

# Paywiser – User Guide

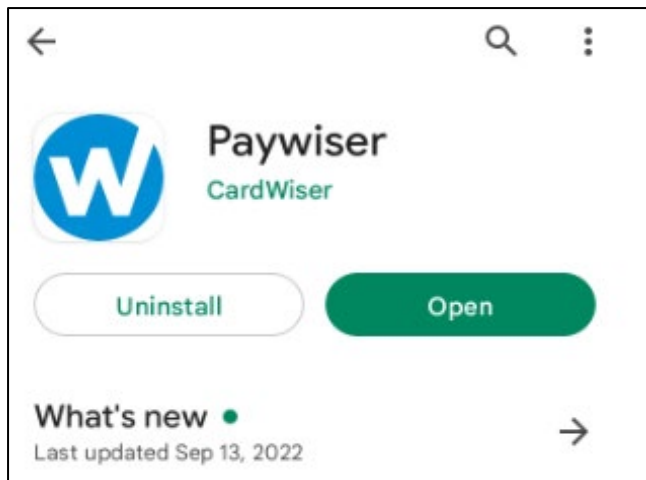
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## 1. Paywiser App Installation



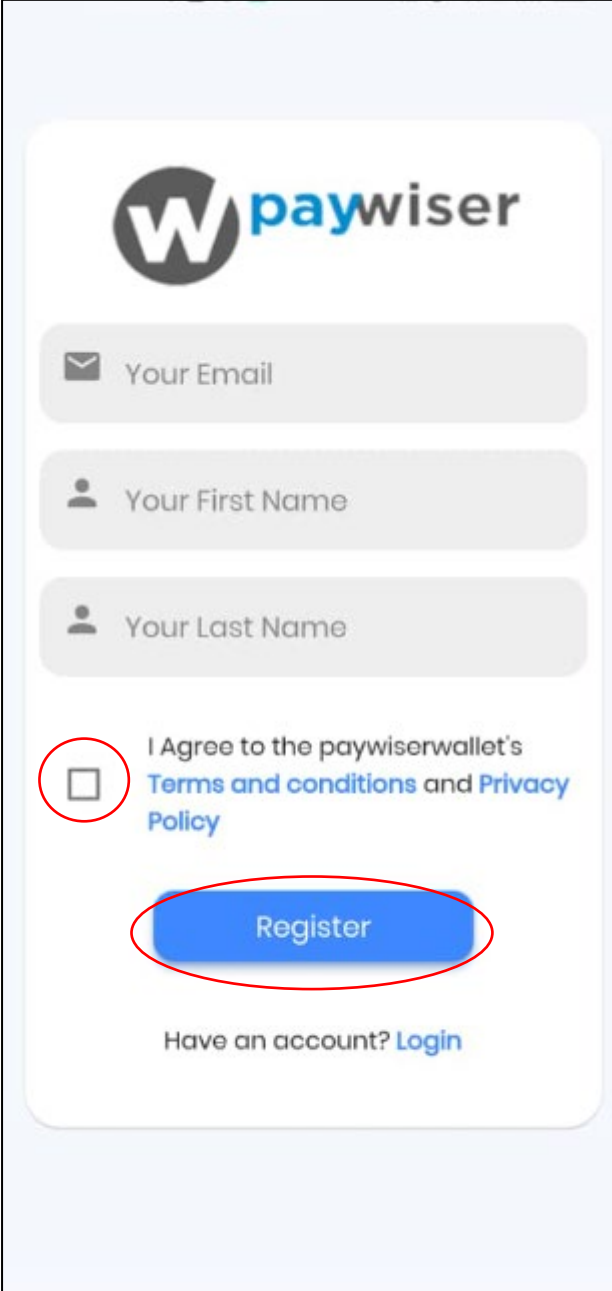
1. Go to Apple App Store.
  2. Search “Paywiser”
  3. Search and download the application as shown.
- 



1. Go to Google Play Store.
  2. Search “Paywiser”
  3. Search and download the application as shown.
-

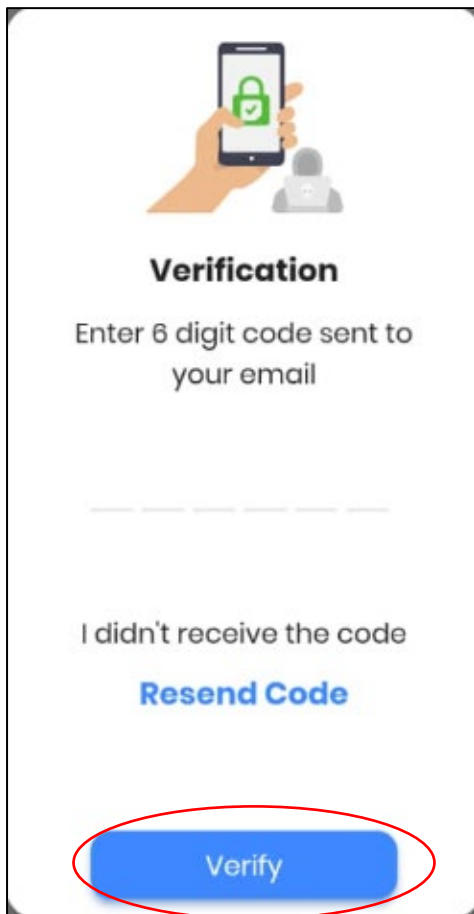
## 2. Sign in Paywiser Mobile App

### 2.1 Register Account



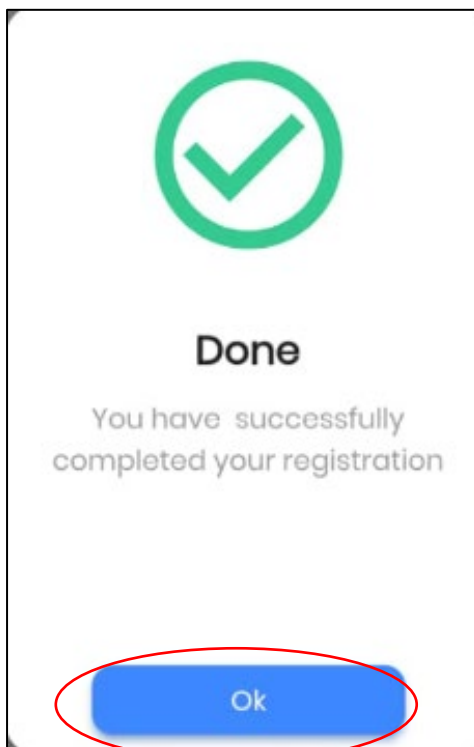
The screenshot displays the registration interface of the Paywiser mobile app. At the top, the Paywiser logo is visible. Below it, there are three input fields: 'Your Email' (with an envelope icon), 'Your First Name' (with a person icon), and 'Your Last Name' (with a person icon). Underneath these fields is a checkbox labeled 'I Agree to the paywiserwallet's Terms and conditions and Privacy Policy'. The 'Register' button is a prominent blue rounded rectangle, circled in red. At the bottom of the form, there is a link that says 'Have an account? Login'.

- 1 Enter a valid email address.
  - 2 Enter First and Last name.
  - 3 Accept the Terms and conditions.
  - 4 Click “Register” button.
-



Enter the Verification code that sends to the email. (Check Junk mail if didn't receive the verification email.)

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A successful message will be shown if the account is registered successfully.

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## App Security Settings



 App Language

Change


 Your Favourite Animal?

 Your Favourite Color?

 City you were born in?

 Set app password 

Password must contain at least 7 characters that include an uppercase, a numeric and a special character

 Allow Face ID / Fingerprint



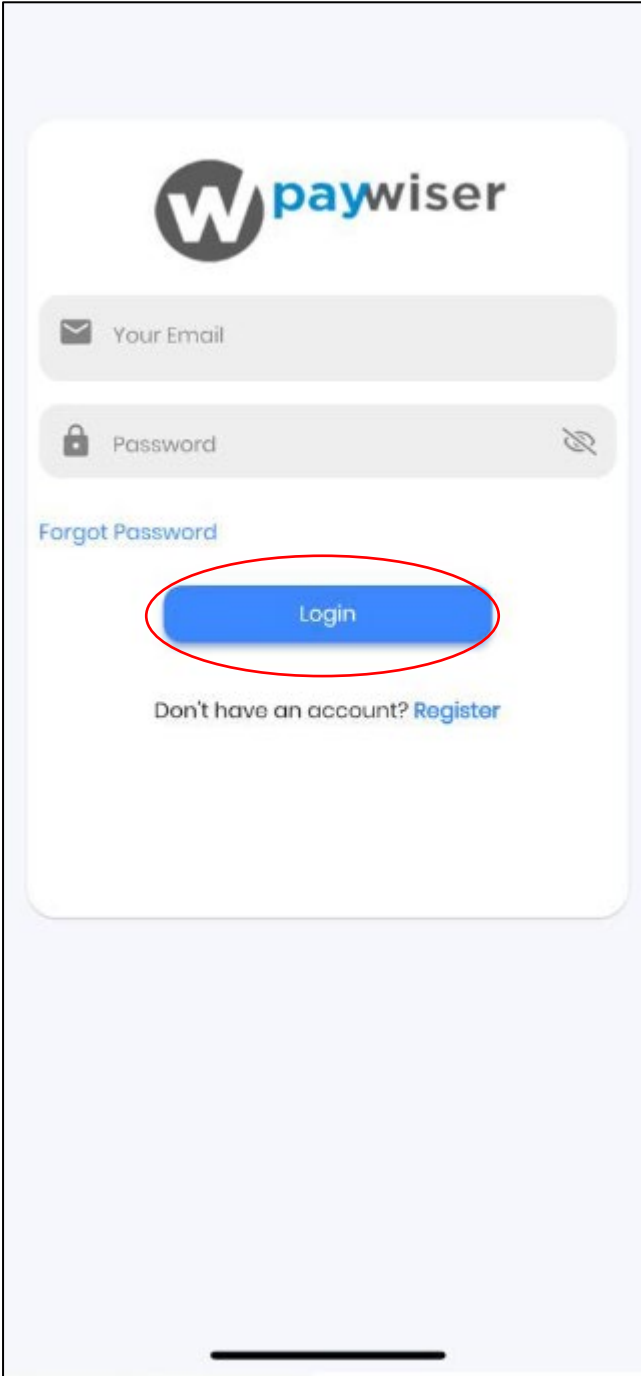
 Notification Permission is Granted!

Payment Confirmation from Paywiser needs Notification permission allowed.

Save

1. Enter all the security questions.
  2. Enter the app password.  
(Password must contain at least 7 characters that include an uppercase, a numeric and a special character.)
  3. Click “Save” button.
-

## 2.2 Log in



**W** paywiser

Your Email

Password

[Forgot Password](#)

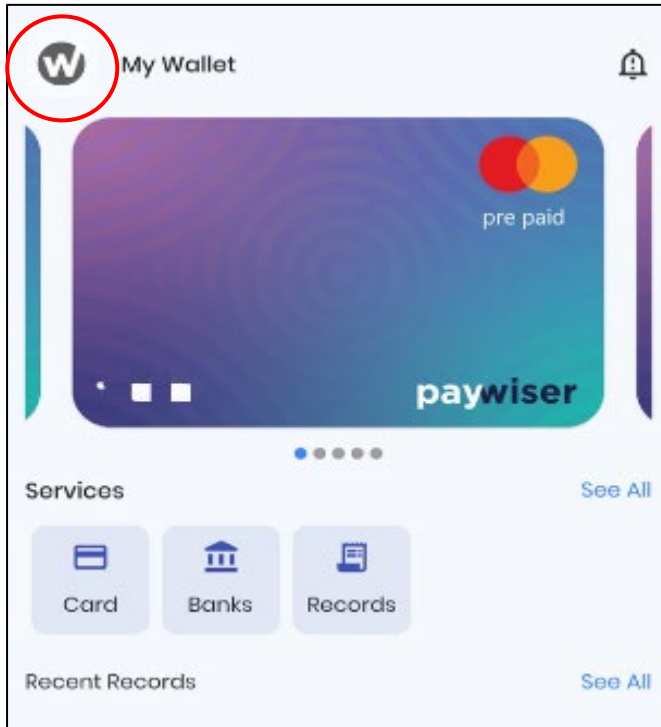
Login

Don't have an account? [Register](#)

1. Enter the correct email address
  2. Enter Password
  3. Click “Login” button
-

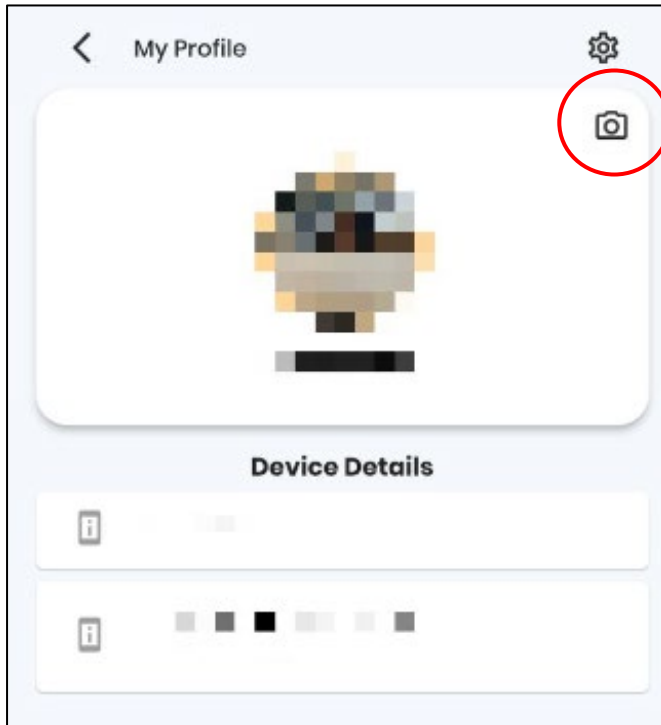
### 3. Profile Page Management

#### 3.1 Change Profile Picture



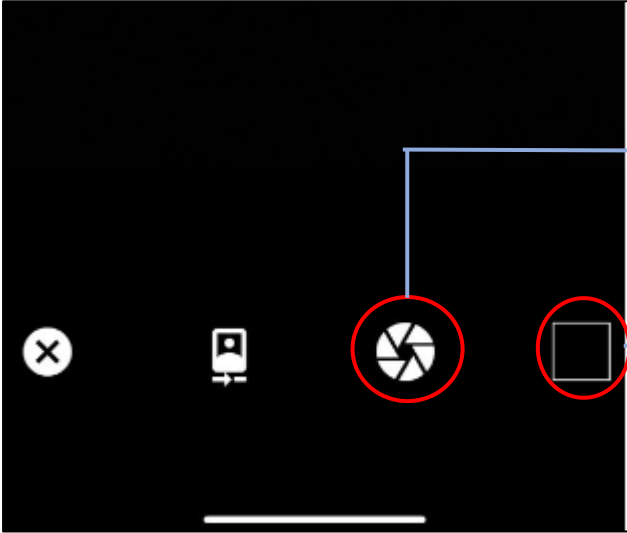
Click on the “Paywiser” logo.

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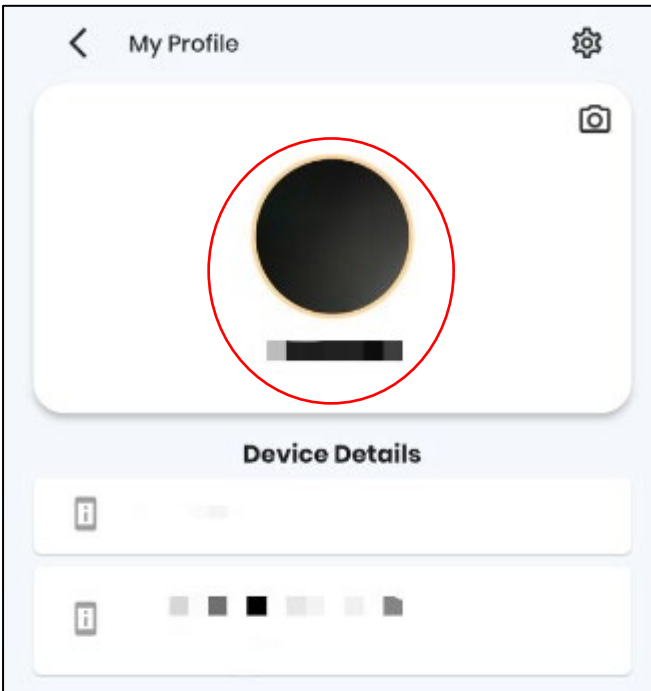
Click on the Camera icon.

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First, click the snap icon as shown.

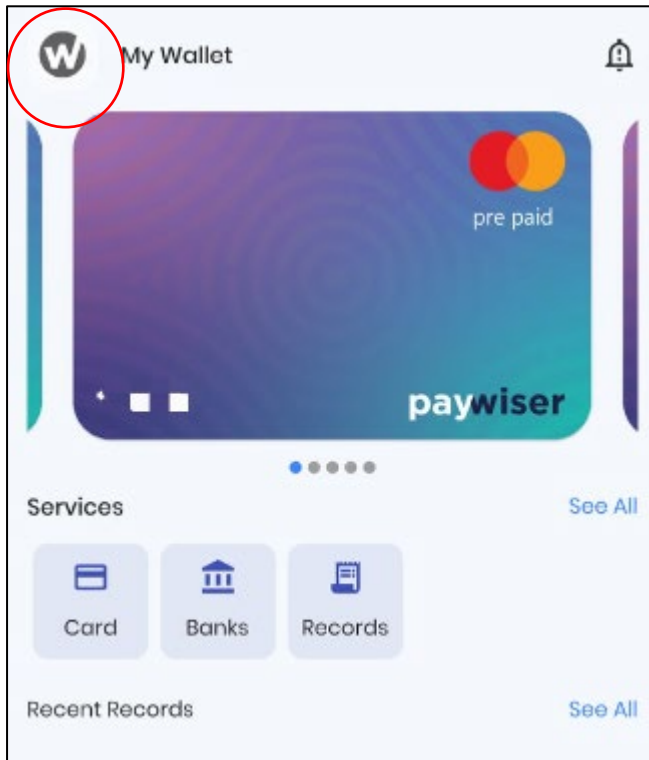
After that, click the icon to upload the picture.



The new profile picture is uploaded.

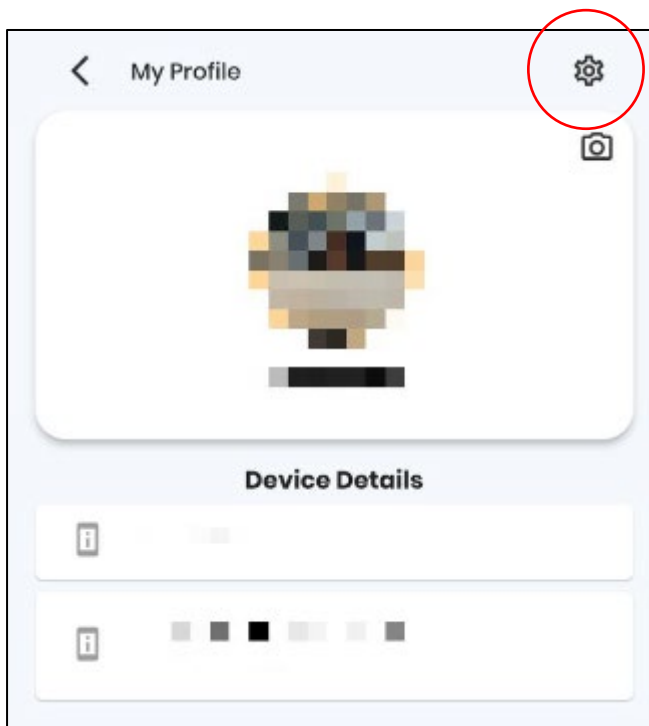


#### 4. Settings



Click on the Paywiser logo.

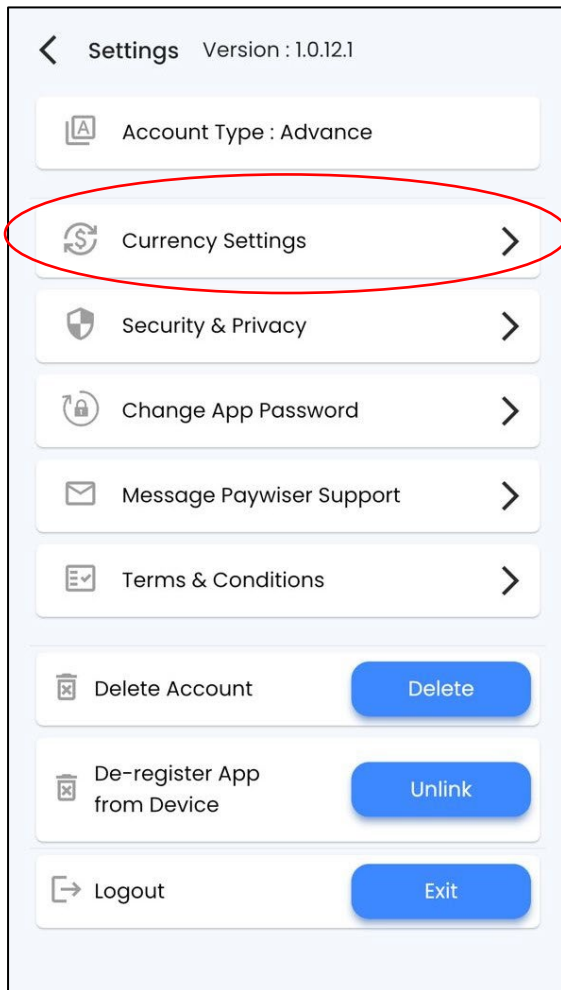
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Click on the setting icon.

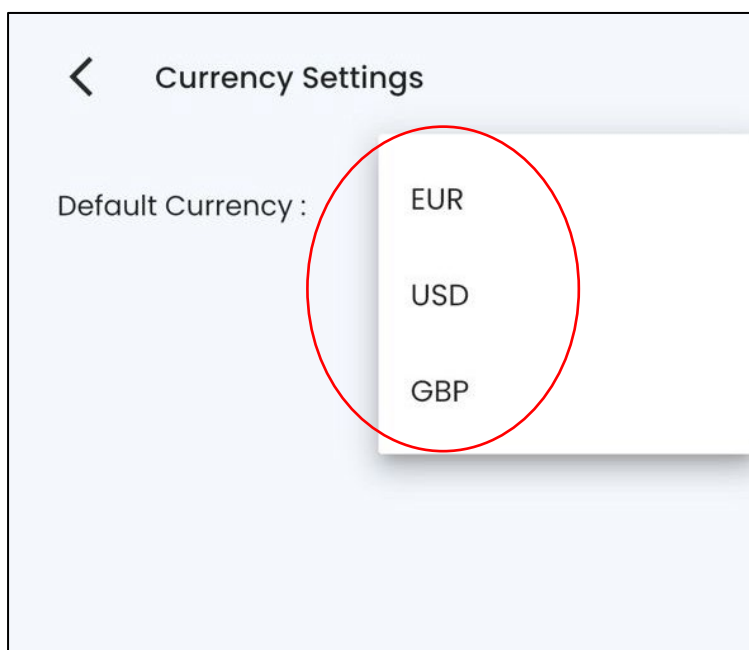
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## 4.1 Currency Settings



Click on “Currency Settings”.

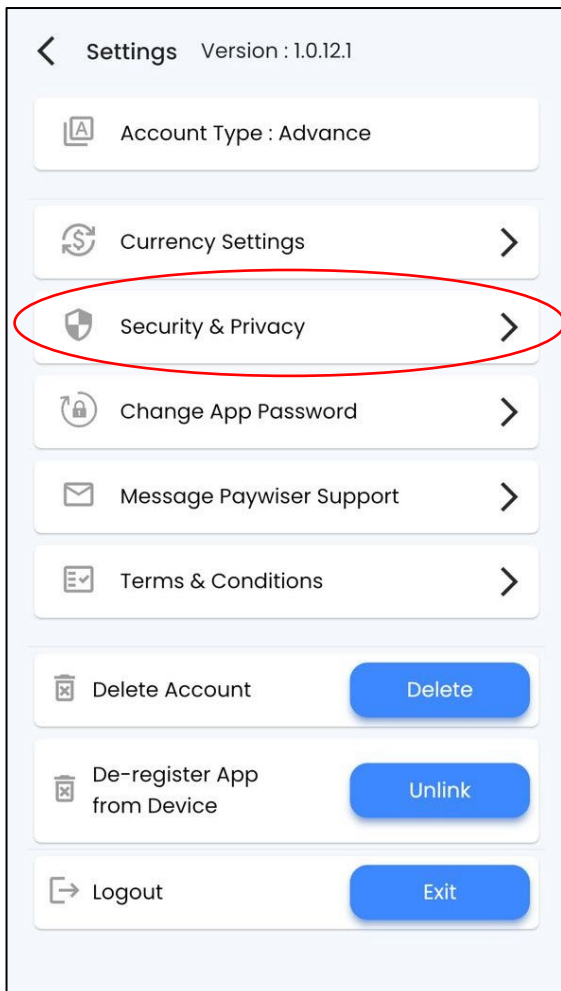
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Please select your default currency.

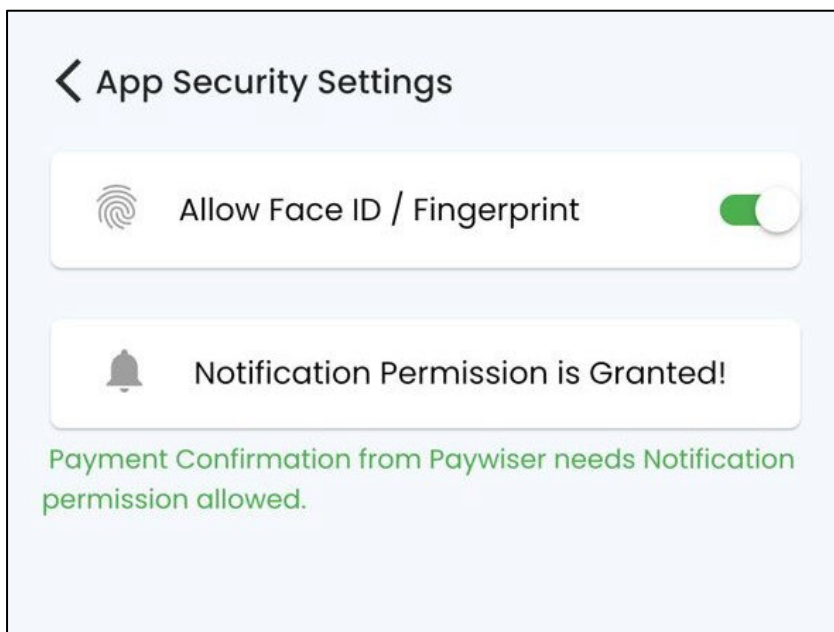
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## 4.2 Security & Privacy



Click on the “Security and Privacy”.

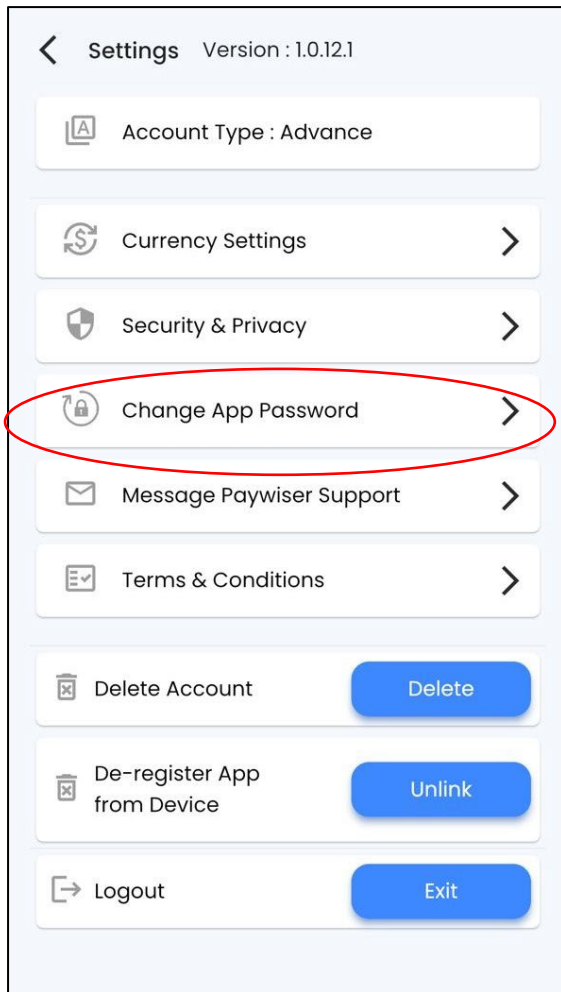
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Click the button to allow Face ID / Fingerprint.

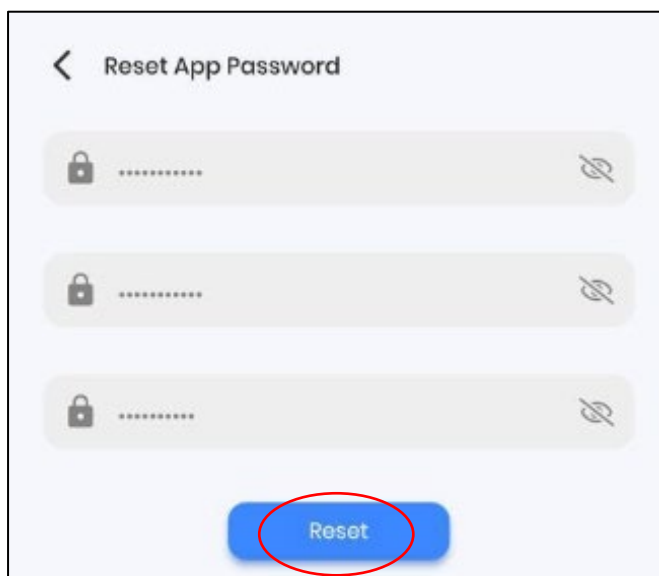
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### 4.3 Change Login Password



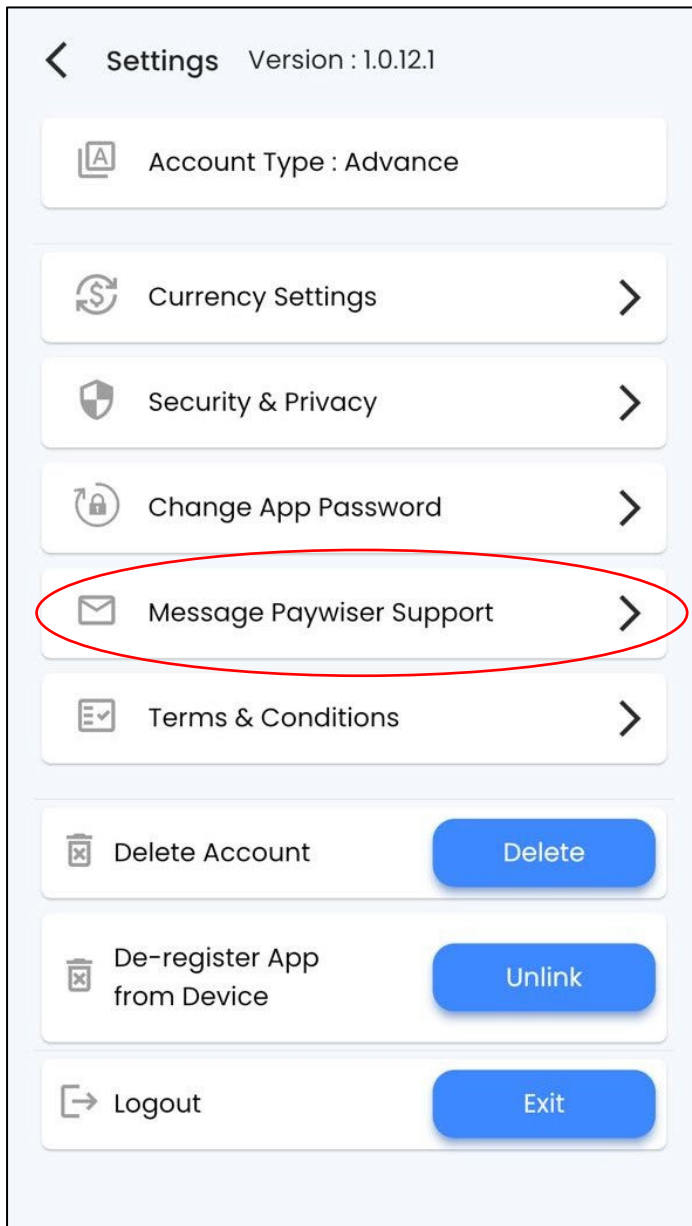
Click on the “Change App Password”.

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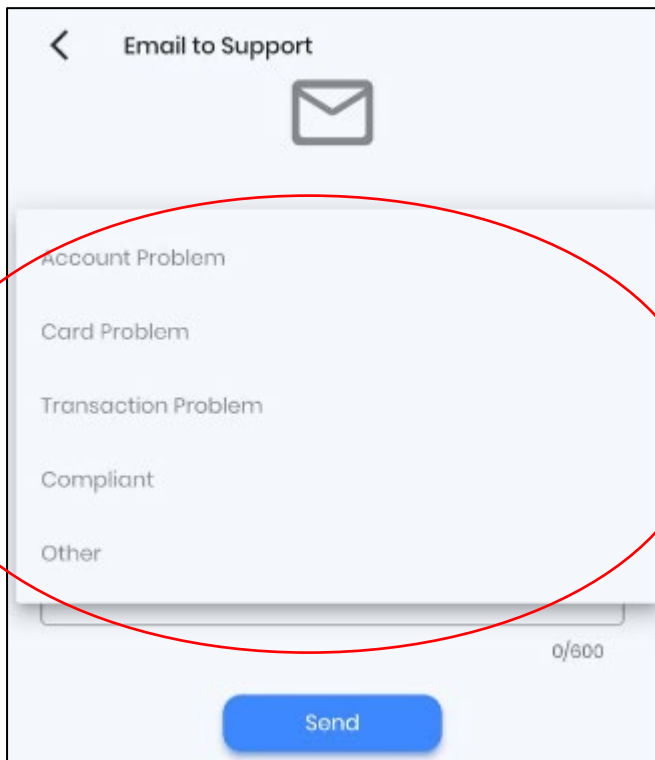
1. Enter Current Password.
2. Enter New Password.  
(Password must contain at least 7 characters that include an uppercase, a numeric and a special character.)
3. Repeat the same Password.
4. Click “Reset”.

#### 4.4 Message Paywiser Support

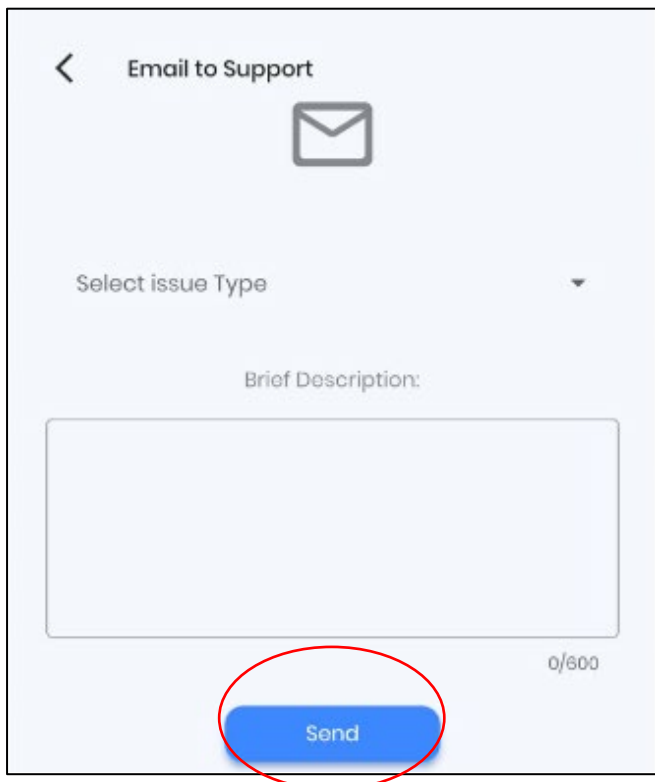


Click on the “Message Paywiser Support”.

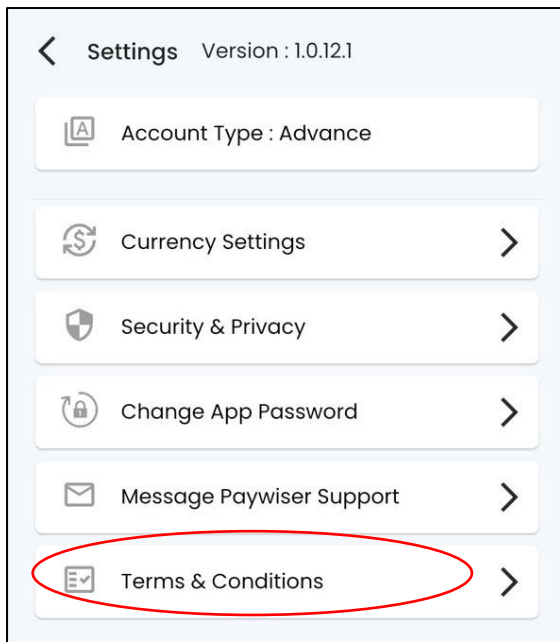
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1. Select the type of issue by using the dropdown box.
  2. Enter the description.
  3. Click "Send" button.
- 



## 4.5 Terms & Conditions



Click on the “Terms & Conditions”.

**Paywiser Prepaid and Debit Card - Terms and Conditions**

The following terms and conditions (the “Terms”) govern your application and use of the Paywiser Prepaid and Debit Card. Please read these Terms carefully and retain a copy of them for your record. By applying and activating, receiving and/or using the Paywiser Prepaid and Debit Card, you are agreeing to these Terms. We may change these Terms from time to time, with or without cause, as provided in these Terms and in accordance with applicable law. In the event of any inconsistency between the English and Chinese language versions of these Terms, the English version prevails.

**DEFINITIONS**

The term “Card” refers to the Paywiser Prepaid and Debit Card. The value of the funds that are loaded onto the Card and are available for spending is referred to herein as the “Balance”. “Cardholder” means an individual who activates, receives and/or uses the Card. “Transaction Amount” means the amount that is debited from the Balance in connection with your use of the Card, which amount includes both the amount of the Balance to be transferred and the fees imposed to complete the transaction. Paywiser Limited is the issuer of the Card. “Paywiser” means Paywiser Limited and its successors and assigns. “We,” “Us,” “Our” and “Ours” mean Paywiser Limited, and all the associated and affiliated third parties duly appointed or authorized by Paywiser to fulfil and manage your Card. “You”, “Your” and “Yours” each means the Cardholder. “Business Day” means any day other than a Saturday, a Sunday or a public or bank holiday in the place of issuance of the Card. “UnionPay Logo” means any logo or brand mark used by UnionPay International from time to time and which is used for all Cards. “Our Website” means the website at <https://www.paywiser.com>.

**THE CARD**

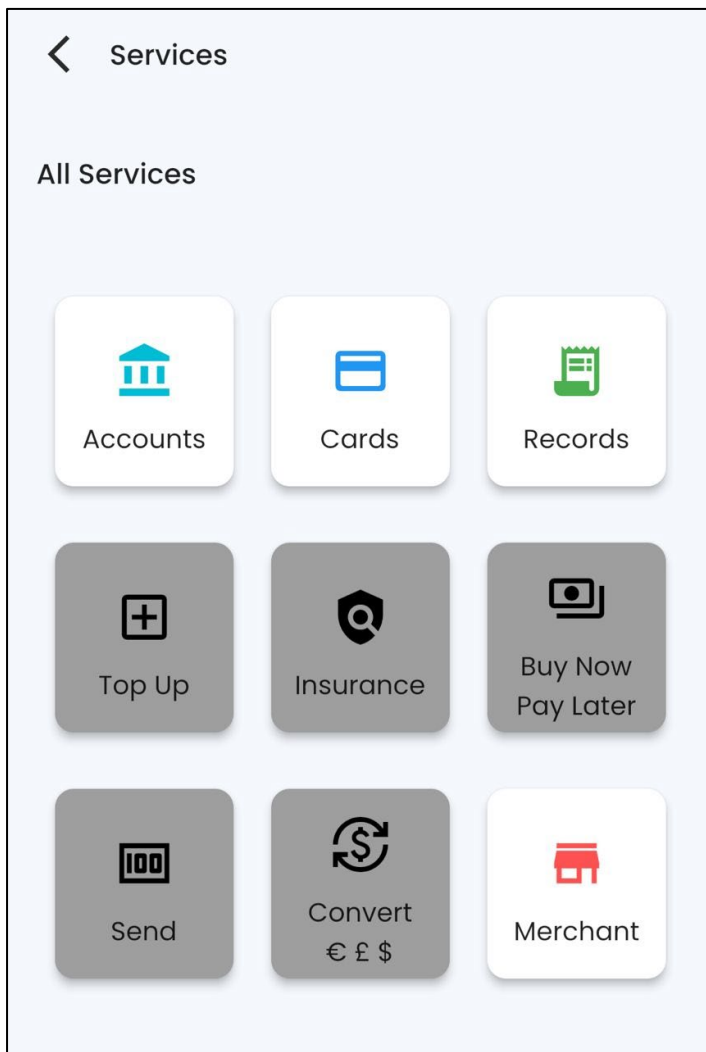
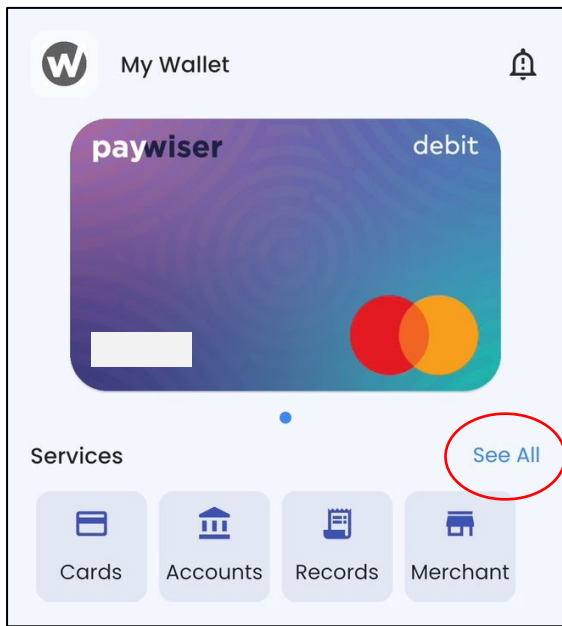
Your Card is a general purpose reloadable prepaid card / debit card and is not a (an gift card or a credit card, and it can be used in any countries and at any location that displays the UnionPay Logo, including point of sale retail merchants, restaurants, online or on the telephone. (Please note: use of the Card in certain countries may incur additional fees and charges such as those in connection with currency exchange rate and handling fees.) Before using the Card, you need to make sure that it has been activated and that the Balance available is sufficient for your purchase. You will not be able to use Your Card after its expiry date. Your Card is attached to an account (the “Card Account”) that we have created to record the Balance available and transactions of your Card. In order to protect your interests, the amount of funds you load to your Card or load through our co-branders will be deposited into an independent segregated account at an institution duly authorised by the competent authority of the relevant jurisdiction registered in the name of, and operated by, an independent Custodian (the “Trust Account”).

Your funds will be kept in the Trust Account until they are, at the request and/or demand of you or any applicable regulatory party, returned to you or transferred to others. As far as your funds is concerned, we agree that :

1

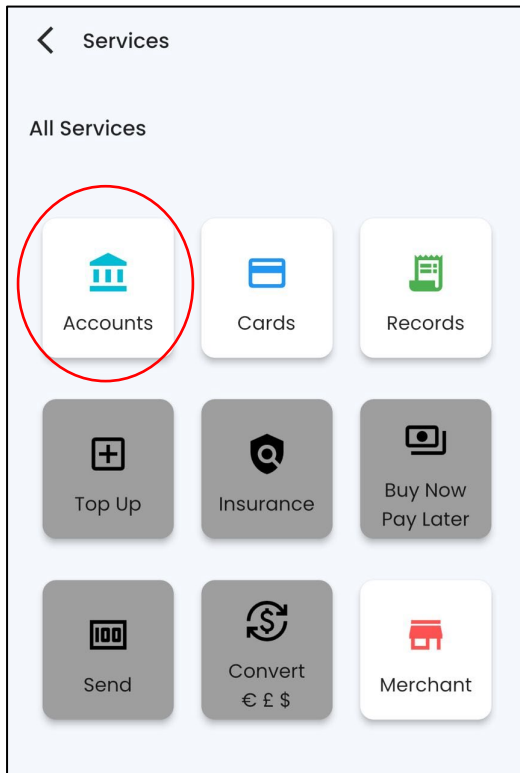
VER.DEC2020

## 5. Services



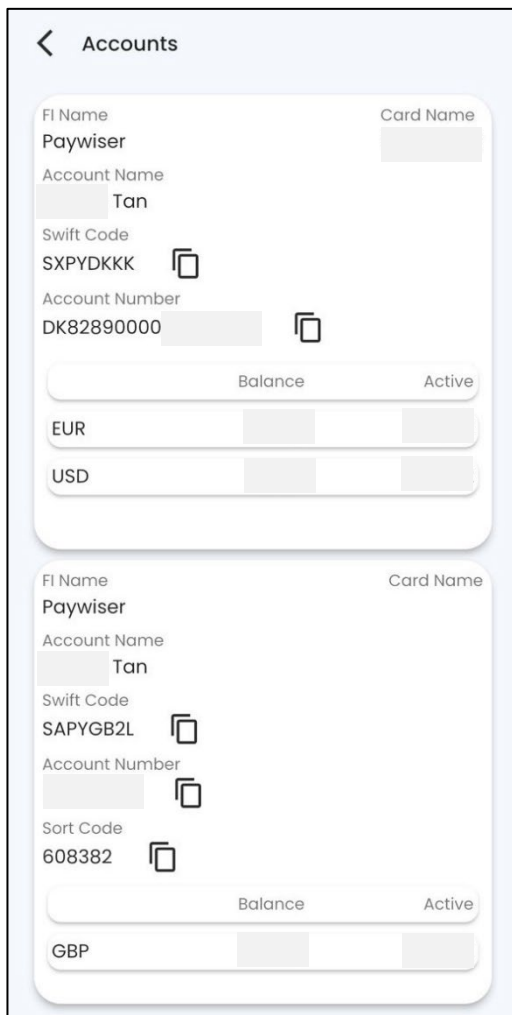


## 5.1 Accounts Details



Click on the “Accounts”.

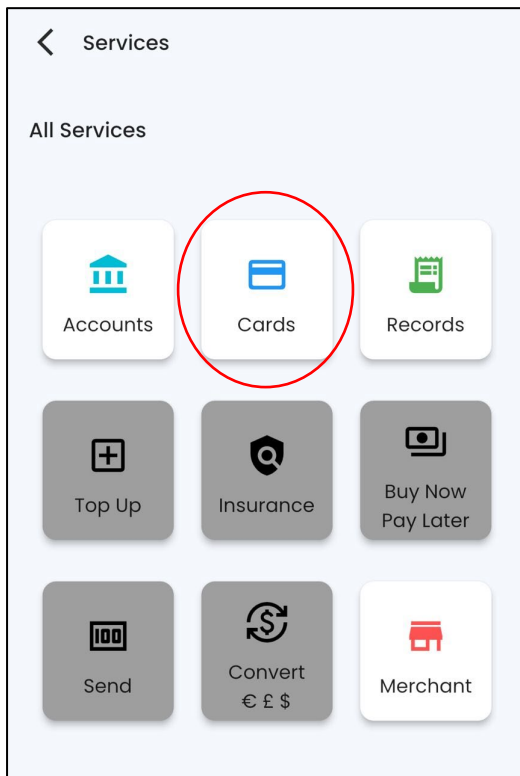
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Account details.

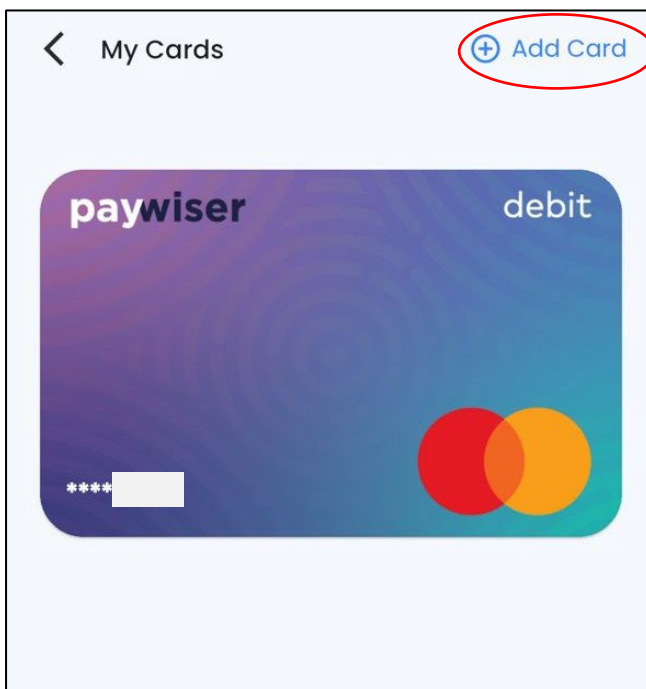
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## 5.2 Card Binding and Activation



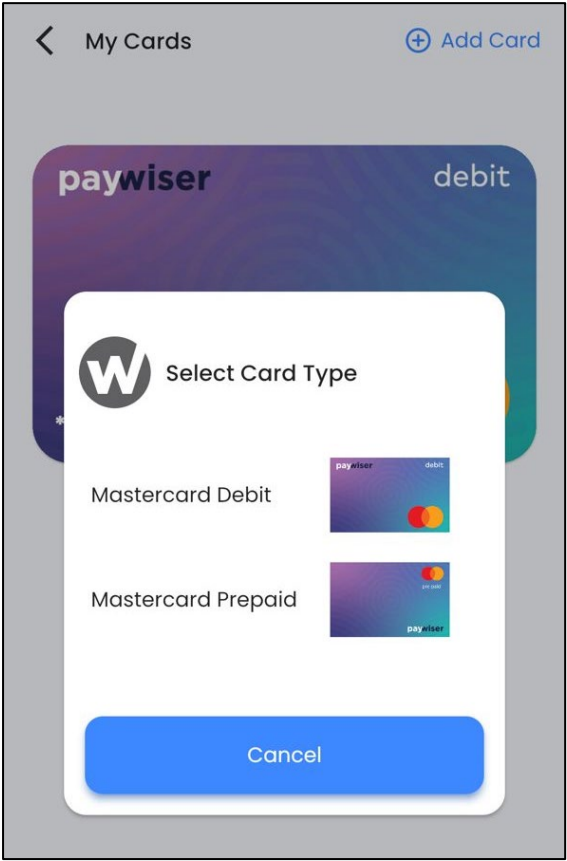
Click on the “Cards”.

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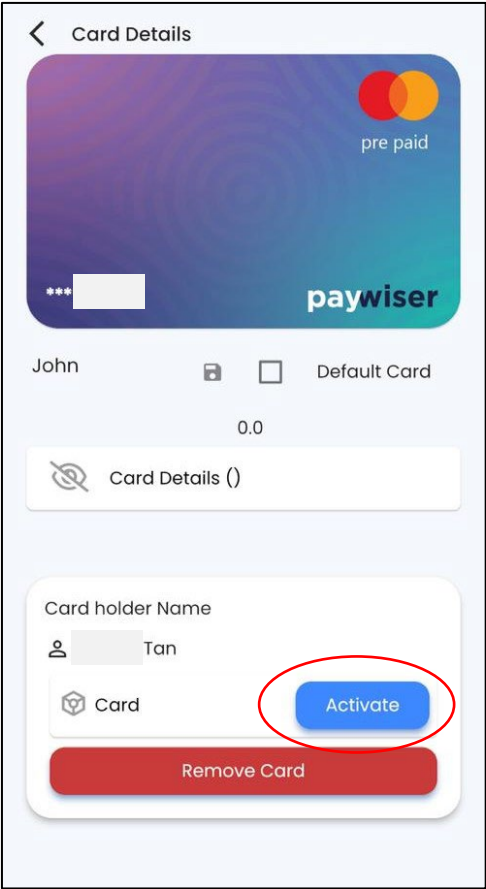
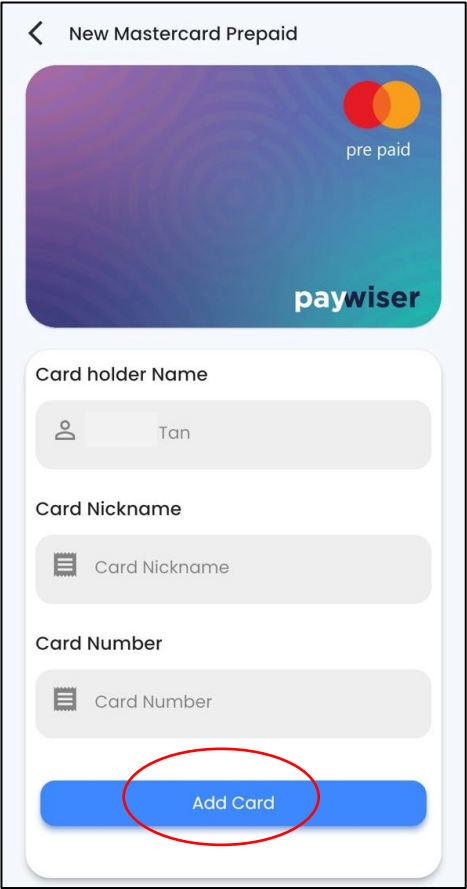
Click on the “Add Card”.

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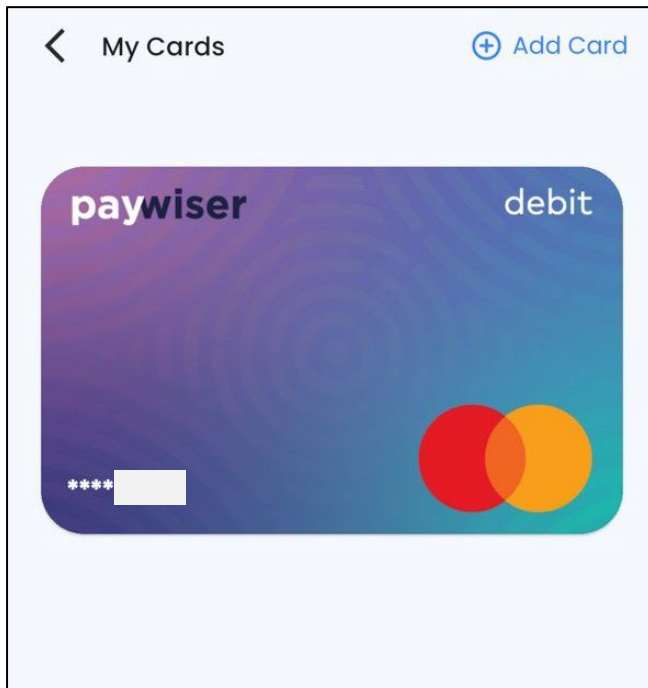
Please select card type.

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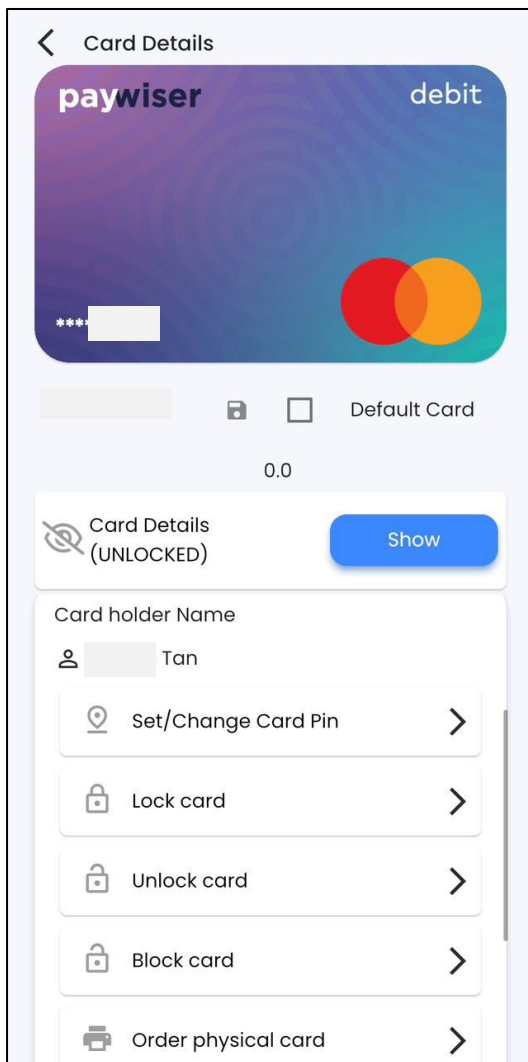
1. Enter Card Nickname.
  2. Enter Card Number.
  3. Click “Add Card” button.
  4. Click “Activate” button.
-

### 5.3 Card Details

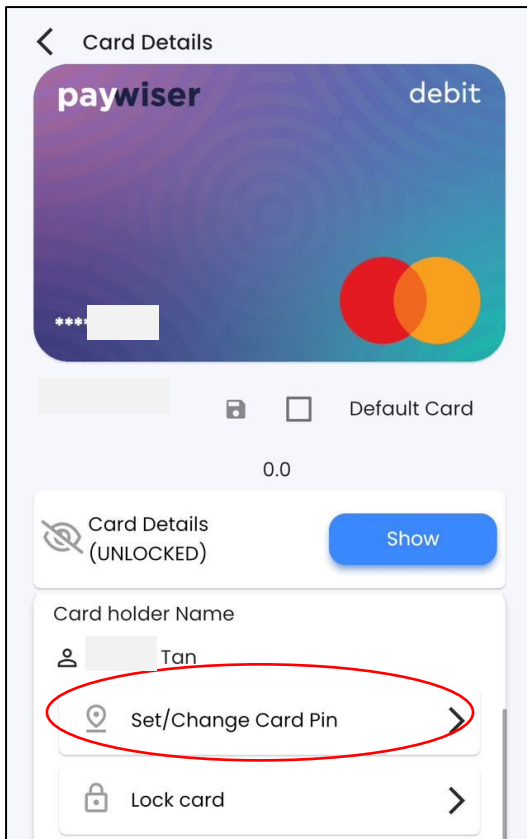


Click on your “Card”.

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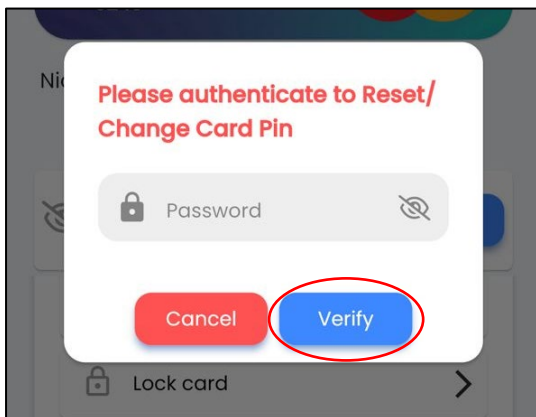


### 5.3.1 Change Card PIN



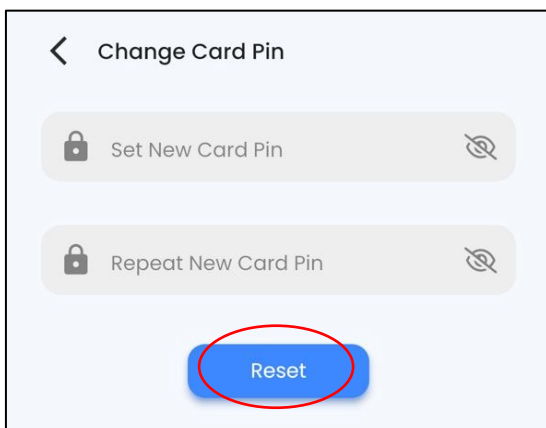
Click on “Set / Change Card Pin”.

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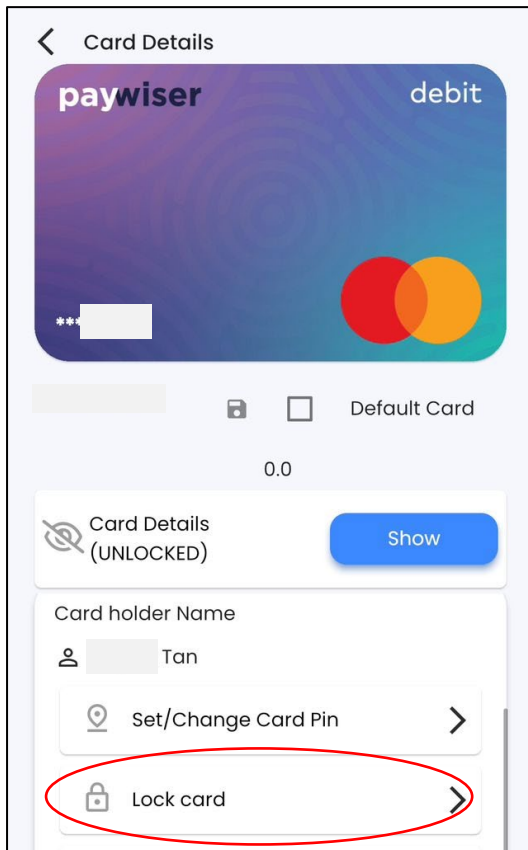
Please enter your password.

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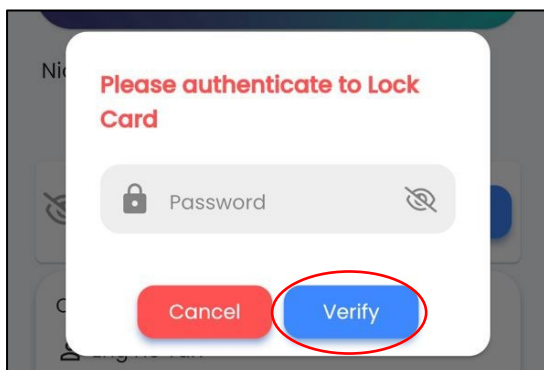
Please enter your new Card Pin and click “Reset” button.

### 5.3.2 Lock Card



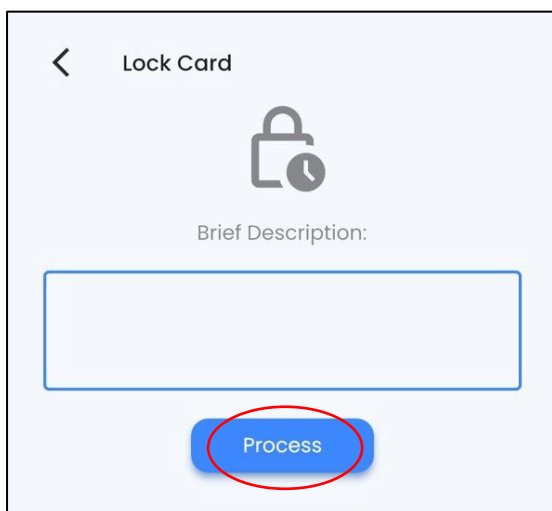
Click on “Lock Card”.

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Please enter your password.

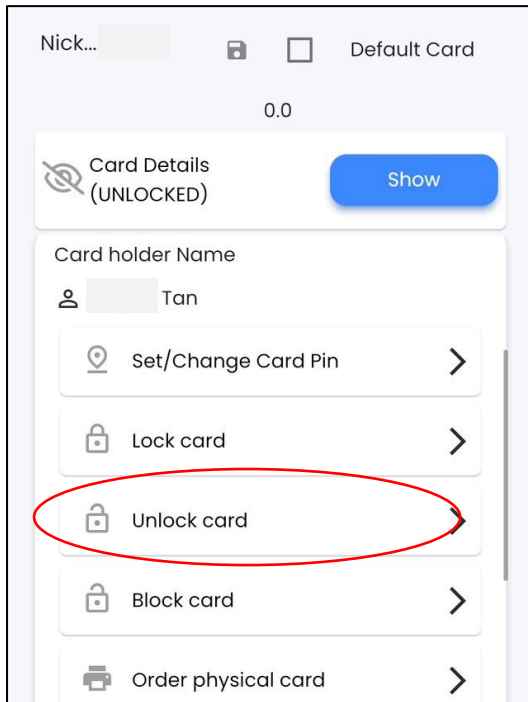
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Please enter your description and click “Process” button.

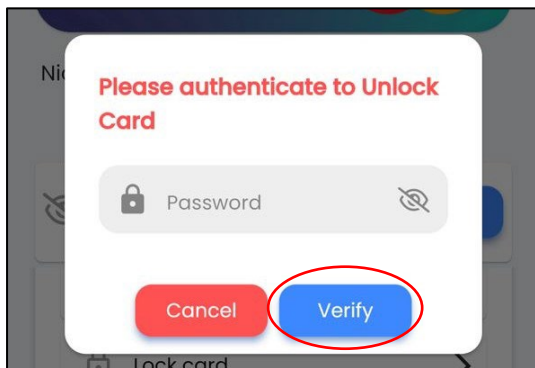
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### 5.3.3 Unlock Card



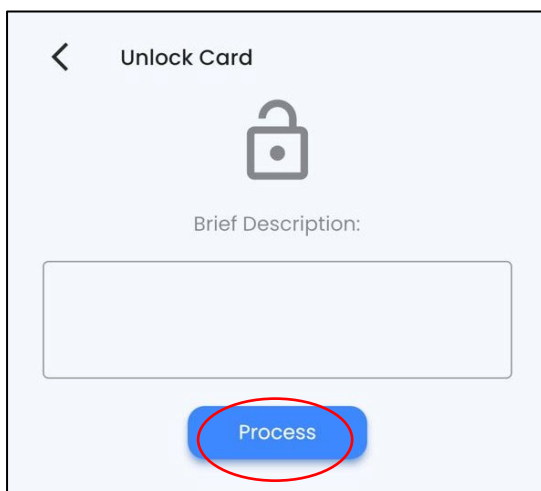
Click on your “Unlock Card”.

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Please enter your password.

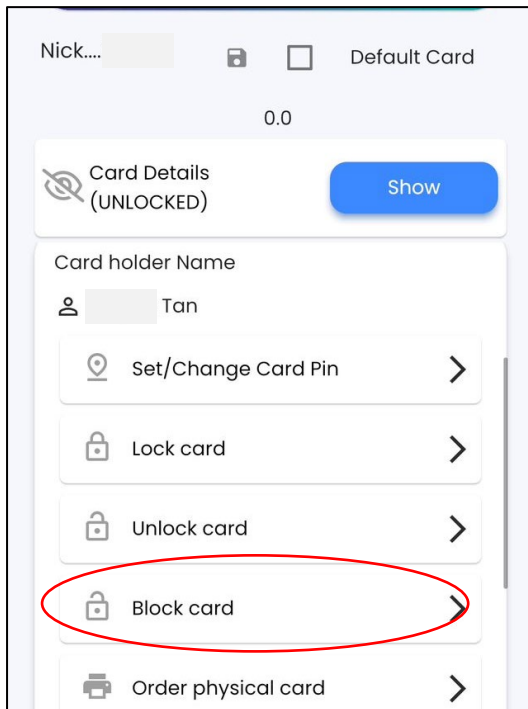
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Please enter your description and click “Process” button.

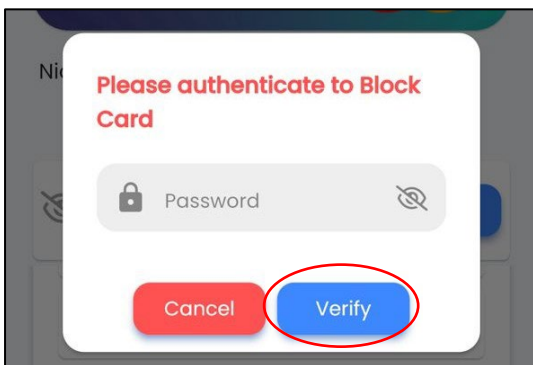
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### 5.3.4 Block Card



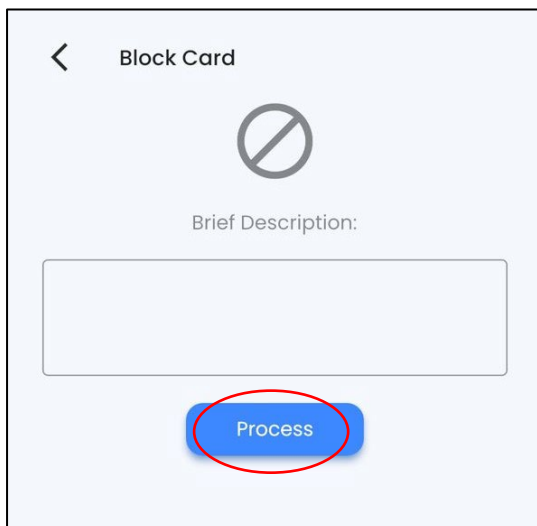
Click on your "Block Card".

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Please enter your password.

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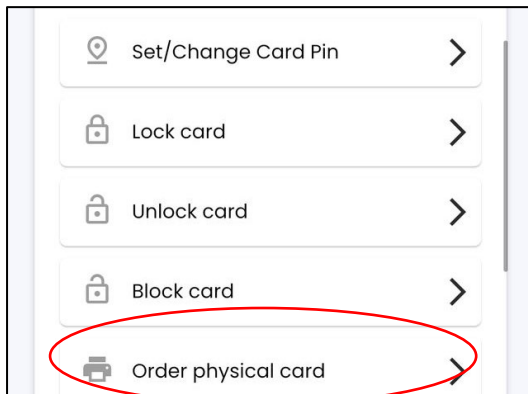


Please enter your description and click "Process" button.

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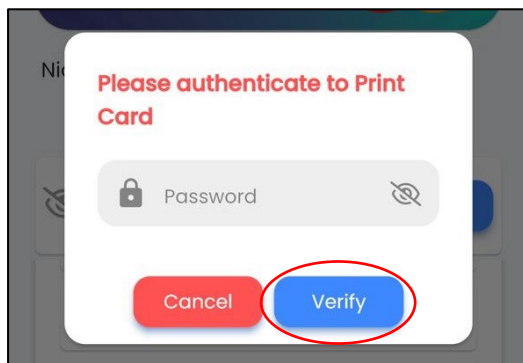


### 5.3.5 Order Physical Card



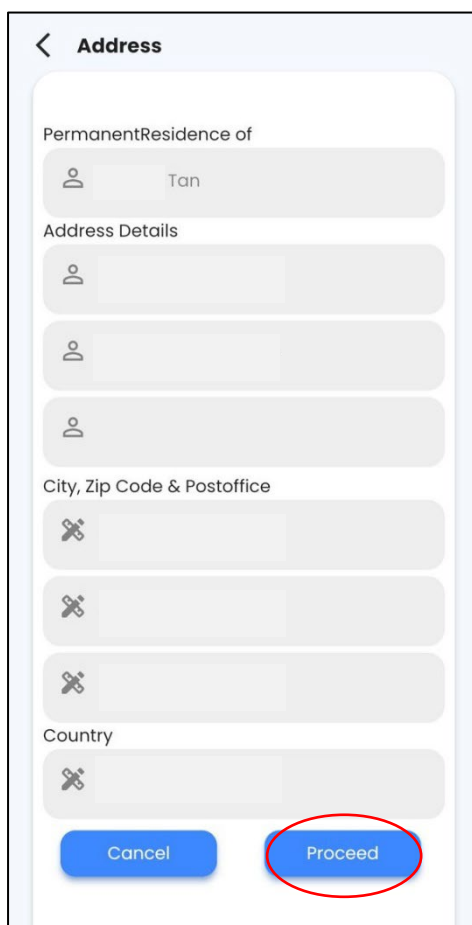
Click on “Order physical Card”.

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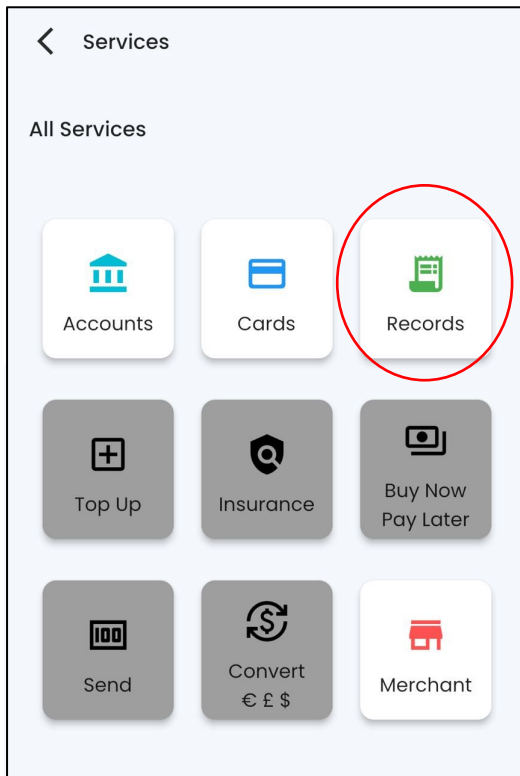
Please enter your password.

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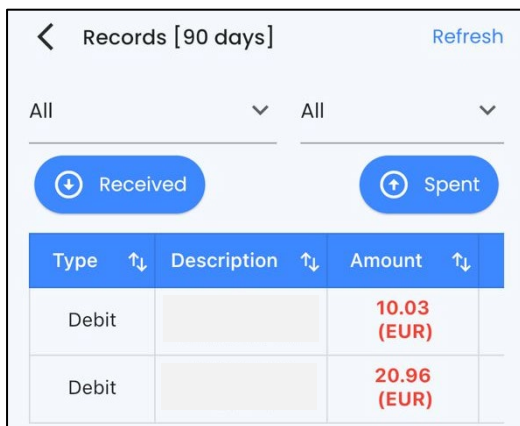
1. Enter your address details.
  2. Enter your City, Zip Code & Post office.
  3. Enter Country.
  4. Click “Proceed” button.
-

## 5.4 Records



Click on the "Records".

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View records.

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