



ZOVIO Platform Handbook & Terms of Service

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ZOVIO - Turn Zero Into More

This handbook explains ZOVIO platform rules, account requirements, deposits, withdrawals, rewards, Quest Mode, referrals, VIP benefits, security systems, vendor migrations, enforcement policies, and legal terms.

This document is intended as a business policy handbook and should be reviewed by qualified legal counsel before public launch.

Welcome Letter

Welcome to ZOVIO. Our mission is to create a secure, rewarding, and innovative gaming ecosystem built around fairness, progression, community engagement, and long-term participation.

ZOVIO is designed to be more than a standard game room. Through Quest Mode, Referral Rewards, Cashback Programs, VIP Benefits, seasonal events, leaderboards, and advanced security systems, the platform is built to reward legitimate users while protecting the integrity of the community.

This handbook explains the rules, standards, and procedures that apply to all ZOVIO users. It is written to provide clarity around eligibility, account ownership, deposits, withdrawals, playthrough requirements, promotions, referrals, Quest Mode rewards, account reviews, vendor migrations, payout denials, and platform security.

By using ZOVIO, each user agrees to follow this handbook and all platform policies. These rules are intended to create a fair environment where legitimate players can participate confidently and responsibly.

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Chapter 1 - Introduction, Definitions, and Acceptance of Terms

1.1 Welcome to ZOVIO

ZOVIO is a gaming, rewards, and promotional platform designed to provide eligible users with access to interactive entertainment, referral opportunities, Quest Mode progression, cashback programs, VIP benefits, seasonal events, and other platform features.

This handbook establishes the rules that govern participation on ZOVIO. It is intended to protect legitimate users, payment systems, vendors, promotional systems, Quest Mode rewards, referral programs, and the long-term integrity of the platform.

By creating an account, accessing the platform, making a deposit, participating in promotions, earning referral commissions, progressing through Quest Mode, receiving cashback rewards, obtaining VIP benefits, or otherwise using ZOVIO services, users agree to this handbook.

1.2 Purpose of the Platform

ZOVIO was created to provide a modern gaming experience that rewards participation and long-term engagement. The platform combines games, rewards, referrals, VIP benefits, and a progression system designed to make user activity more meaningful.

ZOVIO aims to support fair play, community growth, responsible participation, transparent reward rules, and secure platform operations. Every major feature of the platform is subject to eligibility requirements, security review, and administrative oversight.

1.3 Definitions

Account means a registered user profile created or assigned through ZOVIO. User means any individual who creates, accesses, or uses a ZOVIO account. Household means individuals residing at the same address or otherwise determined by ZOVIO to share a common living arrangement.

Vendor means any third-party game provider, software provider, platform integration, payment processor, promotional partner, or service provider used by ZOVIO. Playthrough means the gameplay activity required before funds or rewards become eligible for withdrawal.

Quest Mode means ZOVIO's progression-based reward system, including XP, Levels, Realms, Vault Keys, Seasonal Events, Achievements, and Leaderboards. VIP Status means a designation that may provide access to enhanced platform benefits. Residual Balance means an eligible balance remaining after vendor changes, migrations, or platform transitions.

1.4 Acceptance of Terms

Users accept this handbook by using ZOVIO services. If a user does not agree with these terms, the user must stop using the platform immediately.

Continued use after updates are posted means the user accepts the updated handbook. Users are responsible for reviewing current rules and understanding how they apply to account activity.

1.5 Platform Integrity Commitment

ZOVIO is committed to maintaining a fair and secure environment. The platform may use administrative reviews, identity verification procedures, AI-assisted fraud detection, behavioral analysis, device fingerprinting, payment monitoring, and security investigations.

These systems exist to protect legitimate users and to prevent abuse of deposits, withdrawals, promotions, referrals, Quest Mode, VIP benefits, cashback, vendor systems, and payment channels.

Chapter 2 - Eligibility, Account Registration, and Account Security

2.1 Minimum Age Requirement

Participation on ZOVIO is strictly limited to users who are twenty-one (21) years of age or older. By creating an account, the user confirms that they meet the age requirement and are legally permitted to participate.

ZOVIO may request proof of age at any time. Failure to provide satisfactory proof may result in restricted access, withdrawal delays, removal of promotional eligibility, account suspension, or account closure.

Accounts found to belong to underage individuals may be terminated. Bonuses, rewards, referral commissions, Quest rewards, cashback benefits, and VIP benefits associated with underage accounts may be forfeited.

2.2 Restricted Jurisdictions

Users are responsible for determining whether participation on ZOVIO is permitted in their location. Some jurisdictions may restrict or prohibit gaming-related activity.

Users may not use VPNs, proxies, false location information, or other methods to bypass jurisdictional restrictions. Accounts operating from restricted locations may be reviewed, suspended, or closed.

2.3 One Account Per User

Each individual may maintain only one ZOVIO account. Creating additional accounts for bonuses, referrals, Quest progression, backup access, or withdrawal attempts is prohibited.

ZOVIO may review shared devices, payment methods, login patterns, IP addresses, referral relationships, and behavioral signals to identify multiple-account activity. Accounts connected through abuse may be restricted or terminated.

2.4 One Account Per Household

Only one account is permitted per household. This rule exists to prevent bonus abuse, referral abuse, artificial Quest progression, household account farming, and promotional manipulation.

Household relationships may be evaluated using address information, device information, network information, payment methods, account behavior, and other indicators. Violations may result in reward removal, withdrawal restrictions, or account closure.

2.5 Account Registration

Users must provide accurate, complete, and current registration information. False information may result in verification requirements, withdrawal restrictions, suspension, or termination.

Registration information may include name, contact information, age confirmation, payment information, and other information reasonably required to operate the platform.

2.6 Username Policy and Account Ownership

ZOVIO may permit users to select usernames or may assign usernames automatically. Usernames may also be changed due to vendor migrations, platform upgrades, security concerns, or operational requirements.

Accounts are intended for the registered user only. Accounts may not be sold, rented, transferred, shared, or controlled by third parties. The registered account holder remains responsible for all activity on the account.

2.7 Password Security and Account Recovery

Users are responsible for maintaining the confidentiality of login credentials. Strong passwords, secure devices, and secure email accounts are recommended.

If account access is lost, ZOVIO may require identity verification, payment verification, contact verification, and ownership confirmation before restoring access. Recovery may be denied if ownership cannot be verified.

Chapter 3 - Verification, Deposits, Withdrawals, and Playthrough Requirements

3.1 Purpose of Identity Verification

ZOVIO may verify user identity at any time to prevent fraud, multiple account abuse, account sharing, chargeback abuse, payment fraud, money laundering, unauthorized withdrawals, referral manipulation, and Quest Mode abuse.

Verification may be required before or after deposits, withdrawals, promotions, referral payments, Quest rewards, VIP benefits, vendor migrations, or account changes.

3.2 Verification Documents

ZOVIO may request government-issued identification, driver's license, passport, proof of address, utility bill, bank statement, payment ownership verification, selfie verification, or other supporting documents.

Documents must be valid, accurate, current, unaltered, and readable. Altered, forged, misleading, expired, or fraudulent documents may result in immediate account action.

3.3 Deposits

Deposits must originate from payment methods legally owned or controlled by the account holder. Third-party deposits are prohibited, including using another person's card, bank account, payment app, or cryptocurrency wallet.

Certain deposits may be delayed or reviewed due to processor maintenance, fraud indicators, chargeback history, verification requirements, or unusual account activity. ZOVIO may reject, reverse, or investigate deposits when necessary.

3.4 Withdrawals and 24-Hour Processing

Users may request withdrawals when eligible balances are available. Withdrawal eligibility may depend on verification status, playthrough completion, security review, compliance review, promotional requirements, referral review, and Quest reward review.

Standard withdrawal requests may take up to twenty-four (24) hours to process. Additional delays may occur due to payment processor limitations, identity verification, fraud investigations, vendor reviews, AML reviews, or high transaction volume.

Submitting a withdrawal request does not guarantee approval. All withdrawals remain subject to administrative review.

3.5 Withdrawal Holds and Denials

ZOVIO may place temporary holds on withdrawals when identity verification, suspicious activity, chargebacks, multiple account investigations, AML reviews, payment ownership concerns, referral abuse, or Quest abuse requires review.

Withdrawals may be denied if verification is incomplete, playthrough is not satisfied, fraud is detected, multiple accounts are identified, account sharing occurs, chargebacks exist, referral abuse is detected, Quest Mode abuse is found, or platform policies are violated.

3.6 Standard 3x Playthrough Requirement

Unless otherwise stated, deposits, bonuses, cashback rewards, referral rewards, Quest rewards, free play, and promotional credits require a minimum three-times (3x) playthrough before withdrawal eligibility.

For example, a \$100 deposit requires \$300 in eligible gameplay activity. A \$50 bonus requires \$150 in eligible gameplay activity. Playthrough requirements apply regardless of whether the user wins early.

3.7 Single-Hit Win Policy

Winning on the first spin, first hand, first round, or first gameplay event does not automatically satisfy playthrough requirements. If a \$20 deposit requires \$60 in playthrough and the user wins \$200 on the first spin, the \$60 playthrough

requirement still applies.

Attempts to bypass playthrough through artificial wagering, coordinated gameplay, multiple accounts, referral-linked abuse, automation, or promotional manipulation may result in balance adjustment, withdrawal restriction, account suspension, or termination.

Chapter 4 - Bonuses, Promotions, Cashback, and Promotional Abuse

4.1 Purpose of Promotional Programs

ZOVIO may offer bonuses, promotions, cashback rewards, seasonal campaigns, Quest rewards, VIP incentives, referral rewards, and other opportunities designed to reward legitimate participation.

Promotions are discretionary benefits and not guaranteed rights. ZOVIO may modify, suspend, replace, restrict, or discontinue promotions at any time.

4.2 Bonus Types

Promotional offers may include deposit bonuses, reload bonuses, free play bonuses, VIP bonuses, seasonal bonuses, Quest rewards, cashback rewards, and special event rewards.

Unless expressly stated otherwise, bonuses are promotional benefits, have no independent cash value, cannot be transferred or sold, and remain subject to platform rules and review.

4.3 Cashback Program

The Cashback Program rewards eligible users based on participation, promotions, VIP status, Quest progress, seasonal events, or loyalty campaigns. Cashback calculations may vary depending on the promotion.

Cashback eligibility may depend on account standing, verification status, promotion rules, Quest progression, VIP tier, and compliance with platform policies. Unless stated otherwise, cashback is subject to the 3x playthrough requirement.

4.4 Expiration and Modification

Bonuses, cashback, free play, seasonal rewards, Quest rewards, and special incentives may expire. Expired rewards may be removed, forfeited, reclaimed, or replaced by newer promotions.

ZOVIO may modify promotion terms when necessary due to operational changes, fraud concerns, vendor changes, technical errors, or business decisions.

4.5 Promotional Abuse

Promotional abuse includes multiple account creation, household abuse, bonus farming, cashback manipulation, artificial wagering, coordinated activity, fraudulent deposits, vendor migration abuse, and automated gameplay.

When abuse is identified, ZOVIO may remove bonuses, remove cashback, reverse referral commissions, reset Quest progress, remove VIP status, forfeit promotional balances, restrict withdrawals, suspend accounts, or terminate accounts.

4.6 Promotional Errors

Technical or operational errors may cause incorrect bonus amounts, cashback calculations, reward assignments, display values, or promotion configurations. Incorrectly issued rewards do not create entitlement.

ZOVIO may correct errors, remove incorrectly awarded rewards, adjust balances, suspend affected promotions, and conduct administrative reviews.

Chapter 5 - Referral Program, Commissions, and Referral Abuse

5.1 Program Overview

The ZOVIO Referral Program rewards users who introduce legitimate new users to the platform. It is intended for genuine referrals, not artificial account creation, commission farming, or promotional exploitation.

Participation in the Referral Program constitutes acceptance of all referral rules, eligibility standards, commission calculations, review procedures, and abuse controls.

5.2 3 Percent Lifetime Referral Commission

At the time of publication, eligible users may receive a three percent (3%) lifetime referral commission on qualifying deposits generated by eligible referred users.

The term lifetime means continued eligibility for as long as the Referral Program remains active, the referred account remains valid, and all platform policies are followed. The rate and structure may be modified in the future.

5.3 Qualifying Referrals

A qualifying referral must create a legitimate account, meet the 21+ requirement, satisfy eligibility requirements, complete verification when requested, operate independently, and comply with platform rules.

Referral relationships must be established through an approved referral method designated by ZOVIO. ZOVIO determines referral eligibility.

5.4 Commission Calculations

If a referred user makes a qualifying \$100 deposit, a 3% commission equals \$3. If a referred user makes a qualifying \$500 deposit, a 3% commission equals \$15. If a referred user makes a qualifying \$1,000 deposit, a 3% commission equals \$30.

Commission calculations may be adjusted to correct errors, reverse fraudulent activity, account for chargebacks, or comply with platform policies.

5.5 Referral Reviews and Abuse

Referral activity may be reviewed based on account relationships, payment methods, device information, IP addresses, login patterns, household indicators, gameplay behavior, Quest activity, and transaction activity.

Self-referrals, household referral abuse, referral rings, fake accounts, purchased accounts, stolen identities, automated accounts, fraudulent deposits, artificial gameplay, and commission farming are prohibited.

5.6 Commission Reversals and Forfeiture

Referral commissions may be delayed, withheld, reversed, or forfeited when fraud is identified, chargebacks occur, verification fails, accounts are terminated, multiple accounts are detected, or commission calculation errors occur.

ZOVIO retains final authority regarding referral eligibility, commission calculations, commission reversals, investigations, and reward eligibility.

Chapter 6 - Quest Mode, XP, Realms, Vault Keys, and Seasonal Progression

6.1 Introduction to Quest Mode

Quest Mode is ZOVIO's proprietary progression and engagement system. It allows users to advance through goals and milestones while earning recognition, rewards, and exclusive opportunities.

Quest Mode includes XP, Levels, Realms, Vault Keys, Achievements, Seasonal Events, Leaderboards, and Exclusive Rewards. The system is designed to distinguish ZOVIO from traditional platforms that focus only on deposits and withdrawals.

6.2 Experience Points and Levels

Experience Points, or XP, may be earned through qualifying gameplay, deposits, promotions, seasonal events, Quest completion, achievements, referral activity, VIP engagement, and community initiatives.

As XP accumulates, users progress through Levels. Higher levels may unlock additional rewards, special promotions, enhanced Quest opportunities, VIP qualification opportunities, achievements, or Realm access. XP has no direct cash value.

6.3 Realms

Realms represent major progression milestones within Quest Mode. Examples may include Bronze Realm, Silver Realm, Gold Realm, Diamond Realm, and Legendary Realm. Realm names and requirements may change.

Advancing to new Realms may unlock special rewards, enhanced bonuses, exclusive quests, leaderboard opportunities, seasonal events, or recognition. Realm progression is not guaranteed and remains subject to eligibility.

6.4 Vault Keys

Vault Keys are special Quest Mode rewards that may be earned through Quest completion, seasonal events, achievement milestones, VIP rewards, and promotional campaigns.

Vault Keys may unlock promotional rewards, bonus opportunities, cashback boosts, exclusive content, seasonal prizes, or special events. Vault Keys have no guaranteed cash value unless specifically stated.

6.5 Achievements, Seasons, and Leaderboards

Achievements recognize milestones such as Quest completion, XP thresholds, Realm progression, seasonal accomplishments, referral milestones, and VIP accomplishments.

Seasonal Events are limited-time Quest experiences. Leaderboards may rank users by XP, Quest completion, seasonal participation, achievements, or engagement. ZOVIO may review standings and remove ineligible participants.

6.6 Quest Abuse and Reviews

Quest Mode abuse includes artificial progression, automation, bots, scripts, multiple account farming, household farming, fraudulent referrals, coordinated manipulation, and exploitation of technical errors.

If abuse is detected, ZOVIO may remove XP, remove Vault Keys, forfeit rewards, reset progress, suspend accounts, or terminate accounts. Quest rewards may be reviewed before or after issuance.

Chapter 7 - VIP Program, Loyalty Rewards, and Exclusive Benefits

7.1 VIP Program Overview

The VIP Program recognizes users who demonstrate loyalty, account longevity, engagement, and positive participation in the ZOVIO ecosystem. VIP status is a privilege, not a right.

VIP benefits may include enhanced cashback, priority support, exclusive promotions, special event invitations, VIP-only rewards, early feature access, contests, giveaways, and Quest Mode benefits.

7.2 Qualification and Tiers

VIP eligibility may be determined by deposit history, account activity, Quest Mode progression, Realm achievements, referral activity, seasonal participation, platform engagement, and account standing.

ZOVIO may establish VIP tiers such as Silver, Gold, Platinum, Diamond, or Elite. Tier names and benefits may change as the platform evolves.

7.3 VIP Reviews and Removal

VIP accounts may be reviewed periodically. Reviews may consider account activity, compliance history, verification status, referral activity, Quest participation, and platform behavior.

VIP status may be removed if rules are violated, fraud is detected, multiple accounts are identified, referral abuse occurs, Quest abuse occurs, verification fails, or VIP program structures change.

7.4 VIP Abuse

VIP abuse includes artificial activity, referral manipulation, multiple account activity, reward exploitation, and fraudulent qualification attempts.

VIP abuse may result in benefit removal, VIP status revocation, reward forfeiture, suspension, or permanent account termination.

Chapter 8 - AI Fraud Detection, Security Systems, AML Compliance, and Chargeback Protection

8.1 Security Purpose

ZOVIO uses security systems to maintain a safe, secure, and fair environment. These systems may include AI-assisted fraud detection, device fingerprinting, behavioral analysis, transaction monitoring, identity verification, AML controls, and manual investigations.

Security procedures protect users, vendors, payment systems, promotional programs, Quest Mode systems, and business operations.

8.2 AI-Assisted Fraud Detection

AI systems may analyze multiple account indicators, shared device indicators, shared household indicators, unusual deposits, unusual withdrawals, referral manipulation, Quest manipulation, cashback abuse, bonus abuse, and chargeback activity.

AI alerts do not automatically prove wrongdoing. They may initiate manual review, verification requests, security holds, or additional investigation.

8.3 Device, Behavior, and Network Review

Device fingerprinting may analyze device type, operating system, browser characteristics, network information, security indicators, and login patterns.

Behavioral and network analysis may review gameplay, referrals, withdrawals, cashback, promotions, IP addresses, location indicators, and login history to identify account sharing, unauthorized access, or fraud networks.

8.4 AML Compliance

ZOVIO may monitor transactions for unusual patterns, rapid deposit and withdrawal behavior, payment inconsistencies, verification concerns, or suspicious financial activity.

Users may be asked to provide source-of-funds information or additional verification. Transactions may be delayed or restricted during AML reviews.

8.5 Chargebacks

Improper chargebacks, payment reversals, unauthorized disputes, or payment cancellations after platform services have been provided are prohibited.

Chargebacks may result in account suspension, withdrawal restrictions, reward removal, bonus reversal, cashback removal, referral commission reversal, and account closure.

Chapter 9 - Account Reviews, Withdrawal Reviews, Payout Denials, Suspensions, and Platform Integrity

9.1 Administrative Reviews

ZOVIO may review accounts, transactions, rewards, referrals, Quest activity, VIP benefits, withdrawals, and platform participation whenever necessary.

Reviews may be triggered by verification concerns, fraud indicators, multiple account indicators, referral investigations, withdrawal requests, Quest investigations, vendor migrations, or security alerts.

9.2 Withdrawal Reviews

Withdrawal reviews confirm account ownership, identity verification, playthrough completion, rule compliance, promotional eligibility, referral eligibility, Quest reward eligibility, and payment legitimacy.

During reviews, ZOVIO may temporarily hold withdrawals, promotions, referrals, cashback, Quest rewards, or VIP benefits until the review is complete.

9.3 Payout Denials

Payouts may be denied for incomplete verification, multiple accounts, household violations, account sharing, fraudulent deposits, referral abuse, bonus abuse, cashback abuse, Quest abuse, chargebacks, AML concerns, or other policy violations.

For example, if a user creates multiple accounts to claim bonuses, related bonus winnings may be removed and withdrawals denied. If a user fails identity verification, withdrawals may remain denied until verification is completed.

9.4 Suspensions and Permanent Bans

A suspension is a temporary restriction used during reviews, investigations, or compliance procedures. It may limit gameplay, deposits, withdrawals, promotions, referrals, Quest Mode, or VIP benefits.

Permanent bans may be issued for identity fraud, forged documents, multiple account abuse, account sharing, referral fraud, bonus fraud, chargeback abuse, automated gameplay, threats toward staff, or repeated policy violations.

9.5 Platform Integrity Enforcement

Platform Integrity Enforcement includes fraud investigations, security reviews, vendor reviews, reward audits, referral audits, Quest audits, and compliance reviews.

ZOVIO may use administrative discretion when situations are not specifically addressed in this handbook. Decisions are made to protect users, platform systems, vendors, payments, and rewards.

Chapter 10 - Vendor Migrations, Username Reassignments, Automated Account Creation, and Technical Operations

10.1 Vendor Relationships and Migrations

ZOVIO works with vendors, software providers, payment processors, game distributors, and technology partners. Vendors may be added, removed, replaced, or upgraded.

A vendor migration occurs when users are transitioned from one vendor, platform, software provider, or login system to another. Migrations may improve stability, security, game availability, or performance.

10.2 Usernames and Account Identifiers

During migrations or operational updates, users may receive new usernames, login credentials, player IDs, vendor IDs, internal identifiers, referral identifiers, or Quest identifiers.

A new username does not change account ownership if ownership can be verified. Users may not manipulate or attempt to alter assigned identifiers.

10.3 Automated Account Creation

ZOVIO may use automated systems to generate usernames, player IDs, vendor assignments, login credentials, referral links, and Quest activation records.

These systems are designed to improve efficiency and reduce delays. Automatically generated information may be modified when necessary for security or vendor compatibility.

10.4 Residual Balances

When vendors are retired or migrated, eligible balances may remain in legacy systems. Users may contact support for residual balance review.

Residual balance claims may require identity verification, account ownership verification, transaction history review, and administrative approval. Not all claims may be eligible.

10.5 Technical Errors and Maintenance

Technical errors may include incorrect balances, incorrect Quest rewards, incorrect cashback, incorrect referral commissions, leaderboard errors, bonus errors, or vendor synchronization failures.

ZOVIO may correct errors, adjust balances, void affected transactions, suspend affected features, or conduct data integrity reviews. Scheduled or emergency maintenance may occur with or without notice.

Chapter 11 - Responsible Gaming, Self-Exclusion, Dormant Accounts, and Community Standards

11.1 Responsible Gaming

ZOVIO encourages users to participate responsibly. Gaming should be entertainment and not a guaranteed source of income, investment, or financial recovery strategy.

Users should only participate with funds they can afford to lose, should take breaks when needed, and should request account limitations if activity becomes difficult to control.

11.2 Self-Exclusion and Cooling-Off

Users may request temporary or long-term self-exclusion. Self-exclusion may limit deposits, gameplay, promotions, referrals, Quest Mode, VIP benefits, and platform access.

Cooling-off periods may temporarily restrict access without permanently closing an account. Once approved, certain restrictions may not be reversible until the selected period expires.

11.3 Dormant Accounts

Accounts with extended inactivity may be classified as dormant. Dormancy may be based on login inactivity, gameplay inactivity, transaction inactivity, or lack of account activity.

Reactivation may require identity verification, ownership verification, updated contact information, and security review.

11.4 Customer Support and Community Conduct

Support may assist with account access, verification, withdrawals, referrals, Quest Mode, vendor migrations, and technical issues. Response times may vary based on complexity, verification requirements, and volume.

Users must communicate respectfully with support staff, administrators, affiliates, and community members. Harassment, threats, impersonation, false claims, abuse of support systems, or intimidation may result in account action.

Chapter 12 - Privacy, Intellectual Property, Liability, and Legal Provisions

12.1 Privacy and Information Security

ZOVIO may collect and process user information for account administration, customer support, fraud prevention, security reviews, compliance obligations, promotional administration, and platform improvements.

Reasonable safeguards are used to protect information, but no system can guarantee absolute security. Users acknowledge that internet-based platforms involve inherent security risks.

12.2 Intellectual Property

All ZOVIO branding, names, logos, designs, software, Quest Mode systems, promotional materials, content, graphics, and platform features remain the property of ZOVIO or its licensors.

Users may not copy, reproduce, distribute, reverse engineer, or commercially exploit ZOVIO materials without authorization.

12.3 No Guarantee of Winnings

Participation on ZOVIO does not guarantee winnings, profits, referral earnings, cashback rewards, Quest rewards, VIP benefits, promotional eligibility, leaderboard placement, or continued access to any specific game or vendor.

Gaming outcomes are uncertain. Past results do not guarantee future results. Users participate at their own risk.

12.4 Limitation of Liability and Force Majeure

ZOVIO is not liable for vendor outages, software errors, network interruptions, internet failures, payment processor delays, technical malfunctions, third-party failures, or service interruptions outside its reasonable control.

ZOVIO is not responsible for delays or failures caused by natural disasters, hurricanes, floods, cyberattacks, infrastructure failures, government actions, labor disputes, power outages, or similar events.

12.5 Disputes, Governing Law, and Modifications

Users agree to contact support and attempt informal resolution before pursuing formal disputes. Disputes may involve withdrawals, referrals, Quest rewards, promotions, account restrictions, or verification decisions.

These terms are interpreted according to applicable laws determined by ZOVIO's operating jurisdiction. If any provision is unenforceable, the remaining provisions remain effective. ZOVIO may update this handbook at any time.

12.6 Entire Agreement and Final Acknowledgment

This handbook constitutes the complete agreement between ZOVIO and its users regarding platform participation and supersedes prior verbal, written, promotional, or informal communications.

By using ZOVIO, users acknowledge that they have read, understood, and agreed to this handbook in its entirety. ZOVIO reserves all rights necessary to protect platform integrity, users, payment systems, promotions, referrals, Quest Mode, VIP programs, and operations.

Appendix A - Playthrough Examples

Standard 3x Playthrough

A \$20 deposit requires \$60 in eligible gameplay activity. A \$50 deposit requires \$150. A \$100 deposit requires \$300. A \$500 deposit requires \$1,500. The requirement applies before withdrawal eligibility.

Bonus Example

A \$25 bonus requires \$75 in eligible gameplay activity. A \$50 cashback reward requires \$150 in eligible gameplay activity. Rewards may not be withdrawn until applicable requirements are satisfied.

Single-Hit Win Example

If a user deposits \$20 and wins \$200 on the first spin, the user may still be required to complete the \$60 playthrough requirement before withdrawal approval.

Combined Deposit and Bonus

If a user deposits \$100 and receives a \$50 bonus, the combined value of \$150 may require \$450 in eligible gameplay activity if the promotion states that both deposit and bonus are included in the calculation.

Appendix B - Quest Mode Guide

XP

XP is earned through eligible activity such as gameplay, deposits, promotions, seasonal events, achievements, referrals, and VIP engagement. XP has no direct cash value.

Levels and Realms

Levels show general progression. Realms represent larger milestones and may unlock new rewards, events, achievements, cashback opportunities, or VIP progression opportunities.

Vault Keys

Vault Keys may unlock bonus opportunities, cashback boosts, seasonal rewards, XP boosts, or exclusive events. Vault Keys are promotional and have no guaranteed cash value.

Seasonal Events and Leaderboards

Seasonal Events may reset. Leaderboards may be reviewed for abuse, ineligible activity, technical errors, or policy violations. Rewards may be adjusted if standings are compromised.

Appendix C - Referral Program Guide

Commission Examples

At 3%, a qualifying \$100 deposit earns \$3, a qualifying \$500 deposit earns \$15, and a qualifying \$1,000 deposit earns \$30.

Valid Referrals

Valid referrals must be legitimate new users who meet age, verification, eligibility, and account rules. Self-referrals and household abuse are not allowed.

Commission Reviews

Commissions may be delayed, reversed, or removed if fraud, chargebacks, account closure, verification failure, or referral abuse is found.

Appendix D - Withdrawal Review Workflow

Step 1 - Request Submitted

The user submits a withdrawal request through the platform.

Step 2 - Automated Review

The system checks account status, playthrough completion, security indicators, referral eligibility, and Quest reward eligibility.

Step 3 - Verification Review

ZOVIO may request ID, payment verification, ownership verification, or additional documents.

Step 4 - Security Review

Security systems review device activity, account history, referrals, withdrawal patterns, and fraud indicators.

Step 5 - Approval or Denial

Approved withdrawals proceed to processing. Requests may be delayed or denied if rules are not satisfied.

Step 6 - Payment Processing

Standard processing may take up to 24 hours. Payment provider delays may extend completion times.

Appendix E - Frequently Asked Questions

Why was my withdrawal delayed?

Withdrawals may be delayed due to verification requirements, security reviews, payment processor delays, playthrough review, or fraud-prevention procedures.

Why was I asked for identification?

Identification helps prevent unauthorized withdrawals, underage access, payment fraud, account sharing, and multiple account abuse.

Why did my username change?

Usernames may change due to vendor migrations, platform upgrades, security procedures, automated account creation, or operational requirements.

What happens if a vendor changes?

ZOVIO may migrate users to a new vendor and assign new usernames, player IDs, or credentials while reviewing eligible balances and account status.

How does Quest Mode work?

Quest Mode allows users to earn XP, advance through Levels and Realms, collect Vault Keys, unlock achievements, and participate in seasonal events and leaderboards.

How do referrals work?

Eligible users may earn a 3% lifetime commission on qualifying referral activity from legitimate referred users.

Can I have more than one account?

No. ZOVIO permits one account per user and one account per household unless expressly approved in writing.

Does winning on one spin let me cash out immediately?

No. Applicable playthrough requirements must still be completed before withdrawal eligibility.

Final Platform Acknowledgment

ZOVIO was built to provide a secure, innovative, and rewarding gaming ecosystem focused on progression, community, long-term engagement, and fair participation.

Through Quest Mode, Referral Rewards, Cashback Programs, VIP Benefits, and advanced security systems, ZOVIO seeks to create a unique experience that rewards legitimate participation while protecting platform integrity.

By creating an account, making a deposit, participating in promotions, earning referral commissions, receiving cashback rewards, progressing through Quest Mode, obtaining VIP benefits, or otherwise using any ZOVIO service, users acknowledge that they have read, understood, and agreed to this handbook and all applicable platform policies.

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