USD Payment and Reconciliation Schedule

Buyer, seller and any separately appointed payment provider | English | v1.0 | 28 October 2026

DRAFT FOR LEGAL REVIEW. Not adopted, executed or accepted by publication. Complete the parties, schedules and required local review before use.

Draft status and completion gate

DRAFT FOR LEGAL REVIEW - ENGLISH - VERSION 1.0 - 28 OCTOBER 2026. This publication is a proposed template, not an agreement already in force. Downloading, visiting a page or signing into the pilot does not accept this template. Do not sign until every bracketed field and applicable schedule has been completed, the contracting entities and authority checked, and counsel has reviewed the relevant countries and activities. No signature is applied by COTO or by this document.

COTO is a brand. The contracting operator must be entered as [full registered entity, jurisdiction, registration number, registered office and notice address]. Do not assume that COTO Rugs, Inc. has been incorporated or that its parent automatically guarantees its obligations. Use AMNAYA Corporation only after its role and authority as contracting operator are confirmed. Operational contact proposed for this pack: business@amnayacorp.com; a legal-notices address and monitored grievance channel must be designated before activation.

Incorporation, priority and current service boundary

For platform-facing agreements, the separately executed Platform Participation Agreement (01) supplies the common contractual provisions. The agreement schedule must identify its exact version and attach the agreed copy; a changing website link is insufficient. A transaction-specific signed schedule prevails on price, goods, delivery and negotiated variations; an applicable mandatory law prevails over all documents. Document 05 is a seller-buyer contract: COTO is not a party merely because it stores the record. Documents 08 and 10 are standalone on confidentiality and data processing. Notices and codes become contractual only when expressly incorporated into an executed agreement, and mandatory rights remain unaffected.

The current invited pilot stores business profiles, lots, approvals, invoice/receipt records and balances. It does not collect or hold funds, offer escrow or credit, perform sanctions/KYC automation, guarantee product or labour claims, certify signatures, or transfer legal title through a token. Public blockchain anchoring, crypto checkout, bidding and AI assistance are not active. An operator-attested receipt is not a bank confirmation. No clause activates an unavailable or unlicensed service. A future service requires an expressly agreed, versioned addendum and operational/legal readiness.

1. Scope and parties

This schedule supplements a specific seller-buyer sale and identifies any separate regulated provider's actual role. It governs payment instructions and reconciliation, not escrow, deposit-taking, lending, remittance or an authorization for COTO to handle customer funds. COTO currently does not collect, hold, convert or pay out money. A provider is not bound unless it executes its own required agreement. Existing bank/provider terms and mandatory law apply to the actual payment service; parties must reconcile conflicts before trading.

2. USD price and milestone table

State the sale/order/version and final USD total. For each milestone list invoice number, amount in USD, due date, condition, required evidence, invoice issuer, beneficiary, payer and payment route. Sum milestones to the sale total; prevent duplicate invoice references and over-invoicing. Allocate freight, insurance, taxes, duties, lawful withholding/certificates, intermediary charges and conversion costs. State who bears a shortfall so the beneficiary receives the agreed amount, without requiring an unlawful tax gross-up. Any permitted interest or deduction must be explicit and lawful. No platform fee is deducted from principal without a separately agreed charge and legal authority.

3. Beneficiary and instruction safeguards

Identify the verified beneficiary legal name and approved bank/provider route in a restricted signed schedule, not a public download. Do not insert credentials, private keys or live bank details into this public template. Verify initial details and changes through a known authorized person using a separate trusted contact method. Email alone, a changed invoice, a QR code or a platform message is insufficient to authenticate a change. Establish dual approval for significant changes where practicable. Neither party may redirect payment to an unrelated third party without documented purpose, required checks and written consent.

4. Payment event definitions and reconciliation

Distinguish instruction sent, processing, provider accepted, bank credited, funds available, reversed and disputed. An invoice is not payment; an emailed screenshot is not final bank evidence; a crypto transfer is not USD bank receipt. Agreed discharge occurs at [specific lawful event, account and net USD amount], subject to reversal/chargeback provisions. The recipient provides a receipt linked to the unique invoice/reference and suitable evidence. An authorized operator may record an attestation in COTO, clearly labelled as such; it does not become an independent bank confirmation. Correct mistakes through a versioned adjustment, not deletion of prior history.

5. Exceptions, refunds and disputes

Report missing/short/duplicate/reversed payments promptly to the named reconciliation contacts. Maintain a ledger of invoice amount, confirmed receipts, disputed amounts, fees and outstanding balance. Do not count provisional receipts twice or infer delivery from payment. Refunds require a documented contractual/legal basis, authorized review, original-payer verification and an agreed USD amount/fee allocation; use the original route where appropriate and lawful. COTO cannot refund money it never held. Goods disputes follow the sale contract; provider chargeback rights may still apply. Any hold or release of funds must be performed only by a legally authorized party under its actual contract.

6. Future crypto route - disabled and not authorized

No wallet address, token, asset, network, exchange quote or crypto checkout is activated by this schedule. A future optional route requires an approved business provider, supported payer/seller countries and USD payout route, regulatory/tax advice, onboarding/screening, separate customer disclosures and provider contracts, custody allocation and testing. Complete asset/network and quote expiry, conversion source/spread, network/provider charges, short/overpayment, mistaken network/address, confirmation and payout events, reversals/refunds, incident responsibility and jurisdiction restrictions. Neither signing this draft nor an on-chain record makes that route lawful or available. India-linked trades require particular review of the entire authorized banking/payment route before any change.

Settlement schedule and approval

Sale parties/order; milestone table; USD totals/charges/taxes; verified restricted beneficiary reference; discharge definition; provider agreement and permitted countries; reconciliation/incident contacts; refund and dispute process; disabled-feature acknowledgement; authorized signatures: [complete]. Never sign with the essential payment route or discharge terms blank.

Execution schedule - intentionally unsigned

Complete the parties and all essential schedules first. Signing confirms only the completed identified version and incorporated attachments. No signature or acceptance has been applied.

PARTY A	PARTY B
Full legal name / registration [complete]	Full legal name / registration [complete]
Registered address / notices [complete]	Registered address / notices [complete]
Authorized signatory / title [complete]	Authorized signatory / title [complete]
Authority evidence / date [complete]	Authority evidence / date [complete]
Signature / execution date [complete]	Signature / execution date [complete]