

Payment Policy

April 1, 2024

1. Online Payment by Credit Card

Our website is connected to internet acquiring, and you can pay for your order with a Visa or Mastercard credit card directly on the site. After confirming your selected order, a secure window with the payment page of the [Robokassa](#) payment service will open, where you need to enter your credit card details and email address for the receipt or fiscal check.

We use the 3D Secure protocol to confirm payment. If your bank supports this protocol, you will be redirected to the bank's server for additional identification using an SMS code. Please check with the bank that issued your credit card for information on the rules and methods of additional identification.

On the payment page, you will need to enter the card number, email address, card expiration date, and the three-digit security code (CVV2 for Visa or CVC2 for Mastercard). All the necessary data is displayed on the surface of the credit card.

CVV2/CVC2 is a three-digit security code located on the back of the card.

Next, in the same window, a page of your issuing bank will open to enter the 3-D Secure code. If you do not have static 3-D Secure configured, it will be sent to your phone number via SMS. If you haven't received the 3-D Secure code, please contact your issuing bank.

3-D Secure is the most advanced technology for securing card payments on the internet. It allows for the unequivocal identification of the authenticity of the cardholder conducting the transaction and greatly reduces the risk of fraudulent transactions on the card.

2. Cases of Payment Rejection

If your payment did not go through or the transaction was canceled, please check the following:

- Were the details entered correctly? Pay attention to the expiration date of your card and the card number.

- Is there enough balance on your card? You can find out more about the availability of funds on your payment card by contacting the bank that issued your card.
- Is online payment enabled on your card? You can find out more about the capabilities of your card by contacting the issuing bank.
- Do you have enough daily limit for online payments? You can find out more about the limits of your card by contacting the issuing bank.

For inquiries regarding failed payments, please contact the customer support of the issuing bank that provided your credit card or the support service of the website where the payment was made.

3. Security Guarantees

The [Robokassa](#) payment service protects and processes your credit card data according to the PCI DSS security standard. Information transfer to the payment gateway occurs using SSL encryption technology.

Further information transfer takes place through closed banking networks that have the highest level of reliability. [Robokassa](#) does not transmit your card data to the online store or third parties. The 3D Secure protocol is used for additional cardholder authentication.

If you have any questions about a completed payment, you can contact customer support via email at support@robokassa.kz.

4. Security of Online Payments

The personal information you provide (email, credit card number) is confidential and not disclosed. Your credit card data is transmitted only in encrypted form and is not stored on our server.

The security of processing online payments is guaranteed by the [Robokassa](#) payment service. All operations with payment cards comply with the requirements of VISA International, MasterCard Worldwide, and other payment systems.

Special security technologies for card online payments are used during information transmission, and data processing is conducted on a secure, high-tech server of the payment service.

Paying with credit cards is secure because:

- The authorization system guarantees to the buyer that their payment card details (number, expiration date, CVV2/CVC2) will not fall into the hands of fraudsters, as this data is not stored on the server in encrypted form and cannot be stolen.
- The buyer enters their payment details directly into the [Robokassa](#) authorization system, not on the online store's website; therefore, the buyer's card payment details will not be accessible to third parties.

5. Public Offer Agreement

This Privacy Policy for Personal Data (hereinafter referred to as the Privacy Policy) applies to all information that the website "Any2text" located at the domain <https://any2text.com/>, may obtain about the User during the use of the website.

Payment for services provided on the Administrator's website by an individual/legal entity (hereinafter referred to as the User) constitutes acceptance of this public offer, which is equivalent to entering into an agreement (hereinafter referred to as the Agreement) on the terms set forth therein.

In case the User does not agree with the text of the presented Agreement, the Administrator suggests refraining from using the services provided.

5.1. Key Provisions

5.1.1. The User and the Administrator have entered into this agreement (hereinafter referred to as the Agreement) to receive services provided by the Administrator, in accordance with the current legislation of the Republic of Kazakhstan.

5.1.2. Terms used in the text of the Agreement:

- "Offer" - a public offer to use the online service;
- "Acceptance" - the unconditional acceptance by the User of the terms of the agreement in full;
- "Administrator" - the service provider who is the owner of the website;
- "User" - any individual/legal entity who accepts the terms of the agreement and uses the services provided on the Administrator's website;
- "Services" - recognition and conversion of user audio and video files into text with minute-based payment for the resulting outcome (hereinafter - transcription);
- "Website" - a set of software that provides the publication of information and data for public viewing, united by a common purpose, through technical means. The Website is accessible to Users via a unique electronic address or its alphanumeric designation. The Website in this Agreement refers to the Administration's Website, located on the Internet at <https://any2text.com/>.

5.2. Offer Subject

5.2.1. The Administrator provides services for converting (transcribing) audio and video into text on the Website.

5.2.2. The Administrator undertakes to provide technical maintenance and support for the Website.

5.2.3. The current version of the Agreement is publicly available on the Website at the following address: <https://any2text.com/>.

5.3. Using the Online Service

5.3.1. To receive the Administrator's service, the User voluntarily selects a tariff plan, completes registration by providing personal data, and makes payment.

5.3.2. User payment signifies unconditional and full acceptance of the terms of the Agreement. The day of payment by the User for the Services is considered the day of entering into the Agreement for the duration specified in the service package.

5.4. Registration on the Website, Confidentiality, and Personal Data Protection

5.4.1. Personal data includes the following information:

- User's last name, first name, patronymic (if applicable);
- Email address (E-mail);
- Password and login for accessing the personal account;
- User's status (individual/legal entity);
- Residential address;
- Individual Identification Number (IIN) / Business Identification Number (BIN).

5.4.2. If necessary, the User has the right to edit the information entered about themselves in the personal account.

5.4.3. The Administrator undertakes not to disclose the information received from the User. Disclosure of information in accordance with justified requirements, as per the current legislation of the Republic of Kazakhstan, is not considered a breach of obligations.

5.4.4. The User is responsible for all actions and consequences of using the personal account, voluntary transfer of access to their personal account to third parties, as well as unauthorized access. All listed actions will be considered carried out by the User themselves.

5.5. Rights and Obligations of the Parties

5.5.1. Administrator:

- Undertakes to provide technical support and provide complete information within the scope of the service packages.
- Undertakes not to disclose the User's personal data.
- Does not bear responsibility for the information provided by the User.
- Has the right to unilaterally change the terms of service provision and make amendments to the Agreement.

5.5.2. User:

- Bears full responsibility for the accuracy of the information provided during registration on the Administrator's Website, as well as for the timely updating of registration data.
- Bears personal responsibility for any actions taken using their personal account, as well as for any consequences that may result from such use by third parties due to improper storage of the login and password by the User.
- Has the right to use the Website's services in their own interests, without directly interfering with its operation.

5.6. Payment Procedure

5.6.1. 5.6.1. Payment is made to the Administrator's account using credit cards or other non-cash methods after registration according to the following tariff plans (service packages):

5.6.2. Services are provided upon 100% prepayment; trial periods are not provided.

5.6.3. The Administrator independently monitors the expiration date of service provision.

5.6.4. The User is responsible for the accuracy of payments.

5.7. Responsibility of the Parties, Dispute Resolution

5.7.1. Parties bear responsibility for non-performance or improper performance of their obligations in accordance with the current legislation of the Republic of Kazakhstan.

5.7.2. All disputes arising between the Parties in the execution of this Offer are resolved through negotiations, and in case of failure to reach an agreement between the Parties, the dispute is resolved in court in accordance with the current legislation of the Republic of Kazakhstan in the arbitration court at the Administrator's place of registration.

5.8. Term of Contract and Termination

5.8.1. The public offer comes into effect upon acceptance of the Offer and remains valid for the duration of access provision to the Administrator's Website.

5.8.2. The Administrator has the right to block access to the server in the following cases:

- Upon receiving orders from state authorities of the Republic of Kazakhstan;
- In case of infringement of copyright and related rights;
- Upon substantiated request from third parties due to the violation of their rights;
- Upon detection of information prohibited by law that is posted by the User.

5.8.3. The User has the right to refuse the services provided. The refusal of services is accepted within 14 (fourteen) calendar days from the date of access to the Website by the User by sending a written request to the Administrator's email with an explanation of the real motivated reasons for refusal. Claims from the User will not be accepted if the refusal period is violated.

5.8.4. The Administrator refunds the funds minus the amount for the actually rendered Services within 14 (fourteen) calendar days to the User's details specified in the application after confirming the Administrator's motivated reasons for refusing the Services.

5.8.5. In case of contract violations, the prepaid funds are non-refundable.

5.9. Other Terms and Conditions

5.9.1. The Administrator has the right to unilaterally change the terms of the Agreement in whole or in part without the User's consent. The current version is published and accessible on the Website.

5.9.2. This version of the Agreement is current and supersedes the previous version.

5.9.3. The Parties are released from liability for non-performance or improper performance of the terms of this Agreement during force majeure events. These include natural disasters, military actions, mass unrest, as well as the adoption of legislative acts by government bodies that hinder the fulfillment of the Agreement's terms. In this case, the performance of obligations by both Parties is postponed for the duration of force majeure circumstances and their consequences.

5.9.4. In all other matters not covered by the terms of this Agreement, the Parties shall be guided by the current legislation of the Republic of Kazakhstan.

6. Provider's requisites

Individual Entrepreneur/LLP	LLP "TopTama"
Address	Kazakhstan, Pavlodar region, city of Pavlodar, Brothers Dusembinov Street, building 1/15, postal code 140007
BIN/IIN	240140020442
Bank account	KZ248562203135661803
BIC	KCJBKZKX at JSC "Bank CenterCredit"
Email	help@any2text.com
Phone	+7 (747) 631 02 46