts offered by LT:

Government

Financial

Business

Personal

Active Account: means the LT assigned account to each Member, from which a Member will be conducting transactions using the Services, and that the Member and Account is in good standing.

Governing Agreements: these Terms and Conditions, the Privacy Policy and any other written rules or policies on our website pertaining to Services offered by LT. In case of conflict of interpretation between these documents, the Terms and Conditions document shall govern.

ICAN (International Cash Account Number): assigned by LT. Each LT Member will be assigned a unique LT ICAN.

Note: LT is not a bank; LT tracks every Member's loaded funds through each Member's ICAN.

Jurisdictional Bank: is any bank or financial institution sanctioned by your country of residence.

Note: LT will not conduct business in countries that are subject to economic sanctions. These include the list published in the Restricted Jurisdiction List located in the Legal Section of the web site. This list may be amended or modified without notice.

Legal Section: means the home page of the web site under the section of "Legal."

Loaded Funds: is cash credited to a Member's Account. A Member can load funds to his/her Account in a variety of ways. If cash is credited to an Active Account from a credit card, the funds are considered a cash advance for credit card and cash load from debit card; you are responsible for any fees charged by your credit/debit card issuer. All fees will be passed onto the Member to load the Member's Account.

Member, You, Your: means any person or entity assigned to an Account Type who is legally eligible to use Our Services, who has completed the registration process and been accepted by Us, and who maintains a LockTrust Account.

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**Member Profile:** means personal information you provide during the registration process and maintain at Our Website during your Membership. We use the information in your Member Profile to send you information and notices regarding your Membership and the Services, and to verify your identity and eligibility for the Services.

**Membership:** pertains to being a Member.

**Real-Time Gross Settlement or RTGS:** refers to the proprietary software licensed to LT that allows transactions to be booked and funds transferred in real time, including multi-currency transactions.

**Service, Services, the Service, or the Services:** means the Services offered to you by us. Examples of these Services include LockTrust, and LT Framework.

**User:** is either a Member or a visitor to Our Website.

**LTCF (LT Framework):** is the framework or structure of the technology that coordinates technology and jurisdictional banking frameworks for Members.

**LTA (LockTrust Account):** is a unique account assigned to a Member. It is issued following your successful registration as a Member. LTA is your International Account Number ("ICAN") that enables a Member to maintain balances and transactions in all available currencies. LTA enables Members to connect to modules that require your LTA number to use the module service.

**LockTrust:** is all of the modules available now and in the future to connect and maintain the LTA. LT are the Services that integrate your cleared funds in the LTA to operate the Services in the LT Framework.

**Website:** [www.LockTrust.com](http://www.LockTrust.com)

**Your Nominated Bank Account:** Your bank account outside of the LockTrust system.

#### 5. Your Eligibility:

In order to validly use the Services, you must meet each of our eligibility requirements. In connection therewith, by your use of the Services, you represent to us that you are:

1. You are ineligible to be a Member if you are a resident in any of the countries published in the Restricted Jurisdiction List located in the Legal Section of the web site. This list may be amended or modified without notice.
2. At least 18 years of age or the age of majority, whichever is older, in your jurisdiction of residence; and
3. Not barred from receiving Services, due to laws in your jurisdiction or third party contracts or obligations. Services are void where prohibited by law.

You may not:

- Activate or use more than one LT Membership;
- Use a false or misleading address or e-mail address to activate or use a Membership; or
- Provide false or misleading information to any entity involved in any LT Service. Any duplicate or multi-person Memberships are subject to cancellation, and are considered in violation of these terms.

Participation in any Service is limited to Members who maintain a LockTrust Account.

#### 6. Money Laundering, Crime & Terrorism:



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LT operates under the laws of the USA, including its Banking Laws. Although LT is not a bank, it will unilaterally conform, as much as possible, to those rules and regulations designed to fight money laundering, crime and terrorism, including FACTA, OFAC, MLAT, PATRIOT ACT, FAFT, and other rules and regulations.

Pursuant to these laws, LT requires you to confirm your identity and other personal details. LT has verification procedures and fraud protection systems to achieve the mandated Know Your Customer ("KYC") and Know Your Business ("KYB") regulations required by our participating or affiliated Jurisdictional Banks. Your account may also be subject to daily and monthly transaction limits at the discretion of LT or as required by law.

**Fraud Prevention & Security:**

It is our security policy to protect your privacy and identification.

LT uses a variety of hardware and software technologies including internal risk and mitigation policies to protect your personal and confidential information from unauthorized access, use or disclosure. LT uses state of the art technology with a variety of end to end audit trails to identify patterns of misuse.

LT does not store any credit or debit card information unless there is a breach or failed transaction on loading funds which is recorded in a separate fraud investigation file for further review. This information is not used anywhere and shared only with the card issuer for verification if required depending on the nature of the transaction status and parameters that has created the attention on the card. LT may contact the legal authorities if fraud is suspected.

NOTE: Never share your Account or login, username, password and PIN details with anyone. If you believe you have compromised your account, you can change this information in the profile area on the menu, change your password, and PIN immediately.

**8. LTA (LockTrust Account):**

All Members must establish a LTA. Each account is unique to each Member. All financial transactions relevant to a Member occur in that Member's LTA. A Member can have only one account. However, you may maintain several LTA foreign currency accounts from the list of currencies that are made available by LT.

When you register with LT, you are automatically creating a LT International Cash Account Number (ICAN); you have 20 business days to verify your information otherwise your account will be closed. If you attempt to create multiple accounts without the prior written consent of LT, we reserve the right to report you to the local or regional jurisdictional authorities as a potential risk under the PATRIOT ACT, FAFT, OFAC, MLAT, FACTA, United Nations or other authorities as required by LT's compliance ICAN guidelines.

The creation of a LTA requires the implementation of KYC – KYB regulations as required by jurisdictional banks; refer to KYC – KYB in the Legal Section.

**9. Lock Trust:**

Just like the wallet that you keep in your pocket or handbag, the LockTrust treats all transactions as cash. LockTrust is not a credit or debit card. LT delivers real cash through the "LT Framework" ("LTCF") in Real Time Gross Settlement ("RTGS") to Participating Merchants or Members.

LockTrust is a virtual international wallet and accepts a Member's Loaded Funds from the Member's choice of Loading Agents: other participating Gateways, Third Party Wallets, Financial Institutions, ACH, Direct Debit, SWIFT wire from a bank account, or by credit card, debit card or Western Union. Each Member is liable for any fees charged by that Member's chosen method of loading funds into his or her LTA account. If you load funds on your LTA Account through a credit/debit card, these funds are accepted as cash, and you will be billed by your card company as a cash advance.

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NOTE: You do not have the ability to request a chargeback or a refund from LT. You may withdraw all or part of your funds to Your Nominated Bank Account at your request; fees may apply. (Refer to Merchant Agreement on this Web Site; also refer to your Merchant Return Policy.)

IF YOU DO NOT AGREE WITH THESE TERMS THEN DO NOT USE THIS SERVICE.

**10. Registration Data; Changes in Your Information:**

It is your responsibility to update your information with us in the Member Profile section of Our Website. You shall provide true, accurate, non-misleading, current and complete information ("My Profile"), maintain and promptly update the Member Profile to keep it true, accurate, non-misleading current and complete, and not assign your Membership, or rights associated with your Membership, to another person or entity.

We, in our sole discretion, control the acceptance of all Member registrations. We may require one or more forms of identification in connection with any Member registration. If we believe in our sole discretion that your Member Profile is untrue, inaccurate, misleading or incomplete, we reserve the right to suspend or terminate any Service then being provided to you, as well as your Membership.

We may also at our sole discretion refuse to provide you with any future use of the Services (or any portion thereof.) Termination or suspension of Service, or refusal of Membership, on these or any other grounds, shall not create liability to us.

You acknowledge and agree that we may rely on the Member Profile to send you information and notices regarding your Membership and Services. We shall have no liability associated with or arising from your failure to maintain an accurate Member Profile, including, but not limited to, your failure to receive critical information about Services or your Membership.

We reserve the right to request at any time that you provide proof in order to verify the accuracy of information in your Member Profile. Failure to provide such proof may result in immediate termination of your Membership without recourse.

We may use and are expressly given permission by you to use e-mail to contact you in connection with various aspects of LT Services.

Note: LT will not conduct business in countries banned or listed in the Restricted Jurisdiction List.

**11. User Name, Password, PIN & Secret Questions:**

Upon registering as a Member, you will create a unique username, password, PIN ("Personal Identification Number"), and customized questions you can remember. Your username and password will allow you to view and manage your LTA. You acknowledge and agree that we may process all Membership transactions, including, without limitation, registration for additional Services that are initiated through the use of your username and password. Your PIN will be used to pay for Services and other transactions for load funds and withdraw money. We recommend you write these down and secure them in a safe place; do not share this information with anyone.

You are solely responsible for maintaining the confidentiality of your username, password and PIN and must immediately notify us of any unauthorized use of your username, password or PIN or any other breach of security. You shall not allow any other person to use your username, password, PIN or LTA. In no event shall we be liable for any use or misuse of your username, password, PIN or LTA. You have total and sole responsibility for any uses or charges associated with your username, password, PIN or LTA. We may need to change usernames allocated to certain of Our Services and reserve the right to make such changes. If necessary to continue your use of a Service, you will be notified of such a change by us.

If you have reason to believe that you're LTA or other Service security access is no longer secure, you must promptly change your password and PIN number in the "My Profile" page at our website, and you should immediately notify us by support ticket.

**12. User's Responsibilities:**

**Terms & Conditions Policy**<https://locktrust.com/terms/>

1. It is every User's responsibility to know their country legislation with regards to online restrictions and prohibitions to purchase certain goods, products, or services; this is not the responsibility of LT to educate or advise Users relating to such matters. User shopping decisions, patterns and behaviors are at own their free will and discretion.

2. You agree not to use your LTA or the content or information on this website that would in any way i) infringe any copyright, patent, trademark, trade secret, or other proprietary rights or rights of publicity or privacy, including any rights to software; ii) be fraudulent or involve the sale of counterfeit or stolen items, including the impersonation of another person or entity; iii) violate any law, statute, ordinance or regulation (including but not limited to those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising); iv) be false, misleading or inaccurate; v) create liability for LT or our affiliates or service providers vi) be defamatory, trade libelous, unlawfully threatening or harassing; vii) potentially be perceived as illegal, offensive or objectionable; viii) interfere with or disrupt computer networks; ix) interfere with the usage of LT or services provided by our affiliates to another User; or x) use your use of the Services provided in such a manner as to gain unauthorized entry or access to the computer systems of others.

**13. Inactive or Disabled Return e-mail Accounts Procedure:**

LT will keep any and all inactive or disabled User Agreement accounts on the database for a maximum period of 60 months without any account closure or costs incurring to them. Any account balances not withdrawn before this timeframe lapsed will be booked to company to cover expenses and will not be redeemable by any User Agreement after this period.

LT reserves the right to close any and all User Agreement accounts that remain inactive (with no logins logged into the database) or with a disabled account status (where no contact was made by the User Agreement to restore the account), and where no account balance exists, after a continuous period of 60 months.

In cases where any User Agreement's email address keeps returning as "undelivered" in any format or for whatever reason, for 3 subsequent times, such an account will either be Suspended or Removed from the system altogether. This decision is at the sole discretion of LT. It remains the User's responsibility to ensure email addresses are updated and LT emails removed from any spam blockers or similar firewall systems.

**14. Code of Conduct:**

Under no circumstance will any User communicate to a LT manager, employee or contractor in a manner that may be described as unbecoming or profane. Any form of verbal or written slander, any form of abuse, direct personal attack, discrimination, racism, profanity, swearing, hate speech or blatant abuse, will not be tolerated. LT reserves the right to suspend or terminate the Account of any Member who violates this policy.

**15. Account Suspension:**

A breach or violation of any terms within this Agreement is deemed grounds for account suspension. It is every User's responsibility to ensure compliance with these terms under all circumstances. Account suspension implies the User Agreement forfeits any rights to the services previously offered. Any account balances due on the account may be kept until the rolling reserve period has been completed based on the User Agreement's account risk profile setting (if applicable). In cases where the suspension is related to suspected criminal or illegal activity, such may be disclosed or reported to the appropriate authorities. LT is not obliged to provide any further services or assistance to suspended accounts.

**16. Account Interest:**

LT does not pay any interest on funds held in your LockTrust Account.

**17. Force Majeure:**

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LT shall be relieved from liability for failure to perform any obligation under this Agreement if the failure to perform is caused by a circumstance that is beyond LT's control (force majeure), such as acts of God, acts of war, omissions of authorities, new or amended legislation, economic sanctions, labor market disputes, disturbances in the internet, telecommunication networks or other public communication networks, blockades, fires, floods and major accidents. Any User desiring to invoke an event of force majeure shall immediately notify LT. Regardless of what is said above regarding relief from liability; LT may permanently terminate the Agreement if the performance of an obligation is delayed for more than three (3) months.

**18. Access without Registration:**

You have agreed to our Terms and Conditions including Privacy by visiting the site.

**19. Electronic Communications:**

By accessing and using Our Website or registering for or using any Service, you consent to receive communications from us electronically. Although we may choose to communicate with you by other means as provided in your Member Profile, We may also choose to solely communicate with you electronically by e-mail, instant messenger, or by posting notices on our Website. You agree that all agreements, notices, disclosures and other communications that we send to you electronically satisfy any legal requirement that such communications be in writing. We are not responsible for e-mails or other communications not received by the Member or Affiliate.

**20. Your Responsibility of Equipment and Related Costs:**

You are responsible for obtaining, maintaining and paying for all costs and fees associated with obtaining and maintaining all telephone, computer hardware, Internet access services and other equipment or services needed to access and use Our Website and/or the Services. You shall provide all equipment and software necessary to connect to the Service. You shall ensure that your equipment and/or software necessary to access and use Our Website and the Services does not disturb or interfere with Our operations, Our Website, the Services or other Members use of the Website or the Services. If any upgrade in or to Our Website or the Service requires changes in your equipment or software, you must effect these changes at your own expense. Unless explicitly stated in writing by us, any new or additional features of Our Website or Service, including the release of new products and Services, shall be subject to these Terms and Conditions.

**21. Compliance:**

LT's success is dependent on its and its Members' compliance with the laws of the jurisdictions to which they are subject and to regulations of the financial institutions in which they conduct business. Failure of a Member to comply with the laws and regulations to which they are subject is grounds for termination of Membership.

**22. Languages:**

LTCF supports multiple languages. Simply update your Member Profile with your Language Preference in the pull-down options in the My Profile form designating choice of language and LT will display all information and capture your transactions in your selected language.

**23. Currencies:**

LTCF is designed to handle multiple currencies; multi-currency functionality is built into every product that LT offers. Creating additional currency accounts takes only seconds and is linked to your LTA with one unique ICAN number. All transactions between LTA are From/To the same currency. LT does not levy any foreign currency conversion fees or set exchange rates. You will be subject to the rates and fees set by the financial intermediaries you use when moving money From/To your LTA if you load or unload in a different currency from your account. Should you opt for a LT International Card Debit Card you can use it to access funds and point of sale transactions anywhere Visa and MasterCard are accepted.

NOTE: It is your responsibility to review all third party Terms & Conditions in relation to the LT International Card (Visa, MasterCard, Powercheque Network & Issuing Bank)

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The default currency of all LockTrust Accounts is US Dollars. However, this doesn't limit you from loading and withdrawing funds in additional currencies we may offer now and in the future. Available currencies are listed in pull-down options in the LT forms when you are logged in.

**24. Links, Products & Services:**

Our Website may include links to websites for sales or services owned or operated by third parties. These are provided for your convenience and we are not responsible for and do not give any warranties or make any representations regarding any such websites. We are not responsible for or liable in relation to the content or your use of such websites. Inclusion of a third party website does not constitute or imply an endorsement, authorization, sponsorship, or affiliation by or with LT. Any business activities with third party websites are deemed a willful agreement between you and the third party; LT assumes no liability in that transaction whatsoever, directly or indirectly. LT cannot validate the truthfulness, accuracy or intentions of any information displayed, provided or declared by any third party website, product or service.

**25. Disclaimer of Warranties; Limitations of Liability:**

THE SITE AND SERVICES ARE PROVIDED TO YOU ON AN "AS-IS" AND "AS AVAILABLE" BASIS. TO THE MAXIMUM EXTENT PROVIDED BY APPLICABLE LAW, LT MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NONINFRINGEMENT, AS TO THE OPERATION OF THE WEBSITE, THE SERVICES OR THE INFORMATION, CONTENT, MATERIALS, PRODUCTS OR SERVICES INCLUDED ON OR AVAILABLE IN CONNECTION WITH THE WEBSITE OR THE SERVICES. WITHOUT LIMITING THE FOREGOING, LT MAKES NO REPRESENTATION, WARRANTY OR GUARANTEE THAT THE SITE OR SERVICES ARE FREE OF INFECTION FROM ANY VIRUSES, WORMS, TROJAN HORSES, TRAP DOORS, BACK DOORS, EASTER EGGS, TIME BOMBS, CANCELBOTS OR OTHER CODE OR COMPUTER PROGRAMMING ROUTINES THAT CONTAIN CONTAMINATING OR DESTRUCTIVE PROPERTIES OR THAT ARE INTENDED TO DAMAGE, DETRIMENTALLY INTERFERE WITH, SURREPTITIOUSLY INTERCEPT OR EXPROPRIATE ANY SYSTEM, DATA OR PERSONAL INFORMATION. YOU EXPRESSLY AGREE THAT YOUR USE OF THE SITE AND SERVICES IS AT YOUR SOLE RISK.

IN NO EVENT SHALL LT OR ANY OF ITS OFFICERS, MANAGERS, OWNERS, EMPLOYEES, INDEPENDENT CONTRACTORS, AGENTS, REPRESENTATIVES, PARTNERS, LICENSORS, SUPPLIERS AND AFFILIATES BE RESPONSIBLE, OR LIABLE TO YOU OR ANY THIRD PARTY, WHETHER IN CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, INDEMNIFICATION OR OTHERWISE, FOR ANY DAMAGES, INCLUDING, BUT NOT LIMITED TO, SPECIAL, INCIDENTAL, INDIRECT, PUNITIVE OR CONSEQUENTIAL DAMAGES, INCLUDING, WITHOUT LIMITATION, DAMAGES FOR ANY LOSS OF PROFIT, GOODWILL, REVENUE OR BUSINESS, PROCUREMENT COSTS, LOSS OF USE, OR ANY OTHER INTANGIBLE LOSS, AS A DIRECT OR INDIRECT RESULT OF: (I) YOUR BREACH OR VIOLATION OF THE GOVERNING AGREEMENTS, OR THE LAW; (II) YOUR ACCESS OR USE OF THE WEBSITE OR SERVICES; (III) ANY THIRD PARTY'S ACCESS OR USE OF THE WEBSITE OR SERVICES UNDER YOUR USERNAME OR PASSWORD; (IV) YOUR INABILITY TO ACCESS OR USE THE WEBSITE OR SERVICES FOR ANY REASON OR FOR ANY PERIOD OF TIME; (V) YOUR DOWNLOADING OF ANY SOFTWARE OR CONTENT; (VI) YOUR RELICANCE UPON OR USE OF ANY CONTENT, INFORMATION, MATERIALS, PRODUCTS OR SERVICES; (VII) THE BREACH OF LT'S SECURITY; OR (VIII) THE UNAUTHORIZED DISCLOSURE OF YOUR PERSONAL INFORMATION; EVEN IF LT HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Despite any other provision of these BIDUWIN Terms and Conditions, to the extent legally permitted, our and Our Suppliers liability under this Agreement (whether arising in negligence or otherwise) will not under any circumstance exceed US\$100, regardless of the cause or form of action.

Without limiting the foregoing, to the extent permitted by law, LT is not responsible for any damage to any Member's or User's equipment, computer, software, phone or wireless device due to using the Service or downloading of any software or information necessary to use the Service. There is no express or implied guaranteed service level for LT, and the Website and Services may be interrupted from time to time, and may not always be virus or error-free. Under no circumstances will LT be responsible for errors in transmission, lost or unavailable network connections, e-mails not delivered, telephone connections, wireless phone connections, website, Internet, or ISP availability, unauthorized human intervention, traffic congestion, incomplete or inaccurate capture of entry information (regardless of cause) or failed, incomplete, garbled, jumbled or delayed transmissions in connection with the Website or Services.

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LT will not be responsible for any losses or damages incurred due to unauthorized appropriation of information, encrypted or otherwise, transmitted to or from LT.

Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, so the above limitations or exclusions may not apply.

**26. Indemnification:**

User agrees to indemnify, defend, and hold harmless LT, and its officers, directors, managers, owners, employees, independent contractors, agents, representatives, partners, licensors, suppliers and affiliates, from and against any and all claims, actions, demands, liabilities, losses, costs, settlements and expenses, or damages of any kind (including but not limited to attorneys' fees) arising from or relating to: (i) your use of the Web Site; (ii) your breach of this Agreement; (iii) any messages, information, or materials uploaded, posted, published, or transmitted by you in connection with the Forums; (iv) any breach or violation of the Governing Agreements or law by you; (v) your failure to provide accurate, complete, non-misleading and current Member Profile data; (vi) your access or use of the Website or Service; (vii) any third party's access or use of the Website or a Service under your username and password; and (v) your use of any Service.

User holds LT harmless for any and all claims, demands and actual/consequential damages related to transaction(s) with any 3rd party/parties providers. LT services are provided "AS IS" without any warranty or condition.

**27. Injunctive Relief:**

You agree that your breach of the Governing Agreements will result in immediate and irreparable damage to LT such that LT could not be adequately compensated by an award of monetary damages, and in the event of any threatened or actual breach, LT shall be entitled to an injunctive order appropriately restraining and/or prohibiting such breach without the necessity of LT posting bond or other security. Pursuit of any remedy by LT shall not constitute a waiver of any other right or remedy by LT under the Governing Agreements or under applicable law.

**28. Intellectual Properties:**

All LT software copyrights and Trademarks are owned by LockTrust, Inc., a company duly registered in the USA, and licensed exclusively to LockTrust, Inc. and its affiliated companies. The contents of this website are copyrighted by us and may not be used, copied or altered without our express written permission.

LTA, LOCKTRUST, LT FRAMEWORK, is trademarks owned by LockTrust, Inc. and licensed exclusively to us or our affiliates and may not be replicated in any form without our express written permission. Any logos shown on the Website or in our marketing materials are trade names or trademarks which are solely owned or licensed by us and may not be replicated without our express written permission. We do not make any warranty or representation with respect to any other trademarks or brands featured on Our Website which belong to their respective owners.

**29. Applicable Law and Jurisdiction:**

The Governing Agreements and any disputes arising thereunder are governed by and construed in accordance with the laws of the USA. The parties hereby irrevocably submit to the jurisdiction of USA Courts and recognize that USA is the sole and exclusive jurisdiction in which disputes (contract or tort) may be resolved.

Information related to your access or use of the Web Site, including, but not limited to, your personal or business identifiable information, are protected by the jurisdiction of USA. Such information shall be deemed private, secure and protected and shall not be made known to any 3rd party source without your prior consent or if so instructed by legal court order issued by any court of USA, or if We, in our sole and absolute discretion, suspect fraud, criminal activity or acts of terrorism.

**30. Legal Succession:**



**Terms & Conditions Policy**<https://locktrust.com/terms/>

We may fully or partially assign, sell or transfer our rights and interests herein. Any successor to our interests will be bound by the Governing Agreements.

**31. Date & Time:**

All time stamps displayed on Our Website or in our communications and notices are based on EST., unless otherwise noted.

**32. Notices & Communications:**

Our Website, and all communications and notices issued by us will be in the English language, or any language we nominate at our sole discretion. We shall have no obligation of any kind with respect to correspondence we receive that is not in the English language. If you have questions, comments, concerns or feedback regarding the Governing Agreements or the Website or any Service, please contact Us using the Support Ticket System located on your menu or Contact Us Form.

We shall have no obligation of any kind with respect to such questions, comments, concerns or feedback and shall be free to reproduce, use, disclose, exhibit, display, transform, create derivative works and distribute the questions, comments, concerns or feedback to others without limitation. Further, We shall be free to use any ideas, concepts, know-how or techniques contained in such questions, comments, concerns or feedback for any purpose whatsoever, including but not limited to developing and marketing Services incorporating such questions, comments, concerns or feedback.

**33. Opt Out:**

By participating as a Member, you agree to receive e-mails advising you of Services. To opt-out of receiving promotional messages via e-mail, please tick the "Opt Out" in My Profile.

**34. Termination or Suspension:**

We may terminate this Agreement and immediately remove, cancel or suspend access to and use of the website. Termination shall be without prejudice to our other rights.

We reserve the right at any time to modify, suspend, discontinue or permanently cancel the Website or the Services, or portions thereof, without notice to you. If the Service, or any part thereof, for which you are registered, is permanently discontinued or canceled by Us, We will cancel your Accounts and reimburse any fees or credits, if any, related to such canceled Service to Your Nominated Bank Account, unless prohibited by a Court Order or legal authorities. Without limiting the foregoing, LT further reserves the right to suspend, terminate, or modify, without liability, or notice, any Service, in our sole and absolute discretion. We reserve the right to limit a Member or other User's use of the Services in Our sole discretion.

This Agreement and/or Governing Agreements is effective until they terminated by User or LT. User may terminate this Agreement at any time by contacting LT customer support by creating a support ticket by selecting Module Termination to disable the User Agreement account ID. LT may at its sole discretion retain any related monies, either from the balances or rolling reserve account (where applicable) or pending amounts, to cover any refunds and or fraud (suspected or not) as it deems necessary. Any related monies left after the Reserve Period expired will be paid to Your Nominated Bank Account.

**35. Captions:**

The captions or headings are for convenience of reference only, are not to be considered a part of the Agreement, and shall not limit or otherwise affect in any way the meaning or interpretation of the Agreement.

**36. No Solicitation:**

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The Website and the information contained herein do not constitute an offer or a solicitation of an offer for the purchase or sale of any securities.

##### 37. Waiver:

The failure of LT to require performance of any obligation of the Governing Agreements shall not affect LT's right to enforce any provision of the Governing Agreements at a subsequent time, and the waiver of any rights arising out of any breach shall not be construed as a waiver of any rights arising out of any prior or subsequent breach.

##### 38. Severability:

If any part of the Governing Agreements are deemed by a court of competent jurisdiction to be unlawful, void or unenforceable, the Governing Agreements as a whole shall not be deemed unlawful, void or unenforceable, but only that portion of the Governing Agreement(s) that is unlawful, void or unenforceable shall be stricken or revised, if possible, to retain the intent thereof.

##### 39. Miscellaneous:

You may only use those portions of Our Website made available to you. You are forbidden to access or attempt to access other Member Accounts or to otherwise attempt to violate the security or systems of Our Website.

You agree not to abuse the Services by conduct that is or may be detrimental to the interests of LT or other Users. LT reserves the right, but not the obligation, to monitor your access to and use of the Website and the Services. Members and users, among other things, shall not: (a) manipulate or interfere with the Services or any affiliated program in any way; (b) present inaccurate or fraudulent information; or (c) abet or conspire with another individual or party in conducting damaging, deceitful, fraudulent, or unlawful activity.

No waiver of any portion of the Governing Agreements shall be effective against LT unless it is in writing and signed by an authorized representative of LT.

All covenants, agreements, representations and warranties made by you in the Governing Agreements shall survive the termination of the Governing Agreements, and the termination of your use of the Website and the Services.

##### 40. Taxes:

All taxes relating to LT Services are the sole responsibility of Members. All Members are strongly encouraged to consult their own tax advisers prior to participating in any Services. LT will not provide any advice concerning tax liability.

#### Refund/Exchange Policy

#### Delivery Policy



**Privacy Policy**<https://locktrust.com/privacy/>**PRIVACY**

The term “our affiliates” refers to any one or more of LockTrust (“LT”) and its companies related to LT by common ownership or control. The terms “we,” “our” and “us” refer to each and all of LT and its affiliates. The terms “you” and “your” refer to individuals who have a relationship with one or more of us. The term “nonpublic personal information” refers to nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your LTA™ balance, including all debits and credits. The term “nonaffiliated third parties” refers to companies, other than our affiliates, that we do not own or control.

**Why We Collect Information About You:**

We collect and use information about you only where we reasonably believe the information will be necessary or useful in providing you with the products and services you request from us, as well as to help us identify new opportunities to provide products, services and information to our members. The information we collect and use about you helps us to maintain the security of your accounts with us, improve the customer service we provide you, and operate more efficiently.

**How We Protect the Information We Collect:**

We take great care to safeguard the information we collect and use about you. We permit access to the nonpublic personal information we collect about you to only those employees who need to know that information to provide products or services to you.

**Categories of Information We Collect:**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a public source.

**Nonpublic Personal Information Policy:**

Unless as otherwise stated herein, LT does not disclose nonpublic personal information about you except in the event of subpoena, Court order, or appropriate government authorities.

**Categories of Information We Disclose to Affiliates:**

We may disclose the following kinds of nonpublic personal information about you to our affiliates:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, such as your account balance, transaction history and parties to the transaction; and
- Information we receive from a public source.

We disclose this information to our affiliates for a number of reasons, such as to assist us in administering your accounts or to identify products or services our affiliates may offer that may be of interest to you. Our affiliates observe the same practices we do to protect the privacy of information about you.

**Your Rights Concerning Certain Information We Disclose to Our Affiliates:**

We are permitted by law to share information about our experiences and transactions with you (such as your account balance and your payment history with us) with our affiliates. We may also share “additional information” about you (such as information we receive from you on applications or from credit reporting agencies) with our affiliates. You may direct us not to disclose this additional information to our affiliates (see How To Opt out below.) Even if you opt out, we are allowed by law to share our experiences and transactions with you with our affiliates.

**How Our Affiliates Use Information to Market to You:**

Our affiliates may use all of the nonpublic personal information we disclose to them about you to market their products and services to you.

**Your Right To Limit Marketing:**

You may direct us not to allow our affiliates to use your nonpublic personal information to market their products or services (see How To Opt Out below). Your choice to stop marketing from our affiliates will apply until you tell us to change your choice.

**How to Opt Out:**

You may modify your profile to direct us not to disclose additional information about you to our affiliates and not to allow our affiliates to use your nonpublic personal information that we disclose to them to market their products or services to you by doing the following steps:

**Privacy Policy**<https://locktrust.com/privacy/>

1. Login at [www.LockTrust.com](http://www.LockTrust.com)
2. Go to LTA Menu & Select My Profile
3. Check the Opt Out Of Emails box and Submit

Your opt-out will apply to all LockTrust & Affiliate Accounts; however you will not be blocked from receiving critical emails from LockTrust and Affiliates that we deem to be important to provide the service. Categories of Certain Nonaffiliated Third Parties to Whom We Disclose Information and the Categories of Information We Disclose We may disclose nonpublic personal information about you to certain nonaffiliated third parties that perform services or functions on our behalf, such as financial data processing companies that process and maintain your account records for us, or to financial institutions with whom we have written agreements to jointly offer, endorse or sponsor a financial product or service. We may disclose the following nonpublic personal information about you to those nonaffiliated third parties mentioned above:


- Information we receive from you on applications or other forms;
- Information about your transactions with us, such as your account balance, transaction history and parties to the transaction; and
- Information we receive from a public source.

When we disclose nonpublic personal information about you under these circumstances, we require that the nonaffiliated third party agree not to disclose the information, or to use the information for any other purpose. Other than as described in this section, we do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law. We do not disclose or sell nonpublic personal information about you to nonaffiliated third parties for the purpose of marketing non-financial products or services. Information Concerning Former and Inactive Members If you happen to close your account(s) with us at some point in time, or if you become an inactive customer, we will adhere to the privacy policies and practices as described in this Notice.

## INDUSTRY BACKGROUND REPORT

### Heightened Monitoring Watch Lists






Checks to determine if your merchant website URL has been identified by another acquirer, ISO or PSP as requiring additional ongoing monitoring by G2RS.

	Merchant Application Information	Additional Monitoring	Date Added	Date Removed
	Merchant URL	https://locktrust.com/	No	--

G2RS monitors certain high-risk merchants' online activities on a daily basis, including critical data points and sales processes. Acquirers, ISOs and PSPs typically add high-risk merchants suspected of aggressive marketing or other questionable practices to this monitoring service.

### Regulatory Negative Watch Lists

Matches principal and company information provided by your merchant against listed high-risk individuals/entities.

	Merchant Application Information	Match from 14 International Sources	Data Sources
n/a	Primary Merchant Contact Name	--	--
	Principal Name	Gina LeBlanc	None found
	Principal Address	516 5th Avenue North Safety Harbor FL 34696 United States	None found
	Legal Business/Merchant Name	Lock Trust, Inc.	None found
	Merchant Address	3001 North Rocky Point Drive East Suite 200 Tampa FL 33607 United States	None found
	Merchant URL	https://locktrust.com/	None found

The Regulatory Negative Watch Lists Check compares merchant application data points against important global screening lists of Politically Exposed Persons, financial sanctions, and otherwise high risk entities. These sanction and embargo lists include:

- US Office of Foreign Assets Control (OFAC) - Specially Designated Nationals List
- US Palestinian Legislative Council (PLC) List
- UK HM Treasury - Financial Sanctions, and Investment Ban Lists
- EU Consolidated list of persons, groups and entities subject to EU financial sanctions
- CA Office of the Superintendent of Financial Institutions (OSFI) - Terrorism Financing Entities, and Terrorism Financing Individuals
- CA Financial Transactions and Reports Analysis Centre (FINTRAC) - Money Laundering and Terrorist Activity Financing Watch

- AU Australian Government Department of Foreign Affairs and Trade (DFAT)
- INTL World Bank Listing of Ineligible Firms & Individuals
- IE The Irish Financial Services Regulatory Authority (IFSRA) - Unauthorised Firms

These sanction and embargo lists include over 14 data sources from US OFAC, US PLC, UK Treasury, US Treasury Department, EU, UN, OSFI, FINTRAC, FATF, Australian DFAT, US CFTC, World Bank and IFSRA.

## Industry Negative Watch Lists

Matches merchant name and website URL against available industry watch lists.

Merchant Application Information			Industry Negative Watch Lists
n/a	Merchant Name	Lock Trust, Inc.	Not applicable; non-pharmacy
n/a	Merchant URL	https://locktrust.com/	Not applicable; non-pharmacy

Industry Negative Watch Lists Sites are those Internet drug outlets that appear to be out of compliance with state and federal laws or National Association of Boards of Pharmacy (NABP) patient safety and pharmacy practice standards.

## Industry Positive Watch Lists

Matches merchant name and website URL against available industry approved lists.

Merchant Application Information			Industry Positive Watch Lists
n/a	Merchant Name	Lock Trust, Inc.	Not applicable; non-pharmacy or non digital content website
n/a	Merchant URL	https://locktrust.com/	Not applicable; non-pharmacy or non digital content website

Industry Positive Watch Lists include:

- The Verified Internet Pharmacy Practice Sites (VIPPS) accreditation program is a strong indicator of an Internet pharmacy's compliance with state and federal laws and regulations and National Association of Boards of Pharmacy's criteria.
- Licensed online distributors of digital content as identified by motion picture, home video and television industry associations.

## SERVICE PROVIDER ANALYSIS

### URL/Data Risk Verification


Verifies whether the website has Data Risk potential.

URL/Data Risk Verification	
	URL/Data Risk Verification

Global Boarding tests the merchant URL to assess whether the submitted website is unavailable for evaluation due to it being inactive, parked or forwarded to another site.

### Customer Registration SSL Check


Verifies whether the website has Data Risk potential.

Customer Registration SSL Check	
	Customer Registration SSL Check

Global Boarding checks whether there is a customer registration section for this website and whether it supports secure encrypted data transmission of sensitive information from the user's browser to the website. Does the URL show https:// and/or a lock icon in the user's browser?

### Shopping Cart SSL Check

Verifies whether the website has Data Risk potential.

Shopping Cart SSL Check	
	Shopping Cart SSL Check

Global Boarding checks whether there is a shopping cart section for this website and whether it supports secure encrypted data transmission of sensitive information from the user's browser to the website. Does the URL show https:// and/or a lock icon in the user's browser?

### Service Provider Risk

Verifies PCI DSS compliant Service Providers (also known as Common Points of Service, or third-party service providers) in use by your merchant URL




Merchant Application Information		Service Provider Risk
	Merchant URL	https://locktrust.com/
		Low

The Service Provider Risk rating is based upon G2RS's proprietary SP Sentinel service which provides an in-depth analysis of all the service providers used on the merchant's website. A service provider is broadly defined as any third-party agent that provides services to merchants and may store, process or transmit cardholder data.

- High Service Provider Risk indicates that either the merchant appears to be using non PCI DSS compliant service providers with cardholder data, the e-commerce solution appears to capture cardholder data, cardholder data is entered on a secure server, or where cardholder data is entered directly on the merchant URL.
- Medium Service Provider Risk indicates that the merchant appears to accept cardholder data and directly passes it to a compliant service provider, or has a restricted checkout process or password-protected e-commerce shop.
- Low Service Provider Risk indicates that the merchant does not appear to come into contact with cardholder data, only uses PCI DSS compliant service providers or does not accept payment at the time of G2RS review.

## Service Providers Identified

Which Service Providers are in use on this merchant website URL and are they validated service providers?

Visa PCI DSS Validated Service Providers	Visa Europe PCI DSS Validated Service Providers	MasterCard PCI DSS Validated Service Providers	Service Providers Identified
			Amazon.com

Merchants must use service providers that are compliant with the PCI Data Security Standard (DSS). Service providers must be registered with VISA and/or MasterCard prior to inclusion on the list of PCI DSS-compliant service providers.

To identify specific Service Providers in use by all your merchants in your entire portfolio, G2 Risk Solutions offers its SP Sentinel service. For further information on the SP Sentinel service, please contact G2 Client Management by emailing [clientservices@g2llc.com](mailto:clientservices@g2llc.com).

**Client agrees and understands that Global Boarding data is provided to aid in client's merchant boarding and underwriting risk evaluation process. It is neither a recommendation to board or not board a merchant nor is it a legal opinion. G2 Risk Solutions assumes no liability for risk decisions made in the risk or boarding process. Client also understands that the contents of G2RS reports and G2RS's relationship with client are confidential and may not be communicated to merchants or other third parties.**

**G2 Risk Solutions (G2RS) owns the intellectual property rights in the text, data sets, trademarks, HTML, source and/or object code, and other content (collectively the "Content") within this deliverable and or that is otherwise made available to you by G2RS. Permission is hereby granted to lawfully access and use the Content only within the limitations of service and/or non-disclosure agreement(s) with G2RS. You may not copy, reproduce, republish, upload, post, transmit, modify, re-sell or distribute in any manner, the Content, including text, data sets, trademarks, HTML, source and/or object code without the prior written permission of G2RS. Copyright © 2024.**