



Anti-Money-Laundering (AML) Policy

IbiPoint Ltd (IbiPoint eSIM-Shop)

Company Information

Company: IbiPoint Ltd

Registered Address: 128 City Road, London EC1V 2NX, United Kingdom

Website: <https://ibipoint.com>

Business Type: Sale of digital mobile connectivity products (eSIM data plans)

1. Nature of Business

IbiPoint Ltd operates the IbiPoint eSIM-Shop, an online platform offering prepaid digital eSIM data plans for travellers. These are telecommunication services and not redeemable for cash or exchangeable for monetary value. Customers purchase data packages that are delivered digitally and activated via QR code for mobile data access.

2. Customer Due Diligence / Know-Your-Customer (KYC)

Because our products are prepaid digital services and not financial instruments, our risk of money laundering exposure is very low. Nevertheless, we apply basic customer due diligence measures:

- All payments are processed via regulated payment providers (such as Mollie, PayPal, and Apple Pay), who perform identity verification and transaction screening.
- Customer details (name, email, IP address, and billing country) are recorded automatically with each transaction.
- Orders are monitored for anomalies, such as mismatched countries or unusually high purchase volumes.

3. Rejection Criteria

IbiPoint Ltd reserves the right to reject or block a customer transaction when:

- Payment details or identities appear fraudulent or inconsistent (e.g. mismatched country and IP).
- Multiple failed payment attempts are made.
- We have reason to suspect that the purchase is connected to illegal activity or reselling.
- The customer requests a refund to an unrelated payment account.

4. Transaction Monitoring

To detect unusual patterns, IbiPoint Ltd employs automated tools and internal review processes:

- Payment providers (such as Mollie and PayPal) supply built-in fraud detection and AML screening mechanisms.
- WooCommerce and server-side analytics are reviewed for repeated or abnormal purchase activity.
- Manual investigation is triggered for any suspicious or abnormally large orders.

5. Redemption of Vouchers or Gift Cards

Our products cannot be redeemed for cash, transferred, or resold for monetary value. Each purchase represents a digital data package linked to a specific mobile eSIM profile and expires after usage or validity period. We do not issue general-purpose credits or gift cards that can be exchanged for money.

6. Compliance Statement

IbiPoint Ltd is committed to maintaining transparent and lawful operations. We cooperate fully with regulated payment partners in the identification and prevention of money laundering and terrorist financing, and we will report any suspicious transactions if they occur.

Signed:



Andreas Helfensteller
CEO — IbiPoint Ltd
London, United Kingdom