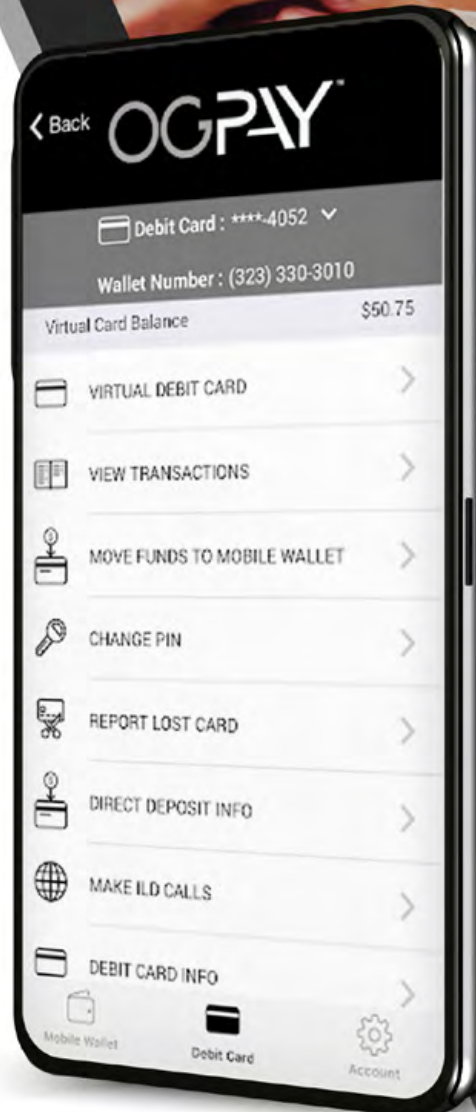


GETTING TO KNOW YOUR OGPAY[®]

Here are important
information about
your OGPAY wallet.

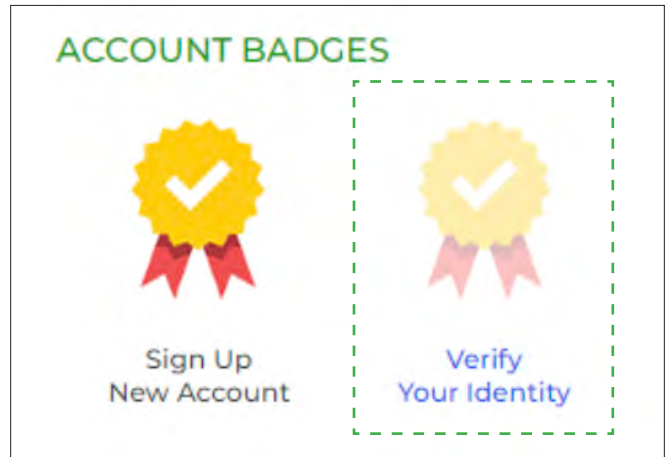


1. HOW DO I VERIFY MY IDENTITY?

On your dashboard, you can verify your Identity under 'Account Badges' click on 'Verify Your Identity', fill in the correct information and click submit. (P. 1) If you aren't able to verify, please contact OGPAY® Customer Support and we will be happy to assist you.

Verifying your identity allows your mobile wallet account to have a balance greater than \$500. This will also allow you to add a US Banking / Savings account. **The validation is free of charge and does not affect your credit.**

For US DPs only: for verification purposes, you may be asked to provide a picture of the front and back of your government-issued id, Social Security Card and a recent utility bill/bank statement.



P. 1

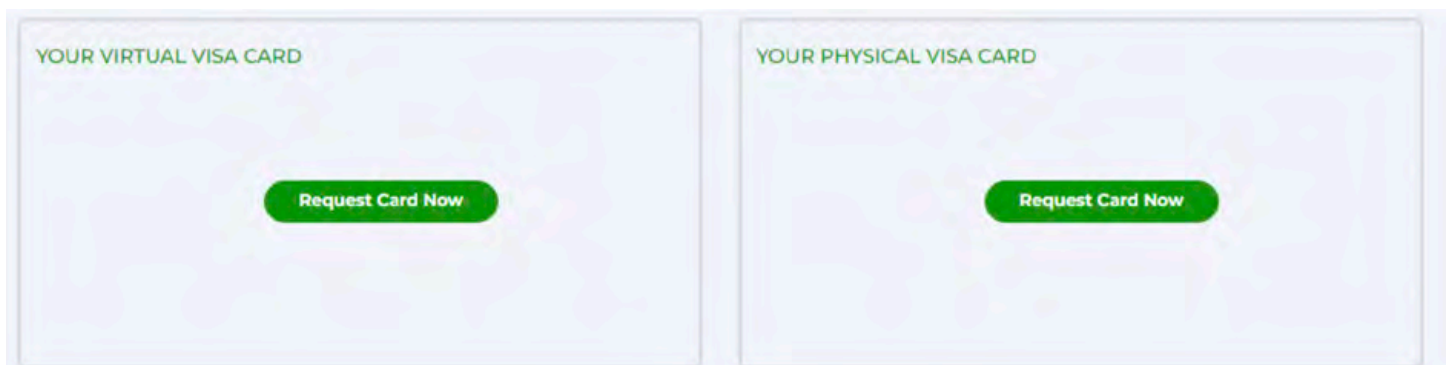
2. HOW TO ADD A VIRTUAL AND PHYSICAL DEBIT CARD? HOW DO YOU VERIFY YOUR PHYSICAL DEBIT CARD?

If you have not requested your virtual card and physical debit card yet, click 'Request Card Now' on your dashboard page fill in the correct information and click the "Add Visa Card" button. (P. 2) If you aren't able to verify, please contact OGPAY® Customer Support and we will be happy to assist you.

Your OGPAY® Virtual Debit card can be used for any online purchases that accept Visa.

The physical debit card is only available in the US, and should be delivered in 10-14 business days. Please, make sure to verify the delivery address.

For US DPs only: for verification purposes, you may be asked to provide a picture of the front and back of your Driver's license, Social Security Card and a recent utility bill/bank statement



P. 2

3. NOTIFICATION METHOD, SECURITY CODE AND WALLET ID MANAGEMENT

To update your notification method click on 'Update Notification Methods' on the left side of your dashboard. (P. 3.1)

After clicking "Update Notification Methods" you can select "Email and Text Message" as the desired method. Enter your email address and phone number* and confirm by clicking "Update Notification Methods". (P. 3.2)

Note: For mobile numbers, 1. Select the correct country code 2. Enter your mobile number without any country code or prefix. For security purposes, the system will send a security code via SMS and/or email whenever you log in to a new device. If you can't complete the process above, please contact OGPAY® Customer Support and we will be happy to assist you.

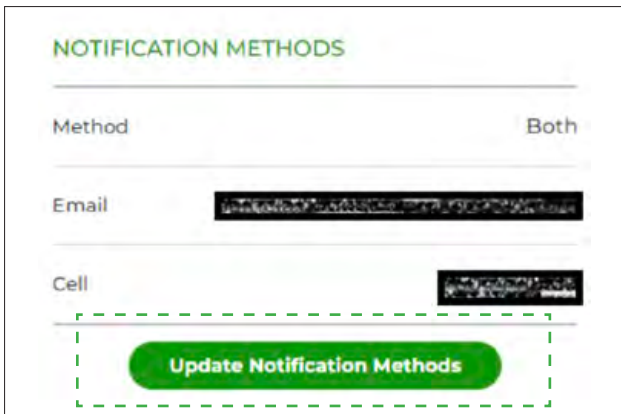
4. PIN MANAGEMENT

If you forget your PIN, you can reset it using the 'Forgot PIN' feature found in your online OGPAY® Portal under 'PIN management'. Log in to your OGPAY® Wallet, click on 'PIN Management', and Select 'Forgot PIN'. (P. 4.1)

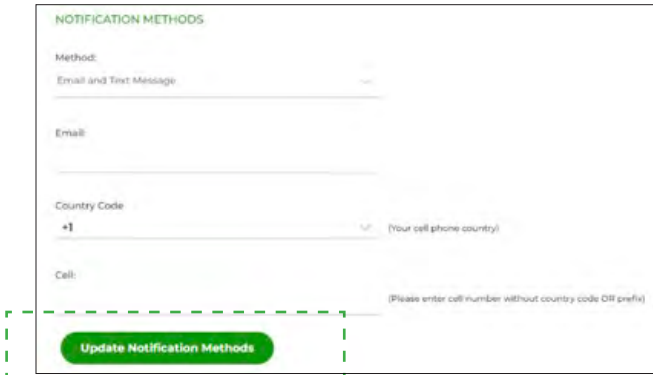
You will be asked to enter your OGPAY® username and password, and a security code will be sent to your mobile # via SMS or email (or both). (P. 4.2)

To successfully receive the security codes, please ensure you have set up your notifications properly. (Recommended option is to set up for both email and phone).

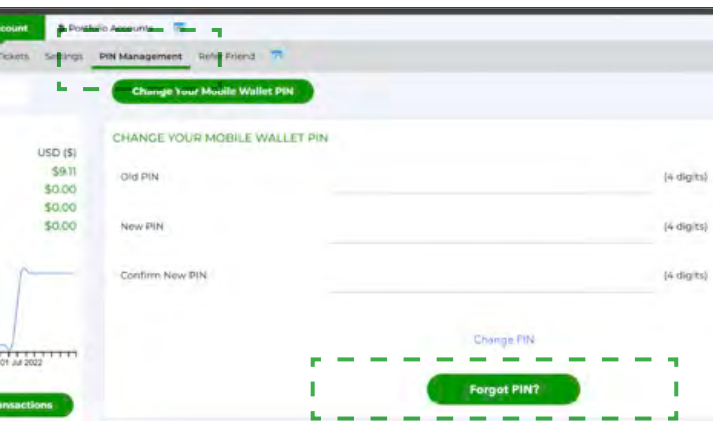
* For security reasons, our customer service team has no access to this section and will not be able to assist with any Pin update.



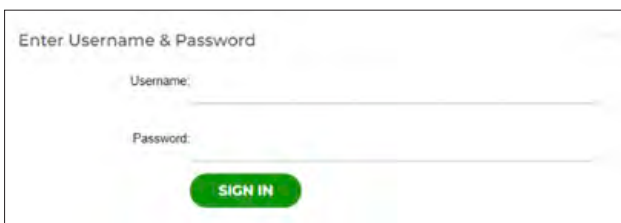
P. 3.1



P. 3.2



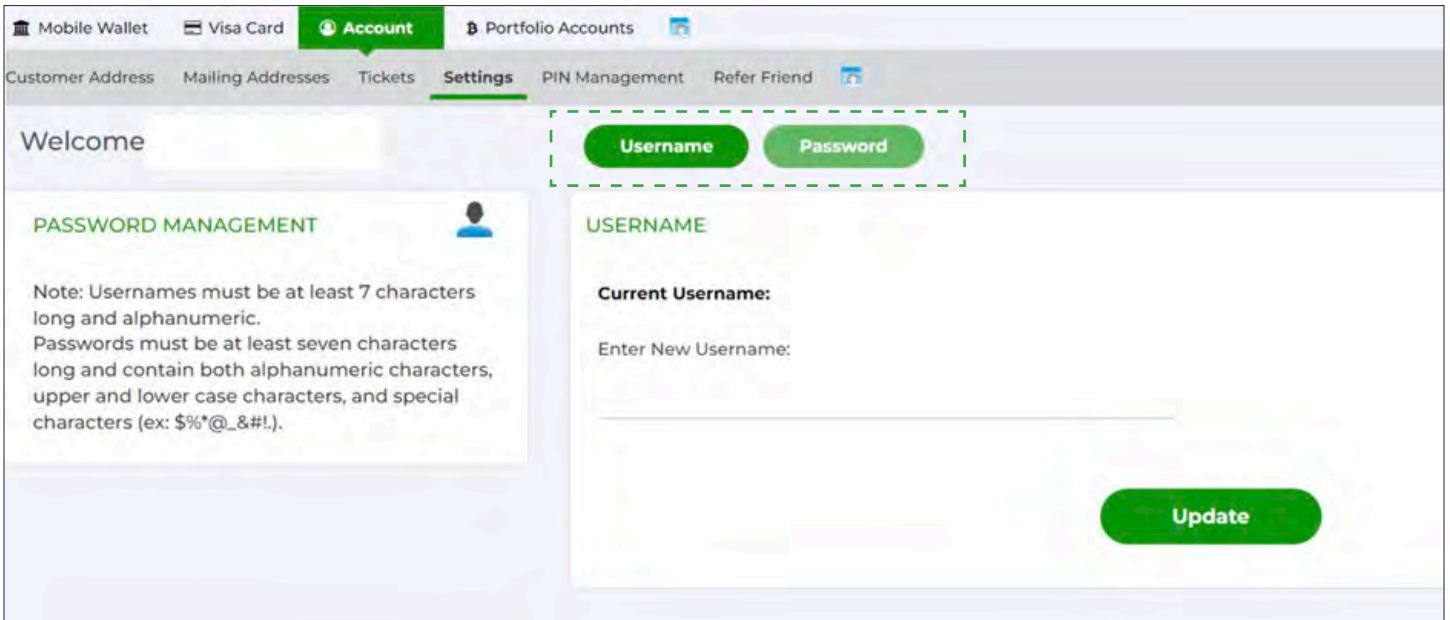
P. 4.1



P. 4.2

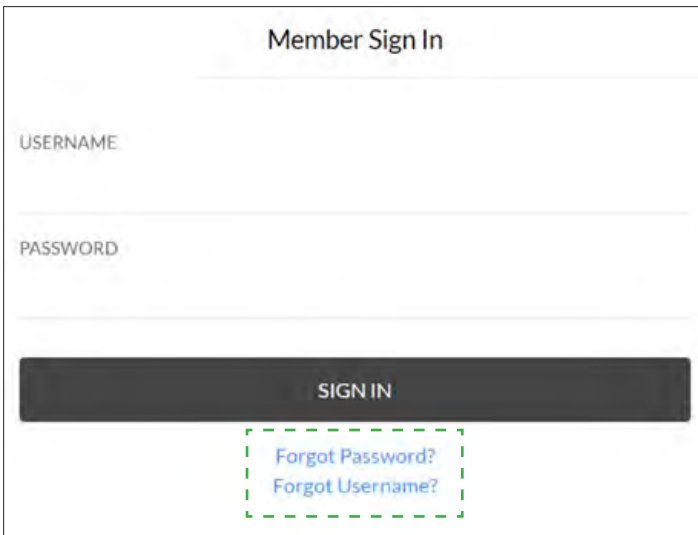
5. WHERE CAN I MANAGE MY USERNAME AND PASSWORD?

Log in to your OGPAY® mobile wallet, click on 'Settings' under 'Account', then click on 'Password' or 'Username' depending on which one you need to update. (P. 5.1)



The screenshot shows the 'Account' settings page. At the top, there are navigation tabs: 'Mobile Wallet', 'Visa Card', 'Account' (selected), and 'Portfolio Accounts'. Below these are sub-tabs: 'Customer Address', 'Mailing Addresses', 'Tickets', 'Settings' (selected), 'PIN Management', and 'Refer Friend'. The main content area is divided into two sections. On the left, under 'PASSWORD MANAGEMENT', there is a note: 'Note: Usernames must be at least 7 characters long and alphanumeric. Passwords must be at least seven characters long and contain both alphanumeric characters, upper and lower case characters, and special characters (ex: \$%*@_&#!.)'. On the right, under 'USERNAME', there is a 'Current Username:' field and an 'Enter New Username:' field. A green 'Update' button is located at the bottom right of the 'USERNAME' section. A dashed green box highlights the 'Username' and 'Password' buttons at the top of the settings area.

P. 5.1

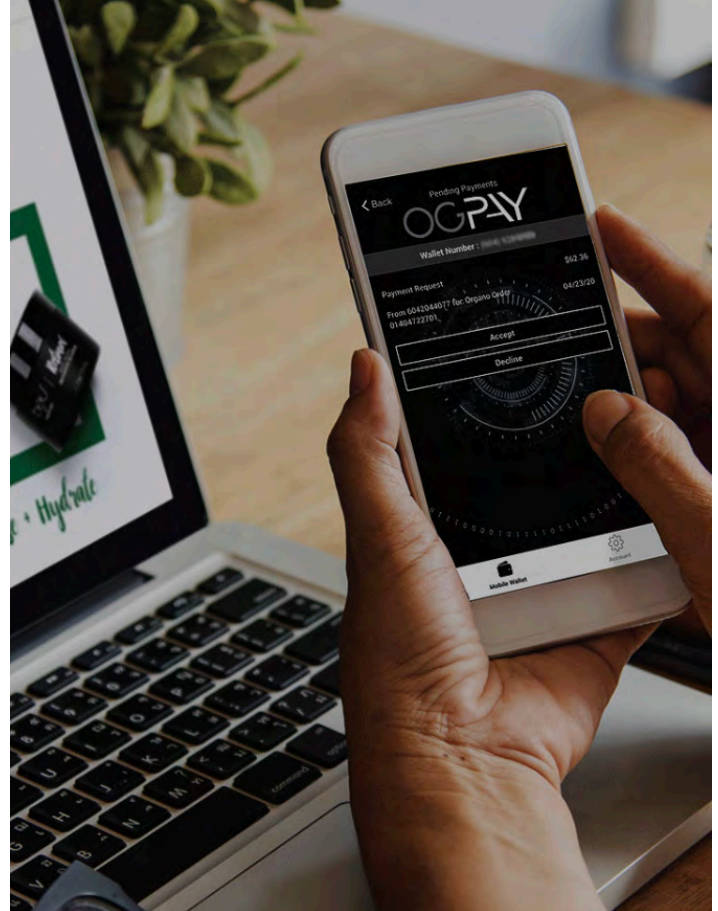


The screenshot shows the 'Member Sign In' page. It has a title 'Member Sign In' at the top. Below the title are two input fields: 'USERNAME' and 'PASSWORD'. At the bottom of the page is a large black button labeled 'SIGN IN'. Below the 'SIGN IN' button, there are two links: 'Forgot Password?' and 'Forgot Username?'. A dashed green box highlights these two links.

P. 5.2

If you forgot my OGPAY® password or username, **select 'Forgot Password' or 'Forgot Username' on the login page and follow the steps. (P. 5.2)**





6. WALLET ID MANAGEMENT

How do I update my wallet number? To update your mobile wallet number click 'Wallet ID Management' under 'Mobile Wallet' and add your new mobile wallet number with the correct country code. Then click 'Update'. (P. 6)

Linked Accounts Scheduled Transactions Transactions Nicknames **Wallet ID Management** Close Account

Mobile Wallet Number Alternate Security Code Notification Number

MANAGING YOUR MOBILE WALLET NUMBER

During the activation process, we registered your mobile number as your mobile wallet number. To register a new number, enter that number below and click on Update Mobile Wallet Number.

OGPay Number (604)

Country Code +1

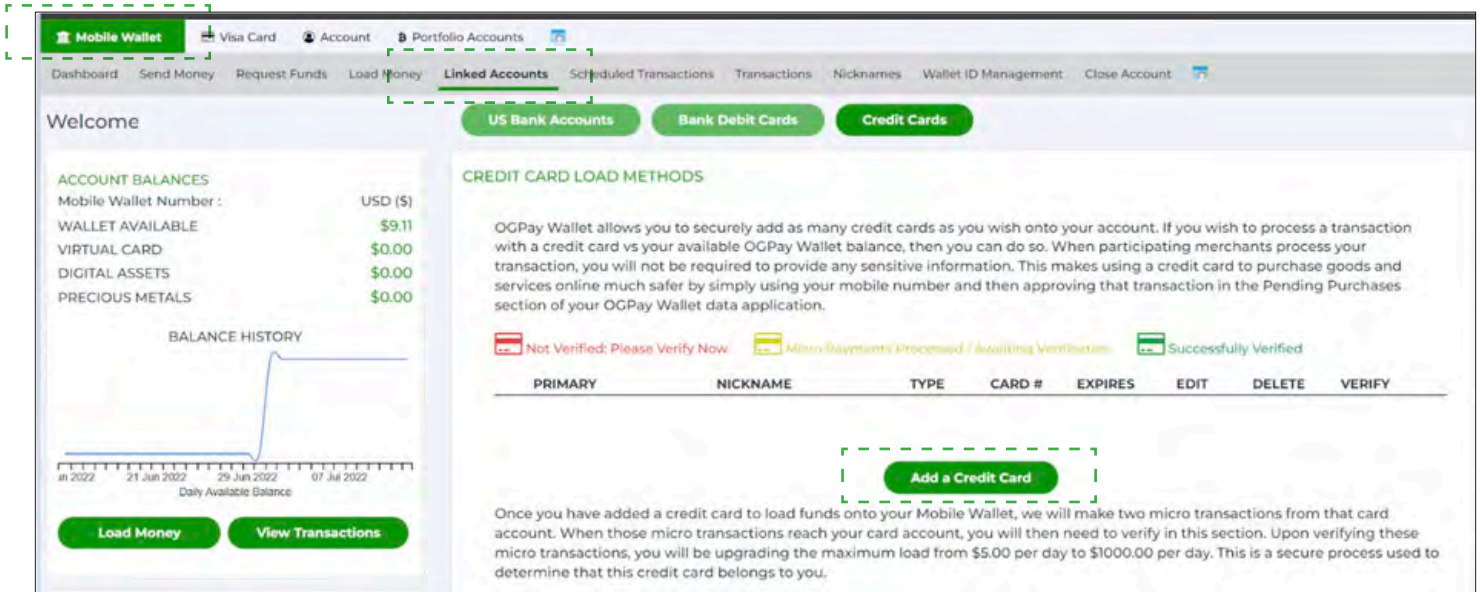
New Mobile Wallet Number

Update Mobile Wallet Number

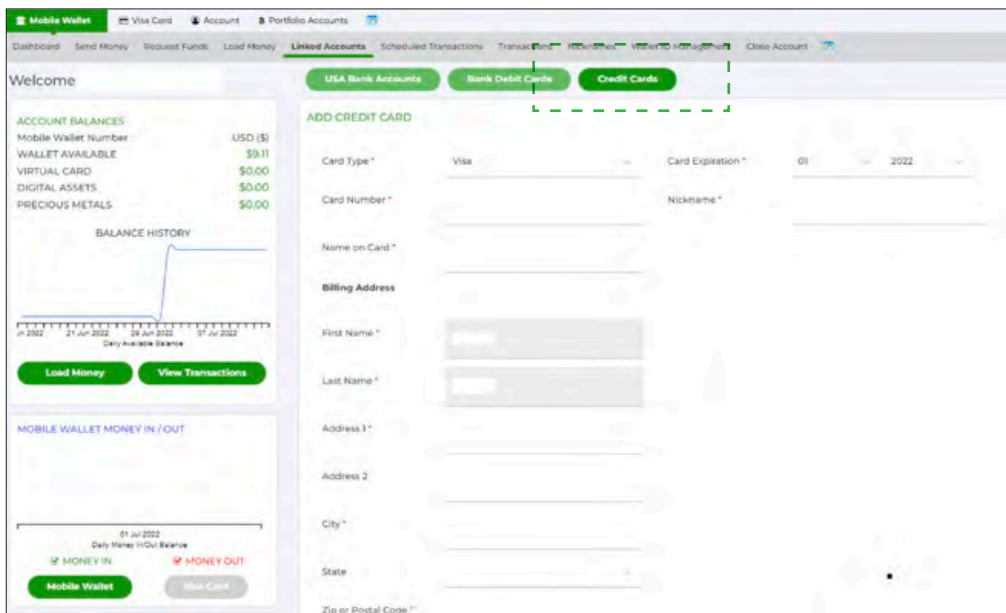
7. HOW CAN I LINK MY CREDIT CARD TO MY MOBILE WALLET ACCOUNT?

To add your credit card, please go to 'Linked Accounts' under mobile wallet, click "Credit Cards" and "Add a Credit Card" button.

Complete the required information. Then you will need to verify your credit card by doing a 'Micro Transaction'.



P. 7.1



P. 7.2

NOTE: To link your credit card is not mandatory, and this is not the procedure for transferring your funds to your bank account. This is establishing your card details as load and offload methods. Linking your credit card serves as a saved template whenever you will do a transfer and as a load method.

*** To know more about the OGPAY wallet, please feel free to visit the OGPAY FAQ in your back office under resources.