

How We Protect Everyone on Kofa

Every rental, sale, and service on the Kofa app and website comes with the Kofa Protection Plan. Payments are made up front and held until the job is done, so if anything goes wrong, both sides have a record to point to and a way to report it.

Same deposit hold as hotels and car rentals like Hertz & Enterprise

Government ID + live selfie, the same kind of selfie check Uber & Lyft use for drivers

Payments by Stripe, the same processor behind DoorDash, Instacart & Lyft

1

Card held, deposit frozen

When you book, your debit or credit card is held, not charged. Prepaid cards aren't accepted. When the owner accepts, the rental is charged and a refundable security deposit for the item's value is frozen on the card. If the card can't cover it, the rental doesn't happen. The deposit is released once the item comes back in good shape.

2

Government ID + live selfie

Members verify with a government-issued ID and a live selfie, checked by Stripe. Listings worth \$100 or more require a verified member.

3

Reviews and communities

Reviews follow every transaction, so every member builds a track record others can see. Members can also join a community, like a church, team, or neighborhood group, to rent, buy, and book among people they already know.

4

Suggested safe meeting spots

Kofa shows nearby public safe exchange zones, like police and fire stations, as a suggestion for every handoff. Members are always free to meet wherever works for them.

5

Photo check-in and check-out

Both people photograph the item at pickup and at return, and the work before and after a service. Every booking keeps its own record.

6

No cash, no outside apps

Every payment runs through Kofa. Requests to pay by Venmo, Cash App, Zelle, or PayPal are blocked, so members can't be pulled off-app.

SERVICES

Booking Services on Kofa

Members offer and book local services on Kofa. Payments are made up front and held until the job is done, and every provider agrees to Kofa's Service Provider Agreement before listing.

Photography

Cleaning

Handyman work

Beauty services

Lawn care

Event services

and more

1

Providers agree before listing

Every provider agrees to Kofa's Service Provider Agreement before listing, confirming they are qualified and hold any licenses, certifications, or insurance their work requires.

2

Ask for proof

Kofa doesn't verify licenses or insurance. Customers can, and should, ask any provider for proof of licenses, certifications, or insurance before booking.

3

Government ID + live selfie

Members verify with a government-issued ID and a live selfie, checked by Stripe. Listings worth \$100 or more require a verified member.

4

Paid when the job is done

Payment is made up front and held by Kofa. It's paid out to the provider 1 day after the service is done. No cash changes hands.

5

Before and after photos

Both people photograph the work before and after the service, so every booking has its own record.

6

Reviews and reporting

Reviews follow every booking, so providers build a track record others can see. Members can report anyone, and banned accounts are locked out for good.

How Every Booking Works

Here's how it works, who decides, and when the money moves.

Rentals

- Security deposit based on the item's value, frozen on the renter's card and released after a good return.
- Photo check-in and check-out by both people.
- Condition recorded at pickup and return; any change is flagged.
- Once the item is picked up, the rental can't be cancelled for a refund. It comes back, or Kofa reviews it.
- If the handover never happens, the renter is refunded in full automatically.

Paid out 1 day after the rental ends, only after a confirmed handover

Sales

- Buyer and seller meet and inspect the item before the sale is final.
- The buyer's payment is held by Kofa, not sent straight to the seller.

Paid out 2 days after the sale is complete

Services

- Before and after photos of the work.
- Providers agree to Kofa's Service Provider Agreement before listing.
- Kofa doesn't verify licenses or insurance. Ask any provider for proof before booking.

Paid out 1 day after the service is done

The owner stays in control

- ✓ Approval first. Every rental, sale, and booking needs the owner's or provider's approval. If they don't approve within 24 hours, the card hold is released automatically.
- ✓ Owners can require verified members on any listing.
- ✓ Every payout is checked against the real payment, so money can only go to the person who earned it.

If Something Goes Wrong

Here's what happens next, and where Kofa's role begins and ends.

Kofa reviews it with the evidence

Members can report a problem directly through Kofa. We review the booking, the messages, and the photos from both sides. The payment stays on hold during the review, and for rentals the security deposit can be used to cover damage or loss. Members can report anyone, and banned accounts are locked out for good.

Kofa's role

Kofa is a marketplace platform that provides tools like secure payments, deposit holds, ID verification, photo records, and reviews. Every rental, sale, and service is an agreement between members, and Kofa is not a party to it or affiliated with either side. Members use their own judgment about who to rent from, buy from, sell to, or hire, and should ask for proof whenever they need it. To the fullest extent permitted by law, Kofa does not guarantee any item, service, or member and is not liable for transactions between members. By agreeing to Kofa's Terms of Service, members agree to this.

LEARN MORE

ko-fa.com

Download the Kofa app on iOS and Android, or visit us online.