



Escrow Payment Solutions for Retailers and Marketplaces

Via GoEscrow Partner API

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Related Documents

Reference	Document Name
TSANDCS	The GoEscrow Terms Of Use https://goescrow.com.au/tsandcs
FSG	The GoEscrow Financial Services Guide https://goescrow.com.au/fsg/
PDS	The GoEscrow Product Disclosure Statement https://goescrow.com.au/pds/

GOE-CA3-001	GoEscrow New Account Form - ABN Holder https://goescrow.com.au/NewAccount-ABNHolder
GOE-CA1-001	GoEscrow New Account Form – Individuals https://goescrow.com.au/NewAccount-Individual
GOE-CA4-001	GoEscrow eKYC Form Trusts https://goescrow.com.au/NewAccount-Trust

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1 Executive Summary

In its basic form escrow is three steps:

- Buyer Pays
- Seller Ships
- Seller Gets Paid

GoEscrow is proud to introduce the GoEscrow Partner API—a robust, easy-to-integrate solution that allows E-Commerce Retailers and Marketplaces to embed secure escrow functionality directly into their platforms. This release marks a significant step forward in making trusted, risk-mitigated payments accessible to any business model involving Buyer-Seller transactions.



The Partner API enables seamless integration of GoEscrow's core functionality, supporting both Retailer and Marketplace applications, while maintaining the trust and compliance standards that the GoEscrow brand is known for.

The GoEscrow Payment Protection Platform, The Site, The Apps and The API are compliant with Australian Government Regulations.

1.1 General

GoEscrow Pty Ltd ATF The GoEscrow unit Trust (ACN 650 709 354) (ABN 30 404 785 790) (GoEscrow) operates an escrow payment protection platform in Australia.

GoEscrow is authorised by the Australian Securities and Investments Commission as Australian Financial Services Representative No. 001312536 of authorising licensee Australian Financial Services Licence (AFSL) No. 526194 to provide the following financial services to retail and wholesale clients:

1. provide general financial product advice for the following classes of financial products:
 - a. deposit and payment products limited to non-cash payment products;
2. deal in a financial product by:
 - a. issuing, applying for, acquiring, varying or disposing of deposit and payment products limited to non-cash payment products; and
 - b. applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - i. deposit and payment products limited to non-cash payment products;

We act on our own behalf when we provide financial services to you.

1.2 GoEscrow Value Proposition

1.2.1 Features For The Buyer

GoEscrow assists buyers in a transaction by allowing their supplier payments to pause in a trusted 'middle' escrow account until goods or services can be received and inspected. On satisfaction the buyer informs GoEscrow digitally to settle the payment to the seller. This allows for the buyer to retain some buyer payment leverage. The Parties may optionally agree an automatic settlement date/time which can be paused in case of a dispute.

1.2.2 Features For The Seller

GoEscrow assists sellers in a transaction by guaranteeing that payment is made in full prior to the supply of any goods or services. While payment is paused on its way from buyer to seller the seller can be confident of settlement as the funds can't be charged back at a later date, cancelled, or reversed back to the buyer unless the seller agrees or a government body instructs such to happen.

1.3 The Advantage

The effect is that buyers know that goods/services will be delivered before payment is settled and sellers know funds are irreversibly and irrevocably available for settlement once they have delivered.

1.4 Benefit summary

These are the benefits for each side when a payment is made via escrow.

1.4.1 Payer/Buyer Benefits:

- Proves supplier credibility
- Protection of funds
- Confidence in transaction
- Encourages seller performance
 - Quality
 - Timing
 - Completeness

1.4.2 Payee/Seller Benefits:

- Trust building
- Reduce risk of nonfinal payment
- Remove final payment collection requirements
- Dispute reduction – no credit card charge back risk
- Cash flow planning

In short, GoEscrow balances the risks. The Seller knows the buyer is serious (money is locked in) and The Buyer knows they won't lose their money if the product is not as described or if the seller disappears or fails to deliver.

1.5 FundNow Methods

Payers/Buyers must ultimately make payments to banking facilities operated by GoEscrow.

GoEscrow will create individual bank accounts with a unique BSB/Account Number and PayID per transaction into which The Payer must pay. We call this "Funding A Transaction" and the section within the GoEscrow App for this is called "FundNow".

The Payer/Buyer may currently make funding payments by:

- PayTo - from their personal PayID or BSB/Acc instantly into their escrow transaction bank account.
- PayID – using the PayID of First.Last01@goescrow.net.au associated with the escrow transaction bank account.
- Electronic Funds Transfer – into their escrow transaction bank account via specific BSB/Account details.

GoEscrow may introduce other FundNow methods at later date via GooglePay, ApplePay, Credit/Debit Card and BECS Direct Debit.



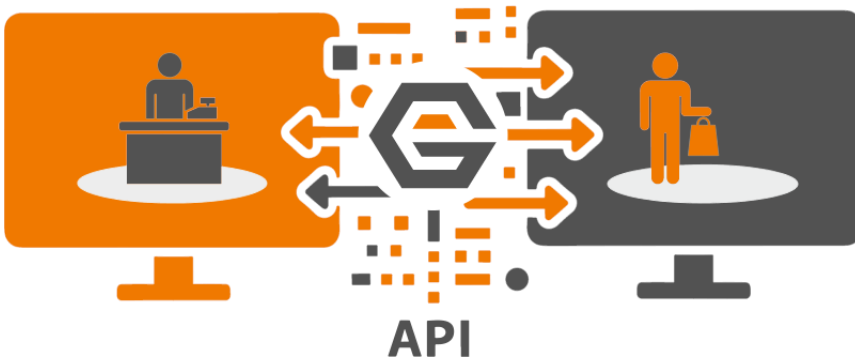
1.6 Two E-commerce Integration Models

There are two integration models supported by the GoEscrow Partner API.

1. The first is a payment integration workflow to suit E-Commerce Retailers wherein The Seller is the Retailer and their customers are The Buyers making purchases for products/services with payment held in escrow until released by the buyer or at a set time or trigger.

2. The second payment integration type is for E-Commerce Marketplaces wherein The Buyers and The Sellers are introduced to each by the marketplace with both parties referred to GoEscrow for payment processing via escrow.

2 API for E-Commerce Retailers



2.1 Outline

GoEscrow refers to companies that operate online stores selling products or services where the company is always The Seller of the product and is the ultimate payee in an escrow transaction settlement as E-Commerce Retailers.

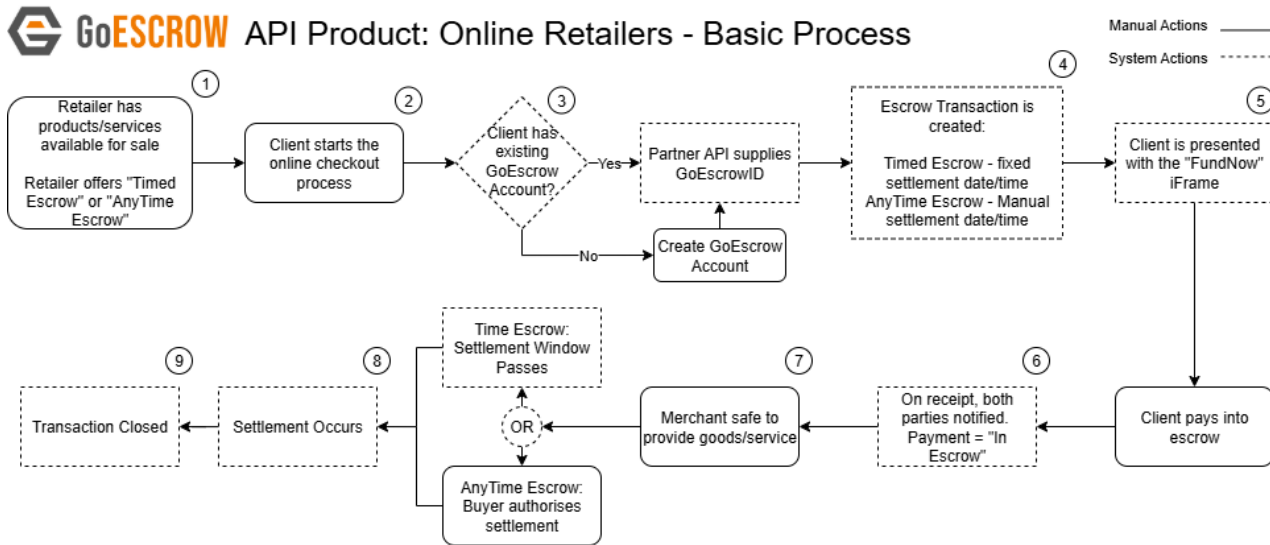
Customers purchase the product/service through the retailer's online store and pay into escrow. The Retailer then provides their products/services with the knowledge that their future payment is safe and that they will receive the funds when The Client authorises settlement or a timed escrow triggers automatic settlement.

Some typical use cases:

- Manufacturing on demand – instead of taking a small deposit a client places payment into escrow for the full amount while bespoke manufacturing occurs.
 - Settlement can be “Anytime Escrow” when the work is complete and client receives
 - Settlement can be automatic “Timed Escrow” at a fixed future date – unless the buyer requests a delay.
 - Settlement can be “On Delivery Plus” – EG on delivery plus 72 hours.
- Sales of hardware and Installation – EG. A TV is purchased online with installation service to occur within 7 days
 - Settlement is “Timed Escrow” after 14 days
- Booking of maintenance or repair services – handyman or specialist repair services are usually booked online via calendar but payment if after the fact as field trade person asks for payment at end of the job
 - Payment can be made into escrow at booking with settlement via “Timed Escrow” after the booking date + few days or via “Anytime Escrow” and client clicks settle via app or other email prompt from payee
- The online booking of any future service product
 - Many online bookings are taken where payment is “chased” after supply as people prefer to pay after. Payment via escrow adds a revenue assurance component to the sale. Funds are confirmed as available and are locked up until settlement.

The GoEscrow escrow management fee and any merchant (credit card) fees are deducted from the funds on placement into escrow and the balance is sent to payee at settlement. A paid invoice is supplied to The Retailer for fees.

2.1.1 Basic Process



The basic process is:

1. The Retailer has products/services available for sale online with Escrow "Timed Escrow" attributes or "AnyTime" escrow flag Y/N attributes configured
2. A Client orders online via shopping cart
3. A check if The Client has GoEscrow account Y/N
 - a. If N = GoEscrow to create account. GoEscrowID supplied
 - b. If Y = GoEscrowID supplied
4. An Escrow Transaction is created
 - a. "Timed Escrow" has a set settlement count down window
 - b. "Anytime Escrow" means The Client must authorise settlement at any time
5. The GoEscrow "FundNow" iFrame is presented
 - a. The Client must pay money into escrow bank account
6. Transaction is now "IN ESCROW"
7. Products and Services may now be supplied
 - a. <<Time Passes>>
8. Transaction settlement to The Retailer occurs. (Total in escrow minus fees)
 - a. For "Timed Escrow" settlement happens automatically at set date-time
 - b. For "AnyTime Escrow" settlement happens when The Client authorises
9. Transaction Closed

2.2 The Parties

In API for E-Commerce Retailers there are three parties involved:

1. The Client is the consumer
 - a. They are The Payer into escrow and the buyer of the goods/services of The Retailer.
 - b. They authorise settlement when they are happy or at a fixed date/time or other trigger
 - c. The Retailer refers this party to GoEscrow
 - d. This party ends up with an GoEscrowID and Escrow Transaction Bank Accounts
 - e. They agree to the standard GoEscrow Terms Of Use of The Payment Protection Platform.
2. The Retailer is the supplier
 - a. They are The Payee from escrow and the seller of the goods/services to The Client.
 - b. They enter into a GoEscrow E-Commerce Retailer Cooperation Referral Agreement.

- i. The purpose of this agreement is to detail ownership of client value, the handling of privacy data and support obligations plus standard commercial terms.
 - c. They require an ABN
 - d. They are The Referrer of The Client to GoEscrow
 - e. They create an escrow transaction with The Client on shopping cart exit
 - i. The Client has an existing GoEscrowID or a new one is created via The Retailers shopping cart. The Client funds the transaction at checkout and accepts the escrow transaction terms
 - f. On escrow transaction funding by The Client, The Retailer in effect pays the escrow management and merchant card service fees as these are deducted on transaction funding with the balance held in The Clients escrow transaction bank account.
 - i. The settlement amount is the transaction total minus all fees.
 - g. They agree to the standard GoEscrow Terms Of Use of The Payment Protection Platform.
3. GoEscrow Pty Ltd
- a. Is the provider of the non-cash payment service via escrow
 - b. Is the operator of The Payment Protection Platform
 - c. GoEscrow will levy its standard Escrow Management and Card Processing fees as published on The Site.

2.3 Integration Steps:

1. Onboarding of The Retailers primary contact onto the Payment Protection Platform (usually a company director) using their personal identification, bank account and address and allocation of a personal GoEscrow-ID
 - a. KYC process for director
2. Link of The Retailers ABN with the primary contact GoEscrow ID
 - a. Digital linking for Companies, Sole Traders, Sole Traders with Business Names and Partnerships if ASIC record name match.
 - b. A non-director can be linked but in this situation an authority letter and ID information of a director are still required. This is handled outside of The Sites automated systems by GoEscrow Customer Service and Compliance Team staff
 - c. Trusts are handled by additional manual processing.
3. A GoEscrow E-Commerce Retailer Cooperation Referral Agreement is executed.
 - a. An API key and pass is supplied to The Retailer
4. Retailer Site Integration
 - a. Creation of workflow steps VIA-API to api.staging.goescrow.net
 - b. Testing of workflow
 - c. Live Keys > Change to VIA-API to api.goescrow.net

2.4 Retailer Site Case Study

We will use the example of an online store selling TVs. The store does not sell TV installation services online by shopping cart because buyers prefer to pay after the fact for home installation services. The retailer finds it troublesome chasing payment after an installation and installers dislike asking for payment, so it only offers “Timed Escrow” at shopping cart payment time.

NOTE: For operators with CMS systems that include defined products/services that wish to use “Timed Escrow” we recommend that the time-bomb length be defined per product as a distinct attribute.

EG> If a Wordpress-WooCommerce site has TVs listed for sale then a new ‘product’ called “TV At Home Installation” can be created with the Product Attribute “Escrow Time = 14 days”. Then on shopping cart exit if this item is ordered GoEscrow can be the only payment option presented as a 14 day Timed Escrow. If the buyer can override this or not is a retailer choice.

2.4.1 Steps- Online Retailer – Pre Sale

1. The retailer has explanatory and promotional information regarding GoEscrow on its site.
 - a. It decides on 3 installation service options to be available online:
 - i. Home Installation Next Day - \$800. Escrow Time = 3 days.
 - ii. Home Installation within 3 Days - \$400. Escrow Time = 5 days.
 - iii. Home Installation within 10 Days - \$350. Escrow Time = 14 days.
 - b. It creates the three install products on its store for the install services.
 - c. This escrow outline condition information is presented to the buyer as they shop for install services.

2.4.2 Steps – Online Retailer – At Sale

1. The Client orders a TV with in home installation on the retailers E-Commerce Store
 - a. The TV is \$750
 - b. The installation service is \$400
 - i. The installation will happen within 3 working days
 - ii. The escrow settlement will happen automatically in 5 days unless the buyer lodges a dispute/hold with GoEscrow
 - c. The retailer desires payment into escrow of \$1150 with automatic settlement in 5 days.
 - d. The only cart payment option presented is "Via GoEscrow".
2. The Retailer E-Commerce Site must have already onboarded The Client and hold this information:
 - a. Client First and Last name
 - b. Client Email address confirmed by 2FA
 - c. Client Mobile Number
 - d. Client Address
 - e. Client Date Of Birth
 - i. NOTE: must be over 18
 - f. Optional GoEscrowID from previous transactions
3. On the store when The Client clicks to pay at checkout:
 - a. The Retailer should present the following opt-in statement with tick-box to proceed:
 - i. "GoEscrow Pty Ltd ACN 650 709 354 are AUSTRAC registered Remittance Service Provider and Australian Financial Services Representative (AFSR) No. 1312536 of Australian Financial Services Licence (AFSL) No. 526194. I authorise my details to be sent to GoEscrow to check if I have an existing account and if not, I request GoEscrow to create an account in my name. I consent to my information being checked with official records holder for the purpose of confirming my identity."Present a Tick-Box to proceed.
 - b. VIA-API: The Retailer passes the following client record fields to GoEscrow
 - i. If a GoEscrowID is on file check if active by API. If Y proceed to step 'd'
 - ii. If no ID on file or not active send by API
 1. Client First Name
 2. Client Last Name
 3. Client Email
 4. Client Mobile
 5. Client Address
 6. Client DoB
 - c. GoEscrow searches for an existing GoEscrowID with the same Last/Email or Last/Mobile combo.
 - i. If Y – A Match – VIA-API returns the GoEscrowID to The Retailer
 1. GoEscrow will email a confirmation to The Client and include the current legal documentation pack (Terms, PDS & FSG)

- ii. If N – No Match – GoEscrow will:
 - 1. create a new GoEscrowID for The Client
 - 2. SMS The Client mobile a link for scan of an ID document. Typically, this is one government issued photo ID document. Drivers Licence or Passport. The GoEscrow SMS link will prompt to photo the ID. It will scan the data and return to GoEscrow systems for KYC.
 - a. If KYC = Pass no further action
 - b. If KYC = Fail GoEscrow systems will follow up for more information. The retailer does not take any KYC follow up action.
 - c. If KYC = No Reply for 24 hours GoEscrow systems will follow up. After 72 hours an email for assistance will be sent to The Retailer.
 - d. A valid client ID must be obtained before escrow settlement to the retailer
 - e. If no KYC can be obtained and funds are in escrow a compliance breach must be logged and possibly a SMR submitted to AUSTRAC
 - i. GoEscrow Compliance Team and Manager will review
 - ii. Settlement will be OK if the instance is rare.
 - iii. Procedure review may be required if KYC stall happens too often as determined by GoEscrow Compliance Manager
 - iv. The Client Last/Email/Mobile will be flagged on ban list
 - 3. GoEscrow will email welcome letter to The Client including the documentation pack (Terms, PDS & FSG) and links to complete KYC etc.
 - 4. VIA-API GoEscrow will return the GoEscrowID to The Retailer
 - a. It is recommended The Retailer store the GoEscrowID
- iii. If B – Ban Match – If The Client is on a AML PEP or sanction or ban list or GoEscrow client ban list we will reply back to The retailer that escrow for this client is unfortunately not possible. The retailer may direct The Client to contact GoEscrow direct.
 - 1. GoEscrow shall email the referred but unaccepted client
- d. Retailer site presents the following information for authority and 2FA:
 - i. If GoEscrow ID existed:
 - 1. "A matching GoEscrow account for you has been found with GoEscrow ID xxx999. GoEscrow has emailed you their latest Terms Of Use, Financial Services Guide and Product Disclosure Statement. I have, read, understood and agree to the GoEscrow Terms Of Use and PayTo Agreement and have read and understood the GoEscrow Product Disclosure Statement and Financial Services Guide. I request GoEscrow create an active escrow transaction between XXXYYYTheRetailerNameXXXXYYY and myself"
Present a Tick-Box to proceed.
 - ii. If a new GoEscrow ID was created:
 - 1. "A new GoEscrow Account has been created for you and your GoEscrow ID is xxx999. A GoEscrow welcome pack has been sent to you by email. Please review their documents. When you are ready, please confirm the following statement:
I have read, understood and agree to the GoEscrow Terms Of Use and PayTo Agreement and have read and understood the GoEscrow Product Disclosure Statement and Financial Services Guide. I request GoEscrow create an active escrow transaction between

XXXXXXTheRetailerNameXXXXXX and myself"

Present a Tick-Box to proceed

iii. GoEscrow sends a single 2FA code to email or SMS if mobile is primary contact.

iv. "A confirmation code has been sent to you please confirm here:"

Present a 2FA input box.

4. After 2FA create the Escrow Transaction:

a. VIA-API: Create the Escrow Transaction by supplying the following information:

i. The Escrow Transaction Total (inc GST)

ii. The Client/Payer GoEscrow ID

iii. The Escrow Transaction Description

1. This is a 255 character description (displayed in the GoEscrow app) describing the transaction in basic terms

2. In the example this may be "TV with in Home Installation within 3 Days".

iv. The Escrow Type

1. Anytime Escrow or

2. Timed Escrow

a. In this example it is Timed Escrow 5 day from transaction funding.

b. VIA-API: GoEscrow will create the transaction and return to The Retailer:

i. The Transaction ID

ii. The Transaction Settlement Date/Time

iii. The Transaction Settlement Value

1. This will be Escrow Transaction Total minus Fees

c. GoEscrow will email both parties regarding escrow transaction creation

i. The Retailer may opt out if too many emails and use their internal systems or app.goescrow.net

ii. The email to The Client includes all 'FundNow' information so they may review and pay at a later date

d. Both parties may now view this transaction in the GoEscrow Apps

i. The Retailer may use <https://app.goescrow.net> to view all escrow transactions

5. When the transaction is created move to escrow funding stage:

a. VIA-IFRAME: The Retailer should present the GoEscrow 'FundNow iFrame' by sending GoEscrow the Transaction-ID

i. This will allow The Client to fund the escrow transaction. They may pay:

1. By PayTo (This is the best option. See <https://goescrow.com.au/paytohelp>)

2. By EFT into the specific escrow transaction BSB and Account

3. By PayID into the specific escrow transaction PayID

a. This is usually ClientName01@goescrow.net.au

b. The Retailer should have a means by which The Client may re-open the "PayNow iFrame" for the transaction should The Client does not complete straight away

c. GoEscrow will hold the transaction as payment status "PENDING" for 14 days.

i. Afterwards it will auto-cancel.

d. GoEscrow will send reminders to The Client to pay

6. When Transaction Payment Status = IN ESCROW

a. VIA-API-HOOK: GoEscrow will inform The Retailer

i. It is now OK to supply goods or make the bookings for services.

1. In this example the TV can now be delivered and installed.

b. GoEscrow will email the parties

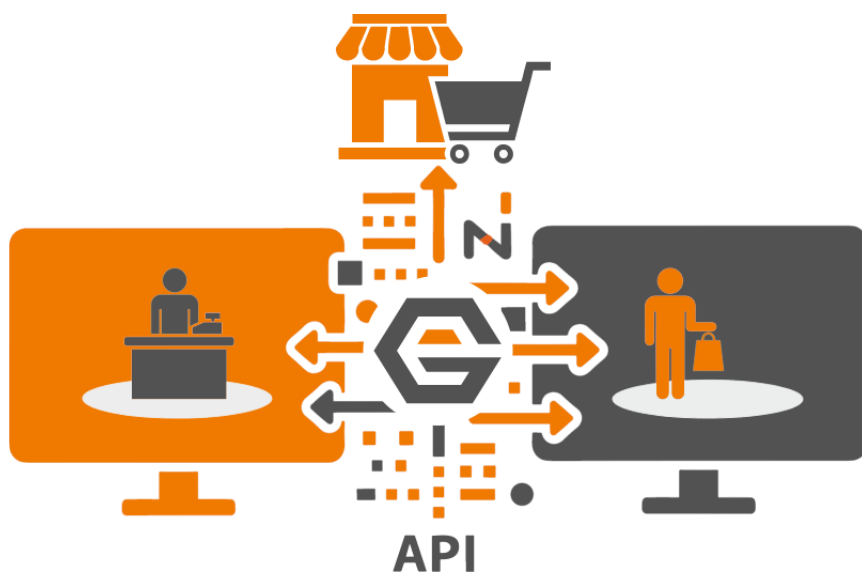
c. The Timed Escrow count begins

7. If a Transaction Status or Payment Status changes for any reason:

a. GoEscrow will email all parties

- b. In particular The Client may request status change to "IN DISPUTE". This means the auto-settlement countdown is paused.
- 8. If all proceeds as normal:
 - a. For a Timed Escrow transaction, the settlement amount will be remitted to The Retailers bank account at the nominated date/time unless paused by The Client
 - b. For an Anytime Escrow transaction the settlement will happen when The Client authorises in The GoEscrow App or:
 - c. A mechanism for The Client to authorise in The Retailers site is recommended but not essential. The operation would be:
 - i. In the order management system The Client should be presented with "Settle Now Option" with "I authorise GoEscrow to settle funds held in escrow to the payee" Present Tickbox. On click:
 - 1. GoEscrow will Email and SMS a 2FA
 - 2. "Are you sure you wish to settle this transaction? This action will initiate the settlement process and cannot be undone." Present an input box for 2FA and <<Confirm Settlement>> or <<Cancel>> buttons
 - ii. On click GoEscrow will send the settlement amount to The Retailer Bank Account and mark transaction and payment statuses as complete.
- 9. GoEscrow will email all parties when a transaction settles.

3 API for E-Commerce Marketplaces



3.1 Outline

GoEscrow refers to companies that seek to connect buyers and sellers often in a particular category of product or service as E-Commerce Marketplaces.

Customers search for, select and purchase the products or services of a merchant through the marketplace operators online store and pay into escrow awaiting the creation/deliver/installation of a product or service. In this way the Marketplace Operator introduces buyers to sellers who are in effect all the Marketplace's clients.

eBay and Etsy are examples of large, global marketplaces.

In Australia, very importantly, an online marketplace cannot legally hold money in escrow or process third party card payments without the proper Australian Financial Services Licence (AFSL) and AUSTRAC remittance service authority because such actions constitute a regulated financial service under the Corporations Act 2001. A marketplace operator must therefore partner with a Payment Service Provider or an Escrow Agent. GoEscrow is both of these.

Partnering with GoEscrow also allows for the marketplace to transact and extract its fees in a manner that is easy, ensures compliance and assures revenue.

When a marketplace operator allows for payment into escrow The Merchant is able to provide their products/services with the knowledge that their future payment is safe and that they will receive the funds when The Client authorises settlement or a timed escrow triggers automatic settlement to The Merchant. The Marketplace Operator may add its fee to the GoEscrow Escrow Management Fee and have this deducted from The Merchants settlement total.

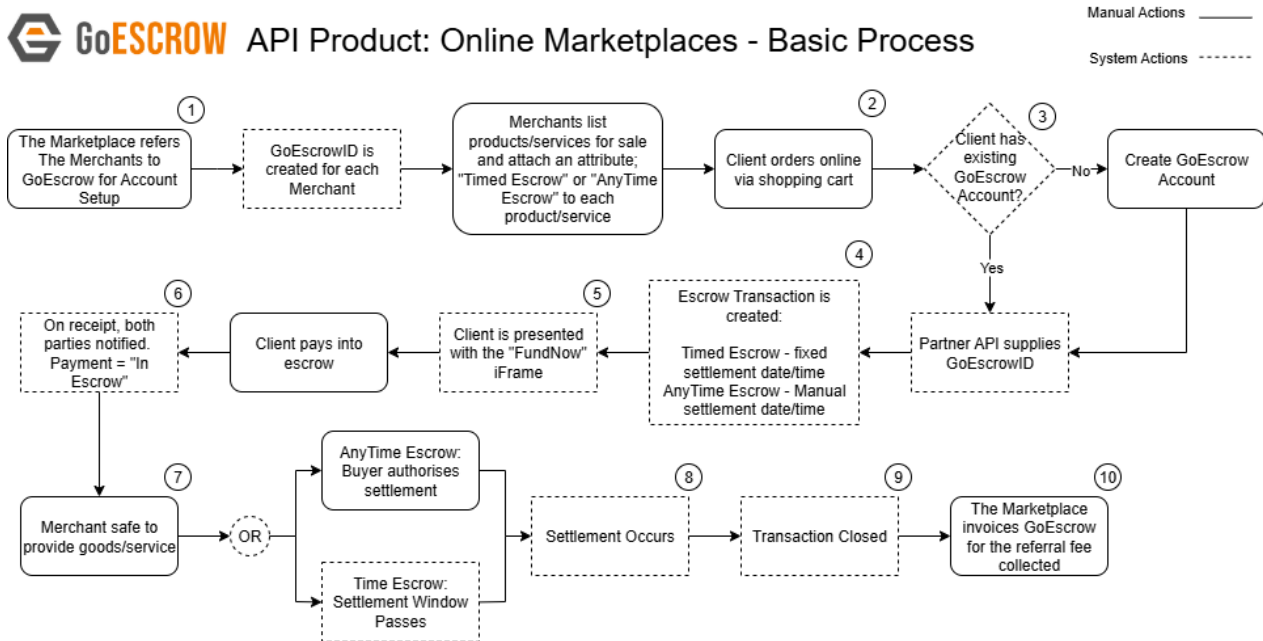
Some use cases:

- AusE1.com.au while promoting itself as a marketplace are likely operating as a direct sellers of its providers services. All warranty, refund and other obligations reside with AusE1. By implementing an escrow facility for payment flow these obligations are removed with the ultimate seller (The Merchant) providing all warranty and refunds.
- Madeit.com.au currently used Stripe as a third-party payment processor to take payments for artisans selling their hand made wares on its site. As it charges 2% merchant fee it is not making any margin on the actual transactions and therefore charges monthly memberships for its

sellers. Implement payment into escrow with settlement on courier/delivery plus 24 hours would allow a revenue division of the GoEscrow fee providing to Makelt.com.au a referral fee of 0.5% per transaction

- A site such as <https://AnAussieArtStore.com.madeup/> sells art by various artists. They could take payment into escrow for to be commissioned works. This is in effect a “manufacturing on demand” solution allowing the artist taking on commissions to be revenue secure.

3.1.1 Basic Process



The basic process is

1. The Marketplace refers The Merchants to GoEscrow for account setup
 - a. A GoEscrowID is created for each merchant
 - b. The Merchant has products/services available for sale online with Escrow “Timed Escrow” attributes or “AnyTime” escrow flag Y/N attributes configured for their items
2. A Client orders online via shopping cart
3. A check if The Client has GoEscrow account Y/N
 - a. If N = GoEscrow to create account. GoEscrowID supplied
 - b. If Y = GoEscrowID supplied
4. An Escrow Transaction is created
 - a. Between The Client (payer) and The Merchant (payee)
 - b. “Timed Escrow” has a set settlement count down window
 - c. “Anytime Escrow” means The Client must authorise settlement at any time
5. The GoEscrow “FundNow” iFrame is presented
 - a. The Client must pay money into escrow bank account
6. Transaction is now “IN ESCROW”
7. Products and Services may now be supplied by The Merchant
 - a. <<Time Passes>>
8. Transaction settlement to The Retailer occurs.
 - a. For “Timed Escrow” settlement happens automatically at set date-time
 - b. For “Timed Escrow” settlement happens when The Client authorises
9. Transaction Closed
10. The Marketplace invoices GoEscrow for any referral fee collected.

3.2 Fee Model

The Market Operators Fee, The GoEscrow escrow management fee and any merchant fees (NOTE: credit/debit card funding is a future feature) are deducted from the funds on placement into escrow and the balance is sent to The Merchant at settlement. A paid invoice is supplied to The Merchant for all fees. The Marketplace Operator must invoice GoEscrow for its fee.

In a Marketplace transaction:

- GoEscrow is the payment service provider and manager of the funds in escrow,
- and The Marketplace Operator is the referrer of each party to the other two parties.

3.3 The Parties

In API for E-Commerce Marketplaces there are four parties involved:

1. The Client
 - a. is The Buyer being the customer who is also The Payer into escrow. The Client consumes the products or services of The Merchant.
 - b. They are The Payer into escrow.
 - c. They authorise settlement when they are happy or at a fixed date/time
 - d. The Marketplace Operator refers this party to GoEscrow
 - e. This party ends up with an GoEscrow ID
 - f. They agree to the standard GoEscrow Terms Of Use of The Payment Protection Platform.
2. The Merchant
 - a. is the seller being the supplier who is The Payee from the held escrow funds.
 - b. They supply their goods/ or services to The Client
 - c. They require an ABN
 - i. If support for non ANB holders is required please contact GoEscrow.
 - ii. Non-cash payment services between individuals (Consumer to Consumer) is a complicated area for KYC/AML/CTF
 - d. They are The Payee from escrow when The Client authorises settlement or a timed escrow happens.
 - e. They typically pay the escrow management and merchant card service fees. These are deducted on transaction funding with the balance held in The Clients escrow transaction bank account for future settlement to The Retailer.
 - f. They may also pay the Marketplace Operator fees from escrow settlement as determined by the marketplace operator.
 - g. The Marketplace Operator must onboard The Merchant with GoEscrow before any shopping cart transactions occur.
 - h. They agree to the standard GoEscrow Terms Of Use of The Payment Protection Platform.
 - i. When The Merchant ABN is a proprietary company and the supplied contact person is a director then the on boarding it typically handled fully in software.
 - i. If a contact person is not a director, sole trader or partner then enhanced operations are actioned by GoEscrow outside of the digital site. This is referred to as "Manual On Boarding".
 - ii. If the Merchant is a Trust or has a complex legal structure enhanced operations are actioned by GoEscrow outside of the digital site. This is also "Manual On Boarding".
3. The Marketplace Operator (The Marketplace)
 - a. Is the referrer of each party to the other two parties.
 - b. They enter into a GoEscrow E-Commerce Marketplace Cooperation Referral Agreement.
 - c. They establish an escrow transaction on The Site

- d. They refer The Client and The Merchant to GoEscrow
- e. They create an escrow transaction with The Client for The Merchant on shopping cart exit
 - i. The Client has an existing GoEscrowID or a new one is created via The Marketplace shopping cart. The Client funds the transaction at checkout and accepts the escrow transaction terms
- f. On escrow transaction funding by The Client
 - i. The Merchant is informed
 - ii. The Marketplace Operator may add its fee to the amount GoEscrow deducts from the transaction total funded by The Client
- 4. GoEscrow Pty Ltd
 - a. Is the provider of the non-cash payment service by escrow
 - b. Is the operator of The Payment Protection Platform
 - c. GoEscrow will levy its standard Escrow Management and Card Processing fees as published on The Site and may optionally levy the Marketplace Operators fee.

3.4 Integration Steps:

1. The Marketplace Operator must enter into a GoEscrow E-Commerce Marketplace Cooperation Referral Agreement
 - a. An API key is supplied to The Marketplace Operator
2. Marketplace Operator Site Integration
 - a. Creation of workflow steps VIA-API to api.staging.goescrow.net
 - b. Testing of workflow
 - c. Live Keys > Change to VIA-API to api.goescrow.net
3. On operation the Marketplace must on board The Merchants as a separate process before any transactions are created with The Clients.
 - a. Onboarding of The Merchants primary contact onto the Payment Protection Platform (usually a company director) using their personal identification, bank account and address and allocation of a personal GoEscrow-ID
 - i. KYC process for director
 - b. Link of The Merchants ABN with the Directors GoEscrow ID
 - i. A non-director can be linked but in this situation an authority letter and ID information of a director are still required. This is handled outside of The Sites automated systems by GoEscrow Customer Service and Compliance Team staff
 - d. The Marketplace passes the GoEscrow IDs of The Merchants as The Payees in transactions.
5. If The Merchant is undergoing "Manual On Boarding" procedures a transaction may still be created and the escrow funded by The Client. Settlement to The Merchant will be delayed till Manual On Boarding is complete.

3.5 Marketplace Operator Case Study

We will use the example of an online marketplace introducing software developers to business owners. In this service sector often a software developer will take a deposit then receive a balance when work is complete or part payments along the way.

The Marketplace could build a mechanism for supporting milestone payments released at different times using multiple escrow transactions but this is a little beyond the scope of this document.

In this example, on the marketplace operator's ecosystem a buyer posts a job specification and potential suppliers bid for the work. In the bid replies the various software developer states their price and payment terms which would include their escrow rules. Most developers choose "AnyTime Escrow"

in that the settlement from escrow will happen when the buyer is happy. This is a classic “AnyTime Escrow” transaction.

The Developer is The Merchant.

The Business/Buyer is The Client.

Note the API for marketplace operators would support Timed Escrow and API Triggered Escrow also.

3.5.1 Steps – Online Marketplace – Pre Sale

1. The Marketplace Operator has explanatory and promotional information regarding GoEscrow on its site. The promotional messaging to Merchants and Buyers typically differs and GoEscrow can assist.
2. Merchants decide to take payment via escrow.
3. The Marketplace must on-board The Merchants before they can be The Payee in a transaction. Once on boarded payment by escrow can be to any client by the particular merchant. The management of this is for The Marketplace to action.
4. Merchant On Boarding - The Marketplace Operator must have already onboarded the merchant into its systems and hold this information:
 - a. The Merchant Name (Company Name)
 - b. The Merchant ABN
 - i. GoEscrow recommends The Marketplace to use the public ASIC API for ABNs to look up and confirm the name of the ABN so no mistakes are made in Name<>ABN matchup.
 - c. The Merchant Contact First and Last name
 - d. The Merchant Contact Email address confirmed by 2FA
 - e. The Merchant Contact Mobile Number
 - f. The Merchant Address (Corporate Registered Address with ASIC)
 - g. The Merchant Bank Account – Account Name, BSB and Account
5. On The Marketplace when a potential Merchant decides to register for escrow:
 - a. The Marketplace should present the following opt-in statement with tick-box to proceed:
 - i. “GoEscrow Pty Ltd ACN 650 709 354 are AUSTRAC registered Remittance Service Provider and Australian Financial Services Representative (AFSR) No. 1312536 of Australian Financial Services Licence (AFSL) No. 526194. I authorise my details to be sent to GoEscrow and for an escrow account in our companies name to be established. I consent to our company information and my personal information being checked with official records holders for the purpose of confirming status and identity.”
Present a Tick-Box to proceed.
 - b. VIA-API: The Marketplace passes the following client record fields to GoEscrow:
 - i. The Merchant ABN (GoEscrow will lookup name on ASIC records)
 - ii. The Merchant Contact First name
 - iii. The Merchant Contact First name
 - iv. The Merchant Contact Date Of Birth (if known)
 - v. The Merchant Contact Email address confirmed by 2FA
 - vi. The Merchant Contact Mobile Number
 - vii. The Merchant Address (Corporate Registered Address with ASIC)
 - viii. The Merchant Bank Account – Account Name, BSB and Account
 - c. GoEscrow searches for an existing GoEscrowID with the same ABN, and for GoEscrowID for Last/Email or Last/Mobile combos of the contact.
 - i. For The ABNs:

1. If Y – A Match – VIA-API returns the GoEscrowID to The Marketplace of the ABN
 - a. GoEscrow will email a confirmation to The Contact and include the current legal documentation pack (Terms, PDS & FSG)
 - b. The Marketplace should store the GoEscrowID
 2. If N – No Match – VIA-API create a new GoEscrowID for The ABN and return to The Marketplace.
 - a. GoEscrow will send a welcome email confirmation to the contact and include the current legal documentation pack (Terms, PDS & FSG)
 - b. The Marketplace should store the GoEscrowID
 3. If B – Ban Match - If The ABN is on a GoEscrow ABN ban list we will reply back to The Marketplace that escrow for this ABN is unfortunately not possible. The Marketplace may direct The Merchant to contact GoEscrow direct.
 - a. GoEscrow shall email the referred but unaccepted ABN
- ii. For The Merchant Contact:
1. If Y – A Match – VIA-API returns the GoEscrowID for the contact
 - a. GoEscrow will email a confirmation to The Contact and include the current legal documentation pack (Terms, PDS & FSG)
 - b. The Marketplace may choose to store this contact's GoEscrowID or not.
 2. If N – No Match – GoEscrow will:
 - a. create a new GoEscrowID for The Merchant Contact
 - b. SMS The Client mobile a link for scan of an ID document. Typically, this is one government issued photo ID document. Drivers Licence or Passport. The GoEscrow SMS link will prompt to photo the ID. It will scan the data and return to GoEscrow systems for KYC.
 - i. If KYC = Pass no further action
 - ii. If KYC = Fail GoEscrow systems will follow up for more information. The Merchant Contact does not take any KYC follow up action.
 - iii. If KYC = No Reply for 24 hours GoEscrow systems will follow up. After 72 hours an email for assistance will be sent to The Marketplace.
 - iv. A valid client ID must be obtained before escrow settlements to The Merchant
 - v. If no KYC can be obtained and funds are in escrow a compliance breach must be logged and possibly a SMR submitted to AUSTRAC
 1. GoEscrow Compliance Team and Manager will review
 2. Settlement will be OK if the instance is rare.
 3. Procedure review may be required if KYC stall happens too often as determined by GoEscrow Compliance Manager
 4. The ABN and Contact Last/Email/Mobile will be flagged on GoEscrow ban list
 - c. GoEscrow will email welcome letter to The Contact including the documentation pack (Terms, PDS & FSG)
 - d. VIA-API GoEscrow will return the GoEscrowID to The Marketplace

- i. It is optional for The Marketplace store the contacts GoEscrowID
 3. If B – Ban Match – If The Contact is on a AML PEP or sanction or ban list or GoEscrow client ban list we will reply back to The Marketplace that escrow for this client is unfortunately not possible. The Marketplace may direct The Client to contact GoEscrow direct.
 - a. GoEscrow shall email the referred but unaccepted contact.
 - d. The Marketplace site presents the following information for authority and 2FA:
 - i. "The GoEscrowID for your ABN is XXX999. The GoEscrowID for FIRST LAST is XXX888. GoEscrow has emailed all account records to you and their latest Terms Of Use, Financial Services Guide and Product Disclosure Statement. Please review and confirm this statement:
'I have, read, understood and agree to the GoEscrow Terms Of Use and PayTo Agreement and have read and understood the GoEscrow Product Disclosure Statement and Financial Services Guide.'
"
 - Present a Tick-Box to proceed.
 - ii. GoEscrow sends a single 2FA code to the contact email and SMS
 - iii. "A confirmation code has been sent to you please confirm here:"
Present a 2FA input box.
 - iv. "Congratulations you may now transact using escrow payments on <<Marketplace Site Name>> and offer your specific escrow terms as part of your bidding process.

3.5.2 Steps – Online Marketplace – At Sale

Via The Marketplace Operators site a Merchant has presented a bid for work and The Client has accepted.

The bid is for one payment into escrow of \$2000 with The Client to authorise settlement when happy the work is complete.

Both parties should be able to see the escrow transaction when logged onto The Marketplace and The GoEscrow Site and The Client should have a "Settle Now" mechanism.

NOTE: More complicated situations are possible with deposits and milestone payments by creating separate escrow transactions for each milestone created in the same way as outlined next.

This is the at-sale workflow.

1. The Marketplace conducts operations resulting in The Client wishing to place funds into escrow for The Merchant.
2. The Client initiates a shopping cart action.
 - a. 1x Job for \$2000 inc gst.
 - b. Settlement when The Client authorises (Anytime Escrow)
3. The Marketplace Site has already on boarded The Merchant with GoEscrow and holds their GoEscrowID on file as per section 3.5.1
4. The Marketplace E-Commerce Site has already on boarded The Client into its systems but not yet with GoEscrow. It holds this information:
 - a. Client First and Last name
 - b. Client Email address confirmed by 2FA
 - c. Client Mobile Number
 - d. Client Address
 - e. Client Date Of Birth
 - i. NOTE: must be over 18
 - f. Optional GoEscrowID from previous transactions
5. On the store when The Client clicks to pay at checkout:

- a. The Marketplace should present the following opt-in statement with tick-box to proceed:
 - i. "GoEscrow Pty Ltd ACN 650 709 354 are AUSTRAC registered Remittance Service Provider and Australian Financial Services Representative (AFSR) No. 1312536 of Australian Financial Services Licence (AFSL) No. 526194. I authorise my details to be sent to GoEscrow to check if I have an existing account and if not, I request GoEscrow to create an account in my name. I consent to my information being checked with official records holder for the purpose of confirming my identity."
Present a Tick-Box to proceed.
- b. VIA-API: The Marketplace passes the following client record fields to GoEscrow
 - i. If a GoEscrowID is on file check if active by API. If Y proceed to step 'd'
 - ii. If no ID on file or not active send by API
 1. Client First Name
 2. Client Last Name
 3. Client Email
 4. Client Mobile
 5. Client Address
 6. Client DoB
- c. GoEscrow searches for an existing GoEscrowID with the same Last/Email or Last/Mobile combo.
 - i. If Y – A Match – VIA-API returns the GoEscrowID to The Marketplace
 1. GoEscrow will email a confirmation to The Client and include the current legal documentation pack (Terms, PDS & FSG)
 - ii. If N – No Match – GoEscrow will:
 1. create a new GoEscrowID for The Client
 2. SMS The Client mobile a link for scan of an ID document. Typically, this is one government issued photo ID document. Drivers Licence or Passport. The GoEscrow SMS link will prompt to photo the ID. It will scan the data and return to GoEscrow systems for KYC.
 - a. If KYC = Pass no further action
 - b. If KYC = Fail GoEscrow systems will follow up for more information. The retailer does not take any KYC follow up action.
 - c. If KYC = No Reply for 24 hours GoEscrow systems will follow up. After 72 hours an email for assistance will be sent to The Marketplace.
 - d. A valid client ID must be obtained before escrow settlement to the retailer
 - e. If no KYC can be obtained a compliance breach must be logged and possibly a SMR submitted to AUSTRAC
 - i. GoEscrow Compliance Team and Manager will review
 - ii. Settlement will be OK if the instance is rare.
 - iii. Procedure review may be required if KYC stall happens too often as determined by GoEscrow Compliance Manager
 - iv. The Client Last/Email/Mobile will be flagged on ban list
 3. GoEscrow will email welcome letter to The Client including the documentation pack (Terms, PDS & FSG) and links to complete KYC etc.
 4. VIA-API GoEscrow will return the GoEscrowID to The Marketplace
 - a. It is recommended The Marketplace store the GoEscrowID
 - iii. If B – Ban Match – If The Client is on a AML PEP or sanction or ban list or GoEscrow client ban list we will reply back to The Marketplace that escrow for

this client is unfortunately not possible. The retailer may direct The Client to contact GoEscrow direct.

1. GoEscrow shall email the referred but unaccepted client
- d. The Marketplace site presents the following information for authority and 2FA:
 - i. If GoEscrow ID existed:
 1. "A matching GoEscrow account for you has been found with GoEscrow ID xxx999. GoEscrow has emailed you their latest Terms Of Use, Financial Services Guide and Product Disclosure Statement. I have, read, understood and agree to the GoEscrow Terms Of Use and PayTo Agreement and have read and understood the GoEscrow Product Disclosure Statement and Financial Services Guide. I request GoEscrow create an active escrow transaction between XXXYYYTheMerchantNameXXXYYY and myself"
Present a Tick-Box to proceed.
 - ii. If a new GoEscrow ID was created:
 1. "A new GoEscrow Account has been created for you and your GoEscrow ID is xxx999. A GoEscrow welcome pack has been sent to you by email. Please review their documents. When you are ready, please confirm the following statement: I have read, understood and agree to the GoEscrow Terms Of Use and PayTo Agreement and have read and understood the GoEscrow Product Disclosure Statement and Financial Services Guide. I request GoEscrow create an active escrow transaction between XXXYYYTheRetailerNameXXXYYY and myself"
Present a Tick-Box to proceed
 - iii. GoEscrow sends a single 2FA code to both email and SMS
 - iv. "A confirmation code has been sent to you please confirm here:"
Present a 2FA input box.
6. After 2FA create the Escrow Transaction:
 - a. VIA-API: Create the Escrow Transaction by supplying the following information:
 - i. The Escrow Transaction Total (inc GST)
 - ii. The Merchant/Payee GoEscrow ID
 - iii. The Client/Payer GoEscrowID
 - iv. The Escrow Transaction Description
 1. This is a 255 character description (displayed in the GoEscrow app) describing the transaction in basic terms
 2. In the example this may be "Software development job for new widget".
 - v. The Escrow Type
 1. Anytime Escrow
 - a. In this example it is an Anytime Escrow
 2. Or, Timed Escrow
 - a. If AnyTime supply length for countdown. Eg 7 days
 - b. VIA-API: GoEscrow will create the transaction and return to The Marketplace:
 - i. The Transaction ID
 - ii. The Transaction Type
 - iii. The Transaction Escrow Total
 1. And settlement data/time if TimedEscrow type
 - iv. The Transaction Escrow Fee
 - v. The Transaction Settlement Total
 1. This will be Escrow Transaction Total minus Fees
 - c. GoEscrow will email both parties and The Marketplace regarding escrow transaction creation
 - i. The Marketplace may opt out if too many emails and use their internal systems

- ii. The email to The Client includes all 'FundNow' information so they may review and pay at a later date
- d. Both parties may now view this transaction in
 - i. The Marketplace order management system
 - ii. The GoEscrow Apps
- 7. When the transaction is created move to escrow funding stage:
 - a. VIA-IFRAME: The Marketplace should present the GoEscrow 'FundNow iFrame' by sending GoEscrow the Transaction-ID
 - i. This will allow The Client to fund the escrow transaction. They may pay:
 - 1. By PayTo (This is the best option. See <https://goescrow.com.au/paytohelp>)
 - 2. By EFT into the specific escrow transaction BSB and Account
 - 3. By PayID into the specific escrow transaction PayID
 - a. This is usually ClientName01@goescrow.com.au
 - b. The Marketplace should have a means by which The Client may re-open the "FundNow iFrame" for the transaction should The Client not complete straight away.
 - c. GoEscrow will hold the transaction as payment status "PENDING" for 14 days.
 - i. Afterwards it will auto cancel.
 - d. GoEscrow will send reminders to The Client to pay
- 8. When Transaction Payment Status = IN ESCROW
 - a. VIA-API-HOOK: GoEscrow will inform The Marketplace
 - b. Via App Update: GoEscrow will reflect this change
 - c. GoEscrow will email the parties
 - i. It is now OK for The Merchant to supply goods or services.
- 9. If a Transaction Status or Payment Status changes for any reason:
 - a. GoEscrow will email all parties
 - b. In particular The Client may request status change to "IN DISPUTE". This means the auto-settlement countdown is paused.
- 10. In The Marketplace order management system The Client should be presented with "Settle Now Option" with "I authorise GoEscrow to settle funds held in escrow to the payee" Present Tickbox. On click:
 - a. GoEscrow will Email and SMS a 2FA
 - b. "Are you sure you wish to settle this transaction? This action will initiate the settlement process and cannot be undone." Present an input box for 2FA and <<Confirm Settlement>> or <<Cancel>> buttons
- 11. On click GoEscrow will send the settlement amount to The Merchant Bank Account and mark transaction and payment statuses as complete.
- 12. If a Timed Escrow transaction the settlement amount will be remitted to The Merchant bank account at the nominated date/time unless paused by The Client
- 13. GoEscrow will email all parties when a transaction settles.

4 Partner Onboarding

4.1 Account Creation

A Partner must have an ABN and be a GoEscrow Account Holder. Please complete this form:

- URL: <https://goescrow.com.au/NewAccount-ABNHolder>

Optional – If the nominated contact person for an ABN Partner is not a Director, Sole Trader or Partner then please have the contact person complete an individual account setup:

- URL: <https://goescrow.com.au/NewAccount-Individual>

If the Partners legal entity is “Trust” please also complete:

- URL: <https://goescrow.com.au/NewAccount-Trust>

4.2 Cooperation Referral Agreements

A Partner may be a referring E-Commerce Retailer, a referring E-Commerce Marketplace operator or both.

The *Cooperation Referral Agreements* for each include the following:

- Term of product use
- Status as Retailer or Marketplace
- GoEscrow Fees
- Marketplace Referrer Rebate
- Operating limitations
- Legal terms

The following agreements require execution as required:

- A GoEscrow E-Commerce Retailer Cooperation Referral Agreement
 - URL: XXXX-TBA
- GoEscrow E-Commerce Marketplace Cooperation Referral Agreement
 - URL: XXXX-TBA

4.3 Compliance Notes

GoEscrow provides a trusted service and to do so, is regulated with by various government agencies. We have approvals for AUSTRAC, ASIC, AFCA and AFSL and banking interface technologies that comply with APRA and Reserve Bank Of Australia specifications.

4.3.1 Privacy

GoEscrow cares about personal information and takes privacy matters seriously.

GoEscrow retains important personal and financial information and as such chooses to follow Australian Privacy Principles (APPs) as our Privacy Act 1988 compliant framework. The principles regulate how we handle personal information.

The Australian Privacy Principles can be read here: <https://www.oaic.gov.au/privacy/australian-privacy-principles/read-the-australian-privacy-principles>

Our privacy policy applies to personal information and financial information collected and/or held by GoEscrow and may be updated from time to time.

The GoEscrow Privacy Policy may be read here:

- URL: <https://goescrow.com.au/privacy-policy>

4.3.2 Identification Verifications

Individuals signing up for GoEscrow services provide personal information which we confirm as correct with the Australian Government 'Document Verification System'. GoEscrow is authorised by The Attorney-General's Department for this and our systems comply with [The Identity Verification Services Act 2023](#).

4.3.3 Company Verification

All company name, ABN/ACN, and Business address, when submitted to GoEscrow are confirmed with ASIC public record extract analysis.

Where the entity Director/Trader/Partner name matches the associated GoEscrow contact the application will typically progress digitally to an active state.

If the contact's name is not a match for ASIC record, then a manual onboarding process will be initiated to obtain director authority for the nominated contact to act on the ABNs behalf.

Applying Partners must notify GoEscrow of any changes to the company structure or associated parties, and must comply with resulting new verification procedures to continue to use the Partner API.

4.3.4 Banned List Verification

All Contacts/Directors/Traders/Partners listed by ASIC will be confirmed as not belonging to any *PEP, Sanctions, Adverse Media, OFAC and Watchlists* report. Listing of an individual on one of these will likely result in services being denied or withdrawn by GoEscrow.

Applying Partners must notify GoEscrow of any changes to the company structure or associated parties, and must comply with resulting new verification procedures to continue to use the Partner API.

4.3.5 Trust Companies Beneficial Owners Check

For Applying Partners whose business structure includes trust vehicles, extended verification is required. These Partners must complete the GoEscrow_eKYC_Form_Trusts_GOE-CA4-001 form.

GoEscrow will identify beneficial owners and apply the same Banned List Verifications as detailed in section 4.3.4

4.4 Client Referral

4.4.1 Referral Relationship

The Referrer may from time to time refer potential customers to GoEscrow. A referral is deemed complete when GoEscrow enters into an escrow transaction with the referred customer.

4.4.2 Customer Ownership

All referred customers who enter into an escrow transaction with GoEscrow shall be deemed customers of GoEscrow alone for the purpose of escrow payment services. GoEscrow shall own all rights, title, and interest in and to the contractual relationship with such referred customers, including without limitation all revenues, customer data, and goodwill arising therefrom.

4.4.3 Referrer Compensation

As sole consideration for the referral, The Referrer shall be entitled to the referral fees described in Schedule of a *Cooperation Referral Agreement*. Except as expressly provided in a *Cooperation Referral Agreement*, the Referrer shall have no rights to any further fees, commissions, renewals, or other compensation in relation to the referred customers.

4.4.4 No Agency or Authority

The Referrer is an independent entity and shall have no authority to bind GoEscrow or make any representations on its behalf.

4.5 Final Onboarding

Once verification obligations have been completed and passed and the appropriate *Cooperation Referral Agreement* is executed the Applying Partner is considered onboard and active as an Authorised Referrer of clients to GoEscrow.

4.6 API Key and Key Password

Once the *Cooperation Referral Agreement* is active, GoEscrow will issue the Authorised Referrer with an API Key and API Key Password to enable functionality of the Partner API.

5 Using the Partner API

5.1 Overview

Please see:

- URL: <https://partners.staging.goescrow.net/docs>

NOTE: XXXX This URL must change to the live