

OGPAY®

MONEY MANAGEMENT TRANSFORMED

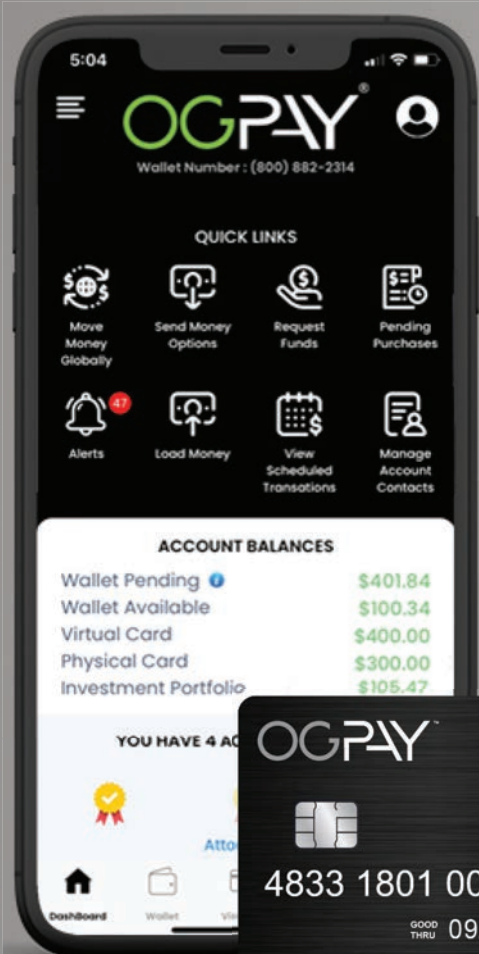




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**FINANCIAL FIREWALL FOR
ONLINE SHOPPING**

**GLOBAL
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**NEW WAY TO BANK
WITHOUT ALL THE FEES**

**GREAT FOR PARENTS, KIDS,
AND SENIORS**

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OGPAY®

Welcome to OGPAY Wallet. Let's get started.

Say goodbye to banking fees and protect your personal information when making on-line purchases. Our state-of-the-art payment management system was originally created for the Department of Defense and has now been repurposed to simplify and reduce costs of moving money to family and friends living anywhere in the world.

OGPay's mobile wallet is the equivalent of a virtual savings account paying out interest at 2.0% APR and our integrated VISA debit card acts as a virtual checking account.

Our mobile wallet and debit card system uses two separate account balances to maximize security and protect your financial assets.

We've built a very powerful suite of financial services which allows you to securely and cost efficiently manage your money all using your mobile devices. Move money to family and friends anywhere in the world in real time and for even for FREE.

We're so glad you've joined our mobile banking revolution!





**FINANCIAL
FIREWALL**

+



**CUSTOMER'S
MONEY**



PROTECT YOUR ONLINE PURCHASES

OGPay's industry-leading security provides you with a new level of safety when online shopping and buying goods and services.

Use the OGPAY Visa debit card as the funding source for PayPal, Venmo, Apple Pay, Google Pay, Samsung Pay, Amazon, and to even pay bills.

This allows you to create a financial firewall between your sensitive banking information and merchants.



**GLOBAL
MONEY MOVEMENT**

+



**INTERNATIONAL
VIRTUAL DEBIT CARD**

+



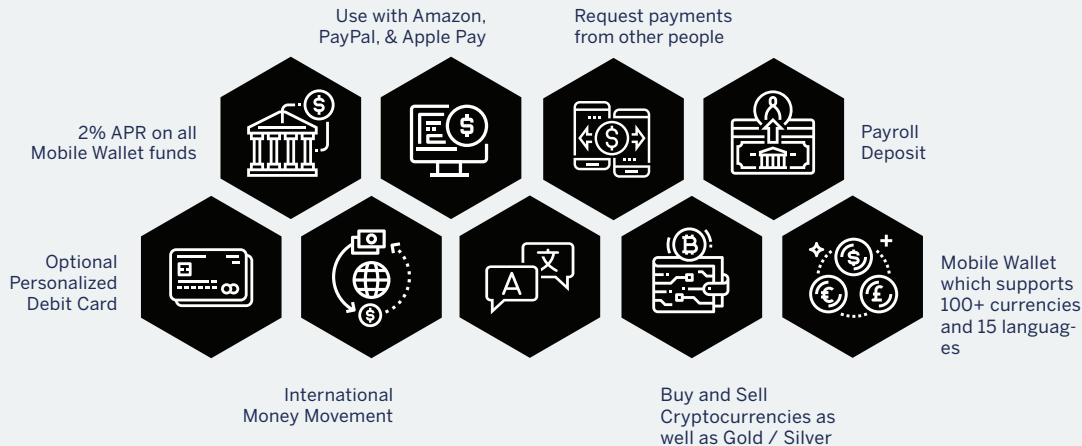
**FREE & REAL TIME
MONEY TRANSFERS**



MOVE MONEY GLOBALLY

OGPay's industry-leading banking system provides you with a variety of ways to move money anywhere in the world in real-time and many times for FREE. OGPAY's mobile wallet account allows you to load money via your bank account, credit card, employer, other users, cash at participating ATMs, bank tellers, and retail locations around the world.

The OGPAY banking system also allows you to move funds out of your mobile wallet account to other account holders, any bank account around the world, and to your OGPAY Visa card or companion card(s).



LOAD MONEY → \$]



Financial Institutions

U.S. Bank Account ACH
U.S. Bank Teller Load
Credit Card



Peer to Peer

Receive Money



Other Payment Technologies

PayPal / Venmo
Sigue
Visa Ready Link
Participating Retail locations
Participating ATMs



Payroll

Employer Payroll

[\$→ OFFLOAD MONEY



Financial Institutions

U.S. Bank Account
International SWIFT Wire Transfers
ATM Transaction



Peer to Peer

Send Money



Other Payment Technologies

PayPal / Venmo
Sigue
Amazon
Apple Pay
Samsung Pay
Wireless Phone Accounts



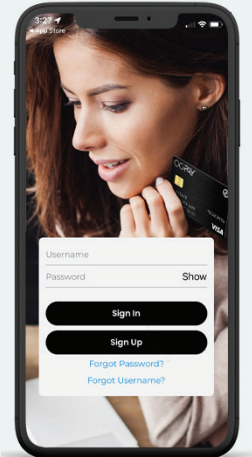
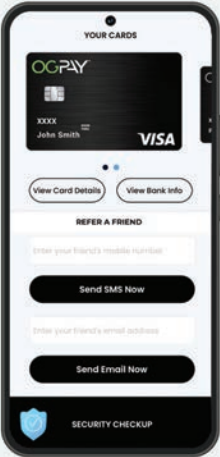
Payments

Virtually any merchant that accepts Visa

CUSTOMER ACCOUNT MANAGEMENT

Mobile Application

OGPay Wallet has built an iPhone and Android data application. Our Mobile applications let you untether yourself from your computer and securely manage your money anytime and anywhere in the world.



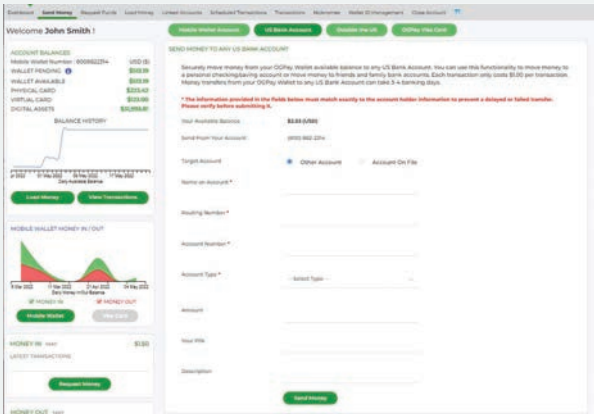
Desktop Web Portal

The OGPay Wallet customer self-care portal website provides you full access to all of our Mobile Wallet & Debit Card functionality and all with a secure desktop connection. For customers who prefer a bigger screen, our self-care portal will quickly and securely allow you to manage your money.

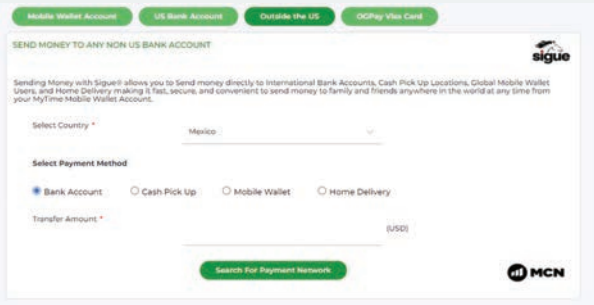


MOBILE WALLET

There are multiple ways to send money within the OGPay Wallet platform.



When sending money internationally, there are different options available to you. Some options are even FREE of charge.

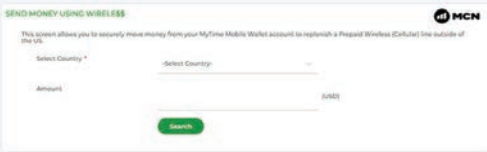


Select the country you wish to send money to and the system will help you find the most cost efficient way using our proprietary payment gateways.

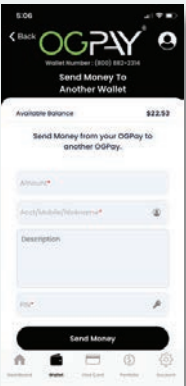
| PAYMENT NETWORK DETAILS & LOCATION | RECIPIENT FUNDS AVAILABILITY | MAXIMUM TRANSFER AMOUNT | TRANSFER FEE | TOTAL COST | RECIPIENT CURRENCY | RECIPIENT RECEIVES | SELECT |
|------------------------------------|------------------------------|-------------------------|--------------|-------------|--------------------|--------------------|-----------------------|
| ABC CAPITAL (Bank Account) | 30 Minutes | \$1,000.00 USD | \$4.99 USD | \$14.99 USD | MXN | 207.80 | <input type="radio"/> |
| AFIEME (Bank Account) | 30 Minutes | \$1,000.00 USD | \$4.99 USD | \$14.99 USD | MXN | 207.80 | <input type="radio"/> |
| Afime (Bank Account) | 30 Minutes | \$1,000.00 USD | \$4.99 USD | \$14.99 USD | MXN | 207.80 | <input type="radio"/> |
| DANAMEX (Bank Account) | 30 Minutes | \$1,000.00 USD | \$4.99 USD | \$14.99 USD | MXN | 207.80 | <input type="radio"/> |

Proceed with Transfer

OGPay Wallet customers can now add money to any prepaid wireless phone account around the world. Navigate to Mobile Wallet> Mobile Recharge and successfully send money to virtually any wireless carrier around the world (4 billion phones in over 140 countries). Funds are delivered usually same day and for FREE.



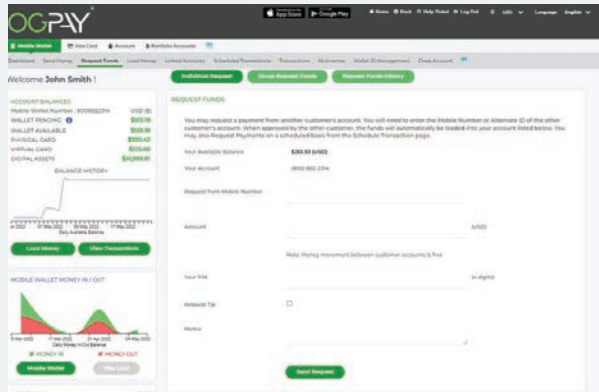
Send money with any of the payment options from your computer or mobile device.



Our mobile wallet makes it easy to request funds from individuals or groups (great for splitting bills).



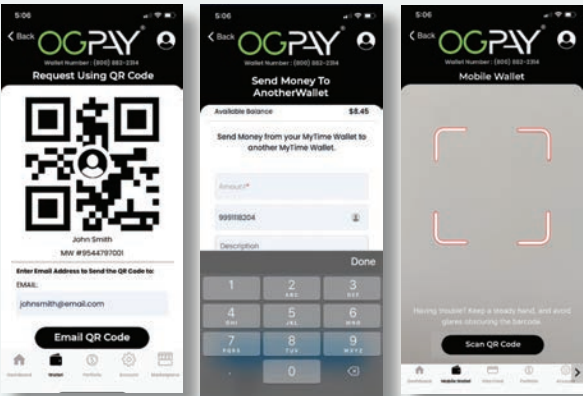
Our customer portal will guide you through the process every step of the way wherever you are.



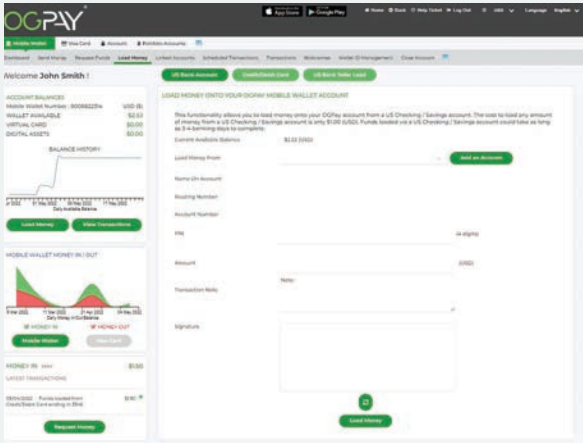
Assign and manage nicknames for the people you send money to the most to make it even easier and quicker to send funds.

Request & Send Funds Using QR Code:

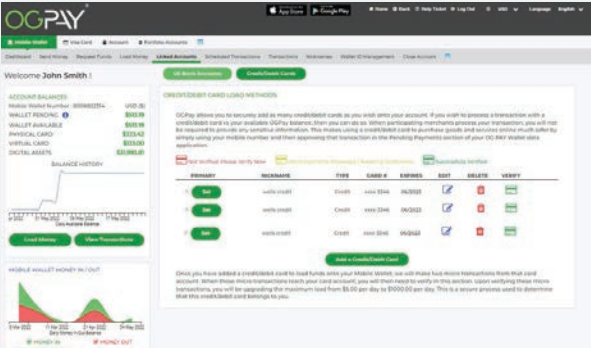
Each OGPay customer has their own unique QR code. You can request and send funds using this QR code. You can even use this QR code to collect funds as a merchant providing you a FREE and real time way to collect money for your goods and services.



Load money to your mobile wallet account via your U.S. or international bank account, a credit card, or at over 500,000 locations world-wide.

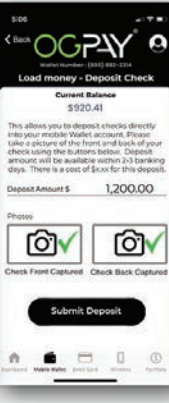
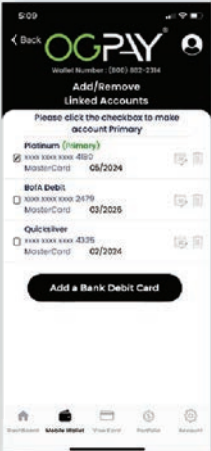
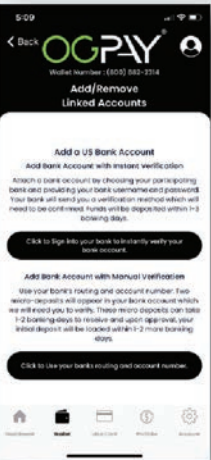


Manage your linked accounts including bank accounts, credit cards, and even your OGPAY Visa debit card.



Load Money at Bank Teller & Mobile Check Deposit

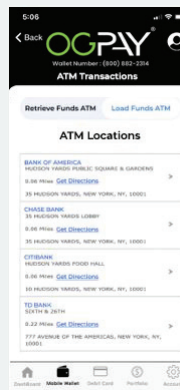
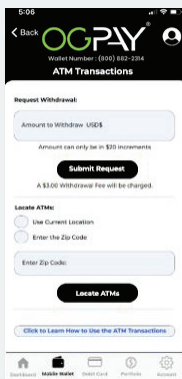
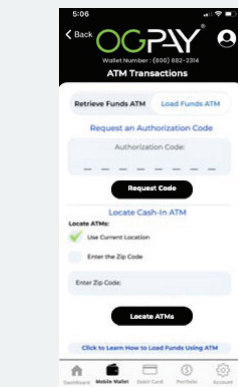
You can load funds to your OGPAY mobile wallet account at any participating bank including (Chase, Wells Fargo, and Bank of America). Go to Mobile Wallet Load Funds> Bank Teller Load and fill out a deposit slip as per the directions and present that to a bank teller to complete the deposit. Please keep your receipt. Cash deposits will be loaded and available in your mobile wallet the same day. Check deposits will not be available on your mobile wallet account for 3-4 banking days.





ATM Cash Load / Withdrawal

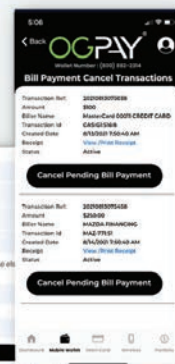
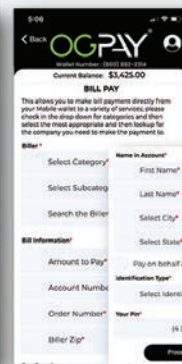
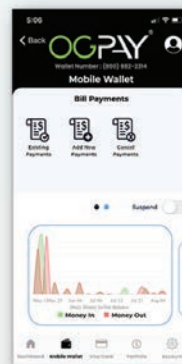
OGPay allows you to load funds onto your mobile wallet account at thousands of participating ATMs without using a debit card. You can locate these specialized ATMs that are equipped to load cash by navigating to Mobile Wallet / Load Funds ATM in the data app. You then simply request an authorization code, select your preferred ATM location, and you then have up to 1 hour to use your code at the selected ATM. Once you reach the ATM machine, simply press the cardless transaction option to begin the process. You will then enter your mobile number and the code that you received. The ATM will prompt you to insert your funds and confirm the amount. The funds will then be immediately added to your mobile wallet account.



OGPay also allows you to withdraw cash from your mobile wallet account at select ATMs without using a debit card. The cardless ATM withdrawals have lower ATM fees than more traditional debit card ATM withdrawals. You can locate these specialized ATMs that are equipped with cardless withdrawal in the data app by navigating to the Mobile Wallet> Retrieve Funds ATM where you will be prompted to request an authorization code and view ATM cardless withdrawal locations.

Bill Payment

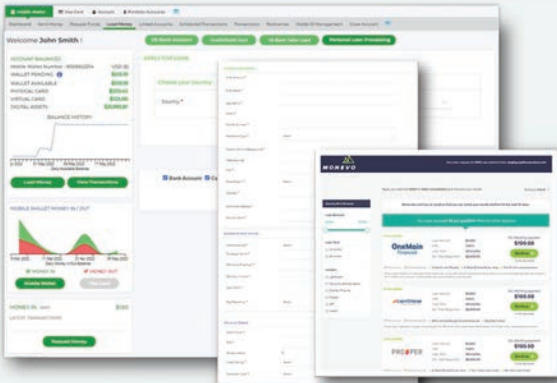
OGPay customers can now pay bills from funds on their mobile wallet account. You simply navigate to the Mobile Wallet> Bill Payment Screen. Setting up domestic bill payments is fast and secure and provides access to over 15,000+ billers. You simply select the biller you wish to pay and your bill payment can be processed the same day, next day, or as a standard delivery option.



Load Money via Personal Loans

OGPay Wallet has integrated into multiple banks to create a consortium of lenders so you can quickly and easily apply for a loan or financing for purchases in our proprietary “Marketplace”.

- ✓ Low interest personal micro loans
- ✓ Buy now pay later financing for consumer purchases including cellular phones
- ✓ Personal installments ranging from 6 - 24 months
- ✓ Loans vary from \$500 to \$10,000+
- ✓ Real time approvals
- ✓ Funds are added to your debit card or mobile wallet account



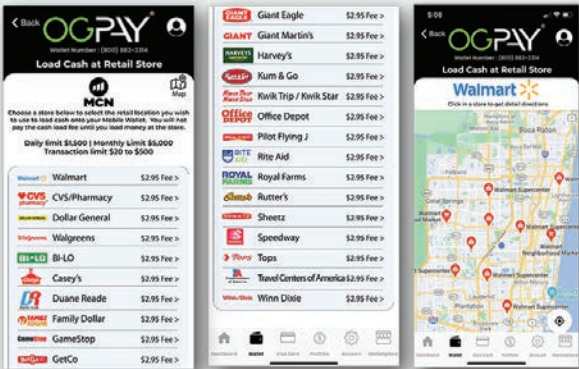
Spend IT at Retail Stores

OGPay has also added functionality to allow you to purchase goods and services using the funds on your mobile wallet account at participating retail merchants throughout the United States. You can complete these types of purchases at select merchant retail locations by selecting Mobile Wallet>Send Money>Pay Merchant Account.



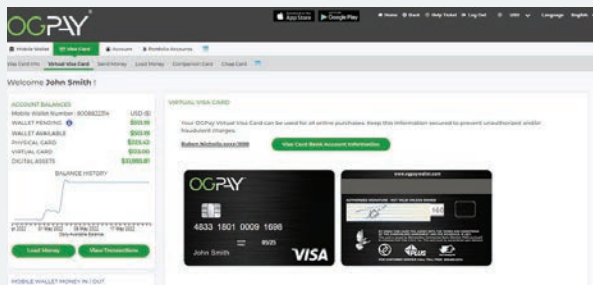
Load Money at Retail Stores

OGPay has implemented a program that enables you to load funds onto your mobile wallet account at over 80,000 merchant retail locations throughout the United States. You can locate these select retail stores by clicking Load Cash at Retail Stores in the data app Load Money Screen and the app will list all the available locations closest to the entered zip code. You will be charged a cash load fee of only \$2.95 for any load amount when you load money at these select retail store locations. You will receive a barcode which you will need to present at the store. The barcode will expire in 1 hour and all funds will be loaded to your mobile wallet account in real-time. Funds are loaded directly to your mobile wallet account.



VISA DEBIT CARD

Your OGPAY FDIC Virtual Visa Debit Card can be used for online purchases while the majority of your money stays safe and secure in your mobile wallet. Only add funds to your virtual debit card when you want to purchase products and services online. To avoid potential credit card fraud, keep your balance as close to \$0 as you can.



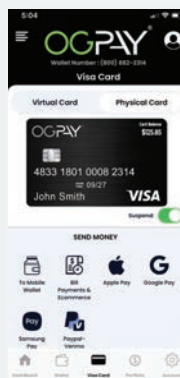
Add an optional physical VISA debit card to allow you access to your money via ATM's around the world and use your card anywhere VISA is accepted. Only keep the money you need on your debit card and again keep the rest of your money safe and secure in your mobile wallet account earning 2% APR.



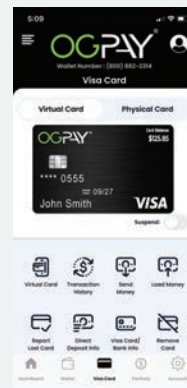
Add up to 5 optional personalized companion cards for friends or loved ones – anywhere in the world. Easily move money to your companion cards in real-time and for FREE.



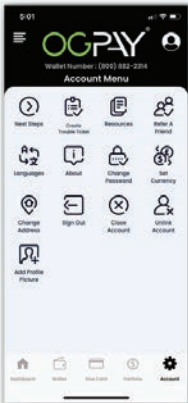
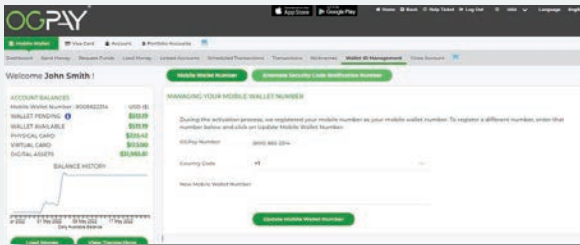
Send money from your OGPAY mobile wallet account to your OGPAY debit card and back in real time and for FREE. Again, only keep the funds you need on your debit card to better optimize the security of your money.



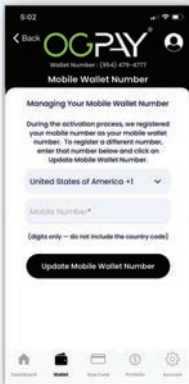
Load money directly to your OGPAY debit card from your employer, bank account, bank teller load at participating banks, or even load funds from over 500,000 retail locations around the world.



ACCOUNT MANAGEMENT

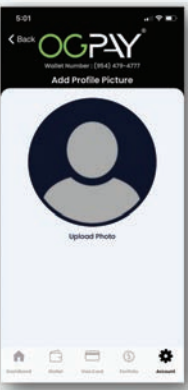
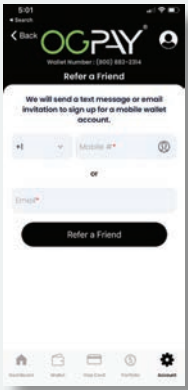


Managing your OGPay account is convenient both via our mobile app or desktop web portal. Update your address, create and check your support tickets, manage security settings, verify micro transactions, access PIN management, refer a friend, and even suspend your mobile wallet or debit card account in real time.

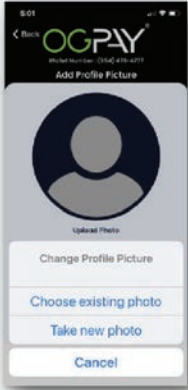


OGPay customers can refer family and friends to open an OGPay Wallet account. You can send an email or text message to friends or family, so they can quickly and easily sign up for a mobile wallet account.

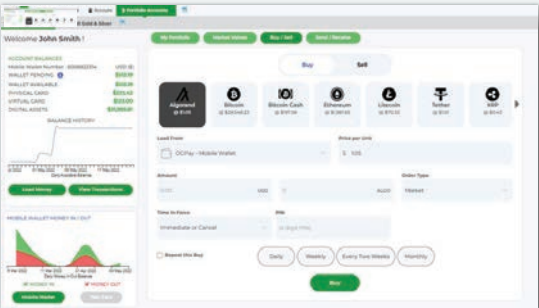
If you try to send funds or request funds from a mobile number that is not registered in our system, then we will automatically send an SMS link to that mobile number so they can sign up for a mobile wallet account.



Mobile wallet users can easily add a profile picture by choosing an existing photo from your phone or by taking a new picture. By adding a profile picture, it can help other mobile wallet users verify your identity.

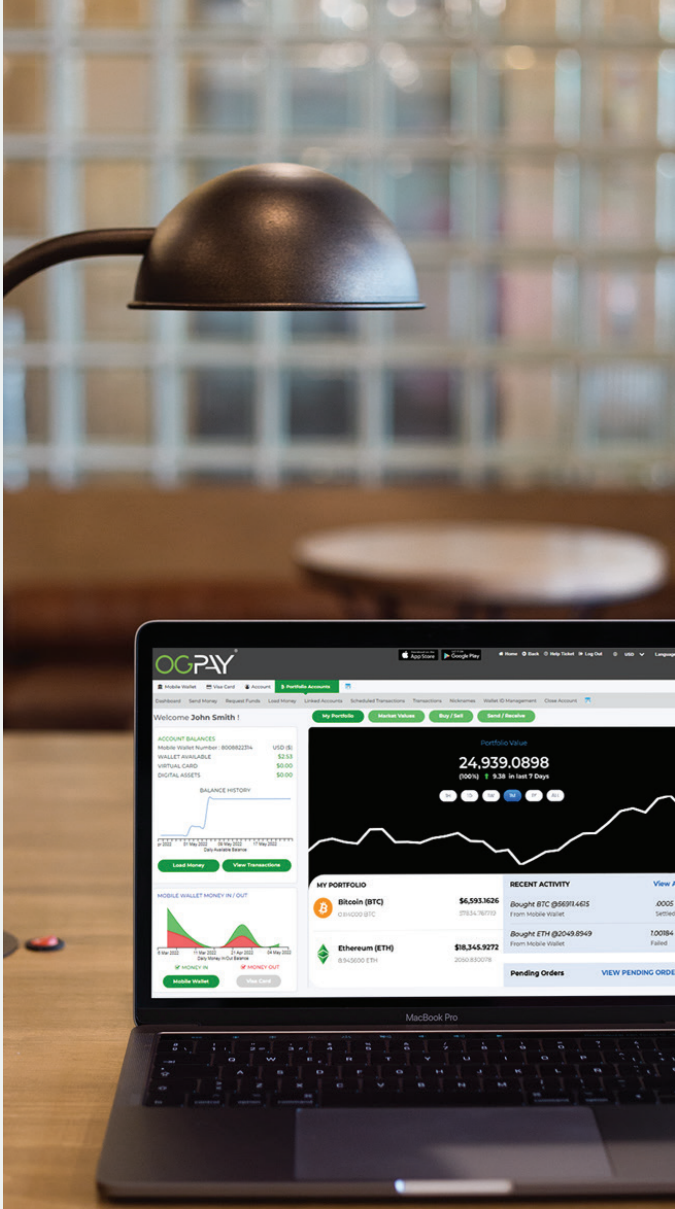
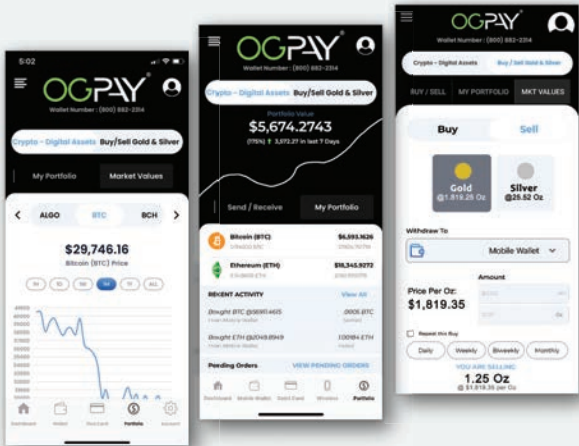


PORTFOLIO ACCOUNTS/ CRYPTOCURRENCY MANAGEMENT



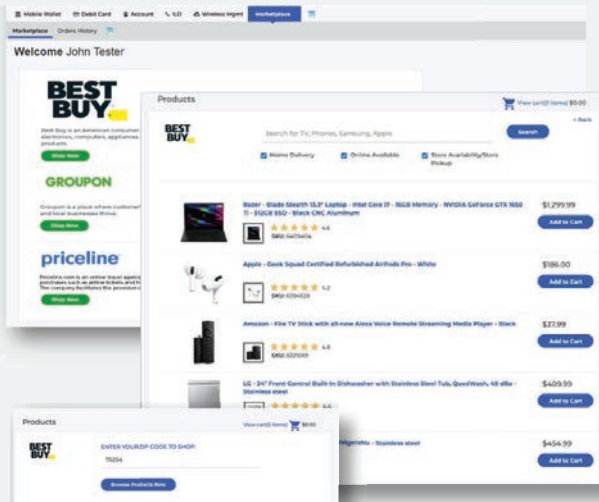
Your OGPAY Wallet account makes it easy to buy and sell cryptocurrencies as well as gold and silver. Track your investments in My Portfolio, check market values and buy /sell directly from our desktop or mobile app.

- ✓ All selling is completed in real-time so no more waiting hours or days to receive your money.
- ✓ You can also send / receive to and from other major cryptocurrency exchange platforms.

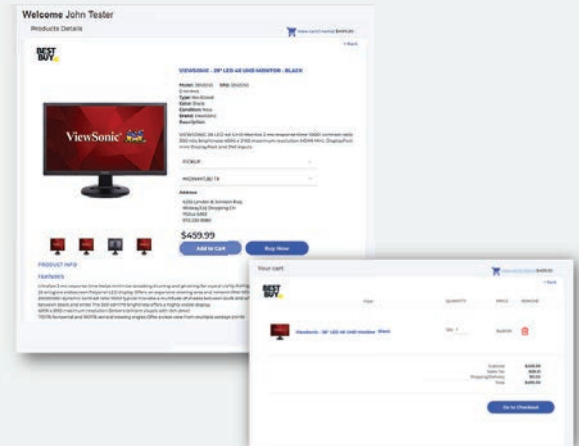


MARKET PLACE: BEST BUY / GROUPON

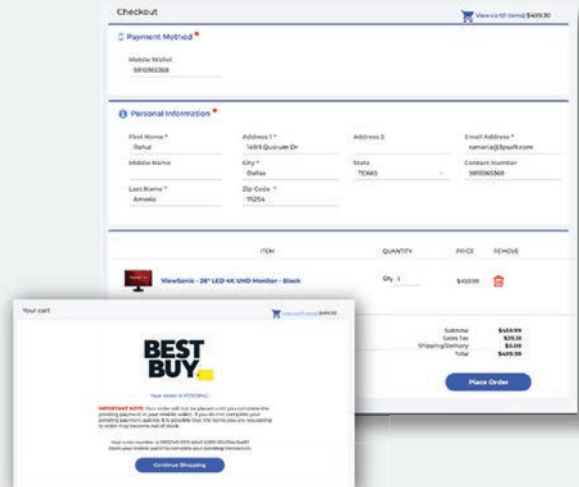
- ✓ The OGPAY Marketplace allows you to buy goods and services from a variety of retailers including: Best Buy, Groupon, Priceline, and more.
- ✓ You can earn real time cash back (10% to 30%) on all purchases which are then immediately credited to your mobile wallet account.
- ✓ You have full access to all the available inventory from Best Buy and can select instore pick up or you can ship directly to your home.
- ✓ We will be adding more and more retailers and online merchants in the coming years.
- ✓ No credit card or personal information is ever used to make marketplace purchases and you can use the funds right from your mobile wallet.



- ✓ Transaction takes 3-5 seconds to process and uses our state of the art pending purchases technology to secure the transaction.



- ✓ Once the order has been placed in the marketplace, you simply open the OGPAY data application and click on the pending purchases icon on the top of the main dashboard screen and approve the transaction.



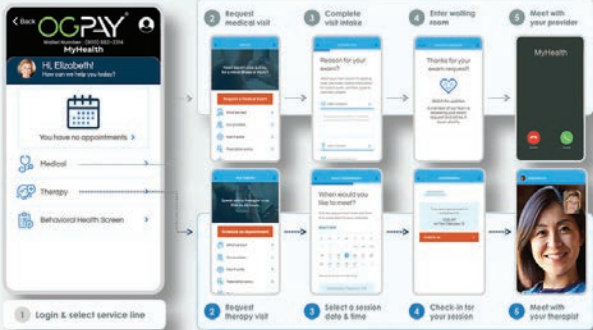
MYHEALTH - TELE HEALTH SERVICES

- ✓ MyHealth allows you to sign up for an annual membership that includes virtual telehealth services to all members of your household at significantly discounted rates.
- ✓ Members of household includes one individual and his/her spouse or domestic partner and all legally dependent children up to the age of 26.
- ✓ Easy enrollment with the ability to manage household dependents.
- ✓ Plans include urgent care, mental & talk therapy, and primary care.
- ✓ Request care visits and schedule appointments at discounted rates and manage your family visit history.



- ✓ Urgent care plan is only \$40 per year with a \$38 per visit fee for all family members.
- ✓ Urgent care plus behavioral health plan is only \$67 per year with \$38 per urgent care visits and \$65 for talk therapy visits.

MEDICAL



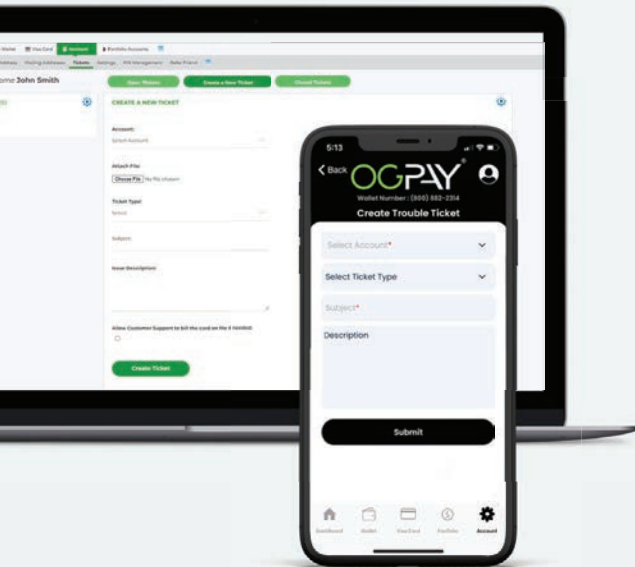
THERAPY

CUSTOMER SERVICE

Get the help you need right from the OGPAY Wallet customer portal or directly from our data application.

Contact our 24-7-365 support team via live chat, submit a trouble ticket, check on in-progress requests, and / or reach out to a live customer service representative by phone.

We're here to help you when need us and on your terms.



If you can't find what you need on our website or customer portal, not to worry. We are only a phone call, email or live chat away!



LIVE CUSTOMER SERVICE
1-800-882-2314



EMAIL SUPPORT
support@OGPay.com

Banking without the Bank

OGPay's technology suite is an industry leading payment management system with a wide range of features. Our cutting edge product significantly reduces the costs of moving money and at the same time provides you with unparalleled security to ensure your money never falls into the wrong hands.

The OGPAY Wallet technology including the Visa virtual and physical debit card add-ons, have been designed to cut your banking costs by over 80% and at the same time dramatically increases security of your confidential information.

Finally, you have an easy and cost effective way to manage your money and on your terms.

We are so glad to have you on board!

OGPAY[®]

MONEY MANAGEMENT TRANSFORMED



OGPAY[®]

Support: 1-800-882-2314
support@OGPay.com



OGPaywallet.com