PAYTOO

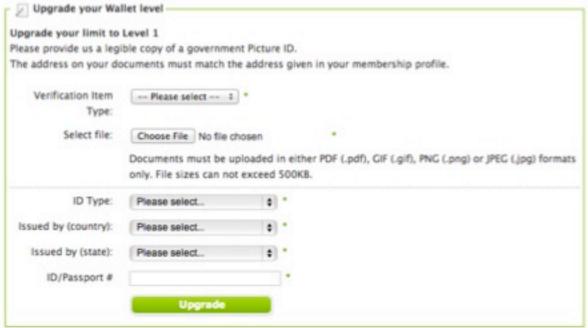
We make your money mobile®

How to



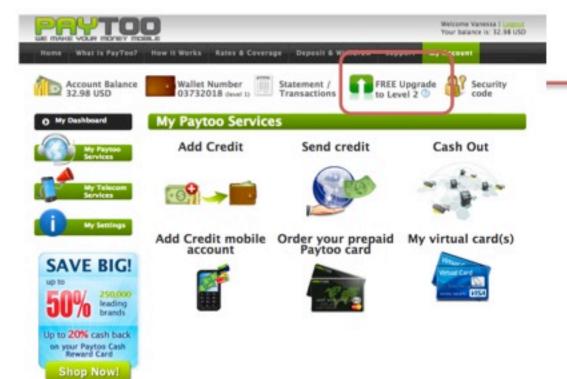
How to upgrade to Level 1







How to upgrade to Level 2



Welcome to your Paytoo Wallet

Your user status is "Level 1". You can use your Wallet balance to make phone calls, Top up prepaid cellphone, make e-commerce payment up to \$5,000.00 per month. You can transfer up to \$5,000 per month, and cash out your money to your PayToo Prepaid Card, your own Credit card or Bank account up to \$5,000 per month. You can also order Virtual Credit cards up to \$2,500.00 per month.

Want to Increase your limits and get access to more features of your Paytoo wallet?

Become a Premium Member now!

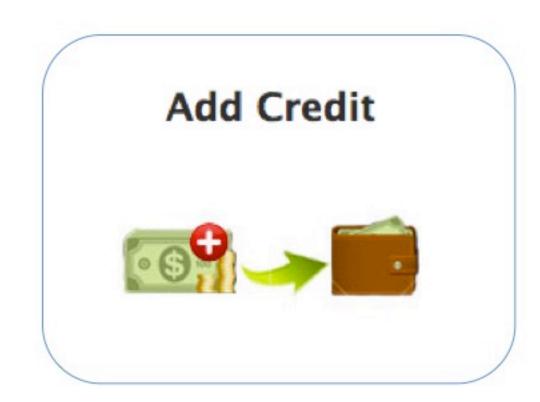
It's easy, simply upgrade your account to LEVEL 2.

For this, you need to Upload an Utility Bill or a Bank statement with less than 3 months older, and once your account is upgraded you will have to call a PayToo Premium Member Representative in order to have your account validated.

Discover a new World of services with PayToo. You are only one step away!

Upgrade your Wal	llet level		
lpgrade your limit to	Level 2		
lease provide us a cop	y of your utility bill with	your ph	ysical address on it.
The address on your do	cuments must match ti	he addres	ss given in your membership profile.
Verification Item Type:	Please select 0		
Select file:	Choose File No file chosen * Documents must be uploaded in either PDF (.pdf), CIF (.gif), PNG (.png) or JPEG (.jpg) formats		
	only. File sizes can no	t exceed	500KB.
ID Type:	Please select		
Issued by (country):	Please select		
Issued by (state):	Please select		
ID/Passport #			·
	Upgrade		











Level Access:

Level 1

Level 2

What do you need ?:

Your credit card information

Your Paytoo secure code

What do you do?:

Log into your account, and enter the amount you want to load into your mobile wallet, along with your Paytoo security code. Next, a transaction summary will be displayed, and once you have validated the information you will be prompted to enter your credit card information to complete the payment. You willthen receive an email with a link to confirm the transaction. You will be prompt to sign with your finger (Smartphone) or your mouse (computer) to complete the transaction.

Fund availability: Instantly

Limit:

Please see your limit once you select the option

Fees:

1 USD + 5%





Level Access:

Unverified Level 1 Level 2

What do you need ?: The Paytoo voucher number you purchased at the Paytoo location

What do you do?: Enter online the voucher number

Fund availability: Instantly

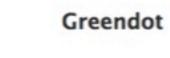
Limit:

Please see your limit once you select the option

Fees:

1 USD + Store convenience fee









For more information on how to use your wallet with a cell phone and smartphone, please refer to the user guide in "My setting folder".

Level Access:

Unverified

Level 1

Level 2

What do you need ?:

In USA visit a Greendot location and purchase with cash a MoneyPak at a Greendot location (https://www.moneypak.com/

StoreLocator.aspx)

What do you do?:

Scratch the back of the card to find the PIN, and wait one hour before redeeming your PIN online.

Fund availability: 1 hour after purchase of the MoneyPak Limit:

Please see your limit once you select the option

Fees:

1 USD + Store convenience fee







Level Access:

Unverified

Level 1

Level 2

What do you need ?:

Your personal USA Checking or Saving account and your Paytoo secure code

What do you do?:

Enter the amount you wish to load, along with your Bank information and security code. Next you will receive an email with a link to confirm the transaction. You will be prompt to sign with your finger (Smartphone) or your mouse (computer) to complete the transaction.

Fund availability: 5 business days

Limit:

Please see your limit once you select the option

Fees: 3 USD







Level Access:

Level 1 Level 2

What do you need ?: Your own verified Paypal account & your Paytoo secure code

What do you do?:

Enter the amount you wish to load, along with your Paytoo security code. Next you will need to confirm the transaction when prompted, and then click on the Paypal logo, after which you will be redirected to the Paypal website to complete the transaction.

Fund availability: Instantly

Limit:

Please see your limit once you select the option

Fees: 0.45 USD + 5%





SolidTrust Pay



For more information on how to use your wallet with a cell phone and smartphone, please refer to the user guide in "My setting folder". Level Access: Unverified Level 1

Level 2

What do you need ?: Your own Solid Trust Pay account & your Paytoo secure code

What do you do?:

Log into your account, and enter the amount you want to load into your mobile wallet, along with your Paytoo secuity code. Next, a transaction summary will be displayed, and once you have validated the information you will be prompted to login to your solid Trust Pay account to complete the payment.

Fund availability: 72 business hours

Limit:

Please see your limit once you select the option

Fees:

0.45 USD + 5%





Level Access: Unverified

Level 1

Level 2

What do you need ?: Your own Bank account & your Paytoo secure code

What do you do?:

Log into your account, and enter the amount you want to load into your mobile wallet, along with your Paytoo security code. Next, an email will be sent to you, outlining the details needed to complete the wire to a Paytoo account. Once received by Paytoo, which can take up to 5 business days, the money will be posted within 24 hours.

Fund availability: Bank transfer period + 24 business hours

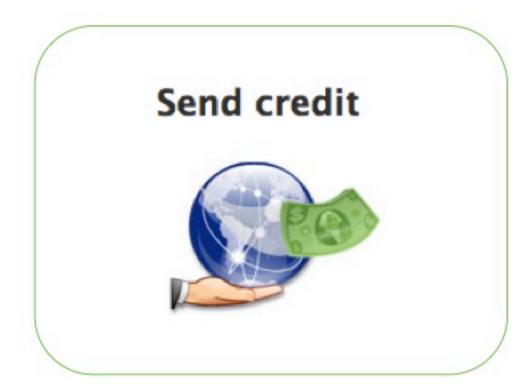
Limit:

Please see your limit once you select the option

Fees:

2% + Bank fee





For more information on how to use your wallet with a cell phone and smartphone, please refer to the user guide in "My setting folder". Level Access:

Unverified

Level 1

Level 2

What do you need ?: The cell phone number with country code of the person you want to send credit & your Paytoo secure code

What do you do?:

Select the amount you want to send and enter the cell phone number (country code first) or the email of the receiver. The receiver will get a SMS or email with a temporary login, password and security code so he can register

Fund availability: Instantly

Limit:

Please see your limit once you select the option

Fees:

Free





Cash Out to your Paytoo Card



Level Access:

Level 1 Level 2

What do you need ?: Your personal Paytoo Card & Paytoo secure code

What do you do?:

Log into your account, and enter the amount you want to load to your Paytoo card along with your Paytoo security code and the money will be posted instantly

Fund availability: Instantly

Limit:

Please see your limit once you select the option

Fees:



Cash Out to your Credit Card



For more information on how to use your wallet with a cell phone and smartphone, please refer to the user guide in "My setting folder". Level Access:

Level 1

Level 2

What do you need ?: Your personal Credit card (Mastercard or Visa) and your Paytoo secure code

What do you do?:

The first time, you will be prompted to enter your own credit card information. Once validated by Paytoo, which can take up to 24 business hours, simply log into your account, enter the amount you want to load onto your own credit card, along with your Paytoo security code.

Next, a transaction summary will be displayed, and once you have validated the information, the transaction request is complete.

Fund availability: 72 hours

Limit:

Please see your limit once you select the option

Fees:

6 USD



Cash out to your Bank Account



For more information on how to use your wallet with a cell phone and smartphone, please refer to the user guide in "My setting folder".

Level Access:

Level 1 Level 2

What do you need ?: Your personal Bank account and your paytoo secure code

What do you do?:

The first time, you will be prompted to enter your Bank account information. Once validated by Paytoo, which can take up to 24 business hours, simply log into your account, enter the amount you want to load onto your personal Bank Account, along with your Paytoo security code.

Next, a transaction summary will be displayed, and once you have validated the information, the transaction request is complete.

Fund availability: 5 business days

Limit:

Please see your limit once you select the option

Fees: 6 USD



Cash Out to a virtual card



For more information on how to use your wallet with a cell phone and smartphone, please refer to the user guide in "My setting folder". Level Access:

Unverified

Level 1

Level 2

What do you need ?: Your paytoo secure code

What do you do?:

Log into your account, and enter the amount you want to have loaded onto your Visa virtual card, along with your Paytoo security code. Next, a transaction summary will be displayed, and once you have validated the information, the virtual credit card number, expiration date and CVV code will be displayed. You can continue to use the card, until the amount loaded has been depleted, after which the card is no longer active.

Fund availability: Instantly

Limit:

Please see your limit once you select the option

Fees:

Loading fees 2 USD + 3 % +
Transaction fee 0.50 per transaction

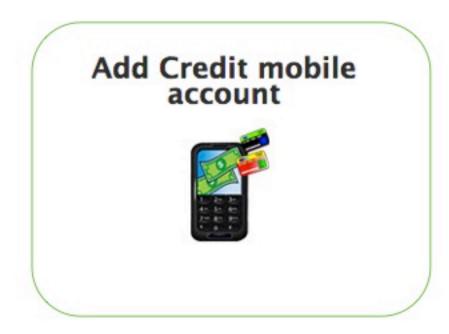
Virtual card expiration
6 months usage then if not used funds are lost.



3

Top up & Add Credit mobile account





Level Access: Unverified Level 1 Level 2

What do you need ?: Someone who have a Prepaid cellphone that you want to reload remotely

What do you do?:

Enter the phone number that you want to top-up, beginning with the country code, and Paytoo will tell you if it is eligible for reload or not. If it is eligible for reload, you will simply have to select the amount you want to pay to this provider, and enter your security code for validation.

Fund availability: Instantly

Limit:

Please see your limit once you select the option

Fees:

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Thank you