

PAYTOO

We make your money mobile®

How to



How to upgrade to Level 1

The screenshot shows the Paytoo website dashboard. At the top, the Paytoo logo is on the left, and the user's name 'Welcome Vanessa' and balance 'Your balance is: \$2.98 USD' are on the right. Below the header is a navigation bar with links: Home, What is Paytoo?, How it Works, Rates & Coverage, Deposit & Withdraw, Transfers, and My Account. The main dashboard area displays account information: Account Balance (\$2.98 USD), Wallet Number (03732018), and Statement / Transactions. A red box highlights a 'FREE Upgrade to Level 1' button. Below this, there are sections for 'My Paytoo Services' including Add Credit, Send credit, Cash Out, Add Credit mobile account, Order your prepaid Paytoo card, and My virtual card(s). A 'SAVE BIG!' banner at the bottom left offers up to 50% off on leading brands and up to 20% cash back on Paytoo Cash Reward Card.

Upgrade your Wallet level

Upgrade your limit to Level 1
Please provide us a legible copy of a government Picture ID.
The address on your documents must match the address given in your membership profile.

Verification Item Type:

Select file: No file chosen

Documents must be uploaded in either PDF (.pdf), GIF (.gif), PNG (.png) or JPEG (.jpg) formats only. File sizes can not exceed 500KB.

ID Type:

Issued by (country):

Issued by (state):

ID/Passport #

How to upgrade to Level 2

The screenshot shows the PayToo website dashboard. At the top, the PayToo logo is on the left, and the user's name 'Welcome Vanessa' and balance 'Your balance is: 32.98 USD' are on the right. Below the logo is a navigation bar with links: Home, What is PayToo?, How it Works, Rates & Coverage, Deposits & Withdrawals, Support, and My Account. The 'My Account' link is highlighted. Below the navigation bar, the dashboard displays the user's account balance (32.98 USD), wallet number (03732018), and a 'FREE Upgrade to Level 2' button, which is highlighted with a red box. Other options include 'Statement / Transactions', 'Security code', 'My Dashboard', 'My Paytoo Services', 'Add Credit', 'Send credit', 'Cash Out', 'Add Credit mobile account', 'Order your prepaid Paytoo card', and 'My virtual card(s)'. A 'SAVE BIG!' banner at the bottom left offers up to 50% off on 250,000 leading brands, with up to 20% cash back on the PayToo Cash Reward Card.

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 Wallet level

Upgrade your limit to Level 2

Please provide us a copy of your utility bill with your physical address on it.

The address on your documents must match the address given in your membership profile.

Verification Item:

Type:

Select file: No file chosen

Documents must be uploaded in either PDF (.pdf), GIF (.gif), PNG (.png) or JPEG (.jpg) formats only. File sizes can not exceed 500KB.

ID Type:

Issued by (country):

Issued by (state):

ID/Passport #:

1

Add Credit



Add Credit



Credit Card Deposit



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 will then receive an email with a link to confirm the transaction. You will be prompted 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%

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".

Add Credit



Paytoo Location



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".

Add Credit



Greendot



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

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".

Add Credit



Draft a check



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

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".

Add Credit



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%

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".

Add Credit



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 security 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%

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".

Add Credit



Wire transfer



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".

Send credit



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

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".

2

Cash Out



Cash Out



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:

1 USD

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".

Cash Out



Cash Out to your Credit Card



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

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".

Cash Out



Cash out to your Bank Account



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

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".

Cash Out



Cash Out to a virtual card



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.

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".

3

**Top up & Add Credit mobile
account**



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:

Free

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".

PAYTOO

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Thank you