SANDJAR GROUP

ATLAS PLATFORM

DOCUMENT No. 6

Legal Structure of the Acquisition of IP Shares Using Payment Methods: Crypto, Wallets, Apple/Android Pay & Bank Transfer

IP-Share Transaction Architecture, Payment Rail Specifications & Legal Compliance Framework

Issued by:	Atlas Overseas FZE
Document Version:	v1.0 — May 2026
IP Portfolio:	9 Registered Works — INTEROCO / UAE Copyright Registry
Valuation Reference:	SANOXY-FZCO Report #71 — Dr. S. Muminov, Feb 2026
Classification:	Confidential & Proprietary

I. LEGAL NATURE OF IP-SHARES — ACQUISITION FRAMEWORK

An IP-Share is a documented fractional intellectual property entitlement linked to the ATLAS registered IP portfolio. It grants the holder contractual rights of use, licensing, sublicensing, royalty allocation, and transfer as specified in the issuance terms. An IP-Share is NOT a security, financial instrument, virtual asset, equity interest, or collective investment unit.

1.1 The Six-Layer Legal Architecture of Each IP-Share Acquisition

Identification Layer	The specific IP work(s) from the ATLAS portfolio to which the IP-Share relates are identified and scheduled in the issuance documentation.
Registration Layer	Copyright registration and INTEROCO certificate of authorship. IP portfolio registered under UAE Federal Law No. 38 of 2021 on Copyright.
Valuation Layer	Professional valuation per IVS 210 (Intangible Assets) and IFRS/IAS 38. SANOXY-FZCO Valuation Report #71, Dr. Sandjar Muminov, Feb 10, 2026.
Allocation Layer	Legal documentation defining number of IP-Shares, rights per unit, restrictions, holder eligibility, and royalty logic.
Transfer Layer	Assignment, licensing, or sublicensing instrument. Legal transfer documentation executed digitally via ATLAS platform with Face ID-authenticated e-signature.
Technology Layer	Blockchain ledger entry (ATLX) records the transfer as a timestamped, immutable audit entry. The token is evidence of transfer — NOT the legal asset itself.

II. PAYMENT METHOD 1 — BANK TRANSFER

Bank transfer is the primary payment method for IP-Share acquisition. It provides the highest level of compliance certainty, the clearest source-of-funds audit trail, and the lowest platform processing cost.

Parameter	Specification
Accepted Currencies	AED (primary) | USD | EUR | GBP | CHF — FX converted to AED at bank mid-rate + 0.5% conversion margin at time of receipt
Minimum Transfer	USD 500 equivalent per IP-Share unit
Settlement Time	Same day for AED (RTGS) | T+1 for USD/EUR | T+2 for GBP/CHF
Bank Account Details	Provided to buyer upon KYC clearance — unique transaction reference assigned per acquisition; funds directed to IP-Share Acquisition Account
SWIFT Code & Beneficiary	Atlas Overseas FZE bank account at designated UAE partner bank — details issued per transaction
Source of Funds Requirement	Bank statement or written SOF declaration required for acquisitions above USD 15,000 equivalent
IP-Share Issuance Trigger	ATLX ledger entry issued within 24 hours of confirmed cleared funds receipt in acquisition account
Platform Fee	1.00% of acquisition value (0.75% if ATL wallet used for fee payment)
Documentation Package	IP assignment agreement, royalty allocation schedule, ATLX ledger receipt, INTEROCO registration certificate — issued via platform within 48 hours of issuance

III. PAYMENT METHOD 2 — CUSTODIAL CRYPTO WALLETS

ATLAS accepts cryptocurrency payments for IP-Share acquisition exclusively through regulated custodial wallets. Direct peer-to-peer wallet-to-wallet transfers are NOT accepted. The platform requires that all crypto payments originate from a custodial wallet provider that has completed KYC on the sending user.

3.1 Accepted Cryptocurrencies & Custodial Requirements

Asset	Network	Custodian Requirement	Conversion to AED
USDT (Tether)	Ethereum (ERC-20) / TRC-20	KYC-verified custodial wallet (Binance, Coinbase, BitOasis, etc.)	1:1 USD peg → AED at mid-rate + 0.5%

USDC (Circle)	Ethereum (ERC-20) / Polygon	KYC-verified custodial wallet	1:1 USD peg → AED at mid-rate + 0.5%
Bitcoin (BTC)	Bitcoin mainnet	KYC-verified custodial wallet only	Market rate at time of receipt → AED + 0.75%
Ethereum (ETH)	Ethereum mainnet	KYC-verified custodial wallet only	Market rate at time of receipt → AED + 0.75%

3.2 Crypto Payment Process & Compliance Controls

Step 1 — Wallet Address Screening	Buyer provides custodial wallet address. Platform runs Chainalysis / Elliptic blockchain analytics screening. Wallets with >15% exposure to darknet markets, mixing services, ransomware, or sanctioned entities are automatically rejected.
Step 2 — Custodian Verification	Buyer provides proof of custodial wallet account (screenshot of KYC-verified account with wallet address visible). Unverified or self-custodied wallets are not accepted.
Step 3 — Payment Address Issuance	Platform generates a unique receiving wallet address for the specific transaction. Address is valid for 60 minutes. Buyer must send exact amount within validity window.
Step 4 — Transaction Confirmation	Minimum 1 confirmation (BTC) or 12 confirmations (ETH/ERC-20) required before funds are credited. USDT/USDC: 12 Ethereum block confirmations.
Step 5 — Conversion & Settlement	Confirmed crypto is converted to AED by the platform's licensed crypto-to-fiat conversion partner (regulated by VARA or equivalent). AED credited to IP-Share Acquisition Account.
Step 6 — IP-Share Issuance	ATLX ledger entry issued within 24 hours of AED settlement. Full documentation package issued as per bank transfer process.

IV. PAYMENT METHOD 3 — APPLE PAY & ANDROID PAY

Apple Pay and Google Pay (Android Pay) are accepted for IP-Share acquisitions up to USD 50,000 equivalent per transaction. For larger acquisitions, bank transfer or custodial crypto payment is required. All mobile payment transactions are processed via the platform's licensed payment gateway partner (Stripe / Network International or equivalent).

Parameter	Apple Pay / Android Pay Specification
Maximum per Transaction	USD 50,000 equivalent (card network limit) — higher amounts require bank transfer
Accepted Cards	Visa, Mastercard, American Express — issued by any bank globally
Currency Processed	AED (primary) — card currency converted by card network at network rate; ATLAS receives AED

Processing Fee	1.5%–2.9% card network and gateway fee — deducted from buyer's payment; buyer pays gross amount
Settlement Time	Instant authorisation; T+1 settlement to ATLAS acquisition account
Authentication	Device biometric (Face ID / Touch ID) required for every transaction — not stored by ATLAS
AML Controls	Full KYC required before any Apple/Android Pay transaction is accepted; card-holder name must match KYC identity
Platform Fee	0.5%–1.0% of acquisition value (in addition to card network fee)
Chargeback Policy	ATLAS contests any chargeback on a completed and documented IP-Share issuance. IP-Share rights are suspended pending resolution of any disputed transaction.

V. IP-SHARE DOCUMENTATION PACKAGE & LEGAL EFFECT

5.1 Documentation Issued Upon Acquisition

IP Assignment / Licensing Agreement	Primary legal instrument. Defines the specific IP-Share unit, rights granted (use, sublicensing, royalty), restrictions, transfer conditions, and governing law (UAE).
Royalty Allocation Schedule	Specifies the percentage of IP exploitation revenue allocated to the holder's IP-Share; payment frequency (quarterly); trigger conditions; and the definition of 'actual exploitation revenue'.
ATLX Ledger Receipt	Blockchain-recorded tokenized receipt of the IP-Share issuance. Includes: transaction hash, wallet address (ATLX), timestamp, IP-Share unit identifier, and holder identity reference.
INTEROCO Registration Certificate	Certificate of copyright registration for the underlying IP work(s) confirming authorship, registration date, and registration number.
SANOXY Valuation Summary	Extract from Valuation Report #71 confirming the IVS 210-compliant professional valuation of the IP portfolio at time of acquisition.
Platform Confirmation Letter	ATLAS-issued confirmation of IP-Share issuance, payment received, and rights activated — signed by authorised signatory of Atlas Overseas FZE.

5.2 Governing Law & Dispute Resolution

All IP-Share acquisition agreements are governed by the laws of the United Arab Emirates. Any dispute arising from or related to an IP-Share acquisition shall be resolved by:

1. First: Platform Arbitration — internal dispute resolution via ATLAS arbitration panel (5 business days).
2. Second: Mediation — Dubai International Arbitration Centre (DIAC) mediation.

3. Third: Arbitration — DIAC arbitration under DIAC Rules; seat of arbitration: Dubai, UAE; language: English.
4. IP-related disputes involving copyright registration: UAE Federal courts have exclusive jurisdiction.

Disclaimer: IP-Shares are instruments of intellectual property law. They are not regulated financial instruments, securities, or virtual assets. Buyers should conduct independent legal due diligence before acquiring IP-Shares. Past royalty performance does not guarantee future royalty income.

