



MONEY MANAGEMENT TRANSFORMED

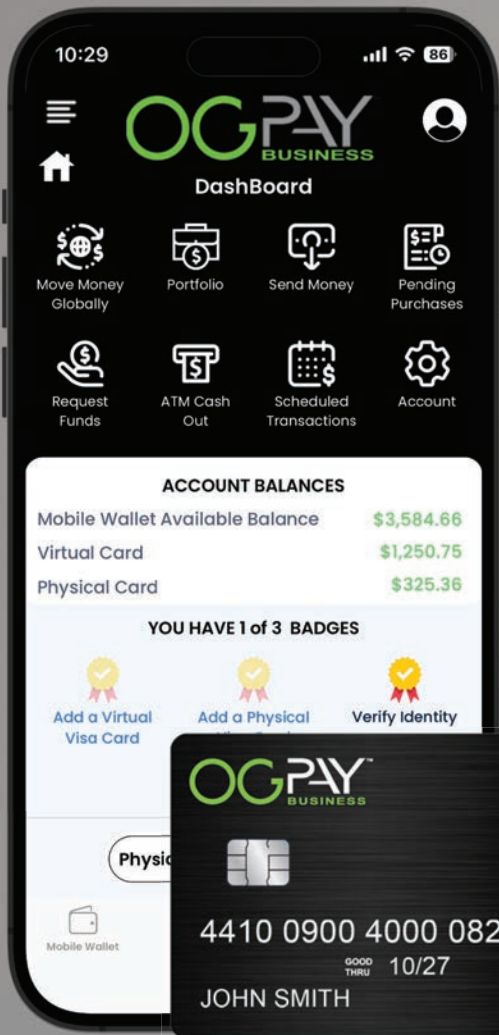


TABLE OF CONTENTS

**FINANCIAL FIREWALL FOR
ONLINE SHOPPING**

**GLOBAL
MONEY TRANSFER**

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

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

Welcome to OGPAY Wallet05

System Overview11

Customer Account Management13

Mobile Wallet15

Debit Card21

Account Management.....23

Portfolio Accounts25

Customer Service27

Closing & Summary.....29



Welcome to OGPAY Wallet. Let's get started.

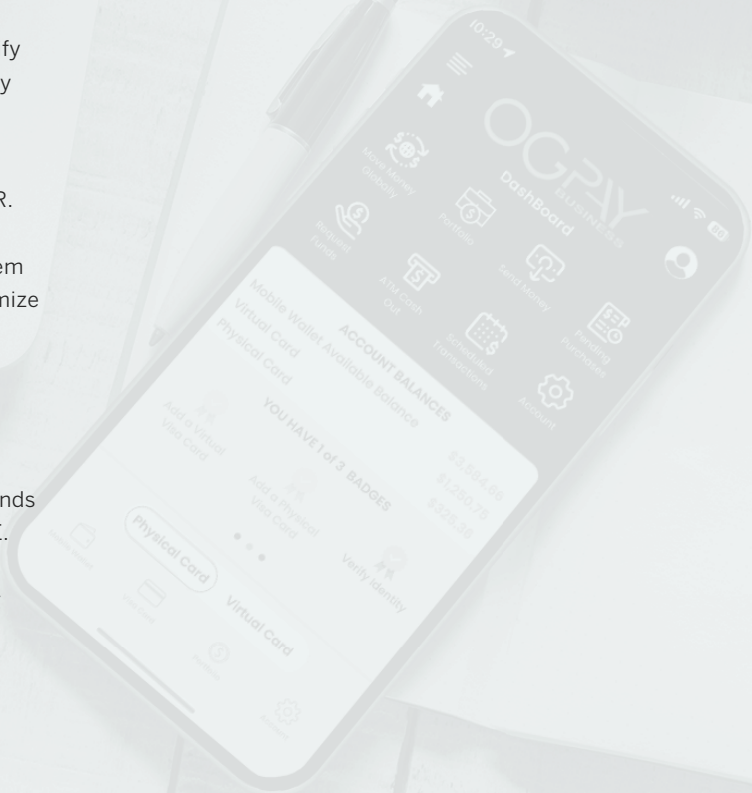
Say goodbye to banking fees and protect your personal information when making on-line purchases. Our state-of-the-art payment management system was originally created for the Department of Defense and has now been re-purposed for the consumer market to simplify and reduce the costs of moving money to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

The OGPAY mobile wallet also acts as a virtual savings account earning interest at a 3.0% APR.

Our mobile wallet and Prepaid Debit Card system uses three 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 FREE.

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





PREPAID VIRTUAL DEBIT CARD

Used for extra secure on-line shopping where the balance should be kept at \$0 at all times until you are ready to use. Also link your Virtual Debit Card as the funding source for PayPal, Venmo, ShopPay, Amazon, and any other on-line payment technologies around the world. This is the ultimate financial firewall protection against hackers stealing money from you.



MOBILE WALLET

+



PREPAID PHYSICAL DEBIT CARD

Great for payroll deposit and retail purchases. OGPAY creates the form needed for you to get paid two days earlier and funds go right to your Virtual or Physical Debit Card.

Pay bills automatically and then move all your extra money to your mobile wallet where its locked down and earning 3% APR.



PREPAID COMPANION DEBIT CARDS

Add up to 3 personalized Debit Companion Cards: ideal for kids and elderly so they can safely purchase goods and services on-line. Also great for moving money to loved ones abroad for FREE and in real-time.

PORTFOLIO INVESTMENTS



PROTECT YOUR ONLINE PURCHASES

The OGPAY 3 tiered industry-leading security, provides you with an unparalleled level of safety while on-line shopping and buying goods and services at retail locations around the world.

Use your OGPAY Virtual Debit Card as the funding source for all your on-line purchases as well as the funding source for: PayPal, Venmo, Apple Pay, Google Pay, Samsung Pay, Amazon, and any other payment technologies you use to buy goods and services on-line.

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



**GLOBAL
MONEY MOVEMENT**

+



**VIRTUAL DEBIT CARD
&
PHYSICAL DEBIT CARD**

+



**FREE & REAL TIME
MONEY TRANSFERS**



MOVE MONEY GLOBALLY

The OGPAY mobile wallet platform provides you with a variety of ways to move money anywhere in the world in real-time and even for FREE.

The OGPAY mobile wallet account allows you to load money via your bank account, credit card, employer, other wallet users, cash at participating ATMs, and retail locations around the world and then move money to loved ones anywhere in the world.

Our mission is to bring the whole world closer together and more financially connected to one another.



LOAD MONEY → \$]



Peer to Peer

Receive Money



Other Payment Technologies

Visa Ready Link @
Participating Retail locations



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 has built an extremely secure iPhone and Android mobile application. Our feature rich mobile application allows you to untether yourself from your computer and securely manage your money anytime and anywhere in the world.

Genesis has locked down the application with Multi Factor Authentication, Advanced AI based security, and E2EE / RSA End to End Encryption.



Desktop Web Portal

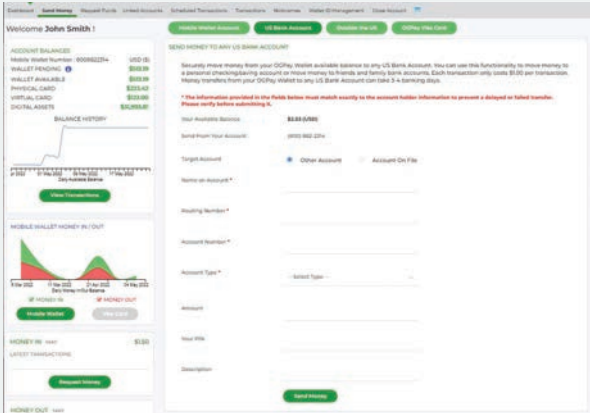
The OGPay customer self-care portal website provides you full access to all of our Mobile Wallet & Prepaid Debit Card functionality and all with a secure desktop connection. For customers who prefer a larger screen, our self-care portal will quickly and securely allow you to manage your money.

OGPay has also locked down its on-line care portal with Multi Factor Authentication, Advanced AI based security, and E2EE / RSA End to End Encryption.

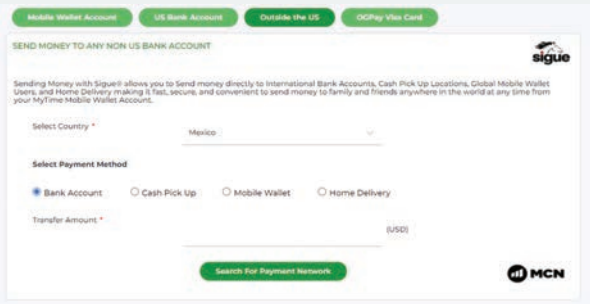


MOBILE WALLET

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.

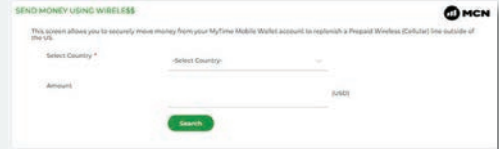


Select the country you wish to **send money** to and the system will help you find the most cost efficient way using our proprietary payment gateways.

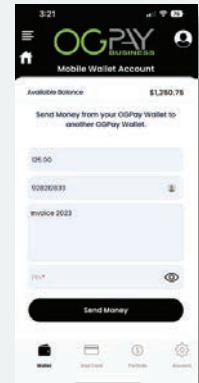
PAYMENT NETWORK: DETAILS & LOCATION	RECIPIENT FUNDS AVAILABILITY	MAXIMUM TRANSFER AMOUNT	TRANSFER FEE	TOTAL COST	RECIPIENT CURRENCY	RECIPIENT RECEIVES	SELECT
ABC CAPITAL (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>
AFIAME (Bank Account)	30 Minutes	\$1,000.00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



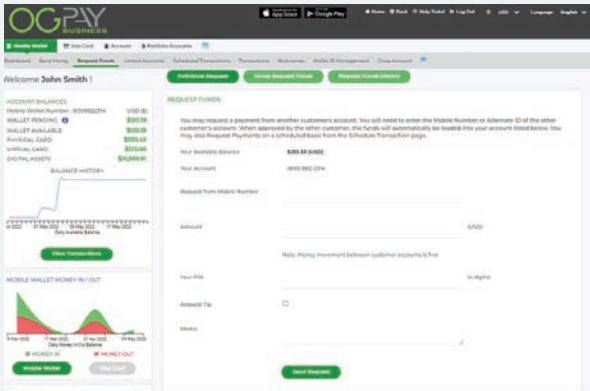
Send money with any of the payment options from your computer or mobile device.



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



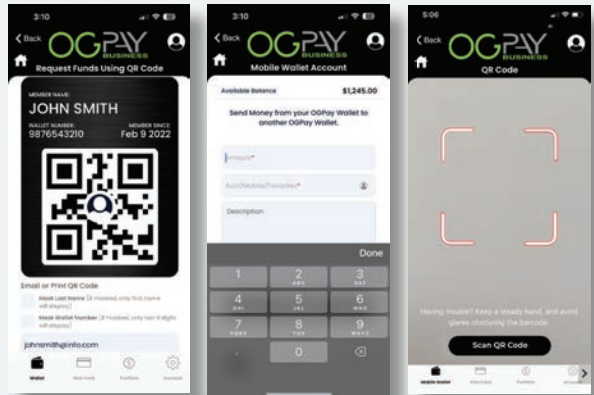
Our customer portal will guide you through the process every step of the way wherever you are.



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.



Bill Payment

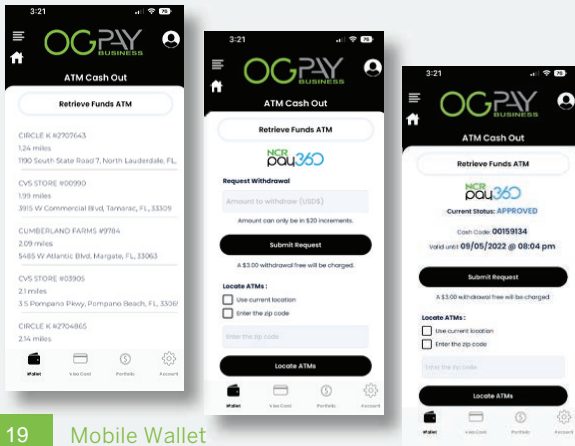
OGPAY customers can now pay bills from funds on their mobile wallet account. You simply navigate to the Mobile Wallet> Bill Payment Screen. Setting up domestic bill payments is fast and secure and provides access to over 15,000+ billers. You simply select the biller you wish to pay and your bill payment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





ATM Cash Withdrawal

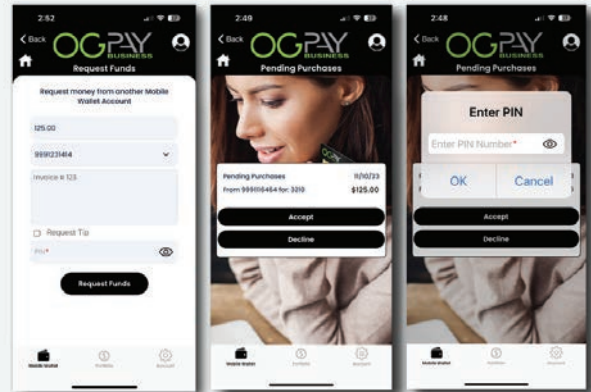
OGPAY allows you to withdraw cash from your mobile wallet account at select ATMs without using a debit card. The card-less ATM withdrawals have lower ATM fees than more traditional debit card ATM withdrawals. You can locate these specialized ATMs that are equipped with card-less withdrawal in the data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



Secure Merchant Payment Processing

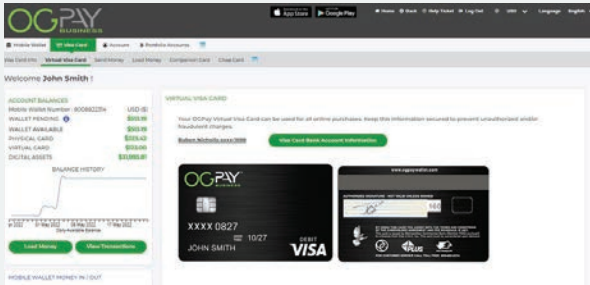
You can request funds to individuals as well as to a group of people. Use this technology to collect money for goods and services that you provide to others. There are no merchant processing costs for wallet to wallet transfers, you receive your money instantly, and we 100% guarantee no bad debt.

Finally a secure, cost effective, and easy way to collect money from your friends and your customers. You can even sign up as a merchant distributor and upgrade to a more robust merchant processing module.

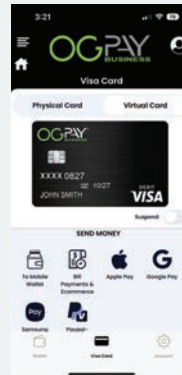


VISA DEBIT CARD

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.

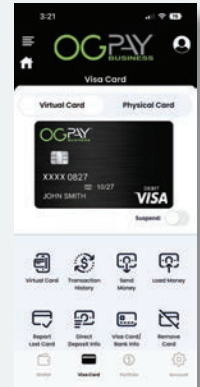


Add an optional physical VISA debit card to allow you access to your money via ATM's around the world and use your card anywhere VISA is accepted. Only keep the money you need on your debit card and again keep the rest of your money safe and secure in your mobile wallet account earning 3% APR.

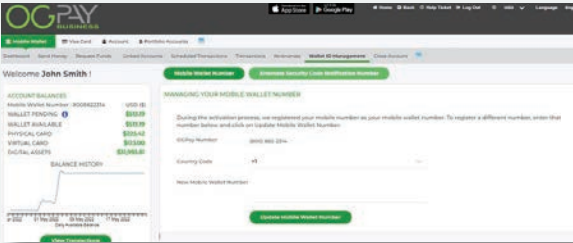


Send money from your OGPAY mobile wallet account to your OGPAY debit card and back in real time and for FREE. Again, only keep the funds you need on your debit card to better optimize the security of your money.

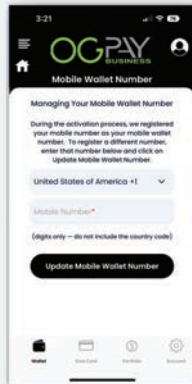
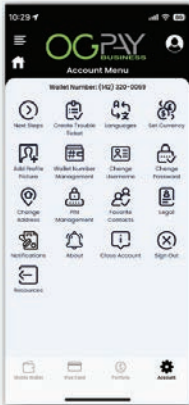
Load money directly to your OGPAY debit card from your employer, or even load funds on your debit card using Visa Ready Link around the world.



ACCOUNT MANAGEMENT

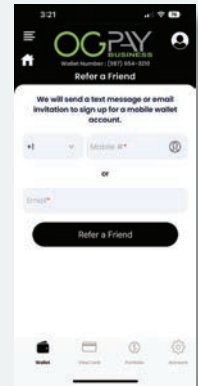


Managing your OGPAY account is convenient both via our mobile app or desktop web portal. Update your address, create and check your support tickets, manage security settings, verify micro transactions, access PIN management, refer a friend, and even suspend your mobile wallet or debit card account in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

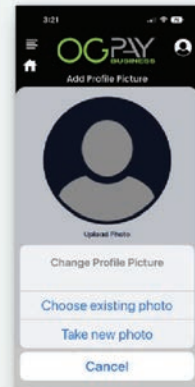
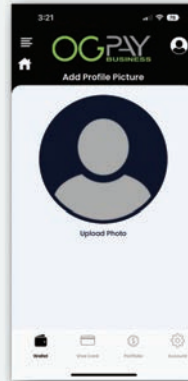


OGPAY customers can refer family and friends to open an OGPAY Wallet account. You can send an email or text message to friends or family, so they can quickly and easily sign up for a mobile wallet account.

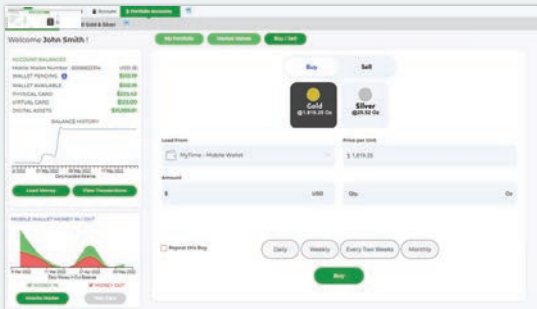
If you try to send funds or request funds from a mobile number that is not registered in our system, then we will automatically send an SMS link to that mobile number so they can sign up for a mobile wallet account.



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.



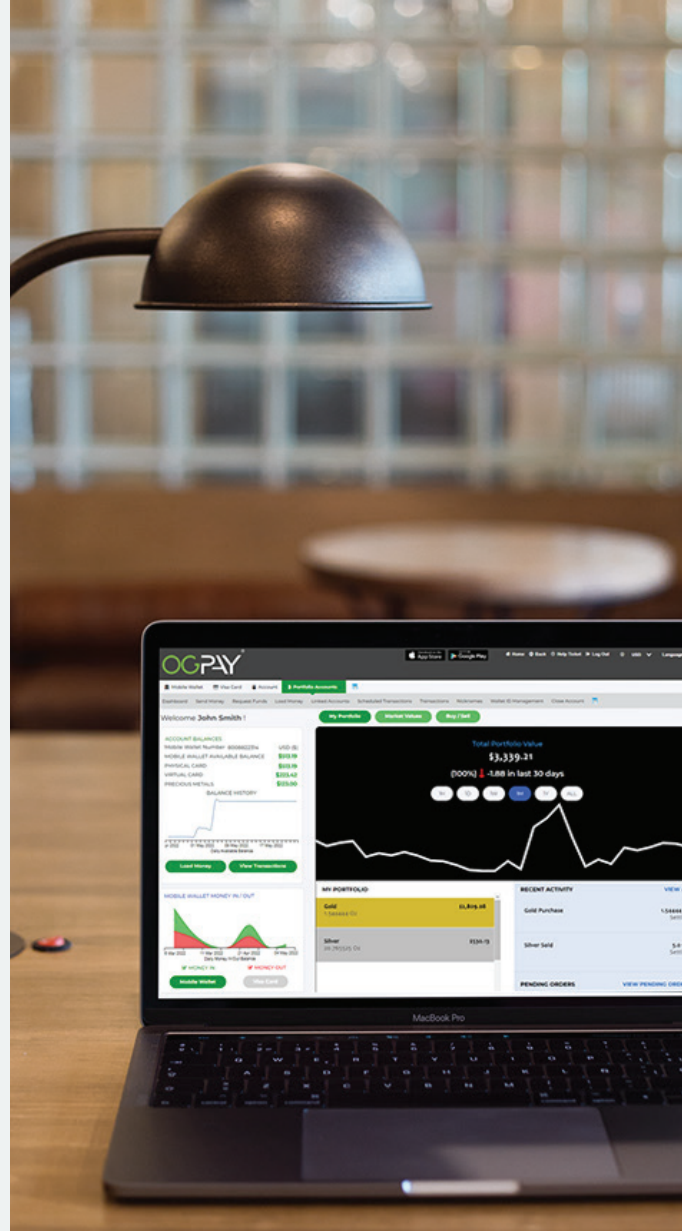
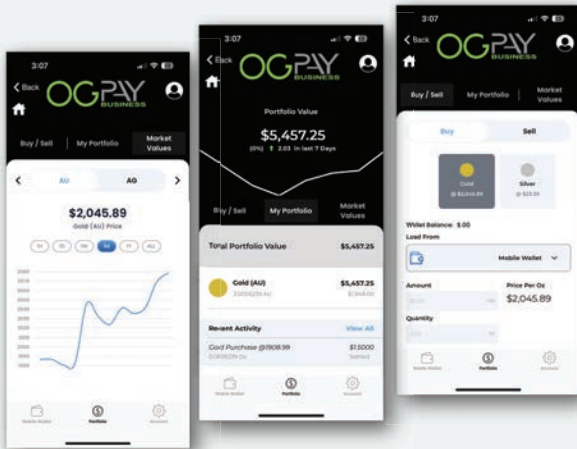
PORTFOLIO ACCOUNTS/ MANAGEMENT



Your OGPAY wallet account makes it easy to buy and sell gold and silver and coming soon stocks and mutual funds.

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.

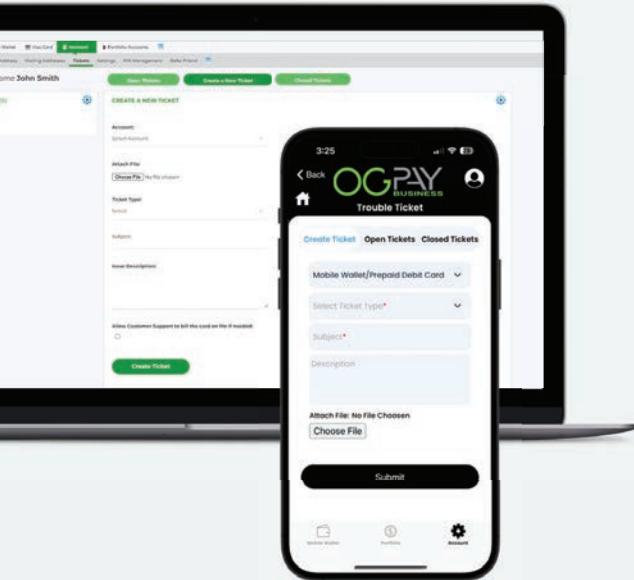


CUSTOMER SERVICE

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 Mobile Wallet technology suite is an industry leading payment management system with a wide range of security features which allow you to protect your money. The OGPay Wallet also significantly reduces the costs of moving money domestically and internationally 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 mobile wallet account, Prepaid Virtual Debit Card, Physical Prepaid Debit Card, and Prepaid Companion Cards have been designed to cut your banking costs by over 80% and at the same time dramatically increases security of your confidential banking 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!



MONEY MANAGEMENT TRANSFORMED



Support: 1-800-882-2314

support@OGPay.com



OGPaywallet.com