Bankroll Launchpad — Official Rules

Effective July 24, 2026

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. THIS IS A SKILL-BASED CONTEST: THE WINNER IS SELECTED BY QUALIFIED JUDGES APPLYING THE CRITERIA IN SECTION 8, NOT BY CHANCE OR RANDOM DRAWING. VOID WHERE PROHIBITED.

By registering for or submitting an entry to the Bankroll Launchpad (the "Hackathon"), you (the "Entrant") agree to these Official Rules (the "Rules"). These Rules form a binding agreement between you and the Sponsor. Read them before entering.

1. Sponsor and Administrator

Sponsor: InPlay Innovation Inc., a Delaware corporation doing business as "Bankroll," 1212 Fifth St Ste 1-526, Santa Monica, CA 90401 ("Bankroll" or "Sponsor").

The Hackathon is administered directly by the Sponsor. Questions about the Hackathon or these Rules: win@joinbankroll.com.

2. Dates and Timing

All times are Pacific Time (PT).

Phase	Dates
Submission period opens	August 1, 2026
Submission deadline	September 4, 2026, 11:59 PM PT
Screening and judging	September 5 – September 8, 2026
Winner announcement (on or about)	September 9, 2026

Building may begin at any time — the developer documentation at docs.joinbankroll.com has been live since July 20, 2026, and work started before the submission period opens is eligible (see Section 5). Sponsor reserves the right to adjust any of these dates; changes will be posted on the Hackathon page and communicated to registered Entrants by email.

3. Eligibility

The Hackathon is open to:

(a) Individuals who, as of the date of entry, are at least eighteen (18) years old **and** have reached the age of majority in their jurisdiction of residence; and

(b) Teams of eligible individuals. Teams must designate one member as the team representative, authorized to act on the team's behalf, including receipt and allocation of any prize. Prize allocation within a team is the team's sole responsibility.

Entrants may be located in and residents of any country or territory **except**: (i) any country, region, or territory subject to comprehensive sanctions administered by the U.S. Office of Foreign Assets Control (OFAC), currently including Cuba, Iran, North Korea, Syria, and the Crimea, Donetsk, and Luhansk regions of Ukraine; (ii) Russia and Belarus; (iii) mainland China; (iv) India; (v) Brazil; (vi) Italy; (vii) the Province of Quebec, Canada; and (viii) any other jurisdiction where the Hackathon, participation in it, or receipt of any prize component would be unlawful, or would require registration, bonding, translation, local authorization, or a local presence that Sponsor has not obtained. No individual identified on a U.S. government restricted-party list (including OFAC's List of Specially Designated Nationals and Blocked Persons), and no person owned or controlled by such an individual, is eligible. Entrants are responsible for confirming that participation and receipt of a prize is lawful in their jurisdiction. The Hackathon is void where prohibited by law.

Not eligible: employees, officers, and directors of Sponsor; members of the judging panel; and immediate family members (spouse, parent, child, sibling) or persons living in the same household of any of the foregoing. Independent contractors and consultants of Sponsor may enter but are not eligible to serve as judges or participate in screening of any entry pool that includes their own entry; Sponsor may in its discretion recuse any person from evaluation of an entry where a real or apparent conflict of interest exists.

No purchase, payment, or fee of any kind is required to enter or win. Pre-registration is encouraged but not required to submit.

4. What to Build

The Hackathon invites Entrants to build a working real-money web application that runs on Bankroll's platform rails ("Built for Bankroll") — for example a lootbox, a daily-fantasy product, a peer-to-peer competition, or any other real-money application of skill, chance, or utility that uses Bankroll's identity, geolocation, and payment capabilities. Applications must operate lawfully in the jurisdictions they serve (see Section 10).

5. Submission Requirements

To be a valid entry, a submission must include all of the following by the submission deadline:

- **A live HTTPS application** serving a valid Bankroll manifest (unsigned JWT) at `/.well-known/bankroll.jwt` on the application's origin, with all used capabilities declared;
- **A working `/play` deep link** (`joinbankroll.com/play?url=…`) that loads the application inside Bankroll;

- **Real rail integration** — the application must, at minimum, use Bankroll session verification (`session()`) and payments (`charge()`). Mockups, prototypes, and non-functional demos do not qualify;
- **A written description** (one paragraph or more) of what the application does and how it uses the Bankroll rails (session, payments, payouts);
- **The submission form**, completed in full, including name, email, and the application's `/play` link. Sponsor may request additional information — including country of residence, team members, and application category — for screening or winner verification. A code repository link is optional but encouraged;
- **Agreement to these Official Rules.**

Pre-existing work is eligible. Applications and products started or launched before the Hackathon — including applications already live on Bankroll — may be entered, provided the entry as submitted meets all requirements above and includes a genuine, functional Bankroll integration. Entrants must have the legal right to submit the work entered (see Section 11).

Multiple submissions are permitted. Each submission must be a distinct application. Note that each subdomain/origin is a separate application requiring its own manifest.

English: submission materials must be in English or accompanied by an English translation.

6. Submission Modifications

Entrants may edit or update a submission at any time before the submission deadline. After the deadline, submissions may not be modified, except that Sponsor may request or permit changes solely to remove infringing, unlawful, or inappropriate content, or to fix administrative errors in the submission form (not the application or its functionality). The application must remain live and functional through the completion of judging and, for the winner, through winner verification.

7. Screening

Before judging, Sponsor will screen each submission to confirm it: (a) loads inside Bankroll via its `/play` deep link; (b) serves a valid manifest with declared capabilities; (c) has a functioning payment flow; and (d) does not present, in Sponsor's sole judgment, compliance concerns as described in Section 10. Submissions failing screening are ineligible for judging. Screening is a validity and compliance check, not a merit judgment. Sponsor may attempt to contact an Entrant to cure a technical screening failure before the deadline, but is not obligated to.

8. Judging and Criteria

Valid submissions will be evaluated by a panel of judges selected by Sponsor. Each submission is scored on the following weighted criteria (1–5 per dimension):

Criterion	Weight	What it measures
Potential impact	35%	A real audience and real volume potential — could this find users and grow?
Technical implementation	25%	A working app that uses the rails correctly: session verification, payments, payouts.
Design	20%	A complete, coherent product a real user would come back to.
Quality of idea	20%	Creative and non-obvious.

The winner is the entry with the highest weighted total score. In the event of a tie, the tie is broken by the higher Potential impact score, then by the higher Technical implementation score, then by the higher Design score, then by a majority vote of the judging panel; no element of chance is used in winner selection. Judges may, at Sponsor's option, invite finalists to a brief live demonstration. Judging decisions are final and binding. Judges will recuse themselves from scoring any entry in which they have a personal or financial interest.

9. Prize

Total approximate retail value (ARV) of the Grand Prize: $15,000, awarded to a single Grand Prize winner, consisting of $5,000 in treasury seed capital and $10,000 in partner credits. Credits are valued at face amount; the winner will not receive any difference between the ARV and the actual value of any prize component. Partner-provided prizes are being finalized and may be adjusted or substituted with items of equal or greater value before the submission period opens; the Hackathon page will reflect the final breakdown.

Grand Prize — one winner

- **$5,000 in treasury seed capital.** Sponsor seeds the treasury of the winning application with $5,000 in HSUSD (a U.S.-dollar stablecoin issued by a third-party, U.S.-regulated stablecoin issuer) as working capital to fund payouts and operate the application. The seed is transferred to the treasury the winning application controls — which must be a treasury controlled by the winning Entrant or its designated prize recipient (see Section 9.1) — not to the Entrant as a personal cash prize. Sponsor acquires no equity, token, revenue share, or other interest in, and no control over, the winning application or its treasury in connection with the seed, and delivery of the seed to the designated treasury completes Sponsor's obligation with respect to it. The seed is nonetheless a prize awarded under these Rules for all purposes, including tax reporting;
- **$5,000 in media-buying credits** from Playbook Media, to put paid marketing behind the winning application;

- **$5,000 in credits toward a legal opinion** for the winning application, provided by a partner to be announced before the submission deadline or, if no partner is announced by then, fulfilled by Sponsor as reimbursement of up to $5,000 in fees actually incurred by the winner for a legal opinion on the winning application from independent counsel of the winner's choice. Any such opinion is prepared for the winner by counsel engaged by the winner; Sponsor is not a party to that engagement and receives no legal advice through it (see Section 10);
- **Winner spotlight content** published by Sponsor.

Per-participant perk: the first 100 Entrants who submit a valid entry receive $10 (ARV) in universal API credits from OpenRouter, subject to OpenRouter's terms. Perk allocation is by order of valid submission, not by chance.

Prizes are non-transferable and no cash substitution is permitted, except that Sponsor may substitute a prize (or component) of equal or greater value at its discretion, and will substitute a component of equal or greater value (which may be U.S. dollars or another U.S.-regulated stablecoin) if a component cannot lawfully or practicably be delivered in the winner's jurisdiction. Partner credits are fulfilled directly by the relevant partner, subject to that partner's terms and approval processes, have no cash value, and are typically usable only with that partner's services.

9.1 Winner Verification and Payment

The potential winner will be notified by email and must respond within five (5) business days. Before any prize is awarded, the potential winner must: (a) verify eligibility under Section 3; (b) designate a single prize recipient of record — the winning individual, the team representative on the team's behalf, or the legal entity that owns and operates the winning application — which must be the person or entity that controls the application treasury; (c) complete and return any required declaration of eligibility, tax form (e.g., IRS Form W-9 for U.S. persons, Form W-8BEN for non-U.S. individuals, or Form W-8BEN-E for non-U.S. entities, as applicable), and liability/publicity release (where lawful); (d) complete Sponsor's standard identity verification and sanctions screening, including screening of the designated treasury wallet address, and demonstrate control of that wallet on request; and (e) maintain a Bankroll wallet and an application treasury capable of receiving the HSUSD seed. No Entrant is a winner until verification is complete; Sponsor may publicly identify the selected entry on or about September 9, 2026 as the presumptive winner pending completion of verification. Failure to respond or verify within the stated period may result in disqualification and selection of an alternate winner (next-highest score). Sponsor may decline to deliver any prize component to any person, entity, or wallet where delivery would violate sanctions or other applicable law.

The treasury seed is denominated and paid in HSUSD to the treasury of the winning application within thirty (30) days of verification. The full value of all prize components — including the treasury seed and partner credits — is treated as awarded to the designated prize recipient, valued in U.S. dollars as of the date of delivery, and reported to tax authorities where required (e.g., on IRS Form 1099-MISC or Form 1042-S). Where withholding is required by law — including backup withholding if a valid taxpayer identification number is not provided, and withholding on prizes to non-U.S. recipients unless a valid treaty claim applies — Sponsor will withhold, and may do so by reducing the amount of HSUSD delivered and remitting the corresponding U.S.-dollar amount to the relevant tax authority. Sponsor makes no representation regarding the tax, legal, or accounting treatment of stablecoin prizes in any jurisdiction. **All taxes, fees, duties, and reporting obligations associated with any prize are the sole responsibility of the winner.** Sponsor may require additional documentation where required by law.

10. Compliance; Status of Third-Party Applications

This section states the terms on which applications participate in the Hackathon and in the Bankroll ecosystem. It is a condition of entry.

(a) Third-party status. Applications built on Bankroll are independent, third-party applications. Entrant applications are not products of Sponsor, are not operated, endorsed, licensed, or sponsored by Sponsor, and Sponsor is not in the flow of funds between an application and its users. Funds held by an application's treasury are the Entrant's responsibility.

(b) Compliance is the builder's responsibility. Sponsor is not a gaming regulator and takes no responsibility for the licensing, regulatory, or legal compliance of any Entrant application. Operating lawfully — including without limitation gaming, gambling, sweepstakes, consumer-protection, money-transmission, tax, and data-protection laws in every jurisdiction where the application is offered — is solely the Entrant's responsibility. By entering, each Entrant represents and warrants that its application operates, and covenants that it will continue to operate, in material compliance with applicable law in each jurisdiction where the Entrant makes it available, and that the Entrant restricts the application's availability — including through geolocation controls — in jurisdictions where its operation would be unlawful.

(c) Winning is not endorsement. Selection as the winner, receipt of any prize, or inclusion in Hackathon promotion does not constitute Sponsor's endorsement, approval, or legal clearance of an application, and does not make the application a first-party Bankroll product. Sponsor will not endorse or solicit applications that do not comply with the regulations of the jurisdictions they serve.

(d) Exclusion for compliance. Sponsor may, at its sole discretion and at any stage, decline to screen, judge, promote, award a prize to, or deliver any prize to any application that Sponsor determines presents legal or compliance concerns — including any application that appears to constitute unlicensed gambling in jurisdictions it serves — and may remove or restrict any application's access to the Bankroll platform, including in response to legal process or takedown requests. This determination is a compliance screen, not a merit judgment.

(e) Platform terms. Use of the Bankroll platform, SDK, and APIs remains subject to Sponsor's developer documentation, terms of service, and privacy policy, which are incorporated by reference. In case of conflict regarding the Hackathon itself, these Rules control.

(f) No legal advice; no reliance; no implied endorsement. Screening under Section 7 is a limited technical and eligibility check performed for Sponsor's own purposes. Sponsor does not review applications for legal compliance and undertakes no duty — to Entrants, to users of any application, or to anyone else — to detect or prevent unlawful operation. Nothing in the Hackathon (including screening, judging, any prize, the legal-opinion credit, or any communication from Sponsor) is legal advice or may be relied upon as a determination that an application is lawful. Entrants may not state or imply that Sponsor endorses, approves, or has verified the legality of any application, including in connection with any award.

11. Intellectual Property; Originality

Entrants retain all right, title, and interest in and to their submissions. By entering, each Entrant grants Sponsor: (a) a non-exclusive, worldwide, royalty-free license to review, screen, test, and evaluate the submission for purposes of administering and judging the Hackathon; and (b) a non-exclusive, worldwide, royalty-free license for three (3) years to reproduce, display, and distribute the submission's name, description, and screenshots, and the Entrant's name and likeness, for purposes of promoting the Hackathon, the Bankroll platform, and future editions.

Each Entrant represents and warrants that: the submission is the Entrant's own work or the Entrant has all rights necessary to enter it; the submission does not infringe any third party's intellectual-property, publicity, or privacy rights; any third-party materials (including open-source software, data feeds, fonts, and media) are used in compliance with their licenses; and the submission does not contain malicious code. Entries using pre-existing code or products must have the right to enter that work.

12. Publicity

Except where prohibited by law, participation constitutes consent to Sponsor's use of the Entrant's name, likeness, application name, and submission materials for Hackathon-related publicity in any media without additional payment or consideration.

13. Entry Conditions and Release; Limitation of Liability

To the maximum extent permitted by law, each Entrant releases and holds harmless Sponsor, its partners, sponsors, judges, and their respective officers, directors, employees, and agents (the "Released Parties") from any claim arising out of participation in the Hackathon, the submission or its creation and operation, or the receipt, use, or misuse of any prize. The Released Parties are not responsible for: technical failures of any kind, including the availability of the Bankroll platform, SDK, or any third-party hosting or infrastructure; lost, late, corrupted, or misdirected submissions; or unauthorized access to submissions.

To the maximum extent permitted by law, in no event will the Released Parties be liable for indirect, incidental, consequential, or punitive damages arising out of the Hackathon, and the Released Parties' aggregate liability shall not exceed $100. This cap does not apply to Sponsor's obligation to award and deliver a prize in accordance with these Rules. Nothing in these Rules excludes or limits liability for fraud, gross negligence, or willful misconduct, or any other liability that cannot be excluded or limited by law. Some jurisdictions do not allow the exclusion or limitation of certain damages or rights; in those jurisdictions, these limitations apply to the maximum extent permitted.

Each Entrant agrees to indemnify the Released Parties against third-party claims arising from the Entrant's application, including claims relating to its legal or regulatory compliance, its handling of user funds, or its infringement of third-party rights, and against claims and liabilities arising from the Entrant's breach of these Rules (including the representations in Sections 10 and 11) or from tax obligations associated with any prize.

14. General Conditions

Sponsor reserves the right to cancel, suspend, or modify the Hackathon or these Rules at any time, including if fraud, technical failure, or any other factor impairs its integrity, with notice posted to the Hackathon page. Sponsor may disqualify any Entrant who tampers with the submission process, violates these Rules, provides false information, or acts in an unsportsmanlike or disruptive manner. Sponsor's failure to enforce any term is not a waiver. If any provision is held invalid, the remainder remains in effect.

15. Disputes; Governing Law

These Rules are governed by the laws of the State of California, without regard to conflict-of-laws principles.

Informal resolution. Before initiating arbitration, the parties agree to attempt to resolve any dispute informally. Send a written notice describing the nature of the claim and the relief sought to win@joinbankroll.com; the parties will attempt in good faith to resolve the dispute for sixty (60) days after the notice is received.

Arbitration. Any dispute arising out of or relating to the Hackathon or these Rules that is not resolved informally shall be resolved by final and binding **individual** arbitration administered by JAMS under its Comprehensive Arbitration Rules and Procedures (or its Streamlined Arbitration Rules and Procedures where the amount in controversy qualifies), including any applicable JAMS consumer arbitration minimum standards. The arbitration will be conducted in English by a single neutral arbitrator, by videoconference or, if the arbitrator determines an in-person hearing is required, at a location reasonably convenient to the Entrant. The arbitrator, and not any court, has exclusive authority to resolve disputes regarding the interpretation, applicability, or enforceability of this arbitration agreement. Either party may instead bring an individual claim in small-claims court. Judgment on the award may be entered in any court of competent jurisdiction. For any dispute not subject to arbitration, and for any action to compel arbitration or enforce an award, the parties consent to the exclusive jurisdiction of the state and federal courts located in Los Angeles County, California.

Class-action waiver. Claims may be brought only in an individual capacity, and not as a plaintiff or class member in any purported class, consolidated, or representative proceeding. If this waiver is found unenforceable as to a particular claim or remedy, that claim or remedy (and only that claim or remedy) shall be severed and may be brought in court, while all other claims remain in arbitration. Nothing in this section waives any non-waivable right to seek public injunctive relief.

Mass arbitration. If twenty-five (25) or more substantially similar disputes are brought against Sponsor by the same or coordinated counsel, all such disputes shall be administered under the JAMS Mass Arbitration Procedures then in effect, on a staged, batched basis.

Opt-out. An Entrant may opt out of this arbitration agreement and class-action waiver by sending written notice — including the Entrant's name, address, email, and a clear statement of intent to opt out — to Sponsor's address in Section 1 or to win@joinbankroll.com within thirty (30) days of first agreeing to these Rules. Opting out does not affect any other provision of these Rules.

Non-U.S. Entrants. If the law of the Entrant's country of residence does not permit mandatory pre-dispute arbitration or the class-action waiver, those provisions do not apply to that Entrant to that extent. Nothing in these Rules deprives any Entrant of the protection of mandatory consumer-protection law of the Entrant's country of residence or, where required by that law, of the right to bring proceedings in that country's courts.

To the extent permitted by law, Entrant and Sponsor each waive any right to a jury trial, and Entrants waive any right to claim punitive, incidental, or consequential damages.

16. Privacy

Personal information collected in connection with the Hackathon (registration and submission data) is used to administer the Hackathon, communicate with Entrants, and fulfill prizes, and is handled in accordance with Sponsor's privacy policy at joinbankroll.com. Aggregated, non-personally-identifying information about the Hackathon may be shared with partners and sponsors; individual contact information is not sold.

17. Contact

Questions about these Rules or the Hackathon: win@joinbankroll.com. Developer documentation: docs.joinbankroll.com.

Bankroll is a product of InPlay Innovation Inc. Bankroll is not a gaming regulator. Lawful operation of any application built on Bankroll is the builder's responsibility.