exomoni

USDT TO INR EXCHANGE

How Exomoni works

A plain description of a one-way USDT to INR exchange: what happens to your money at each step, who decides the rate, and what the platform will not do.

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01 What Exomoni is

Exomoni buys Tether (USDT) on the Tron network from people in India and pays them in rupees. That is the whole product. You send USDT to our wallet, you sell it at a rate you can see before you commit, and rupees arrive in your bank account.

It runs in one direction only. There is no way to buy USDT here, there is no rupee balance, and there is no wallet of ours holding your rupees. Rupees move from our own banking straight to your bank account, and the only trace they leave on the platform is the bank reference number of the transfer.

This document explains the mechanism. It is written for someone deciding whether to use the platform, so it describes how each step works rather than what it costs. Current rates, limits and fees are always on the platform itself, because we change them and a document cannot.

02 A trade from start to finish

There are three steps, and each one is a separate decision you make.

- Deposit. You ask the platform for a deposit instruction. It gives you our wallet address, an exact amount to send, and a window to send it in. When the transfer is confirmed on the blockchain, your balance goes up.
- Sell. You pick a rate plan, enter an amount, and choose which of your saved bank accounts should receive the rupees. The rate is fixed onto the order the moment you submit it.
- Settle. We send the rupees and record the bank reference for each transfer against your order. When the full amount has been sent, the order completes and the USDT it covered becomes ours.

Your USDT is only ever spent at the last step. Between submitting an order and its completion, the amount is locked but still yours: if the order is rejected for any reason, it returns to your available balance in full.

03 How the rate works, and why it cannot move against you

Exomoni does not quote a single price. It publishes several rate plans, each with its own rate in rupees per USDT and its own minimum and maximum order size. You choose the plan when you sell. Plans differ because the money behind them behaves differently, and one of them is marked as the featured plan.

We set those rates and we change them. What matters is what happens to a rate once you have acted on it.

The rate you were shown is carried with your order when you submit it, and the platform refuses the order if that figure no longer matches the live one. You are then shown the new rate and can accept or decline it. So an order is never booked at a price you were not shown, and a later rate change never reaches back into an order that is already open.

> **Submitting is the moment the price becomes yours. From then on, changing our published rates cannot alter what your open order pays.**

04 How a deposit finds your account

Every deposit goes to one master wallet. Giving each customer their own address is the usual approach, and it costs a small amount of Tron gas per address, per rotation, forever. A single wallet has no such cost, but it raises a question: if everyone sends to the same address, how does an incoming transfer get attributed to the right person?

The answer is the amount. When you ask for a deposit instruction, the platform reserves an amount that is unique to you down to its final decimal places, and holds that reservation for the length of the window. A watcher process reads confirmed transfers to our wallet from the blockchain and matches each one against the open reservations.

Two properties follow, and both are deliberate. Only facts read from the blockchain can credit an account, so a screenshot or a pasted transaction hash proves nothing and moves no money. And each transaction hash may be credited exactly once, ever, which is enforced by the database rather than by a check that could be forgotten.

A transfer that cannot be matched, because the amount was wrong or the window had closed, is not lost. It is held in a queue for a person to identify and assign by hand.

05 Custody and the ledger

Your balance is not a number that gets edited. It is the result of a chain of ledger entries, and every movement writes one: a deposit credit, a lock when you submit an order, a release when an order is rejected, a settlement when one completes.

The balance is held as three related figures, and one identity always holds between them: total = available + processing. Available is what you can spend right now. Processing is what is committed to an order or a withdrawal that has not closed yet. Total is what you hold with us.

This is not presentation. It is checked, and the operations desk has a panel whose only job is to recompute both sides of that identity and report a mismatch. A balance that moved without a ledger row behind it is visible rather than invisible.

Money figures are stored as exact decimals throughout, never as floating-point numbers. Rounding errors in the eighth decimal place of a currency are a well-known way for an exchange to slowly disagree with itself, and the type system prevents it here rather than discipline.

> **Every administrative action that touches a balance requires a written reason, a second credential, and writes an audit record of who did it and what the values were before and after. There is no silent adjustment.**

06 How rupees actually reach you

Settlement is done by people, not by a payment gateway, and the platform is built around that rather than pretending otherwise.

A large order may be paid in several bank transfers. Each transfer is recorded against your order individually, with its amount and its bank reference number, so at any point you can see how much has been paid, how much is left, and the reference for every rupee that has moved. The order completes only when the full amount has been recorded.

Because a person is in the loop, settlement is not instant and we do not promise a time. Rupee transfers depend on the Indian banking system and its hours, limits and outages. What is guaranteed is the rate, the record, and that an order which cannot be completed releases your USDT rather than absorbing it.

A completed order can be corrected. If a payment is reversed by a bank, or a reference was mistyped, the record can be amended or the order reopened, and every correction is audited and notified to you. A record that quietly disagrees with reality is worse than one that shows its history.

07 Taking USDT back out

You are not required to sell what you deposit. USDT in your available balance can be sent back out to any Tron address you save, less a withdrawal fee.

The fee and the exact amount that will arrive are calculated and shown before you confirm, and the figure you confirmed is the figure you are charged. If the fee changes between the preview and your confirmation, the withdrawal stops and asks you again against the new number rather than quietly charging it.

Withdrawals are reviewed by a person before they are sent, and the amount is locked while that happens. Addresses are checked for a valid Tron checksum when you save them, which catches a mistyped character but cannot tell whether an address is yours. A blockchain transfer cannot be reversed by anyone.

08 No identity documents

Exomoni does not operate a KYC programme. There is no document upload, no selfie, no proof of address, and no third party scoring you. An account needs a name, an email address and a phone number, and the email is verified with a one-time code because it is how you recover the account.

This is a deliberate product decision and it has a consequence worth stating: the platform is not a regulated financial institution and holds no money-services licence. Balances are not bank deposits and are not covered by any deposit insurance or compensation scheme. Anyone telling you otherwise about a service like this one is selling you something.

The data the platform does hold, why it holds it, and how to have all of it erased, are set out in the Privacy Policy at exomoni.com/privacy.

09 Security

Money actions are protected by a second credential: a transaction PIN, separate from your password, which is required to withdraw. Passwords and PINs are stored only as one-way hashes, so nobody at Exomoni can read either.

On the operations side, staff accounts carry per-module permissions, sensitive actions require a separate administrator PIN, and administrator sessions expire after a period without human input. Every action that moves money is written to an append-only audit record naming the person, the reason and the values on both sides of the change.

The part we cannot secure for you is your own credentials. Exomoni staff will never ask for your password, your transaction PIN or a one-time code, and every legitimate deposit address appears inside your own signed-in account and nowhere else.

10 What Exomoni will not do

A description of a financial product is incomplete without its edges.

- It will not sell you USDT. The exchange is one-way and there is no rupee-to-crypto path.
- It will not hold rupees for you. There is no INR balance and no INR wallet.
- It will not accept any asset other than USDT on the Tron network. Anything else sent to our address is outside what can be recovered.
- It does not offer futures, margin, lending or any yield-bearing product, and it pays no interest on a balance.
- It gives no investment, tax or legal advice, and it does not calculate or withhold your tax.
- It does not sell customer data. It does run a Meta advertising pixel on its customer site, to measure its own advertising; the Privacy Policy §7 states exactly what is sent and how to opt out.

11 Who operates the platform

Exomoni is operated by Rupexo Private Limited, a company incorporated in Singapore, whose registered details appear on every page of the platform and in the Terms and Conditions.

The full terms of use are at exomoni.com/terms, the privacy policy at exomoni.com/privacy, and the risk disclaimer at exomoni.com/disclaimer. Where this document and those documents describe the same thing, those documents govern: this one explains, they bind.

Questions go to info@exomoni.com.