

OneWordMarket Payment Review

A factual product and risk disclosure for payment processors, merchant-of-record providers, acquiring partners, and platform reviewers.

ACCURATE CLASSIFICATION	PAYMENT PRODUCT	MARKET SETTLEMENT
AI creative and digital collectible platform	Repeatable closed-loop consumable credits	Coins only - no cash-out or user payout

EXECUTIVE SUMMARY

OneWordMarket is a web-based AI creative and digital collectible platform with closed-loop credits and a user marketplace.

The platform selects one canonical word for each UTC day. Authenticated users spend internal OneWord coins to request an image from an offered model edition. Users do not enter arbitrary text prompts. A successful output becomes an account-based collectible with its word, UTC date, model contract, settings, original bytes, SHA-256 fingerprint, and ownership history recorded by the platform.

Users may keep, display, or list eligible collectibles. Marketplace purchases and seller proceeds are denominated only in OneWord coins. Coins cannot be withdrawn, redeemed for cash, converted to cryptocurrency, used outside OneWordMarket, or directed as a user-to-user cash payment.

No wallet. No token. No cash-out. No monetary prize. No investment promise.

Website: <https://www.onewordmarket.com>

Public review page: <https://www.onewordmarket.com/underwriting>

Legal identity, ownership, tax, bank, address, and compliance-contact information will be supplied privately through the provider's secure onboarding process.

PRODUCT FLOW

How a purchase becomes platform utility

1. A user creates and authenticates a OneWordMarket account.
2. The user may purchase a fixed package of closed-loop coins through a hosted third-party checkout.
3. After signed payment confirmation, the exact purchased amount is credited once to the authenticated account.
4. The user selects an available model edition for the platform-selected daily word. The user does not type a custom prompt.
5. The platform reserves the published coin price while generation runs and charges it only after a collectible is successfully created. Failed jobs release or restore reserved coins.
6. The accepted original image and generation facts are stored with a SHA-256 fingerprint and ownership record.
7. The owner may keep, display, or list the collectible. A marketplace sale transfers the collectible and settles in closed-loop coins. Seller proceeds cannot be cashed out.

PROPOSED PRODUCTS

Fixed one-time coin packages

COINS	USD PRICE	SKU
5,000	\$0.99	oneword_coins_5000
28,500	\$4.99	oneword_coins_28500
60,000	\$9.99	oneword_coins_60000
130,000	\$19.99	oneword_coins_130000
275,000	\$39.99	oneword_coins_275000
600,000	\$79.99	oneword_coins_600000
1,250,000	\$159.99	oneword_coins_1250000

Products are repeatable consumable digital credits. Purchased coins do not expire under the current policy. Prices are displayed before checkout; current balance and ledger-backed history are available in the product.

Utility, not money

- OneWordMarket is the sole issuer and operator of the coin system.
- Coins have utility only inside OneWordMarket for generation and marketplace activity.
- Coins are not legal tender, cryptocurrency, securities, or an investment product.
- There is no cash redemption, withdrawal, external wallet, exchange, peer-to-peer cash transfer, or off-platform acceptance.
- A marketplace seller receives coins, not money. Those coins remain subject to the same closed-loop restrictions.
- Marketplace transactions transfer platform collectibles and internal ledger balances; OneWordMarket does not process payments between user bank accounts or cards.
- Completed activity is recorded in an internal transaction and provenance ledger.
- The public Coin Standard disclaims appreciation, liquidity, resale demand, purchasing power, and returns.

WHAT MOVES	WHAT DOES NOT MOVE
Account ownership of platform collectibles Closed-loop coin ledger balances	Cash between users Card or bank funds between users Crypto or external tokens

RISK BOUNDARIES

Functions OneWordMarket does not offer

- No blockchain token, NFT, cryptocurrency, staking, wallet, or gas fee.
- No gambling, betting, wagering, raffle, sweepstakes, or chance-based monetary prize.
- No interest, financial return, appreciation, profit, liquidity, or resale-demand promise.
- No cash redemption, user payout, external transferability, or off-platform coin use.
- No arbitrary user-entered text prompt in the standard collectible flow.
- No payment processing between user bank accounts or cards.

Most accurate business description

Web-based AI creative and digital collectible platform with closed-loop credits and a user marketplace.

Suggested categories: digital goods; AI creative application; image-generation credits; online collectibles; account-based virtual goods. OneWordMarket should not be presented as a conventional video game solely to fit a provider category.

Verified before value is delivered

- Authenticated, server-side checkout creation.
- Fixed server-side package and SKU allowlist.
- Provider-hosted card entry; OneWordMarket does not collect or store full card numbers.
- Signed webhook verification against the unmodified request body.
- Exact item count, quantity, SKU, USD currency, and amount validation.
- Provider order and transaction identifiers stored with the purchase.
- Idempotent database fulfillment so callback replay cannot issue coins twice.
- Separate handling for paid and canceled or refunded orders.
- Customer-visible pending, confirmed, failed, or review state and confirmed-balance refresh.

REVENUECAT COMPATIBILITY

Orchestration, not an underwriting bypass

OneWordMarket may use RevenueCat for repeatable consumable products, virtual-currency grants, server APIs, and purchase events. Its existing database would initially remain the authoritative ledger for generation spending and marketplace settlement; verified purchase events would grant the corresponding package idempotently.

CONFIGURATION	PAYMENT ROLE	APPROVAL REALITY
RevenueCat Billing	Stripe processes payment	Requires the merchant's own eligible Stripe account and Stripe-policy compliance.
RevenueCat + Stripe Billing	Stripe checkout and billing	Stripe remains the relevant processor; managed-payments eligibility is product specific.
RevenueCat + Paddle	Paddle is billing engine and merchant of record	Paddle must separately approve the disclosed product and marketplace model.

The applicable processor or merchant-of-record provider must approve the product as described. RevenueCat is not represented as an automatic merchant of record or a way to avoid provider underwriting.

Content, consumer, and data safeguards

CONTENT RISK

A controlled input surface

- OneWordMarket selects the single canonical word used each UTC day.
- Users cannot submit arbitrary text prompts in the standard flow.
- Each offered model is a pinned platform contract with published settings and coin price.
- Model editions can be disabled or retired prospectively for safety, reliability, legal, or provider-policy reasons.
- Accepted originals are fingerprinted and tied to generation and ownership metadata.

CONSUMER PROTECTION

Traceable and correctable

- Prices are disclosed before checkout.
- Coins are delivered after confirmed payment.
- Balance and transaction history are visible in-product.
- Duplicate, unauthorized, or unfulfilled charges are reviewed using provider order data.
- Confirmed fulfillment errors are corrected.
- A failed generation should not permanently consume its coin price.

DATA AND SECURITY

Server-side authority and signed events

- Account authentication is required for purchases and balance-changing actions.
- Payment credentials are entered in provider-hosted checkout, not stored by OneWordMarket.
- Secret keys and privileged currency operations remain server-side.
- Webhook signatures are checked against the unmodified request body.
- Purchase fulfillment is validated and idempotent.
- Database access controls separate user-facing access from privileged service operations.
- Original collectible bytes and display variants are stored separately; SHA-256 fingerprints identify accepted originals.

PUBLIC POLICIES

Terms: onewordmarket.com/terms | Privacy: onewordmarket.com/privacy | Refunds: onewordmarket.com/refunds | Coin Standard: onewordmarket.com/policy | Public coin supply: onewordmarket.com/economy

Approve closed-loop coin packages for AI creation and coin-only collectible purchases.

OneWordMarket requests written approval to sell the listed non-expiring, closed-loop coin packages. Coins fund AI image-generation requests and coin-only purchases of account-based collectibles in a marketplace operated entirely by OneWordMarket. There is no cash redemption or user payout.

1	Is this closed-loop consumable-credit model approved?
2	Is the platform-operated, coin-only collectible marketplace with no cash-out approved?
3	Are transaction limits, rolling reserves, delayed settlement, enhanced KYC, refund terms, or additional disclosures required?
4	Does the proposed configuration treat OneWordMarket or the provider as merchant of record?

MATERIAL CHANGES

The facts in this document are current as of August 31, 2026 UTC. OneWordMarket will disclose material changes to the payment model before enabling them through an approved provider, including any future cash redemption, external transferability, cryptocurrency or blockchain functionality, monetary prizes, user-supplied prompts, materially different marketplace settlement, or regulated financial features.