TERMS AND CONDITIONS

Last updated: June 2025

1. Introduction

These Terms and Conditions (the "T&C") govern the use of the Wira Wallet mobile application, developed and managed by Software Blockchain S.R.L. By downloading, installing, or using the application, the user expressly accepts these T&C.

2. Purpose

Wira Wallet is a decentralized wallet based on Account Abstraction (ERC-4337), designed to operate without custody of funds or keys by the provider. It enables:

- Issuing and managing decentralized verifiable credentials (VC) linked to a sovereign identity.
- Performing on-chain transactions without directly handling gas fees (Gas Abstraction).
- Executing transfers across different blockchain networks (Network Abstraction).
- Configuring and managing account-recovery mechanisms using on-chain guardians.

3. License of Use

Consultora Blockchain grants the user a limited, revocable, non-exclusive, and non-transferable license to install and use Wira Wallet on a personal device. It is prohibited to copy, modify, distribute, or decompile the application.

4. Registration and Security

To use the App, the user must register their identity by capturing photographs of the DNI and a selfie. The user then sets a personal PIN and may enable biometric authentication. Neither the PIN nor private keys are stored by the backend or recoverable by the company.

5. Storage and Custody

Credentials and keys are stored encrypted on the user's device. Wira Wallet does not operate as a custody service, which means neither Consultora Blockchain nor any third party can access your assets or make transactions on your behalf.

6. Transactions and Gas Abstraction

Transactions generated by the user are processed through a system of relayers and an EntryPoint following the ERC-4337 standard, which enables gas abstraction. The user only needs to approve the operation from their device, and gas is automatically deducted from the smart-account balance.

7. Account Recovery and Guardians

The user may define on-chain guardians that serve as a backup in case the PIN is lost. The recovery mechanism is based on smart contracts and requires the minimum approvals configured by the user.
Disclaimer: The company is not responsible for the loss of access due to poor management or selection of guardians by the user.

8. Liability and Disclaimer

The App is provided “as is,” without warranties of continuous availability or error-free operation. Consultora Blockchain will not be liable for losses resulting from improper use of the App, network outages, attacks on the blockchain, or market fluctuations. The App does not provide financial advice.

9. Privacy

Wira Wallet collects and uses data exclusively for the purposes detailed in the Privacy Policy. No content analysis is performed, and all information remains encrypted, including credentials, documents, and biometric proofs.

10. Governing Law

These Terms are governed by Bolivian law, including:

- Law No. 1082 on Digital Citizenship.
- Law No. 164 on Telecommunications and ICT (Arts. 54 and 78).
- Supreme Decree No. 3525 on Digital Signature.

Any dispute will be resolved by the courts of the city of La Paz.

11. Changes

We may modify these T&C when necessary. Continued use of the App after publication of changes implies acceptance by the user.

12. Contact

For questions related to these terms or privacy, please contact:
info@blockchainconsultora.com