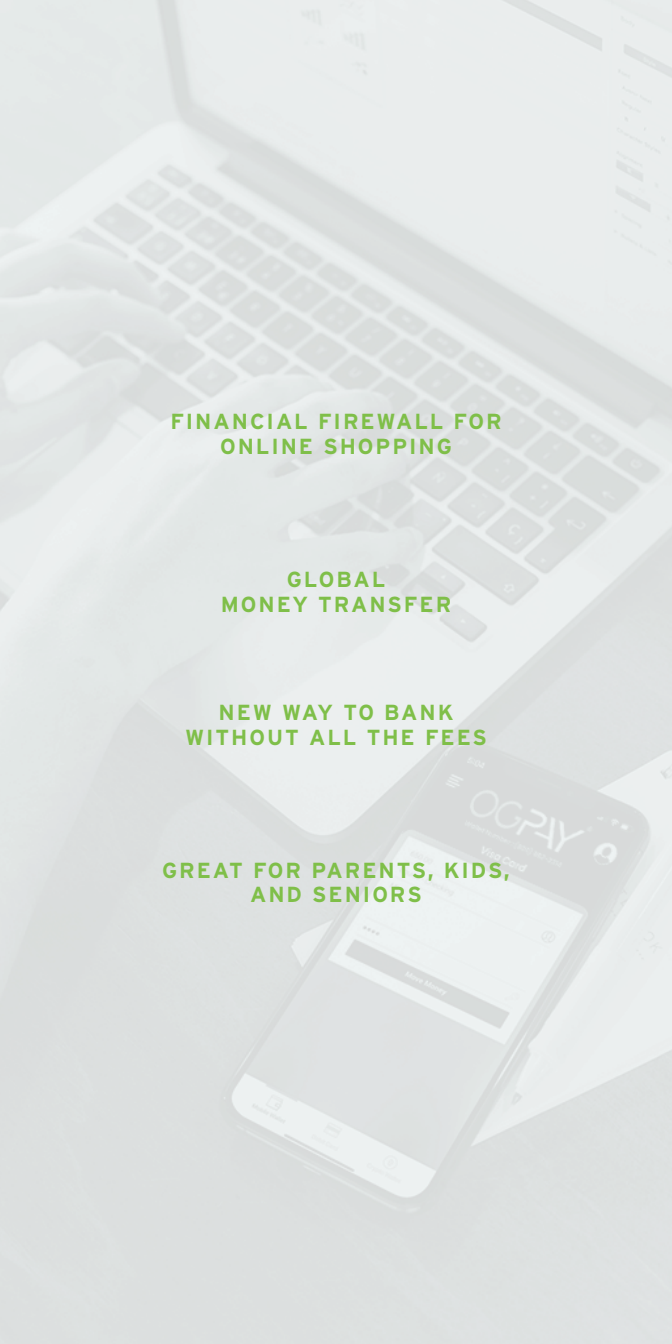
www.ogpayconsumer.com

OGPAY™
CONSUMER

MONEY MANAGEMENT TRANSFORMED





FINANCIAL FIREWALL FOR
ONLINE SHOPPING

GLOBAL
MONEY TRANSFER

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.

Our mobile wallet 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!

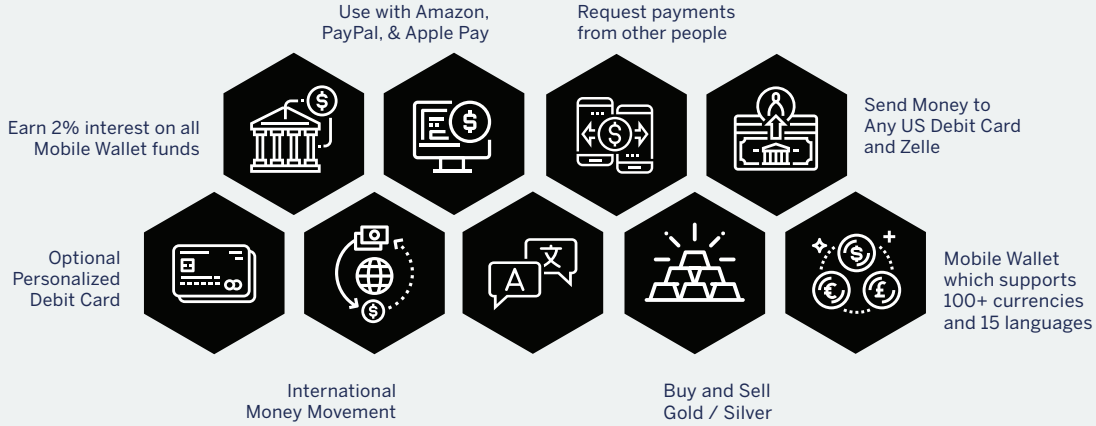




MOVE MONEY GLOBALLY

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 wallet account allows you to load money via your bank account, credit card, direct deposit, other users, cash at participating ATMs, bank tellers, and retail locations around the world.



LOAD MONEY

Financial Institutions

U.S. Bank Account ACH
Credit Card

Peer to Peer

Receive Money

Other Payment Technologies

Participating Retail locations
Participating ATMs

OFFLOAD MONEY

Financial Institutions

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

Peer to Peer

Send Money

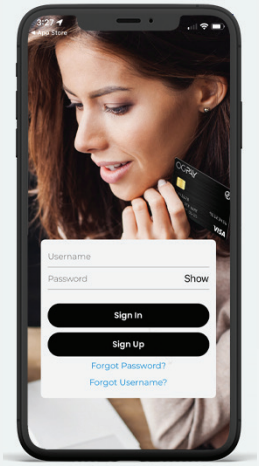
Other Payment Technologies

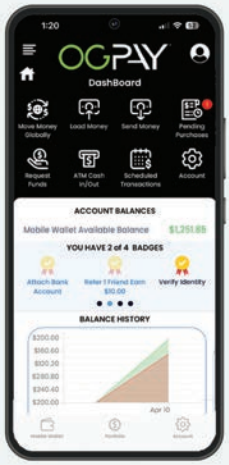
Any US Debit Card
Zelle
PayPal / Venmo / Amazon
Apple Pay / Google Pay
Wireless Phone Accounts

CUSTOMER ACCOUNT MANAGEMENT

Mobile Application

OGPay Wallet has built an iPhone and Android App. Our Mobile Apps allows you to untether yourself from your computer and securely manage your money anytime and anywhere in the world.





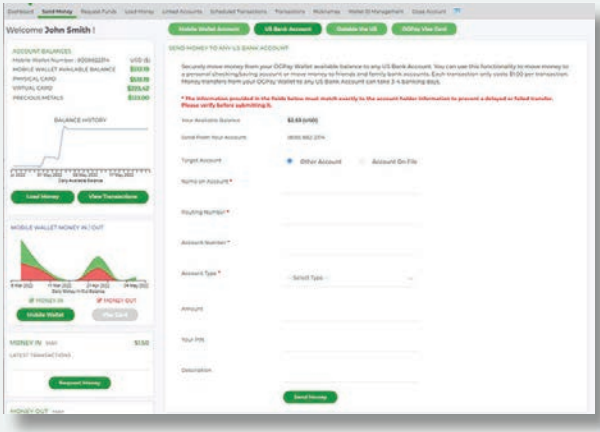
Desktop Web Portal

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.

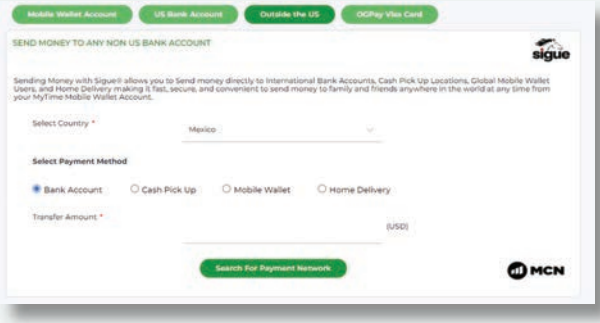


MOBILE WALLET

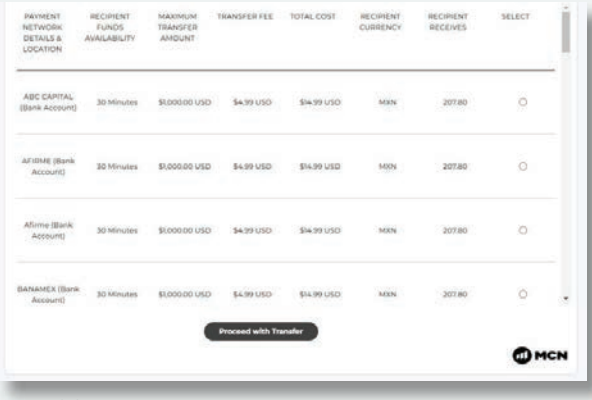
There are multiple ways to send money within the OGPay Wallet platform.



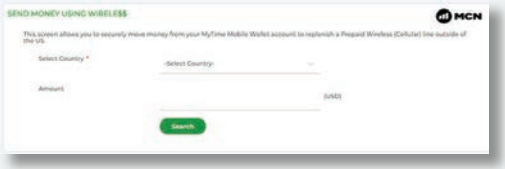
When sending money internationally, there are different options available to you. Some options are even FREE of charge.



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.

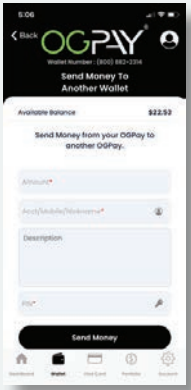


OGPay Wallet customers can now add money to any prepaid wireless phone account around the world. Navigate to Mobile Wallet> Mobile Recharge and successfully send money to virtually any wireless carrier around the world (4 billion phones in over 140 countries). Funds are delivered usually same day and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



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

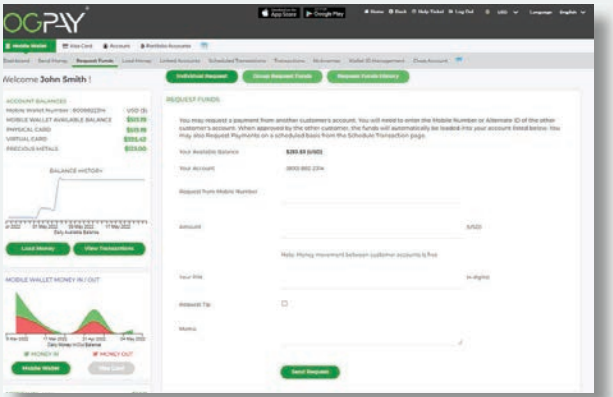




Our mobile wallet makes it easy to request funds from individuals or groups (great for splitting bills).



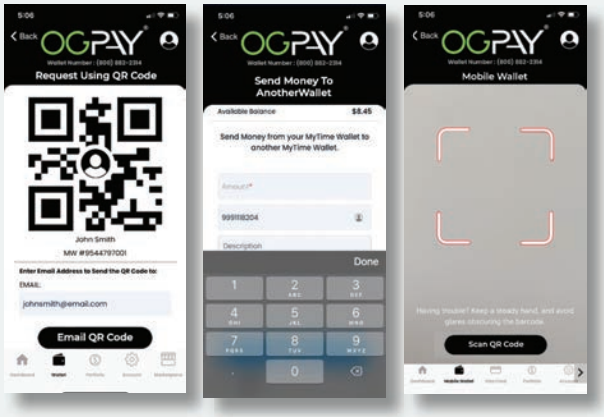
Our customer portal will guide you through the process every step of the way wherever you are.



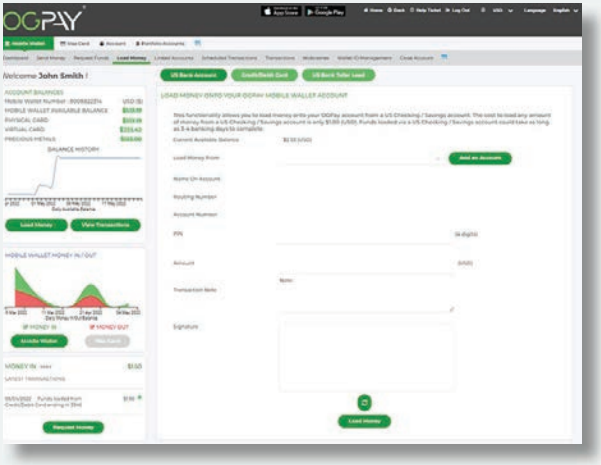
Assign and manage nicknames for the people you send money to the most to make it even easier and quicker to send funds.

Request & Send Funds Using QR Code:

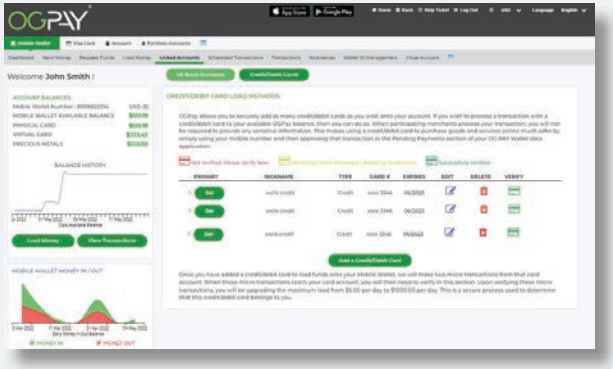
Each OGPay customer has their own unique QR code. You can request and send funds using this QR code. You can even use this QR code to collect funds as a merchant providing you a FREE and real time way to collect money for your goods and services.

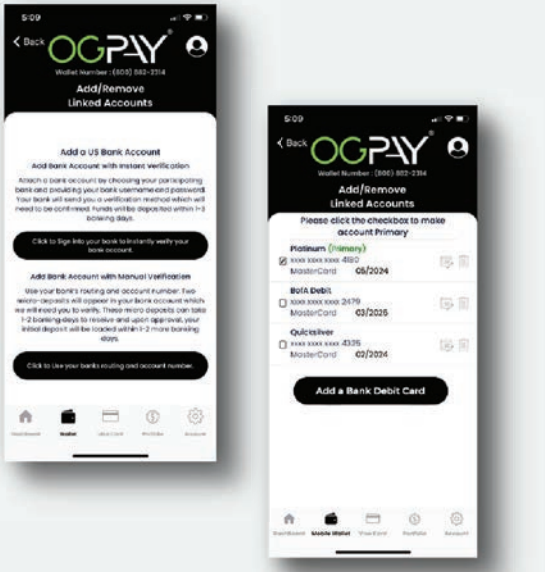


Load money to your mobile wallet account via your U.S. or international bank account, a credit card, or at over 500,000 locations world-wide.



Manage your linked accounts including bank accounts, credit and debit cards.







Load Money at Bank Teller & Mobile Check Deposit

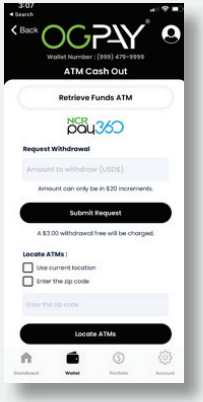
You can load funds to your OGPay mobile wallet account at any participating bank including (Chase, Wells Fargo, and Bank of America). Go to Mobile Wallet Load Funds> Bank Teller Load and fill out a deposit slip as per the directions and present that to a bank teller to complete the deposit. Please keep 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.

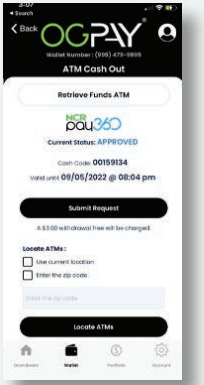


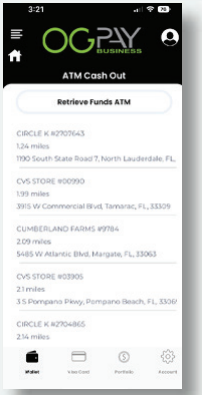


ATM Cash Load / Withdrawal

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.



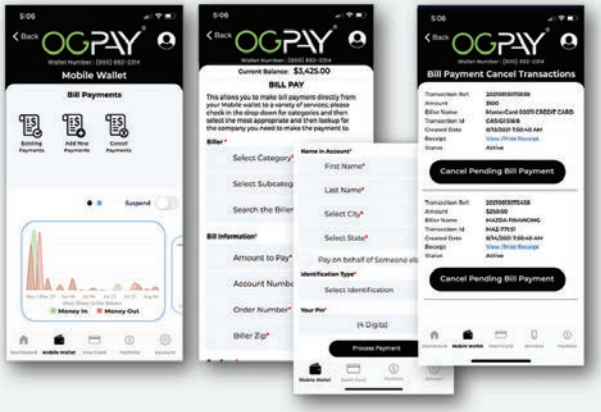




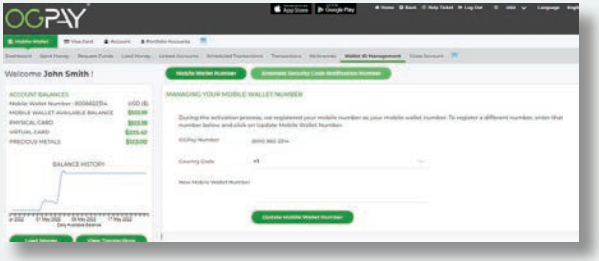
OGPay also allows you to withdraw cash from your mobile wallet account at select ATMs without using a debit card. The cardless ATM withdrawals have lower ATM fees than more traditional debit card ATM withdrawals. You can locate these specialized ATMs that are equipped with cardless withdrawal in the 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.

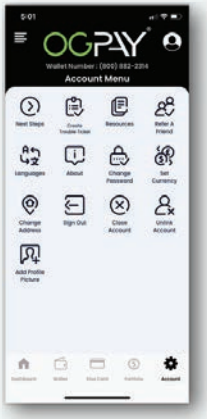
Bill Payment

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.

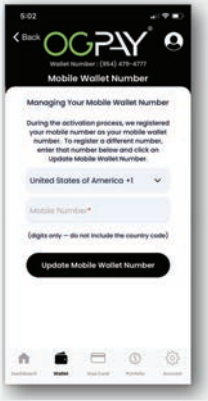


ACCOUNT MANAGEMENT



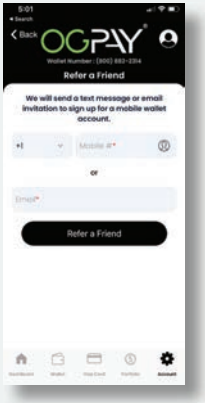


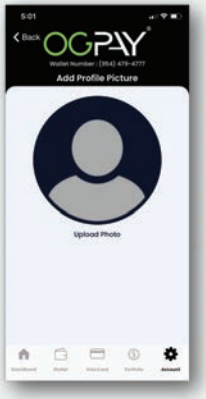
Managing your OGPay account is convenient both via our mobile app or desktop web portal. Update your address, create and check your support tickets, manage security settings, verify micro transactions, access PIN management, refer a friend, and even suspend your mobile wallet or debit card account in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

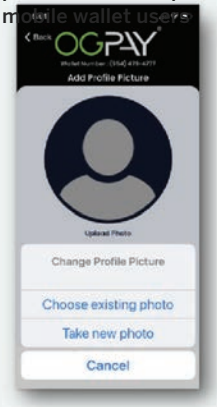
If you try to send funds or request funds from a mobile number that is not registered in our system, then we will automatically send an SMS link to that mobile number so they can sign up for a mobile



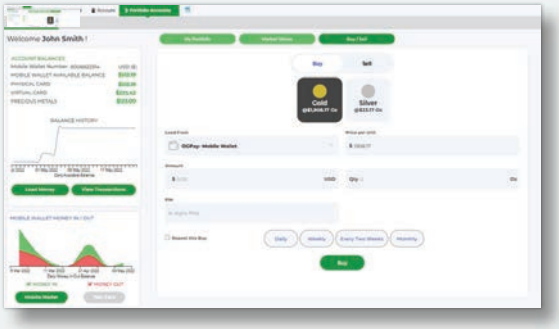


wallet account.

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

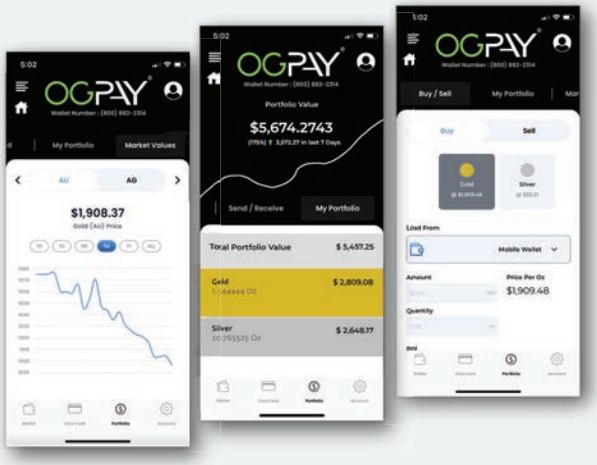


PORTFOLIO ACCOUNTS/ MANAGEMENT



Your OGPay Wallet account makes it easy to buy and sell 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.



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 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!

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