

JOJO CONNECT Payment Settlement and Disputes Policy

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This policy explains how JOJO CONNECT records payment-related events, supports activation and handles settlement, refund and dispute requests. It does not replace the terms of a payment provider, bank, mobile-money operator or merchant.

1. Payment and activation

Keep the payment receipt and do not make a second payment while a confirmed payment is being checked. A payment confirmation, voucher acceptance or activation message may still require router acknowledgement, session creation or upstream connectivity before browsing is available.

For a pending hotspot payment, stay connected to the same JOJO CONNECT Wi-Fi where possible and use the supported manual-activation path. Provide the payment phone number and full receipt when requested. Never share an M-PESA PIN, OTP or account password.

2. Settlement requests

Authorised leased-account users may submit settlement details through the workspace. Details should remain blank until supplied by the requester, except where an approved account profile securely pre-fills common merchant data. A submission is a request, not an approval or completed transfer.

The platform records the request, performs permitted verification and informs the requester of the recorded status. Final settlement status depends on destination validation, provider confirmation, reconciliation and any required review.

3. Refunds reversals and disputes

Refund, reversal and charge dispute requests are assessed using authorised transaction records, the responsible provider's rules and applicable law. Provide the receipt, date, amount, affected service and a concise description of the problem. Do not submit sensitive credentials.

JOJO Technologies may request verification before sharing transaction detail or taking action. A decision, adjustment or reversal is not final until it appears in the applicable provider or platform record.

4. Fraud controls

We may delay, limit or decline a request where duplicate payment, fraud, account compromise, destination mismatch, suspicious activity or a legal requirement is reasonably indicated. We will provide an appropriate status explanation without exposing protected security or third-party information.

5. Contact

For payment or activation support, contact support@jojotech.co.ke. For merchant settlement support, use the authorised workspace or email support@jojotech.co.ke from an approved account contact.