



Risk Disclosure

Material risks associated with OTC RFQ matching and bilateral settlement.

1. General and market risk

OTC and digital-asset markets can be volatile and illiquid. Quotes may expire, systems may fail, and a selected counterparty may not perform. No statement is a guarantee of execution, profit, liquidity, or protection from loss.

2. Individual End-User risks

Individuals may not have institutional-grade treasury, legal, or tax capability. Loss of value, irreversible settlement errors, fraud, sanctions exposure, tax consequences, and identity theft should be considered carefully.

3. Corporate Entity risks

Corporate participants should maintain internal authority, segregation of duties, treasury controls, UBO transparency, settlement-account controls, and procedures for exceptions, disputes, and reporting.

4. Institutional Participant risks

Institutions should assess regulatory status, trader governance, compliance infrastructure, EDD findings, capital and liquidity effects, counterparty credit, reconciliation, model limitations, and operational resilience.

5. Cross-border, digital-asset, counterparty, and settlement risk

Local law, licensing, currency controls, banking access, sanctions, tax treatment, and reporting duties may restrict transactions. Blockchain congestion, forks, protocol defects, custody or wallet failure, stablecoin failure, and incompatible instructions may delay settlement. The service is non-custodial. Non-custodial: funds settle bilaterally between the two verified counterparties. RIVERRUN does not touch, hold, commingle, or transmit participant funds and does not hold customer funds at any stage. Each party must independently assess counterparty and settlement risk.

6. Regulatory, operational, and no-FDIC risk

Financial, digital-asset, AML, sanctions, securities, commodities, tax, and money-transmission rules may change.

Operational failures can cause delay or loss. RIVERRUN is not a bank. RIVERRUN BUSINESS INC. is an MSB, NOT a bank. Neither individual, corporate, nor institutional customer funds are protected by FDIC deposit insurance; they are not FDIC insured. This statement applies equally to all applicant categories.