Cardwiser – User Guide

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1. Cardwiser App Installation

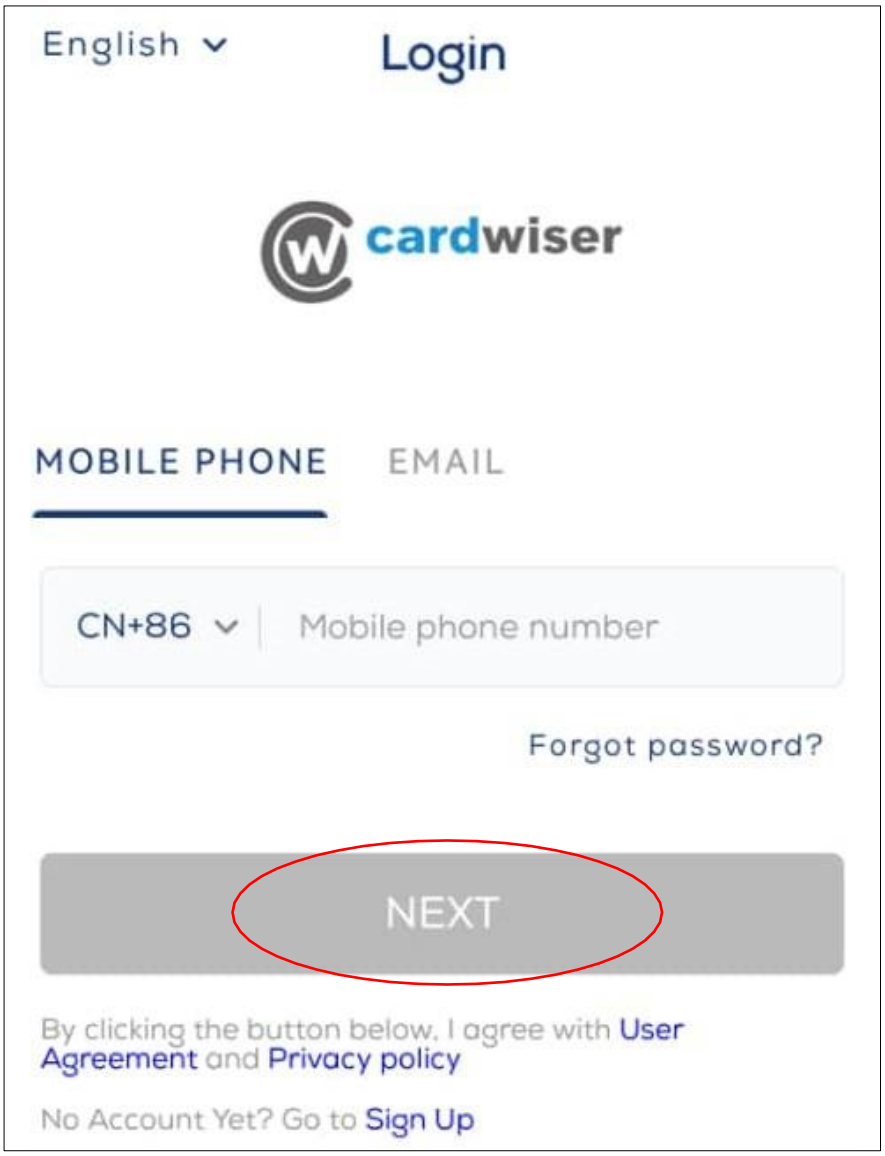
Scan QR Code to download "**Cardwiser**" App

Download APK

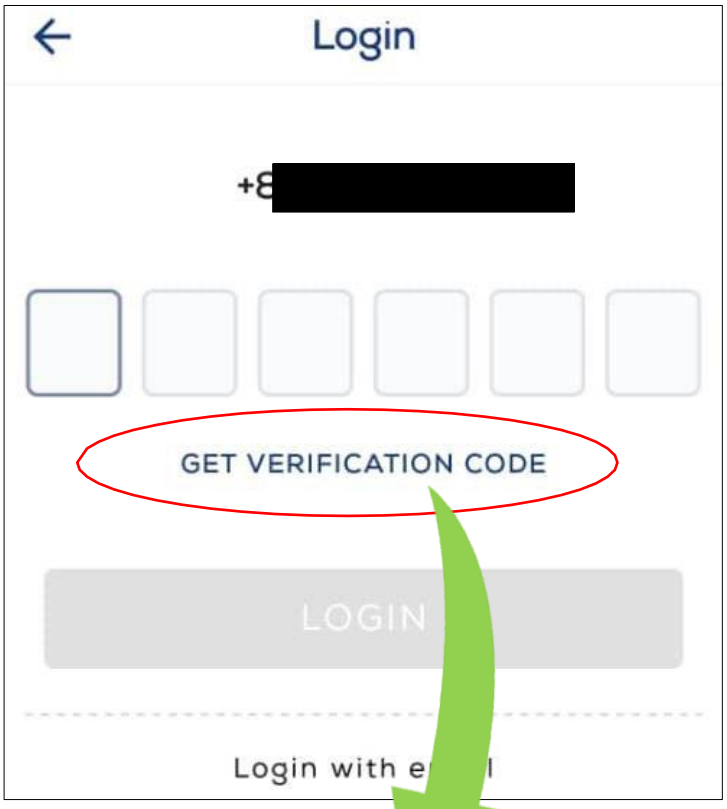
https://paywiser.com/wp-content/uploads/Cardwiser.apk

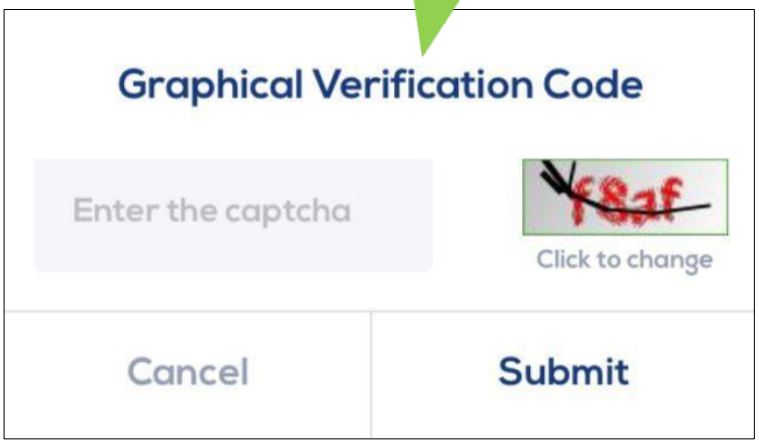
2. Login to Cardwiser App

2.1. First-Time Login and Login Password Setup

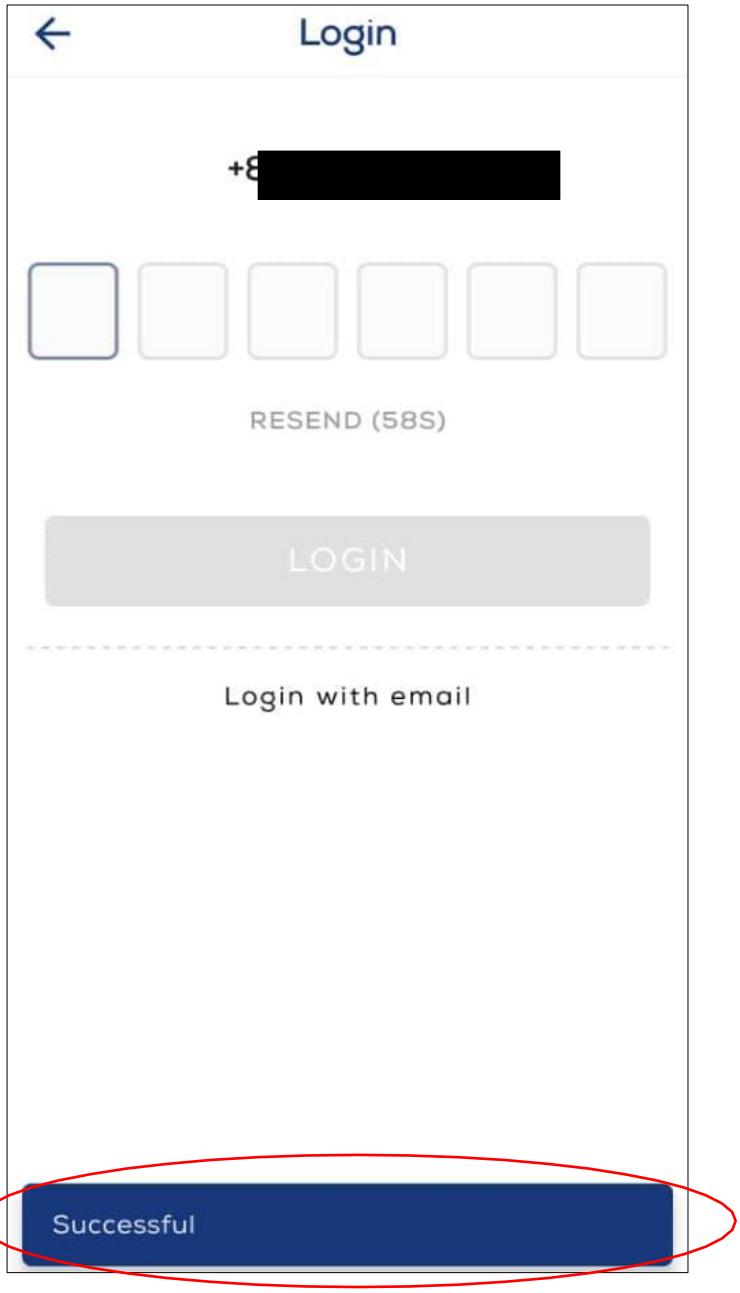


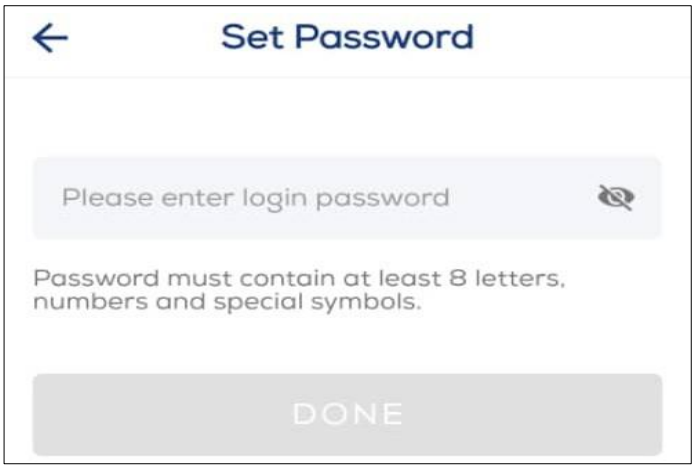
Select mobile phone / email
After entering, click “Next”





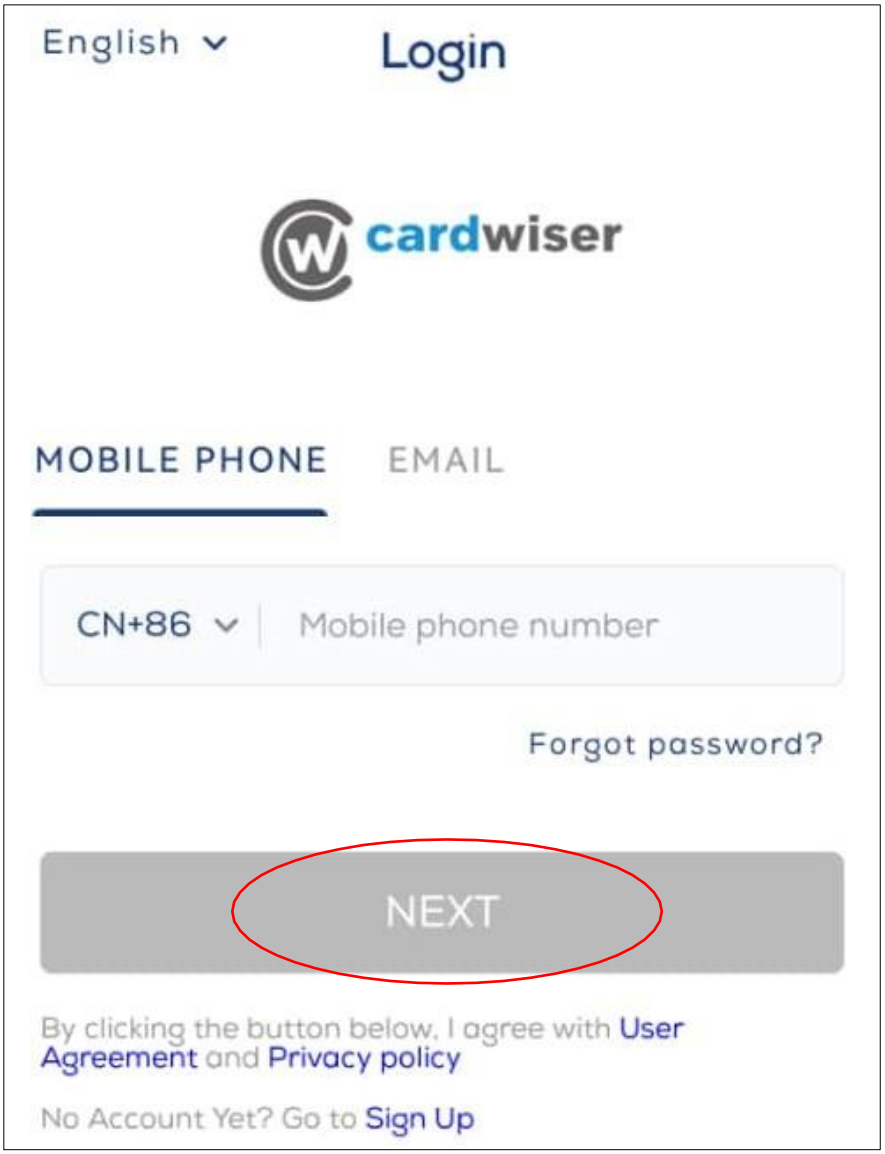
1. Click “Get verification code”
2. Submit Graphical verification code, successful will be shown at the bottom if it is correct
3. Enter SMS verification code



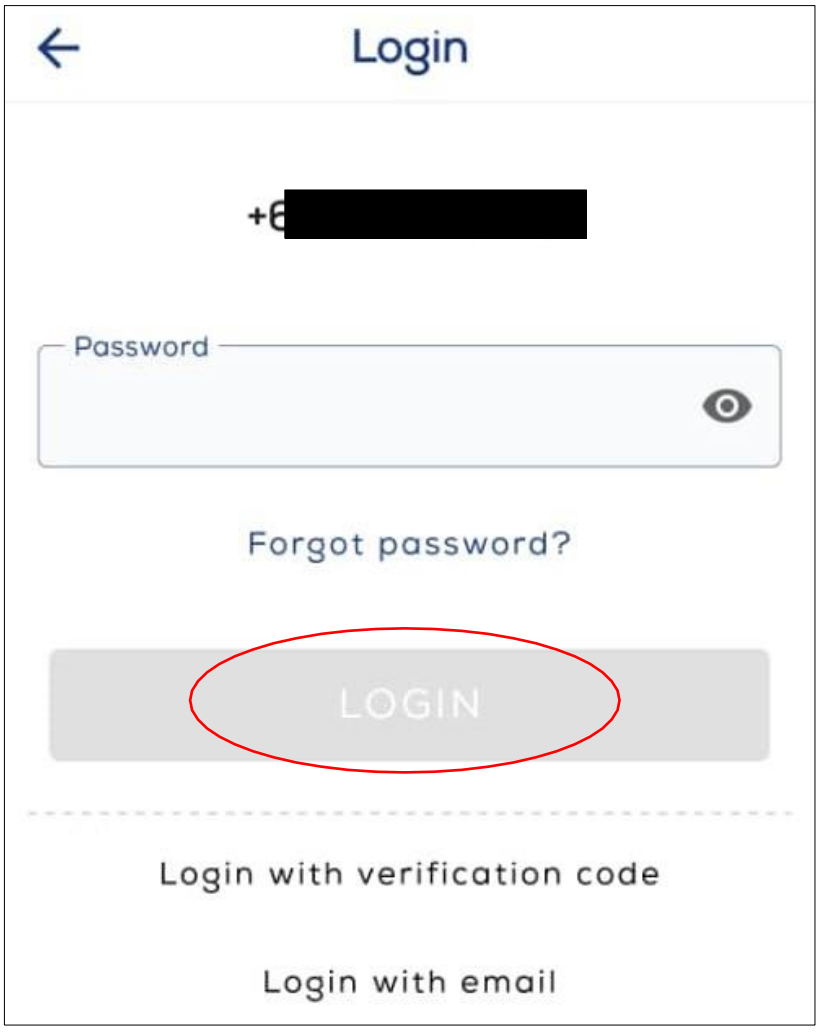


Set up login password

2.2. Login

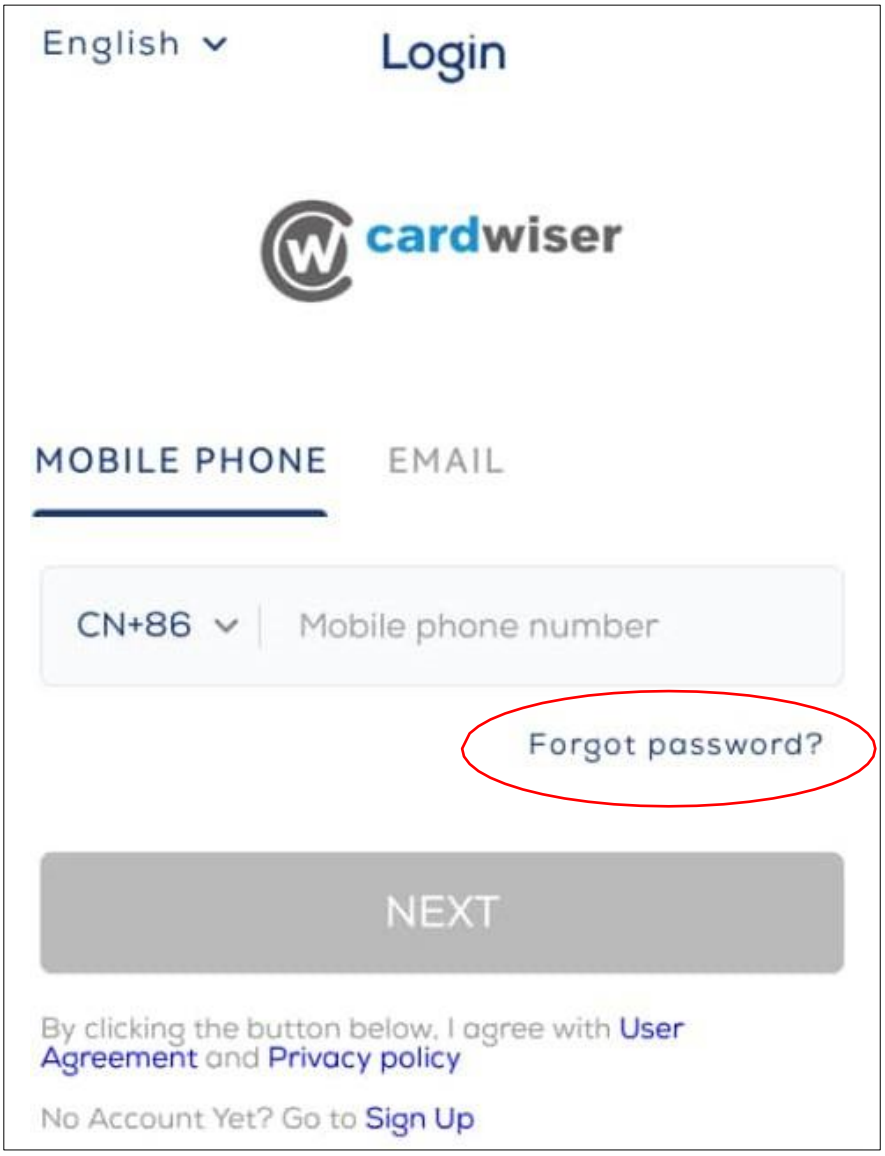


Select mobile phone / email
After entering, click “Next”

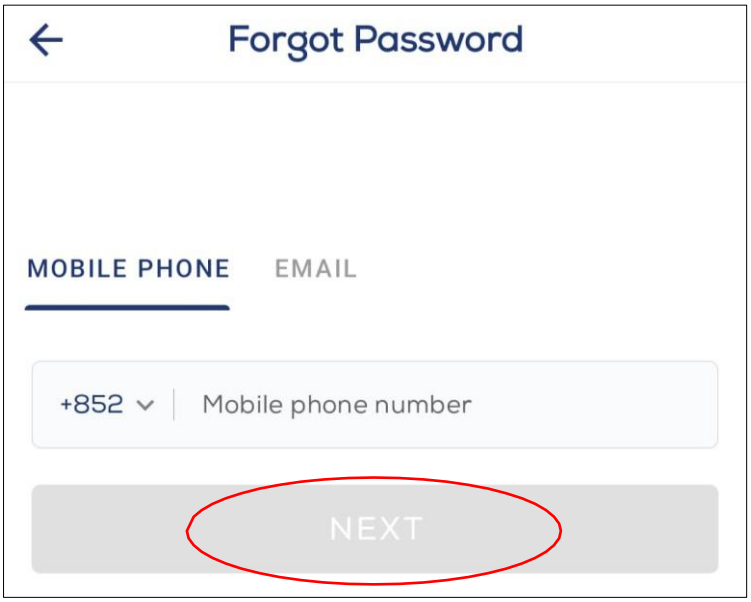


Enter password and click “Login”

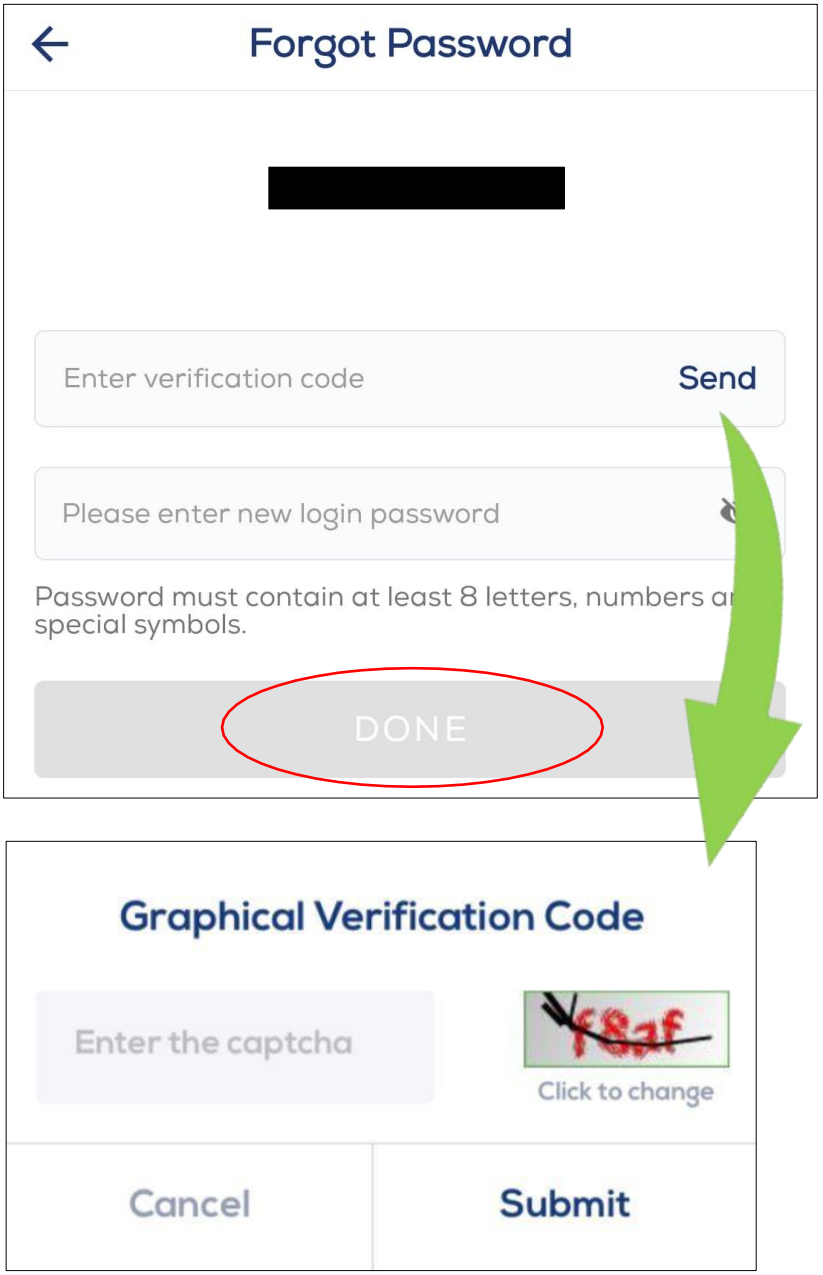
2.3. Forgot Password



Click “Forgot password”



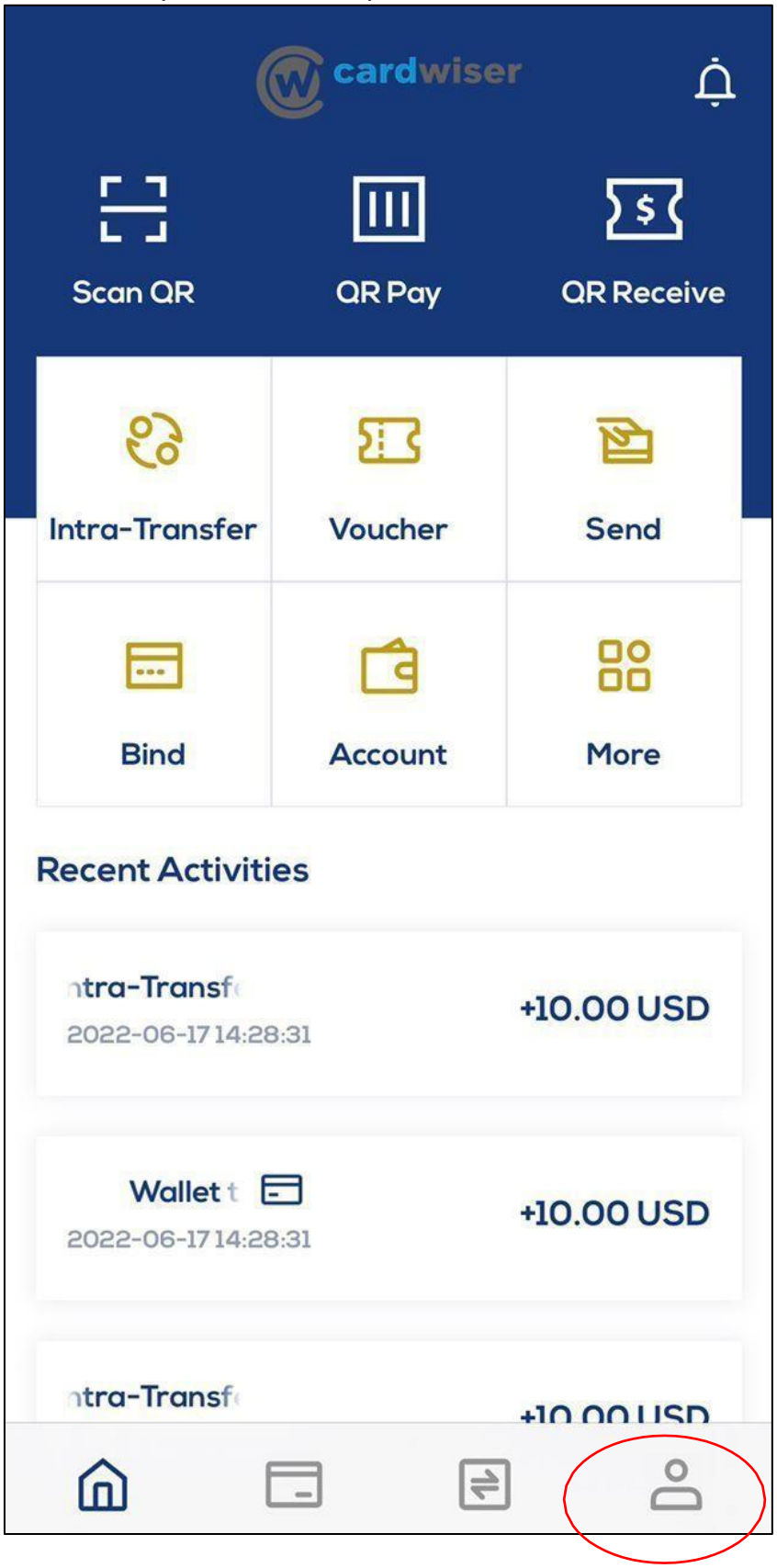
Enter phone number and click “NEXT”

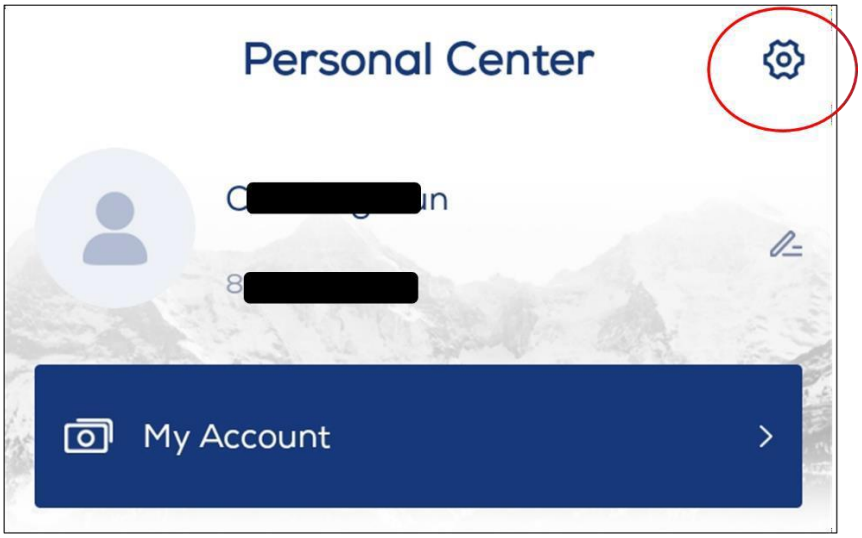


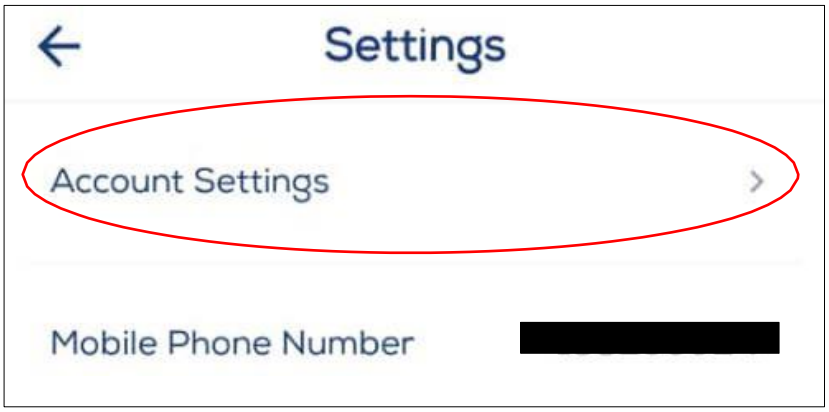
1. Click “Send” to get verification code
2. Submit Graphical verification code
3. Enter SMS verification code
4. Enter new login password and click “Done”

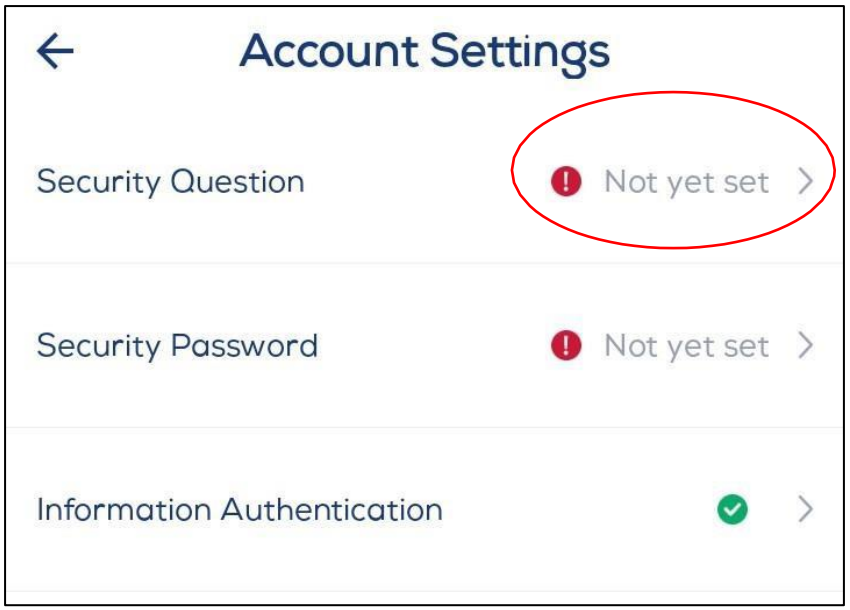
3. Settings

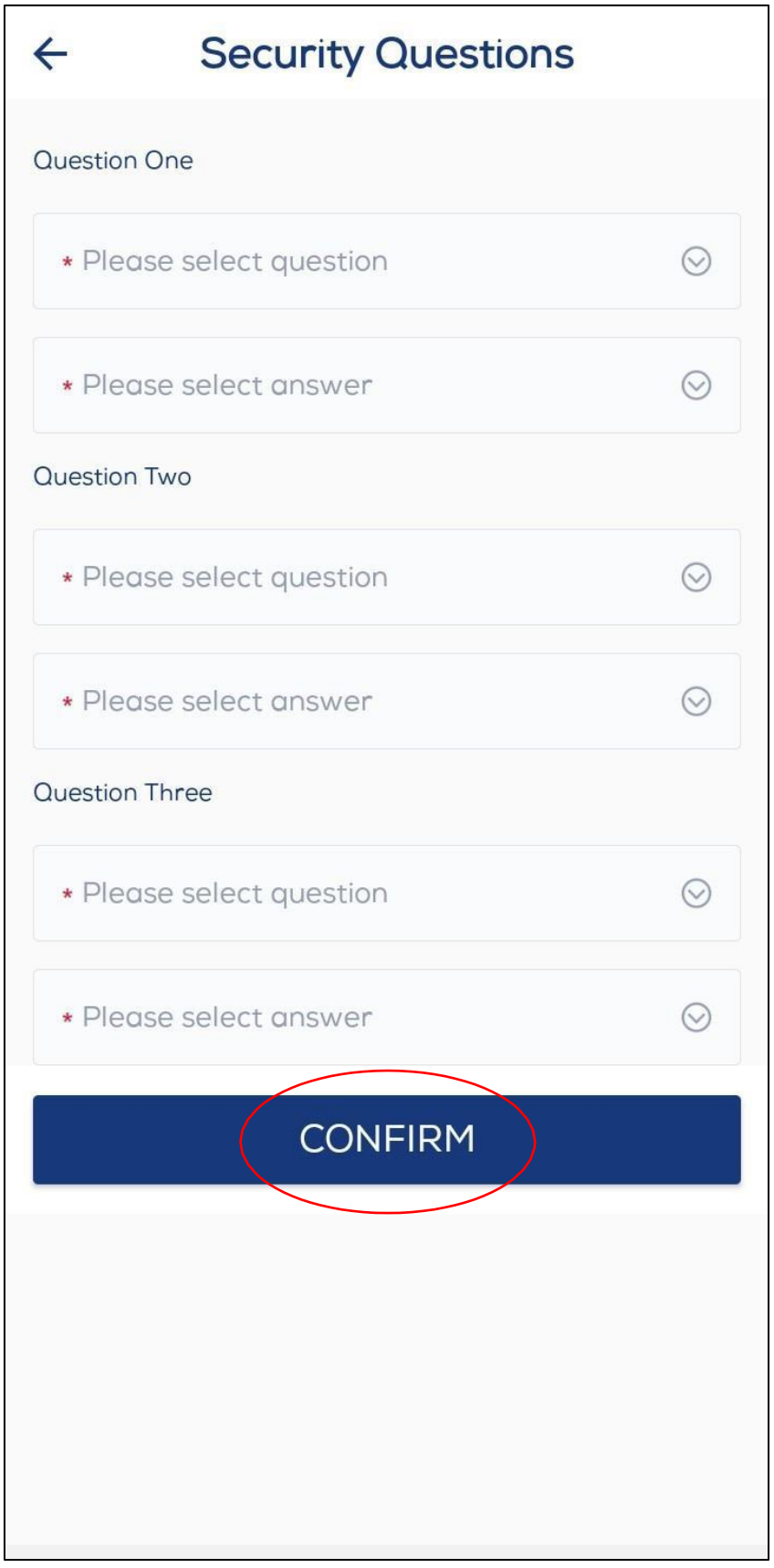
3.1. Security Question Setup




Personal Center
[redacted]
[redacted]
My Account

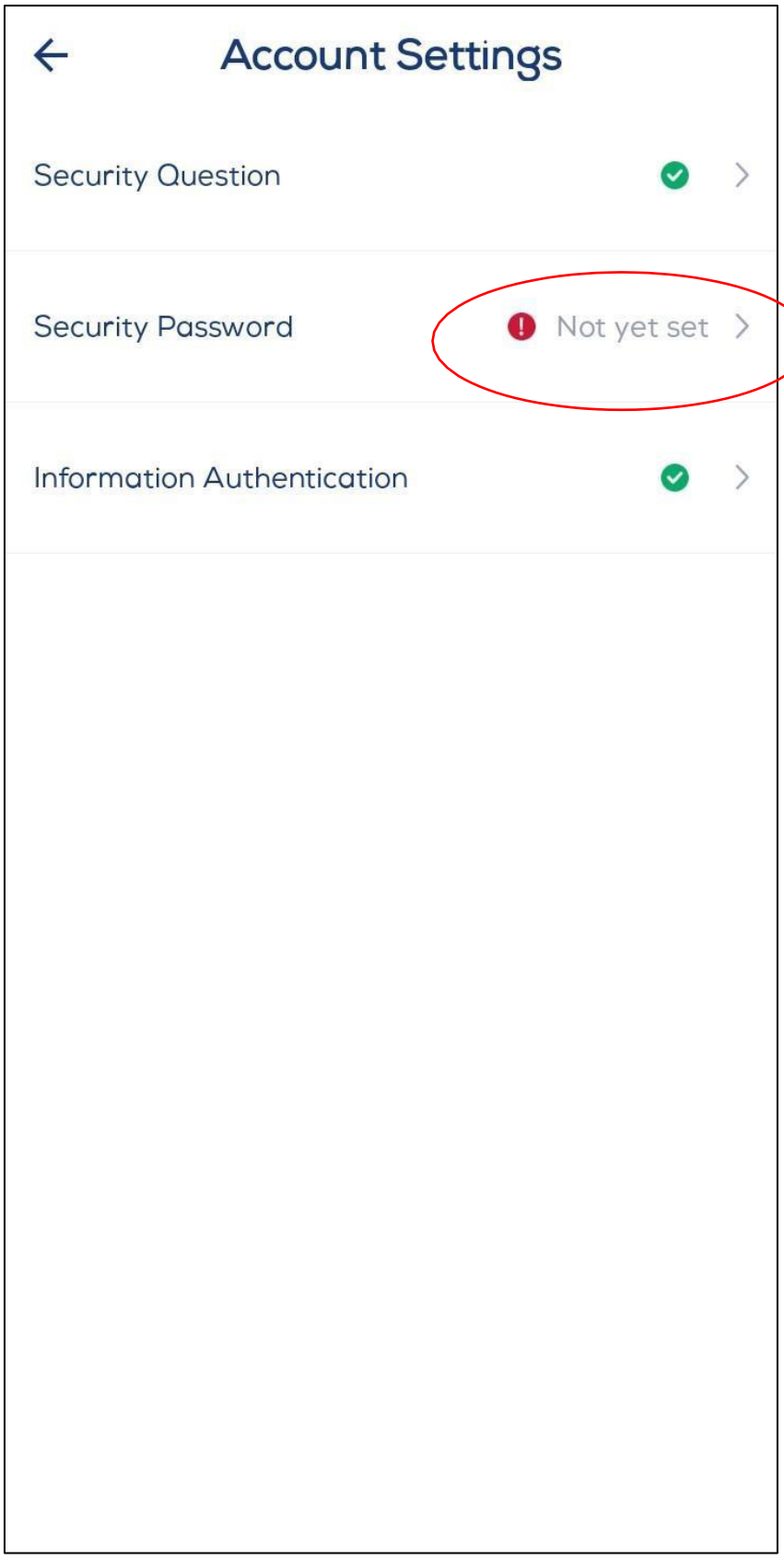

Settings
Account Settings
Mobile Phone Number
[redacted]

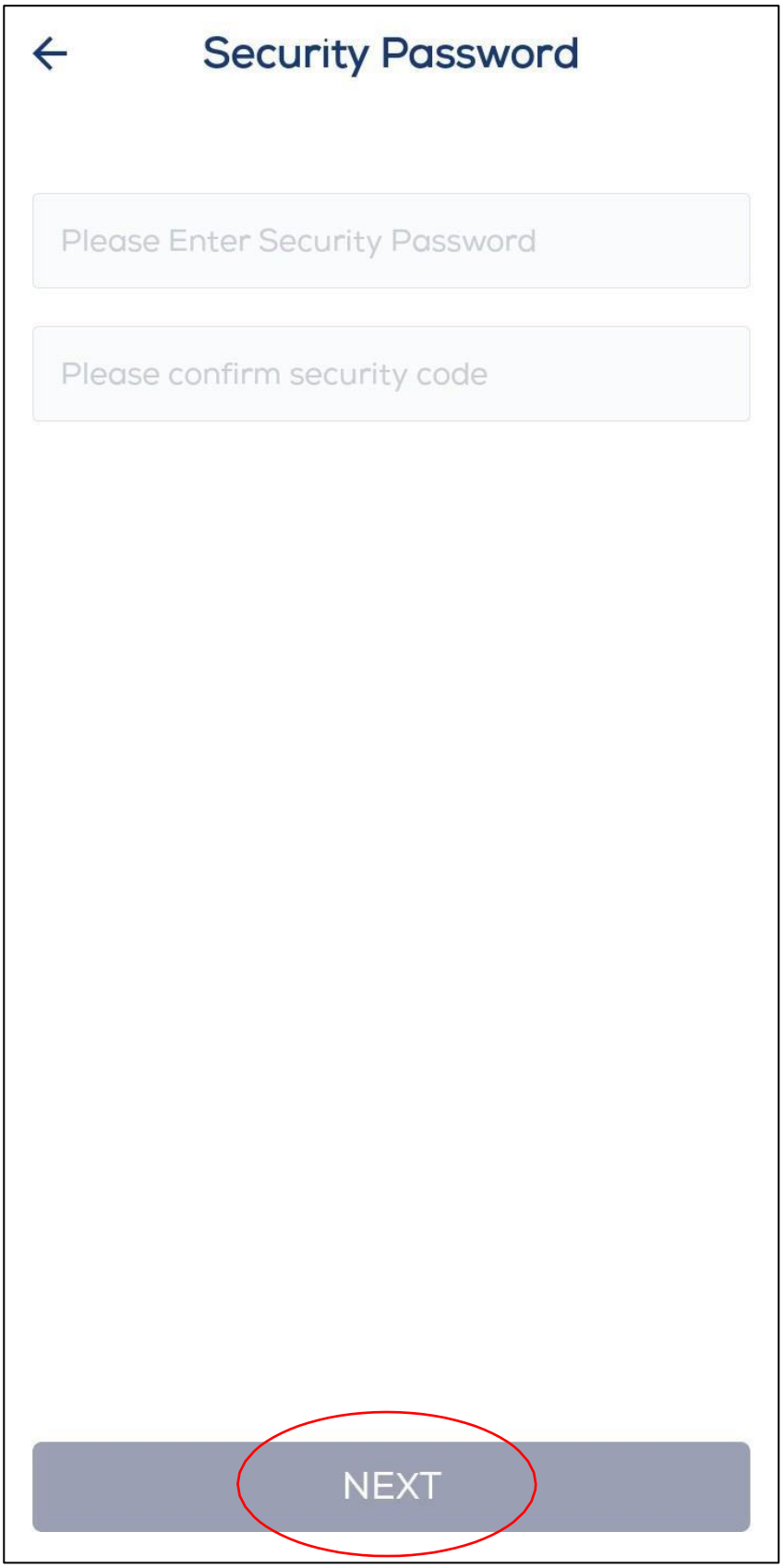

Account Settings
Security Question
Not yet set
Security Password
Not yet set
Information Authentication



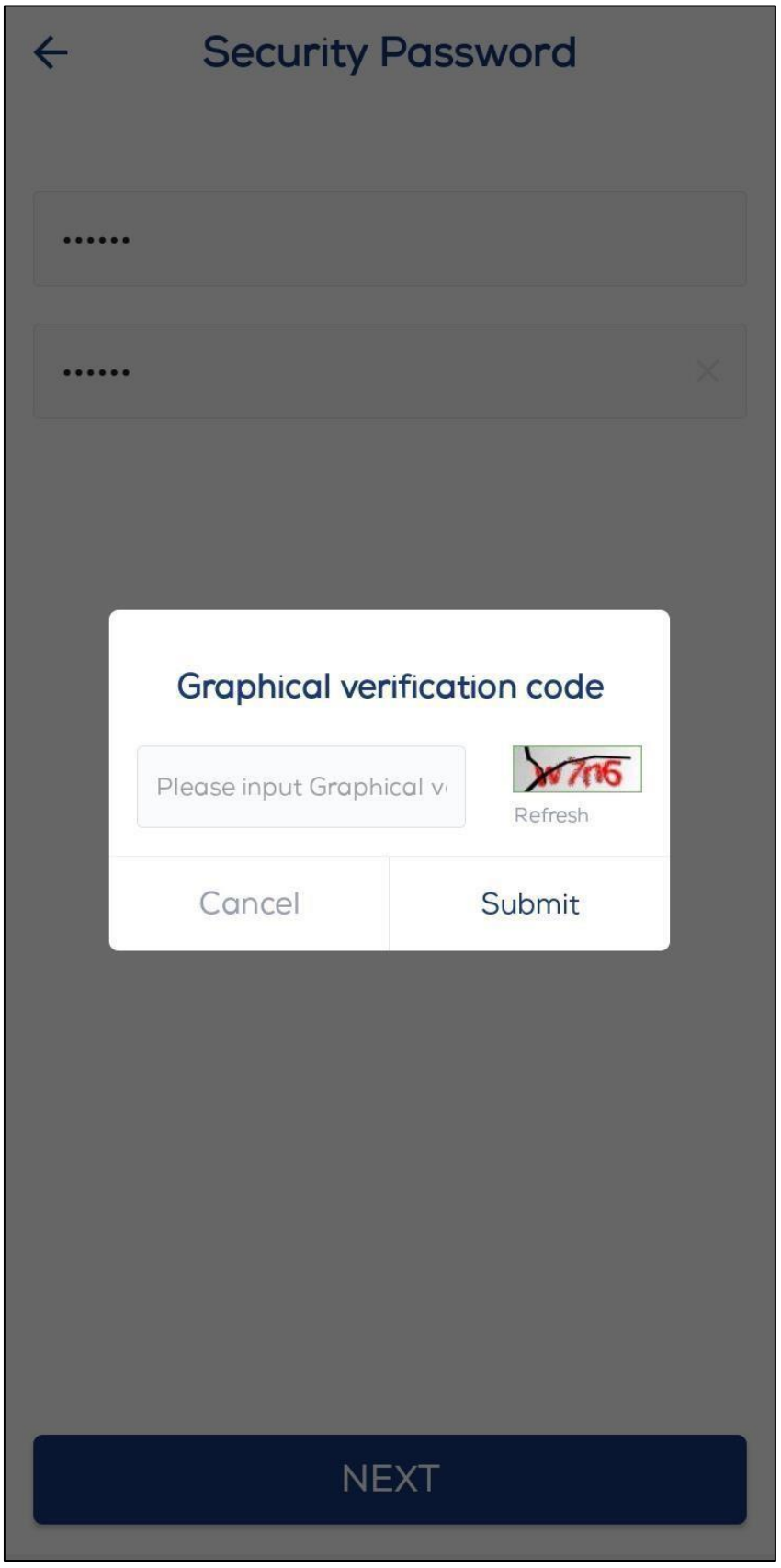
Select question and answer in the drop-down list, then click “CONFIRM”

3.2. Security Password Setup (Trading password)

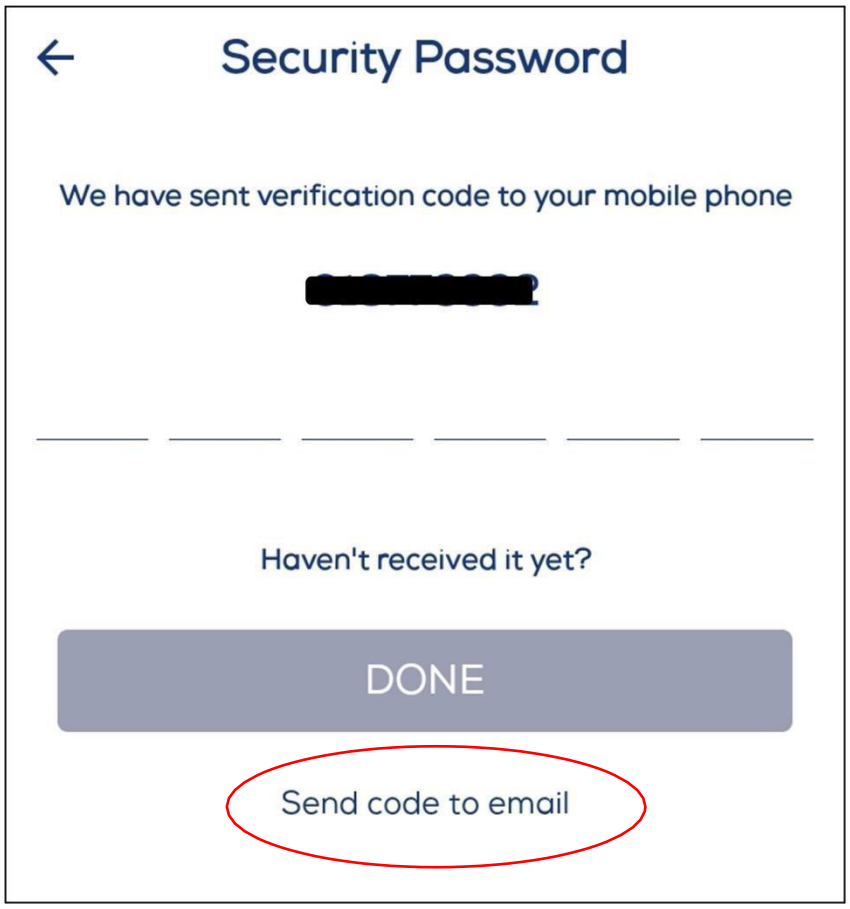




Enter security password and confirm security code, then click “NEXT”

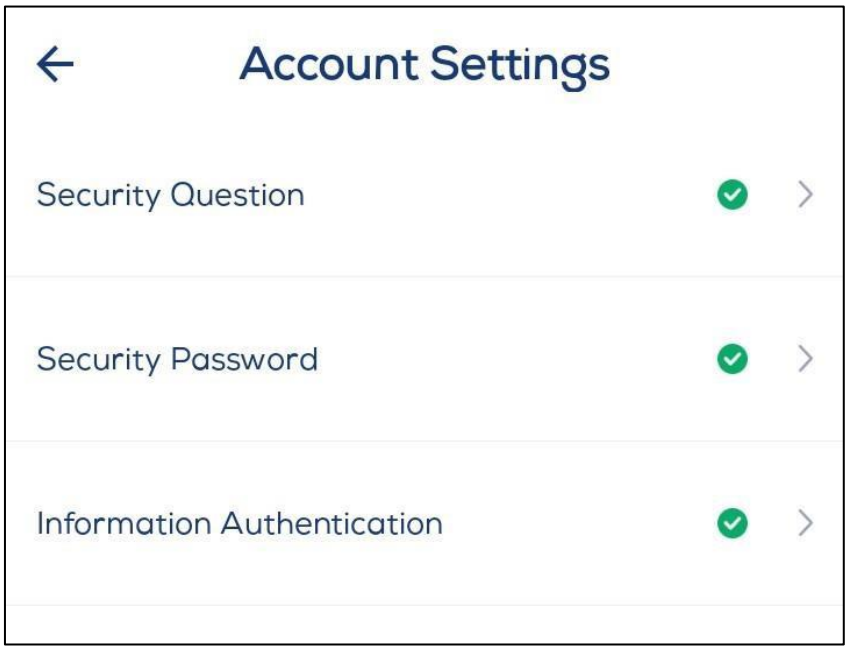


Enter Graphical verification code, press “Submit” and wait for SMS code



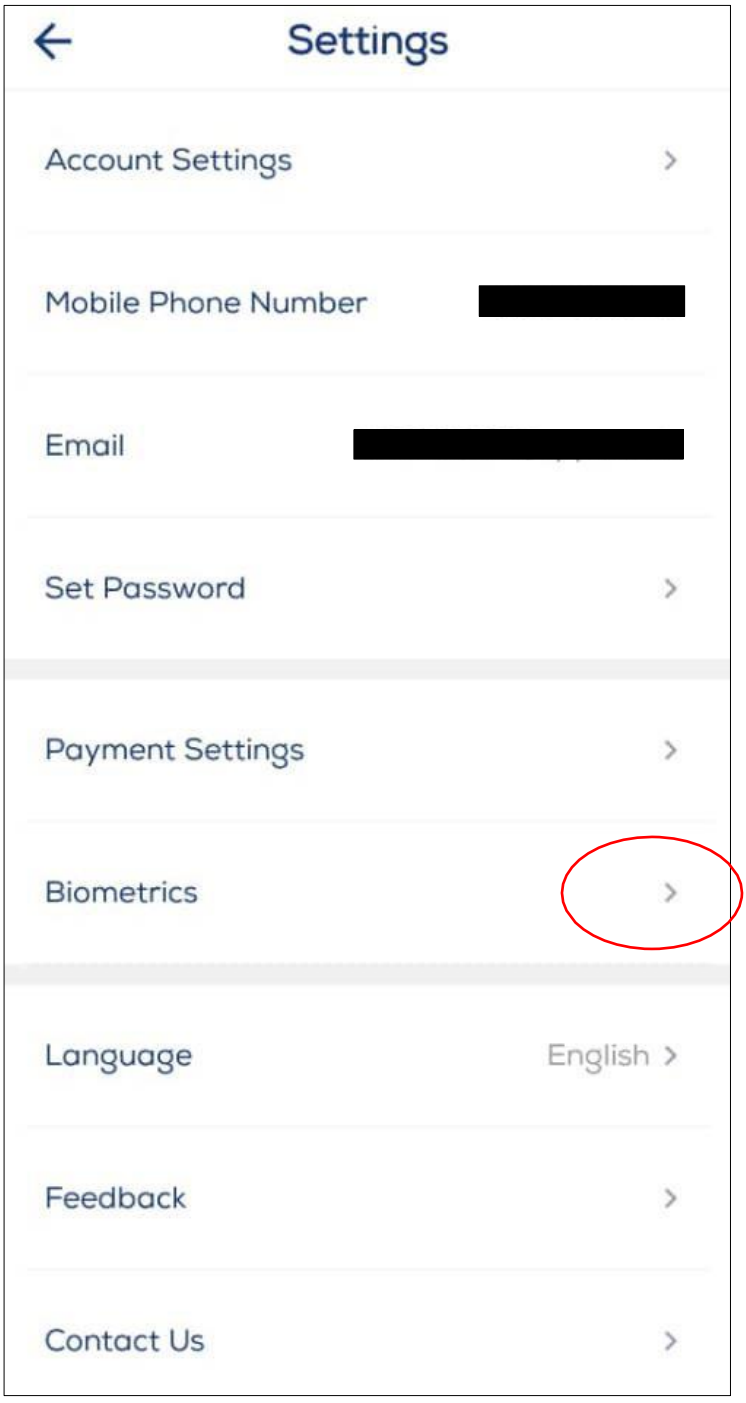
Enter verification code and click “Done”

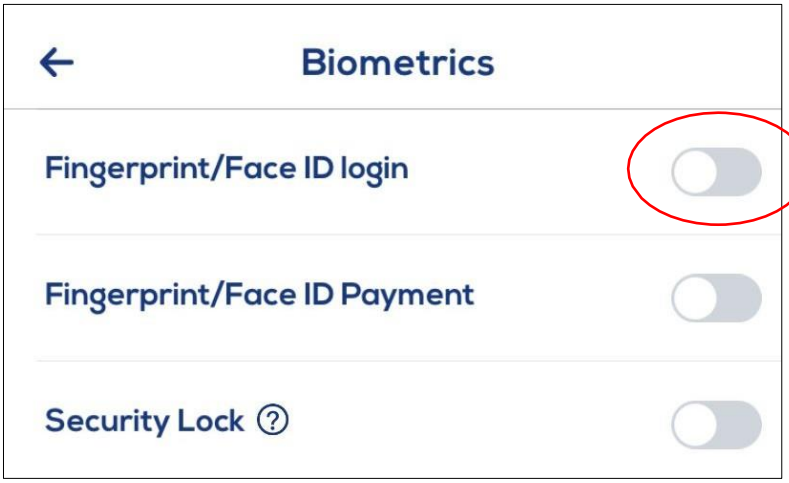
Verification code can also be sent by email



Account set up completed

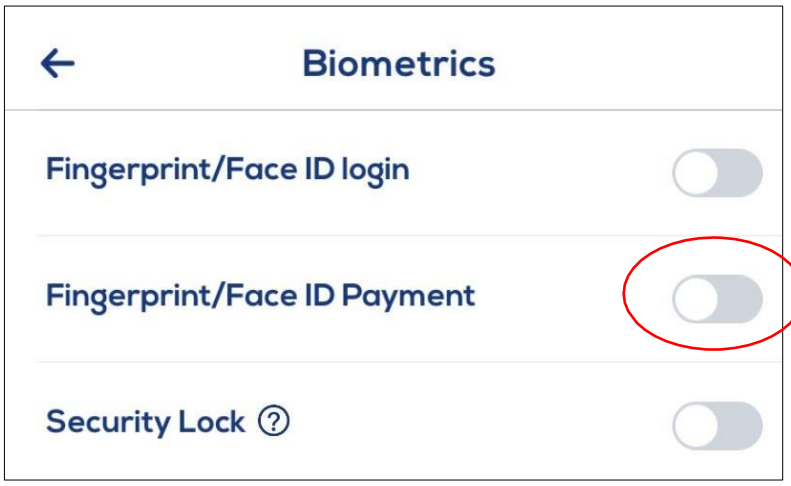
3.3. Fingerprint / Face ID Login Setup





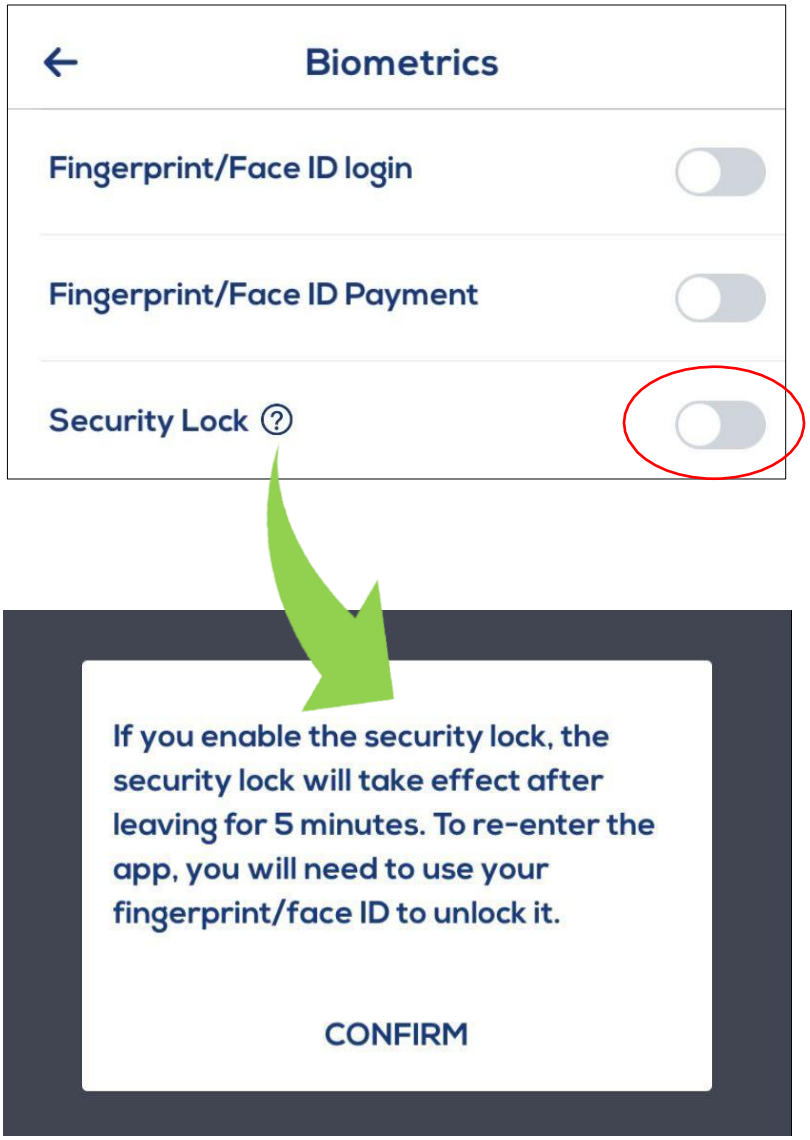
Turn on the button to activate the login feature

3.4. Fingerprint / Face ID Payment Setup



Turn on the button to activate the payment feature

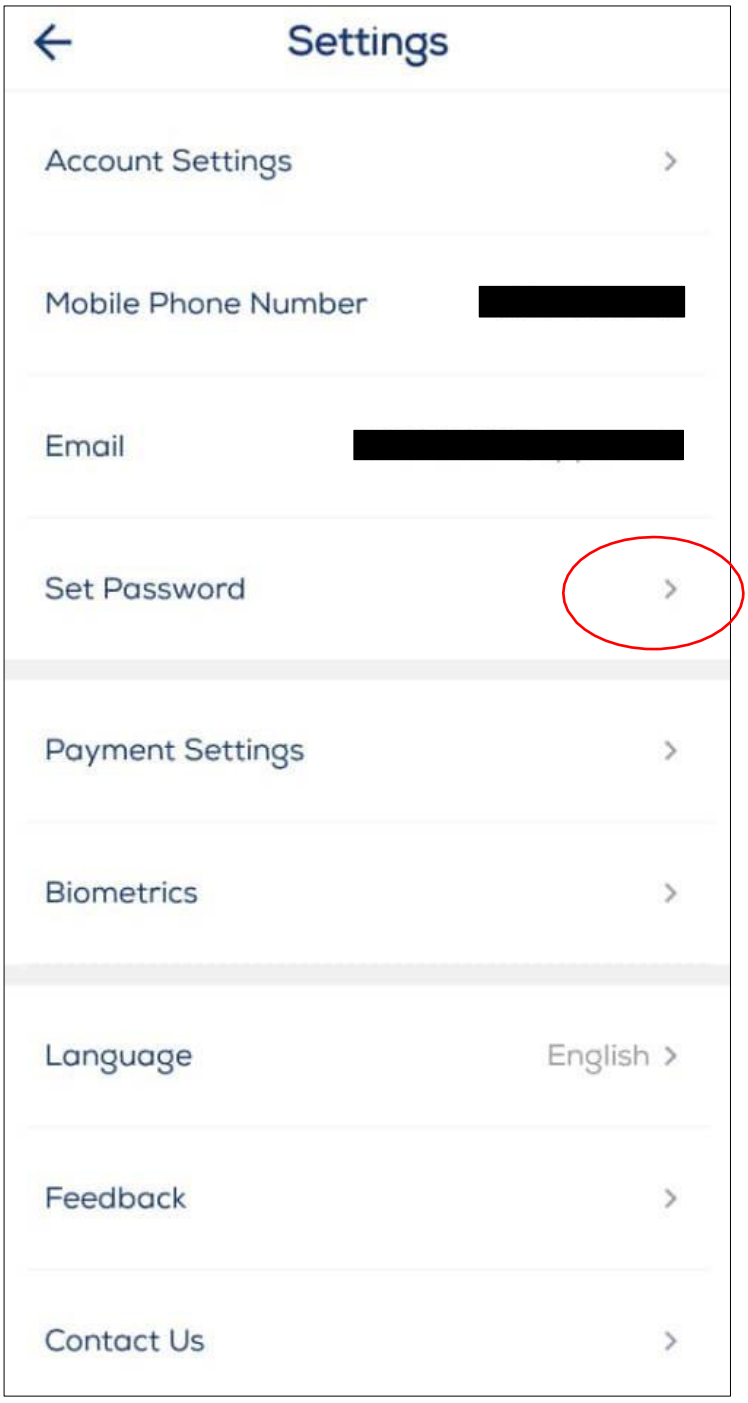
3.5. Security Lock Setup



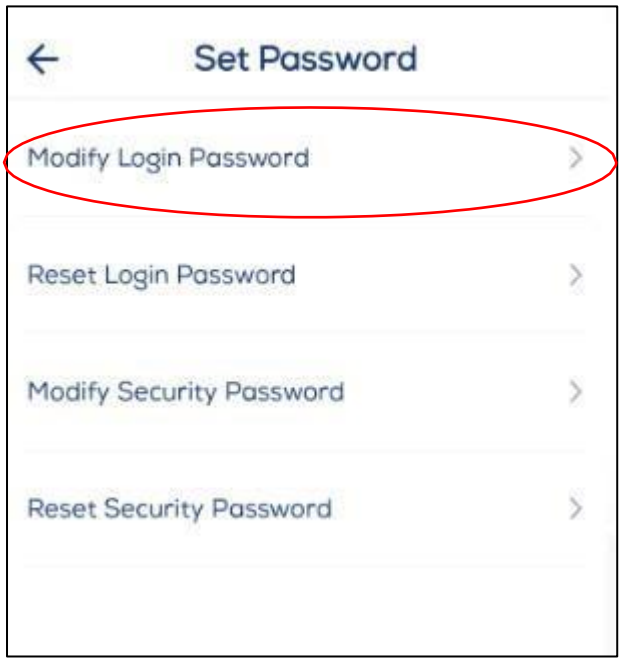
Turn on the button to activate the security lock feature

Click the question mark-button will display a popup

3.6. Set Password

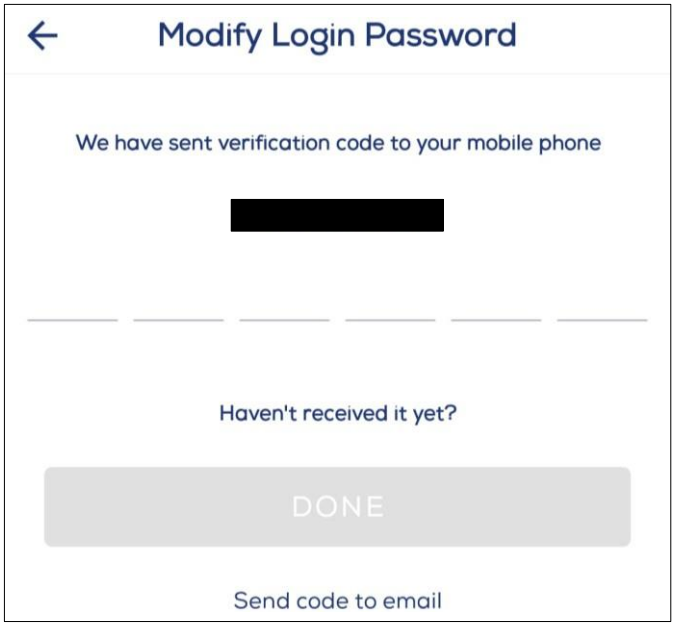


3.6.1. Modify Login Password



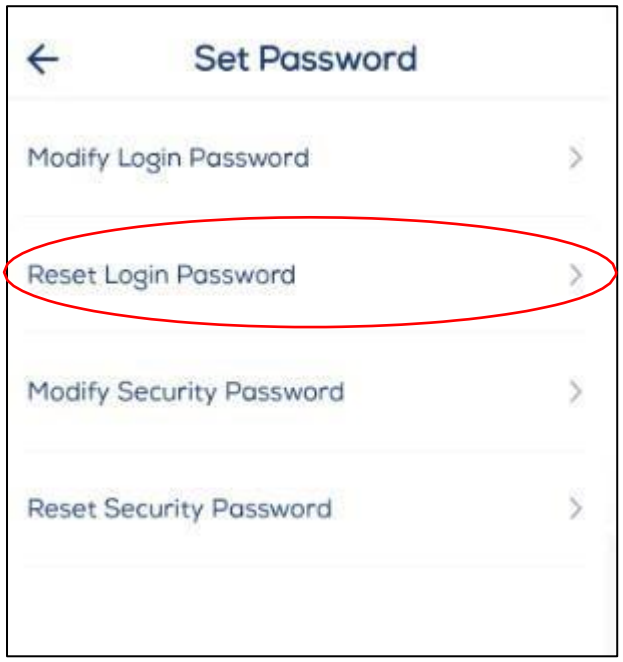
1. Enter Original Password
2. Enter New Password
3. Re-Enter the New Password

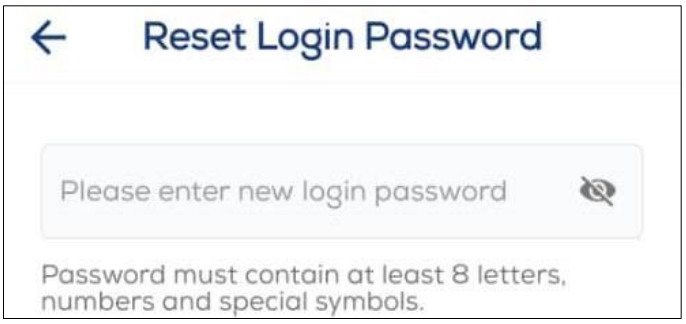
Enter Graphical verification code



Enter verification code and click “Done”

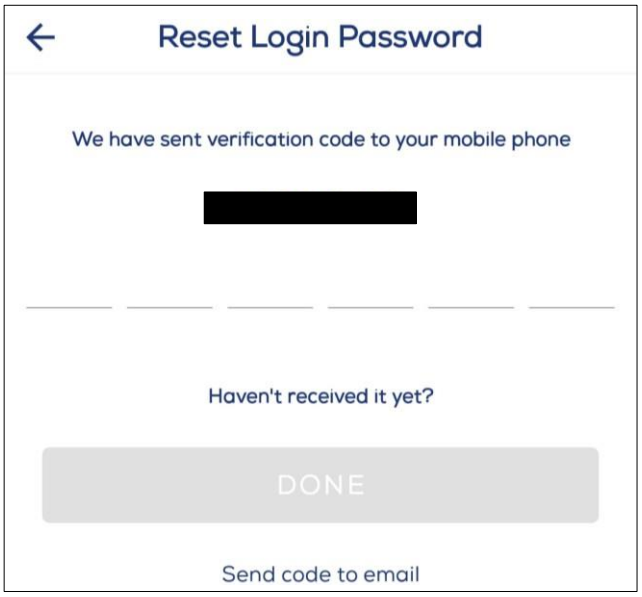
3.6.2. Reset Login Password





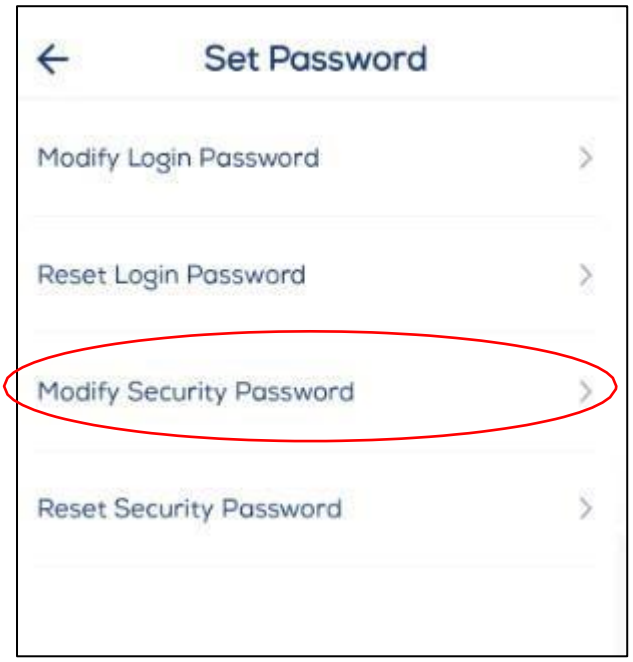
Enter new login password

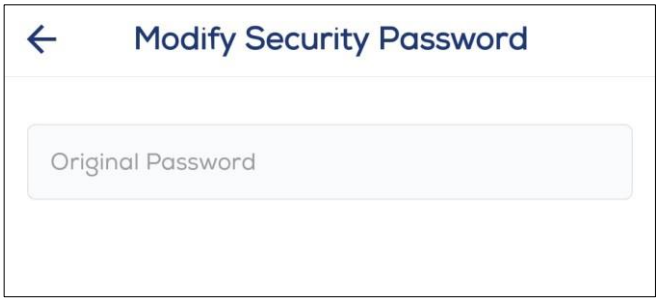
Enter Graphical verification code



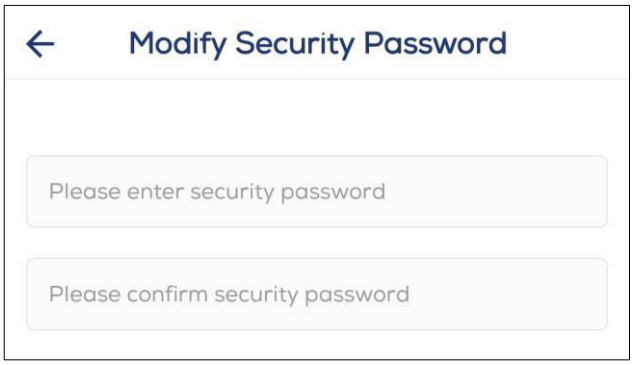
Enter verification code and click “Done”

3.6.3. Modify Security Password



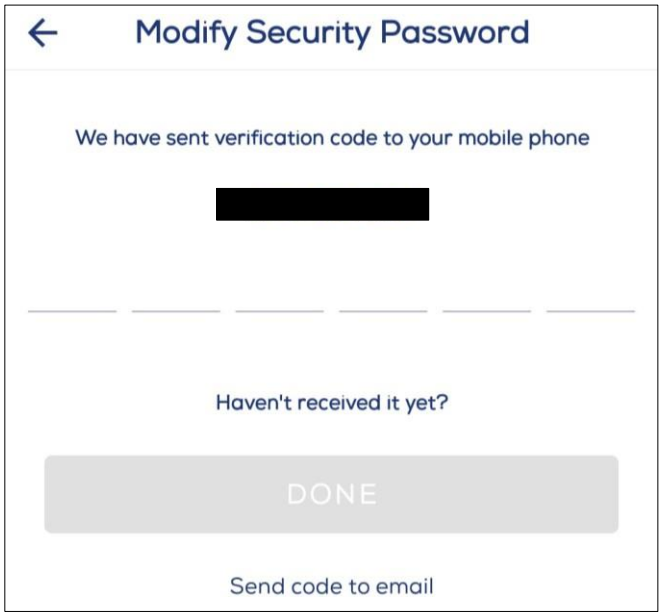


Enter the original security password



Enter the new security password

Enter Graphical verification code

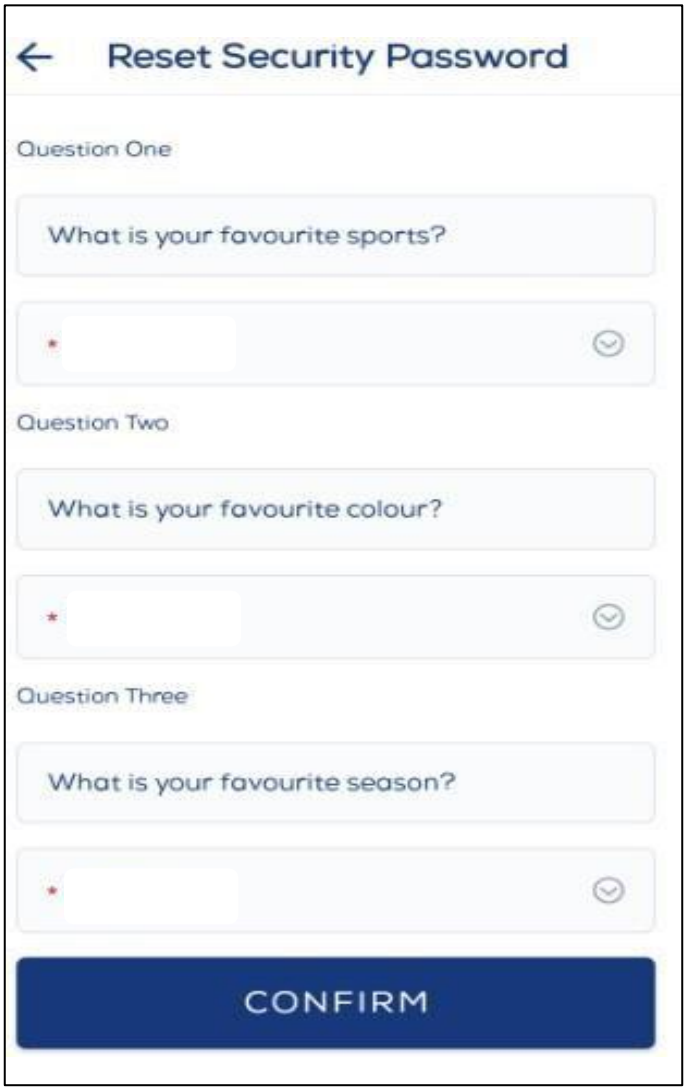


Enter verification code and click “Done”

3.6.4. Reset Security Password

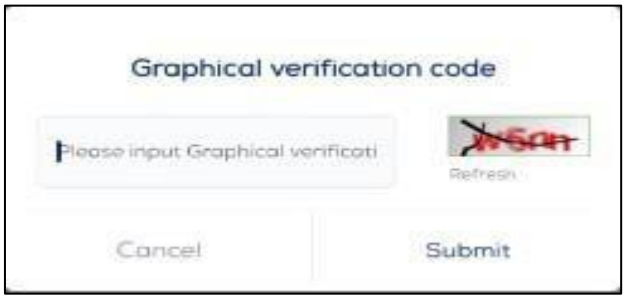
3.6.4.1. Security Question

Select Security Question

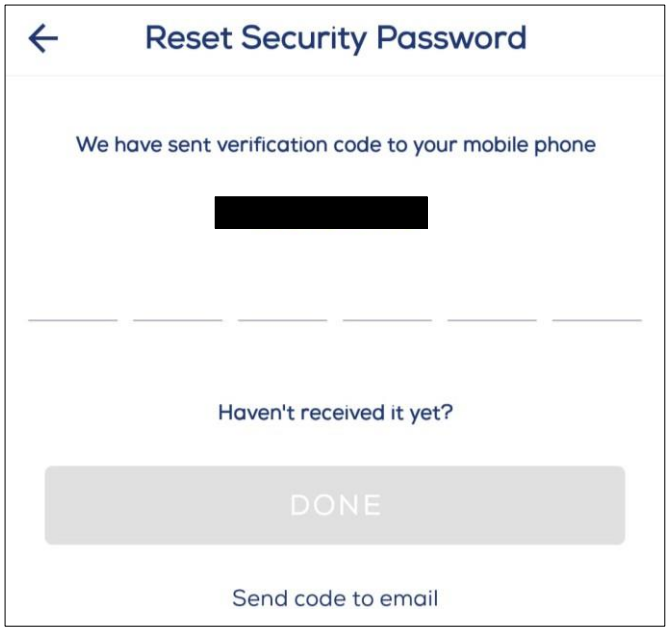


Select the correct answer using dropdown box

Enter the new security password



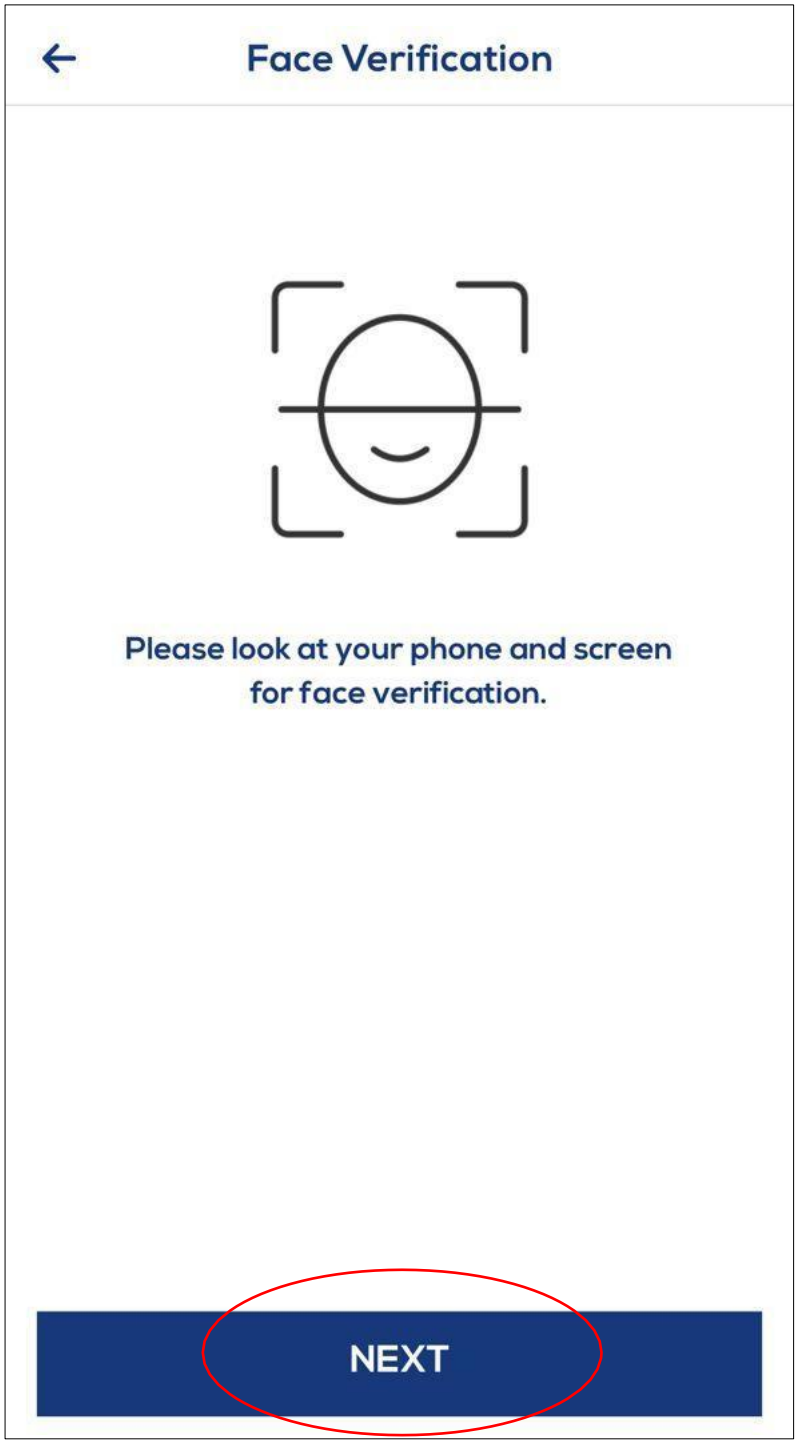
Enter Graphical verification code



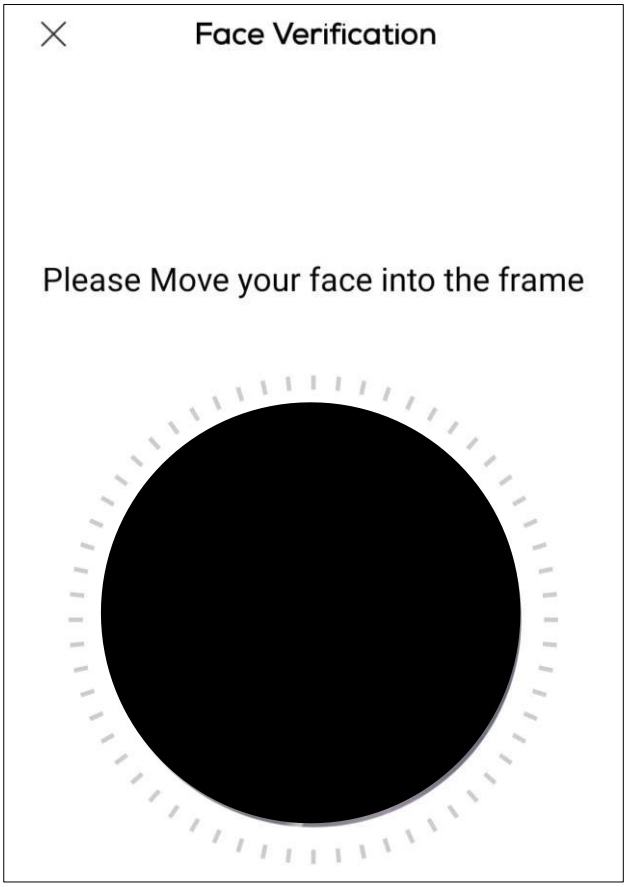
Enter verification code and click “Done”

3.6.4.2. Face Verification

Select Face Verification

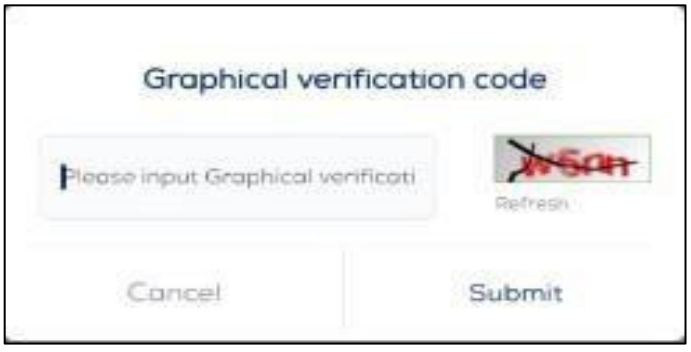

Face Verification
Please look at your phone and screen for face verification.
NEXT

Click “NEXT"

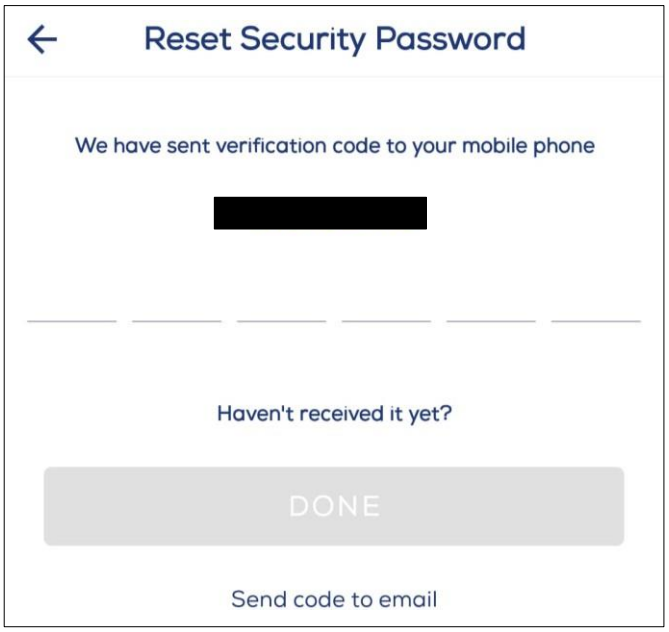


Please follow the instructions to complete face verification

Enter the new security password

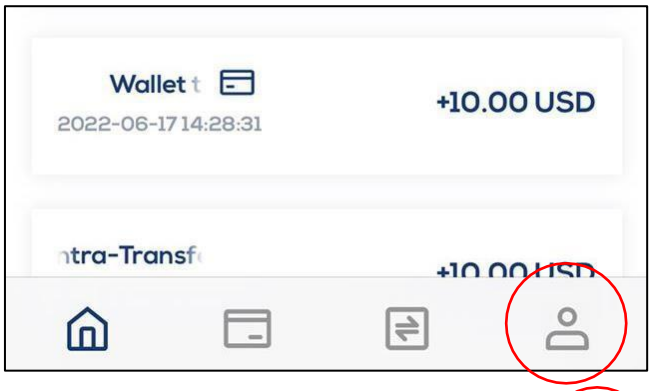


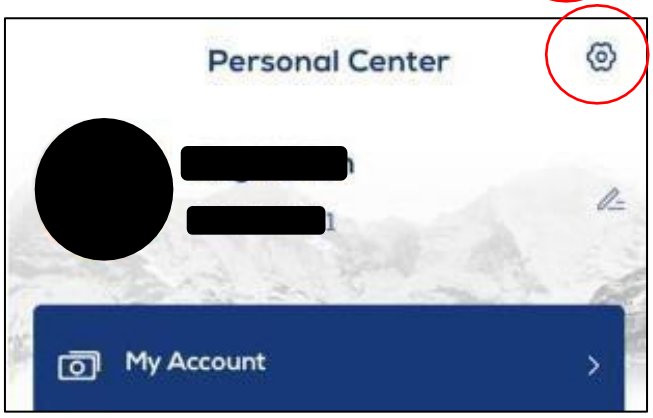
Enter Graphical verification code

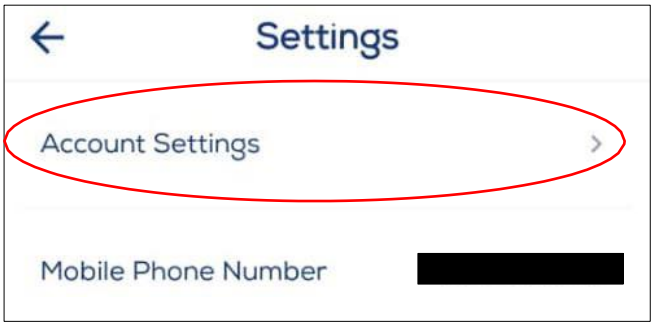


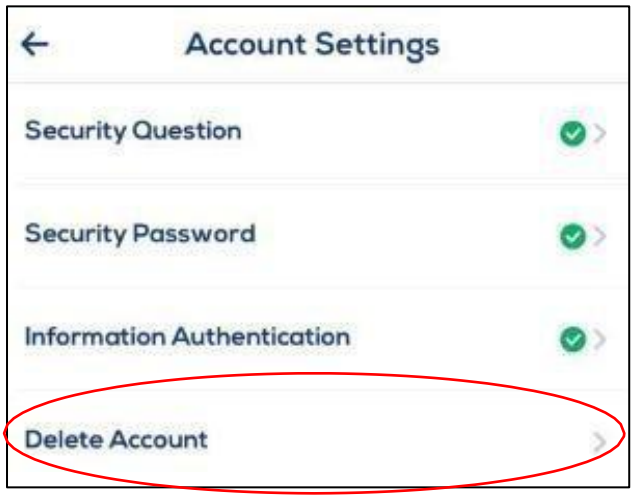
Enter verification code and click “Done”

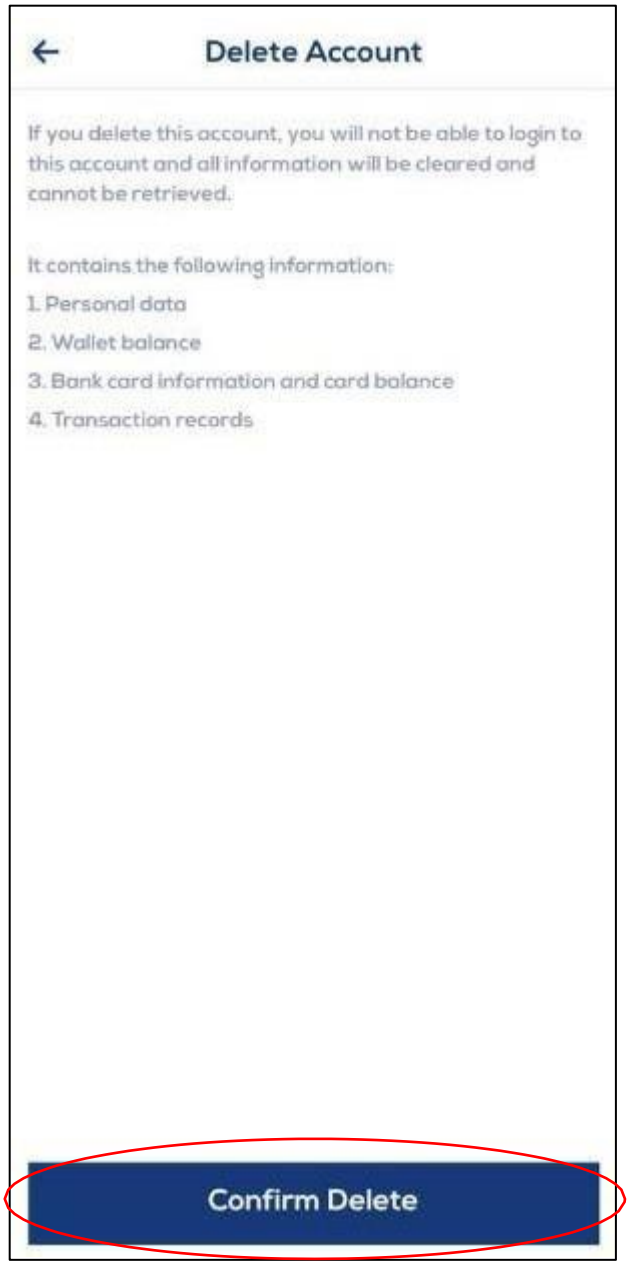
3.7. Delete Account

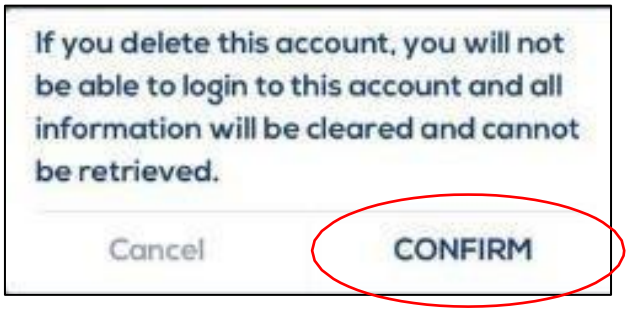




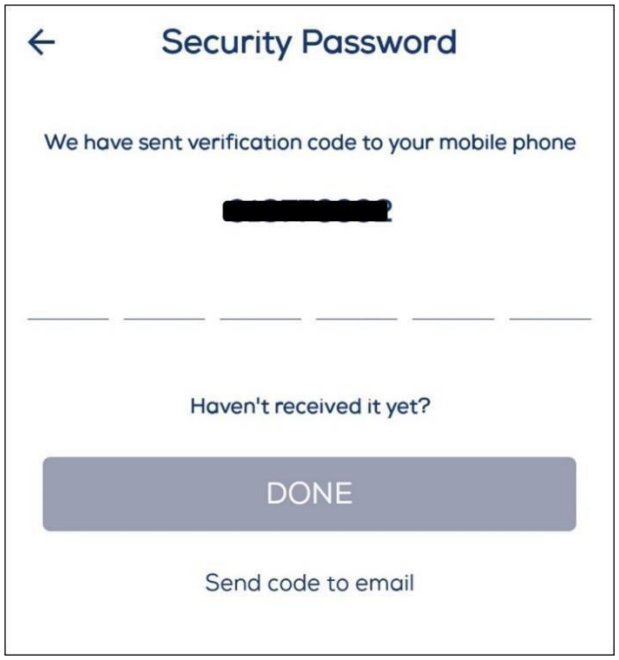




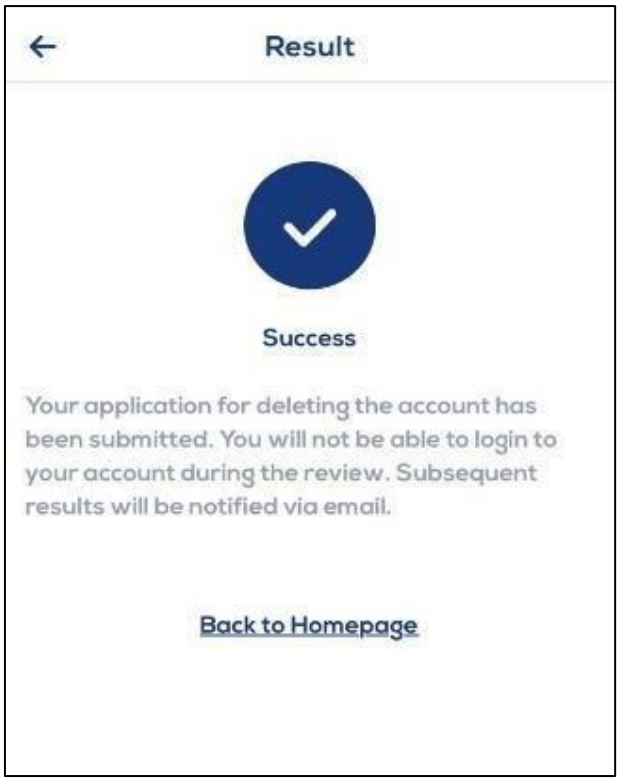

Delete Account
If you delete this account, you will not be able to login to this account and all information will be cleared and cannot be retrieved.
It contains the following information:
1. Personal data
2. Wallet balance
3. Bank card information and card balance
4. Transaction records
Confirm Delete


If you delete this account, you will not be able to login to this account and all information will be cleared and cannot be retrieved.
Cancel
CONFIRM

Enter Graphical verification code

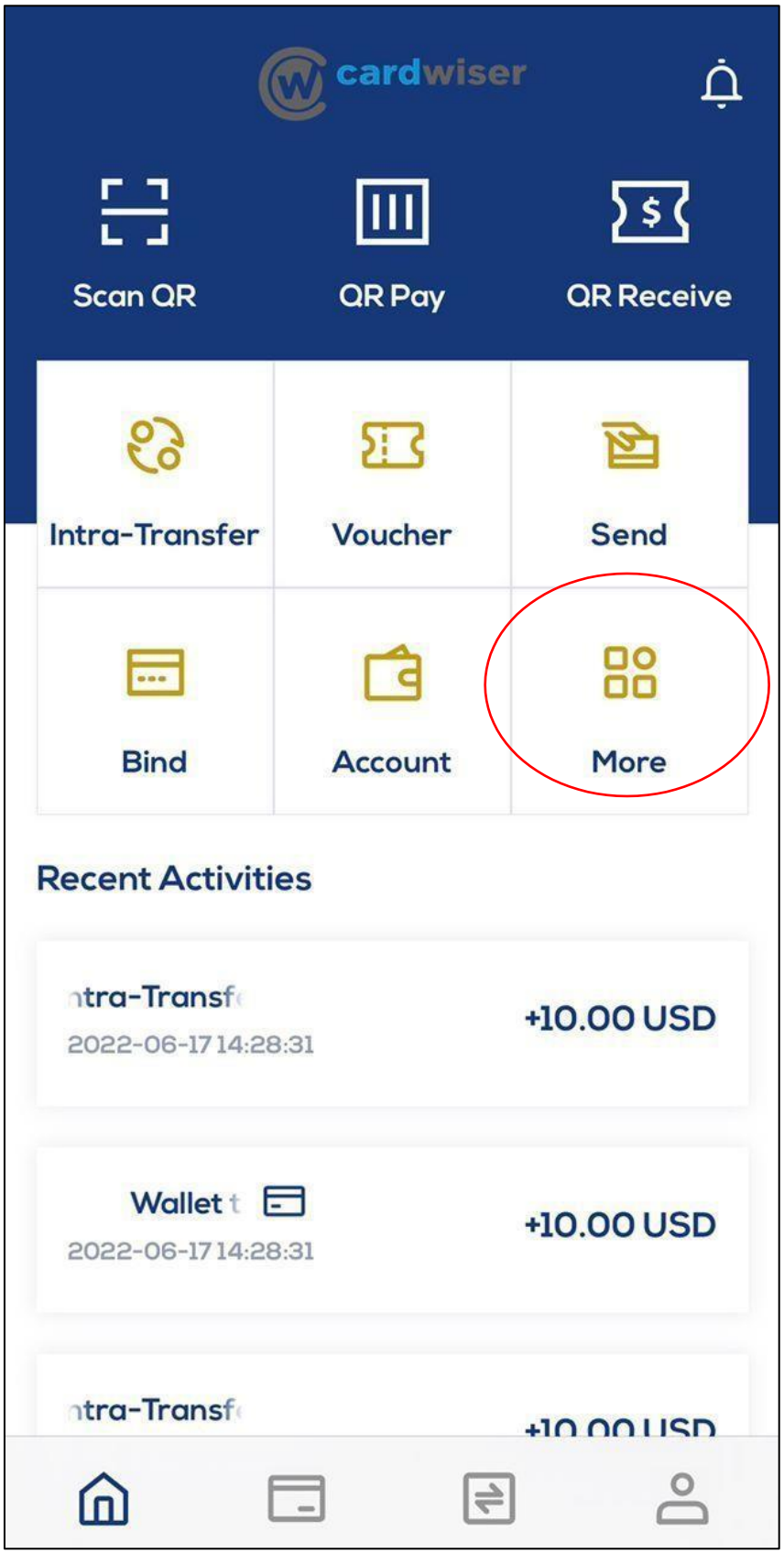


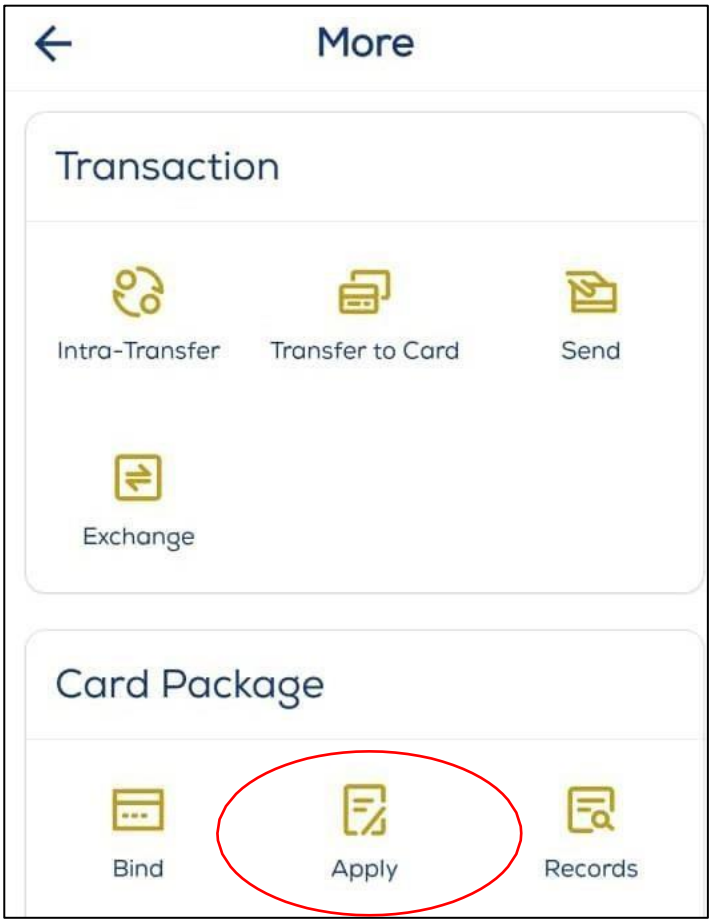
Enter verification code and click “Done”

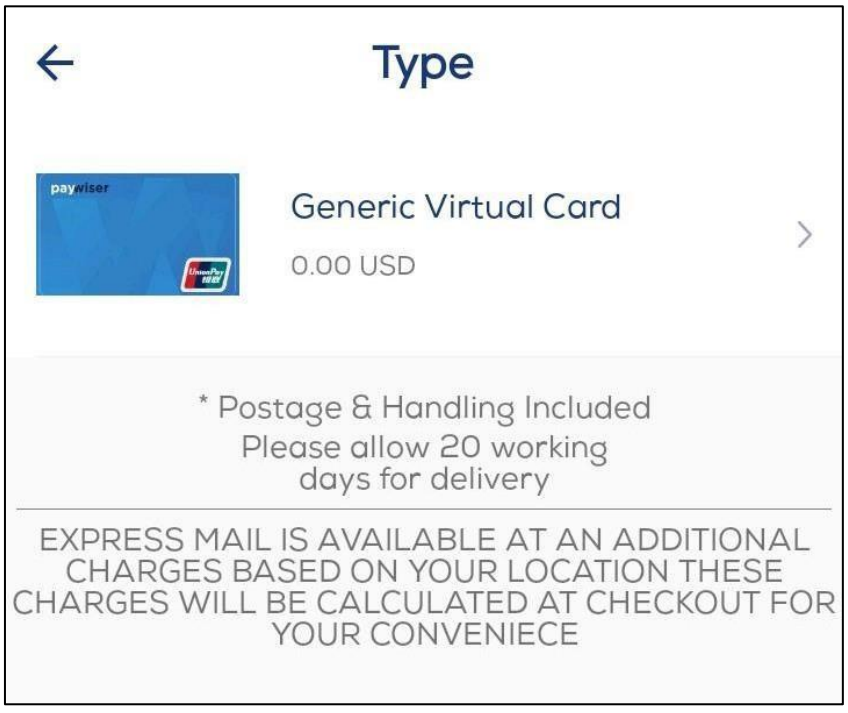


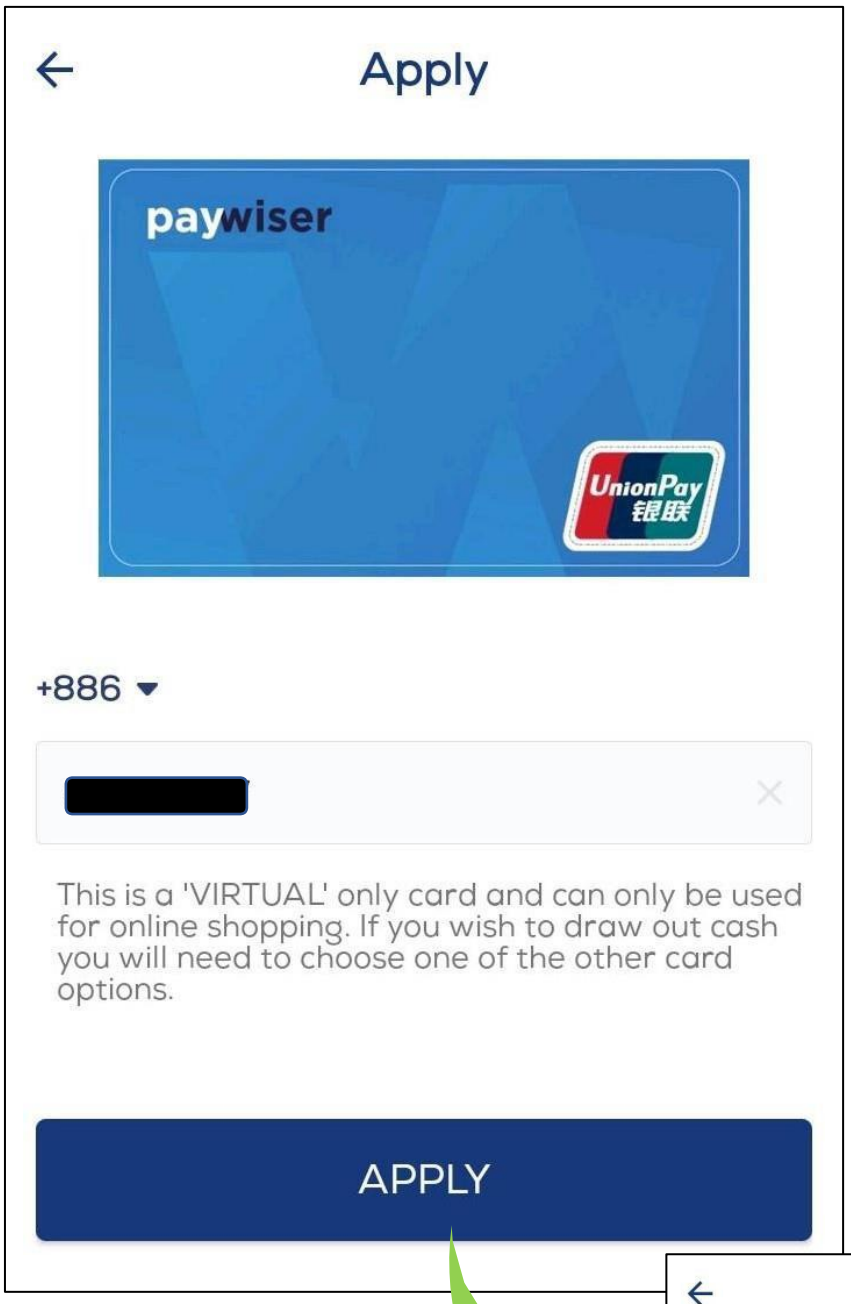
4. Card Application, Binding & Activation

4.1. Apply Virtual Card

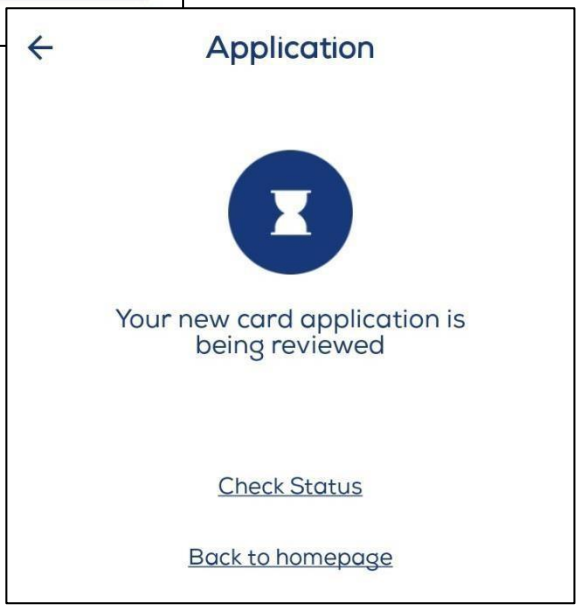



More
Transaction
Intra-Transfer
Transfer to Card
Send
Exchange
Card Package
Bind
Apply
Records

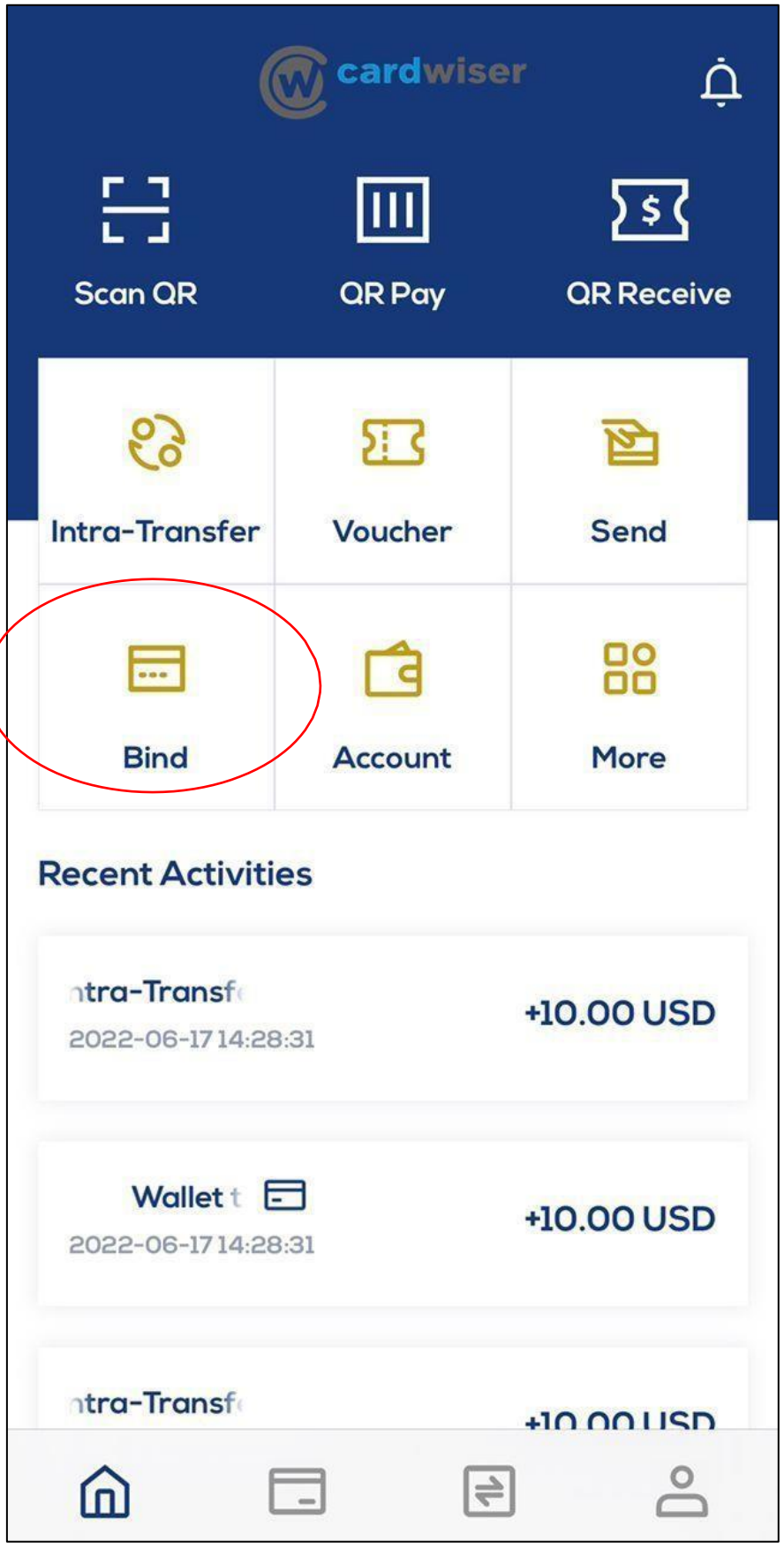

Type
paywiser
Generic Virtual Card
0.00 USD
* Postage & Handling Included
Please allow 20 working
days for delivery
EXPRESS MAIL IS AVAILABLE AT AN ADDITIONAL CHARGES BASED ON YOUR LOCATION THESE CHARGES WILL BE CALCULATED AT CHECKOUT FOR YOUR CONVENIECE

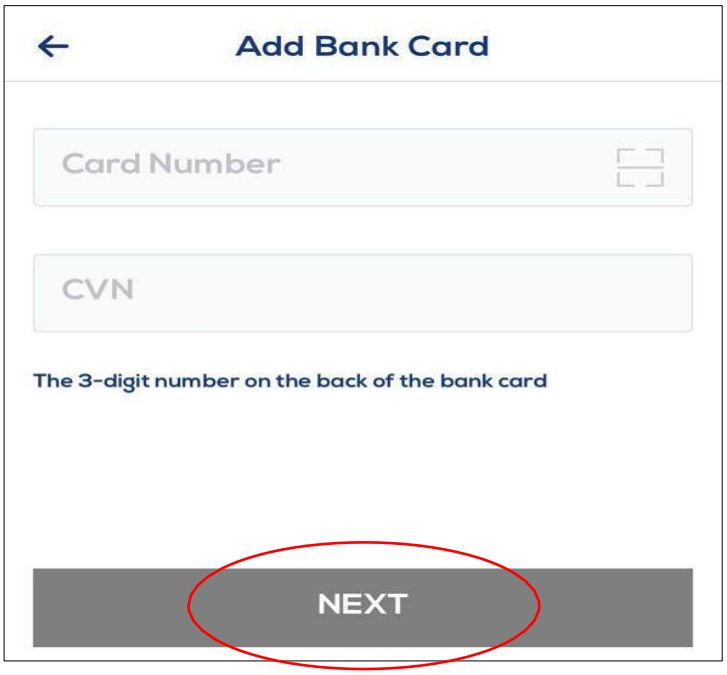


Click “APPLY” to confirm the card application and wait for approval. Virtual card will be **automatically bound** to your card package.

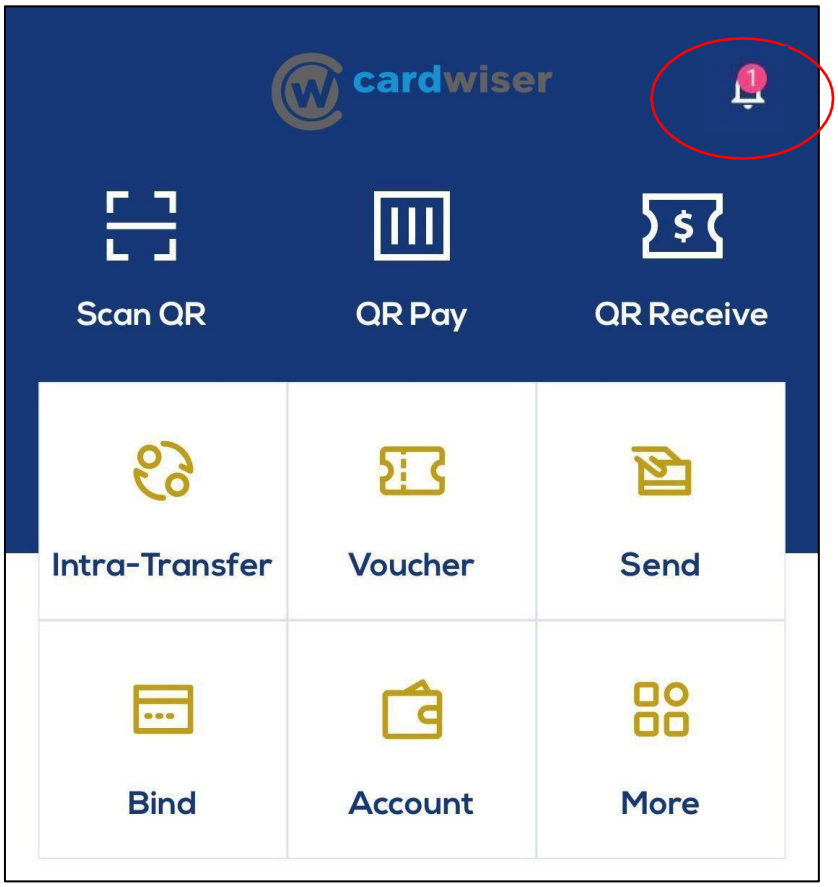


4.2. Card Binding - attached the card to your app

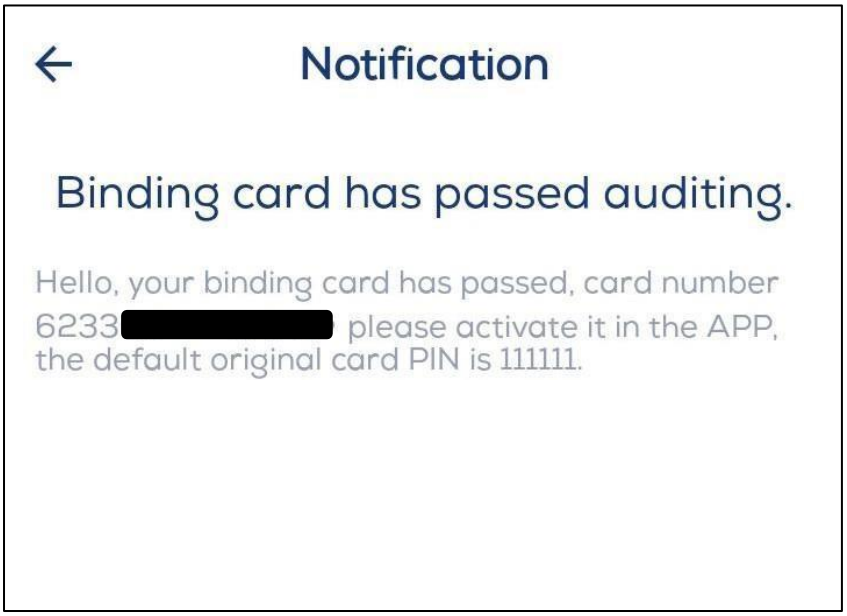




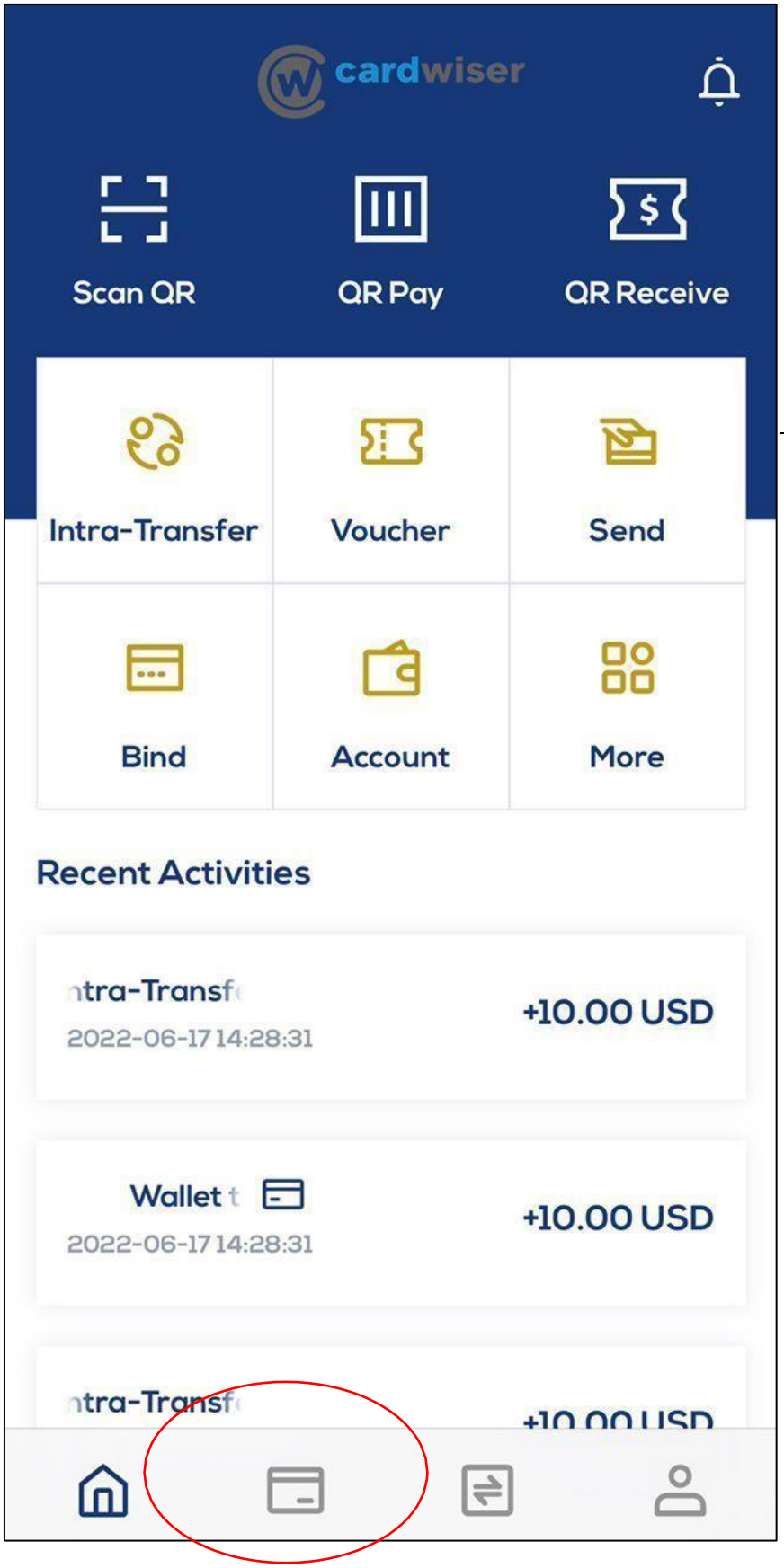
1. Enter Card Number
2. Enter CVN
3. Click “NEXT”
4. Wait for approval



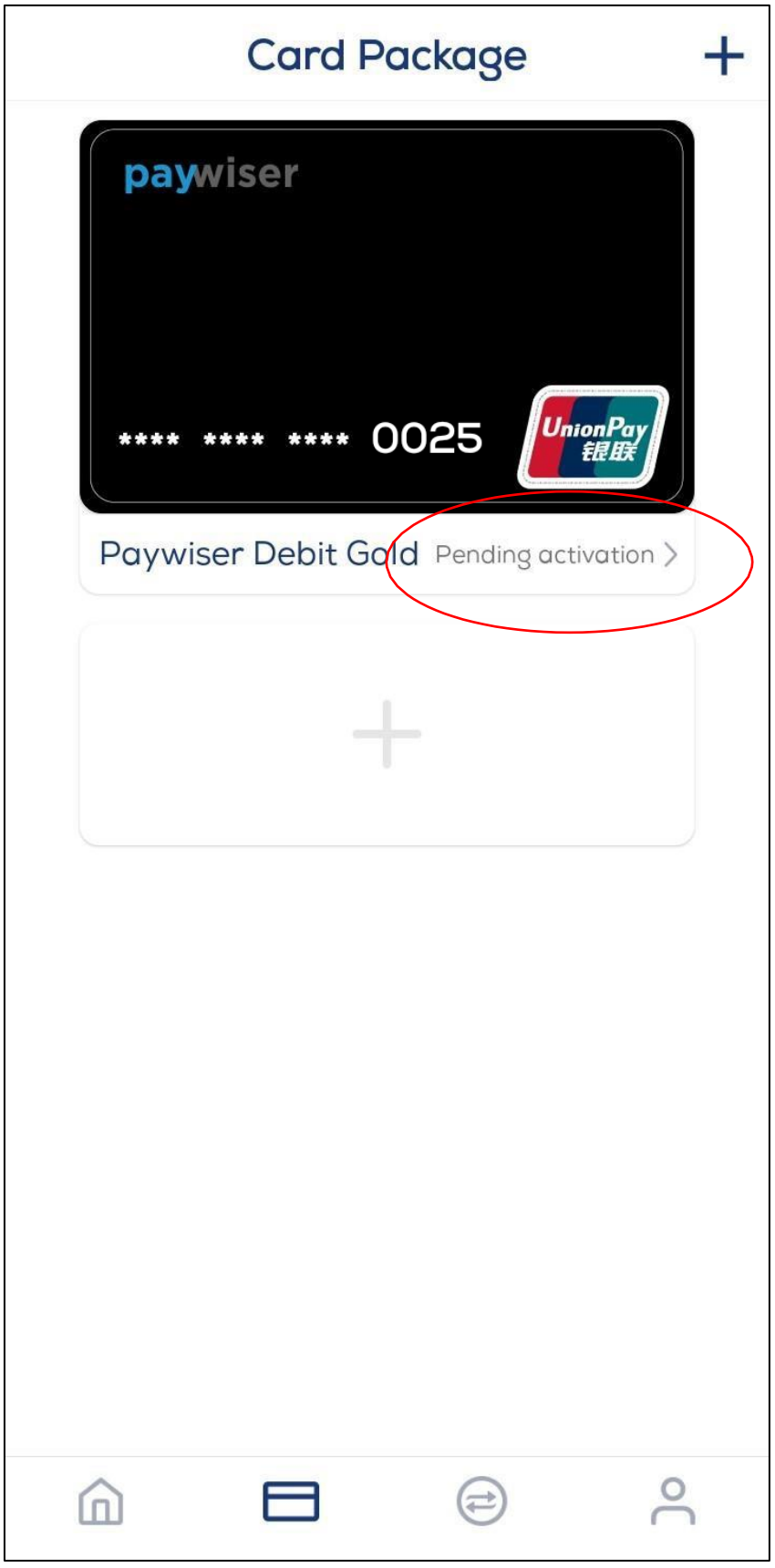
Card binding notification



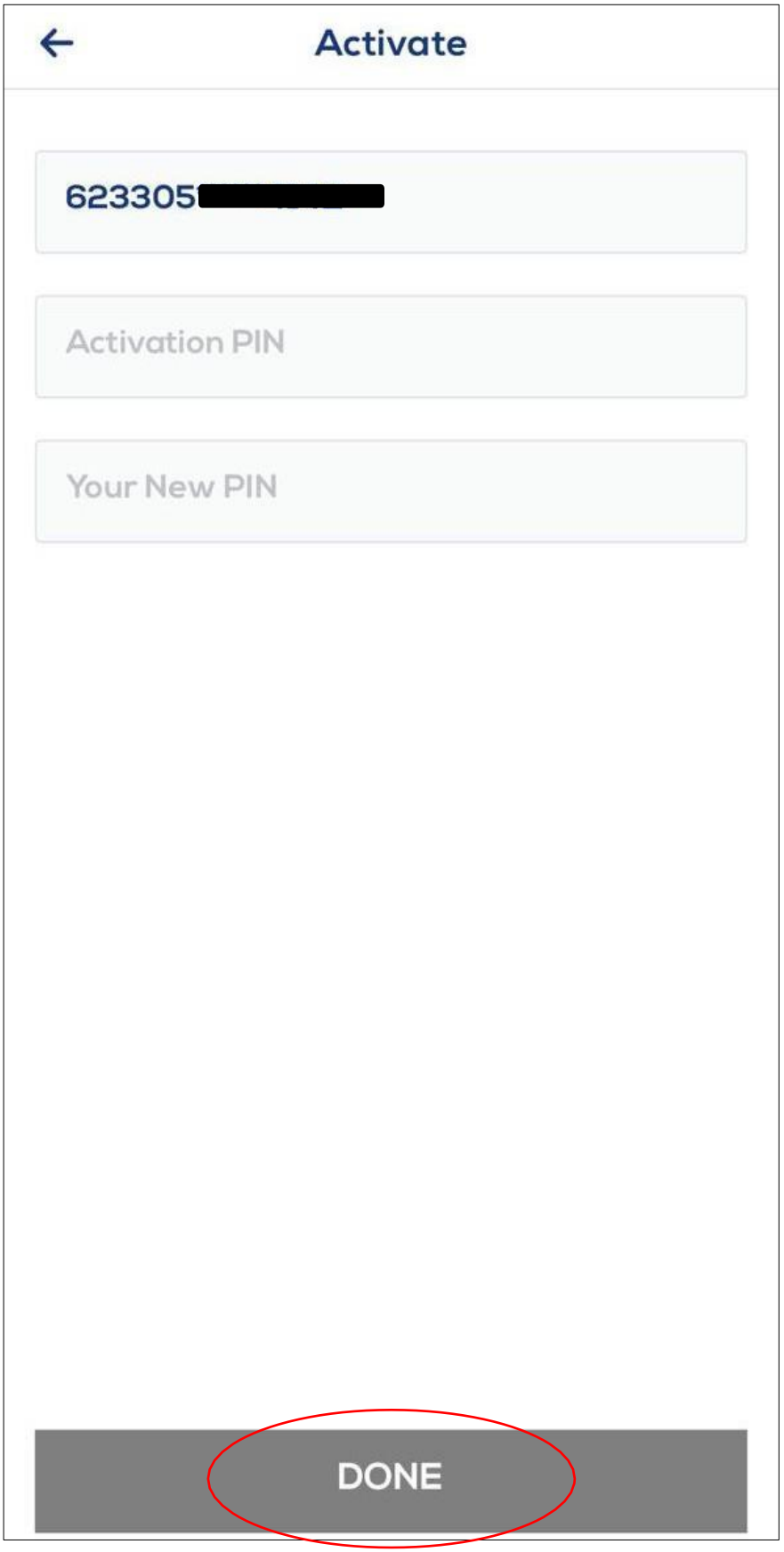
4.3. Activate Card



Back to main page and click Card Package

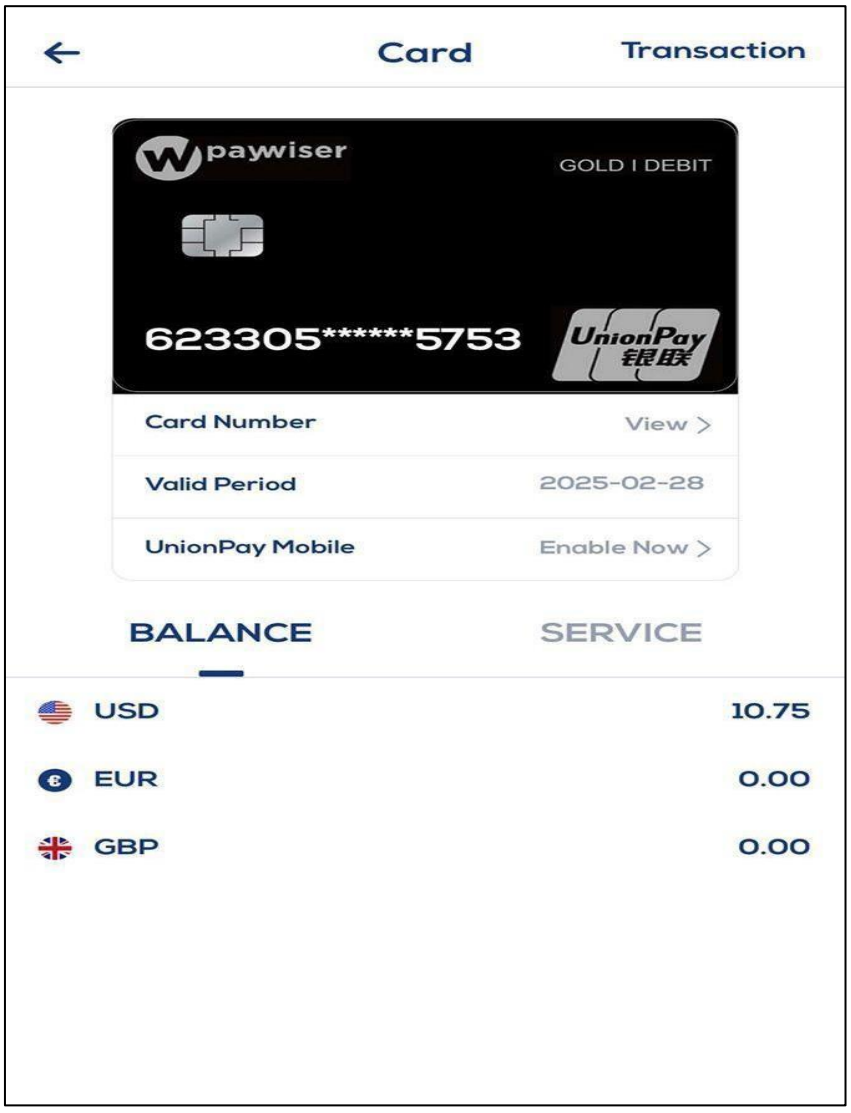


Click to activate the card

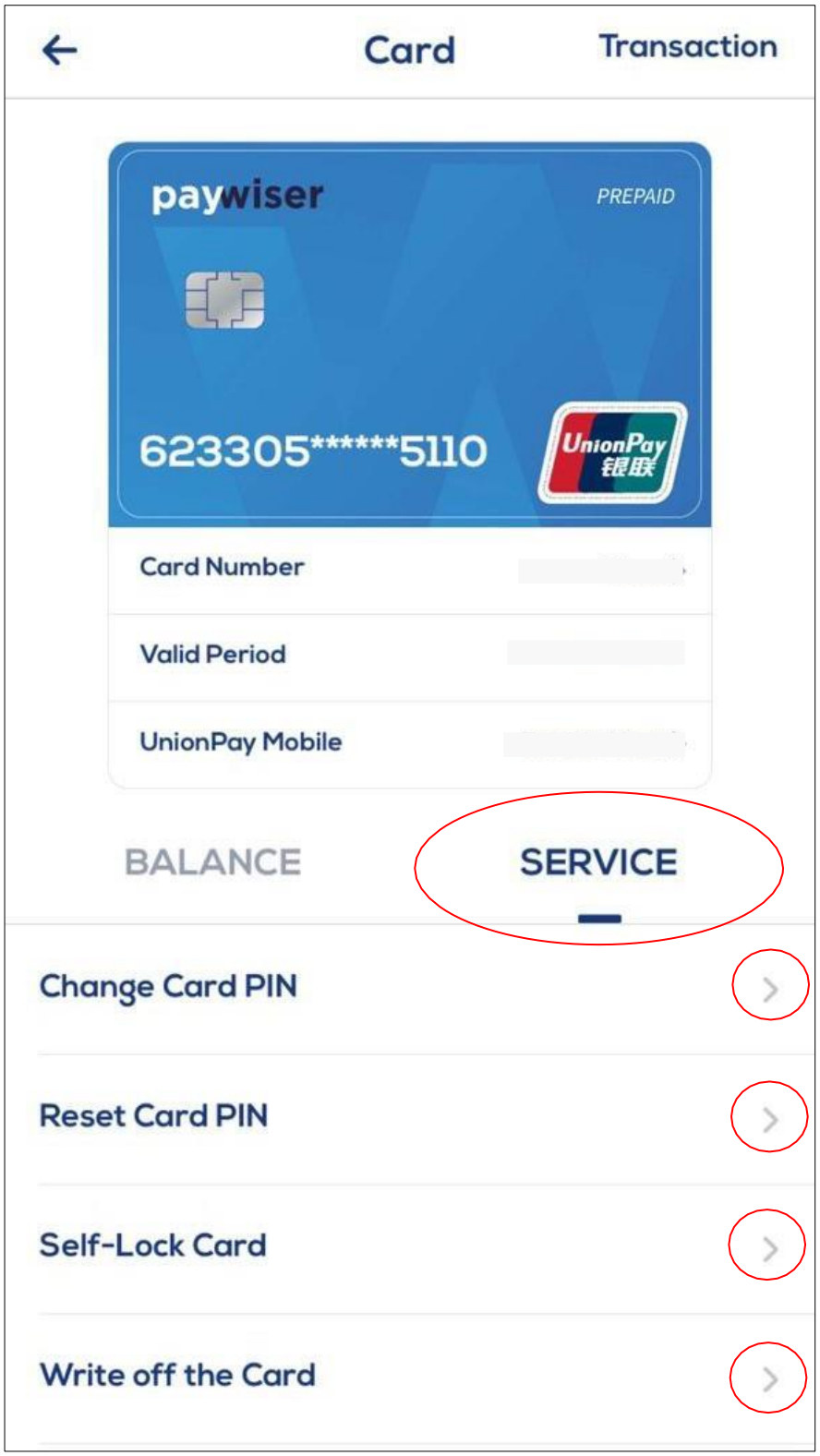


Enter Original PIN: 111111
Enter new PIN (ATM withdraw) then click “DONE”

4.4. Check Card Details after Activation



4.5. Card Service



Please select "Service"

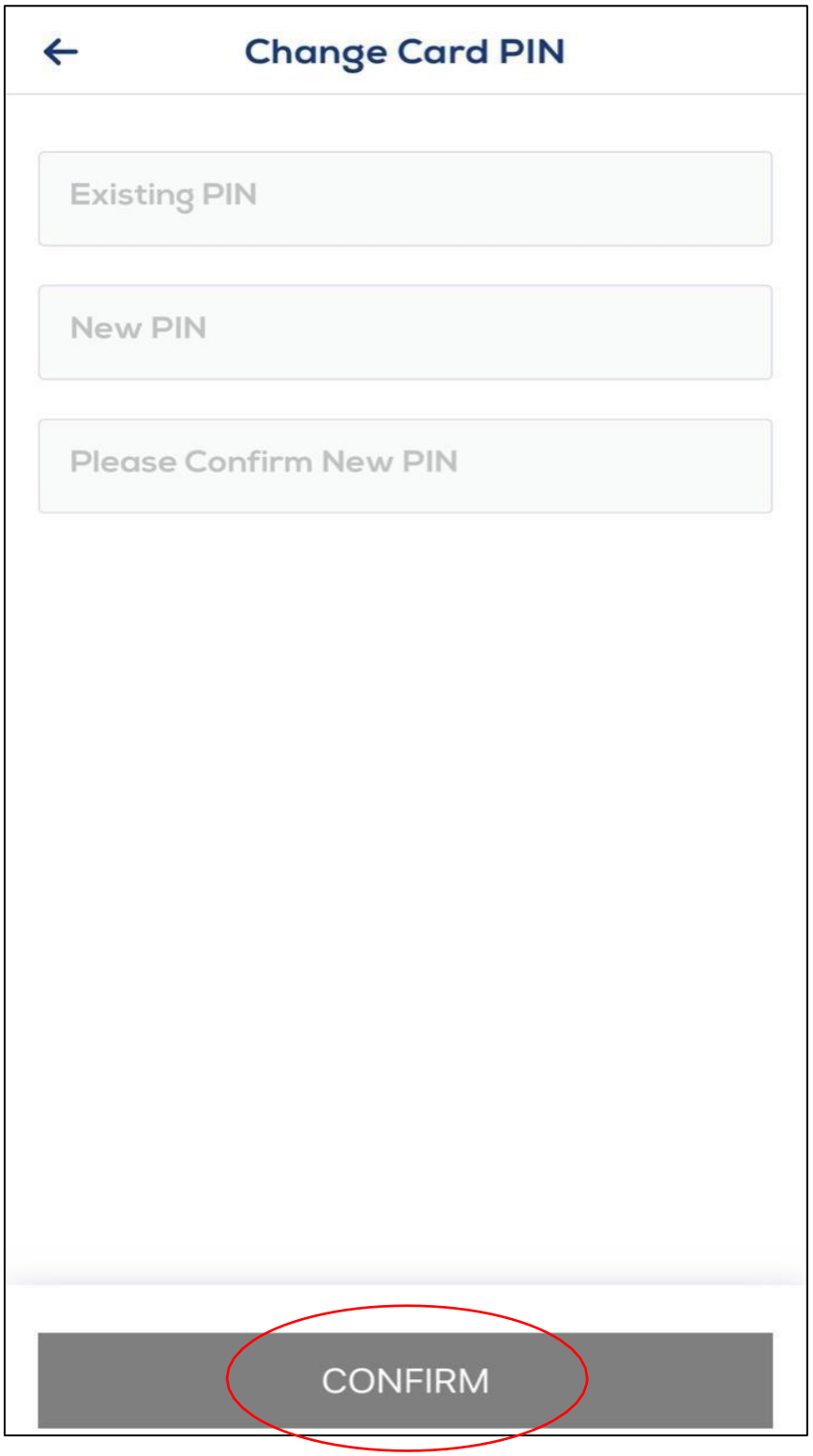
Select Change Card PIN

Select Reset Card PIN

Select Self-Lock Card

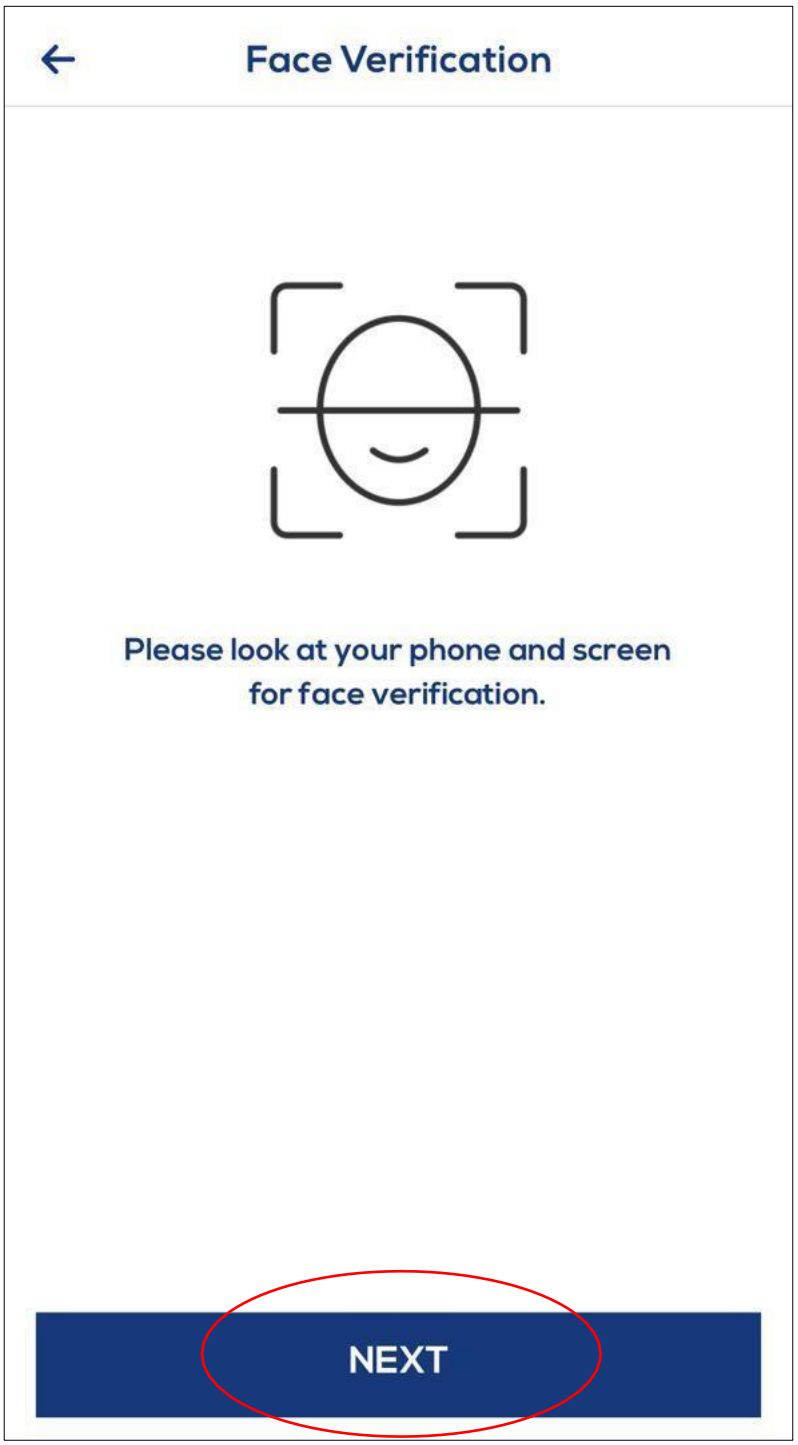
Select Write off the Card

4.5.1. Change Card PIN

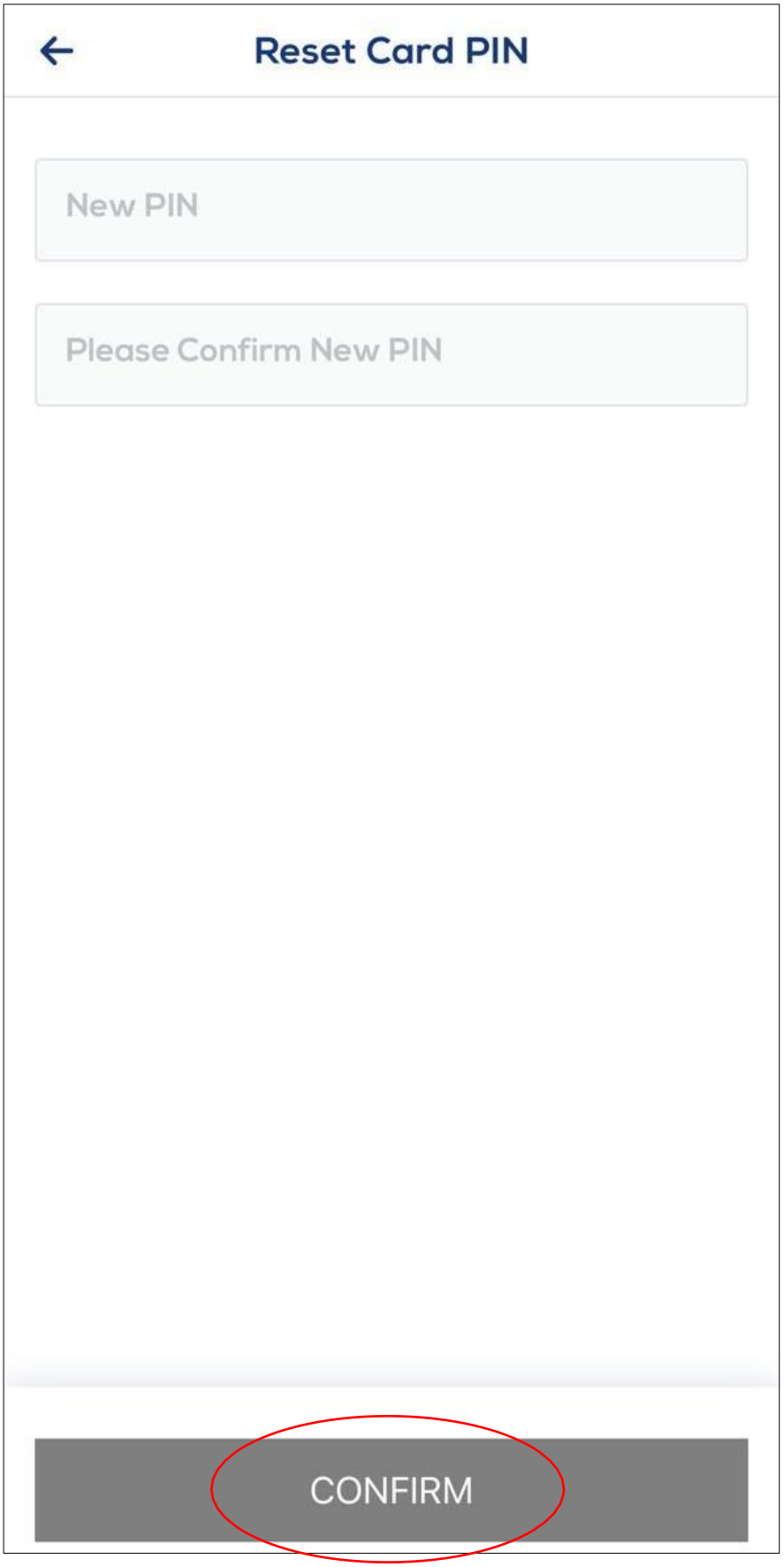


Enter existing PIN, new PIN and confirm new PIN, then click “CONFIRM”

4.5.2. Reset Card PIN

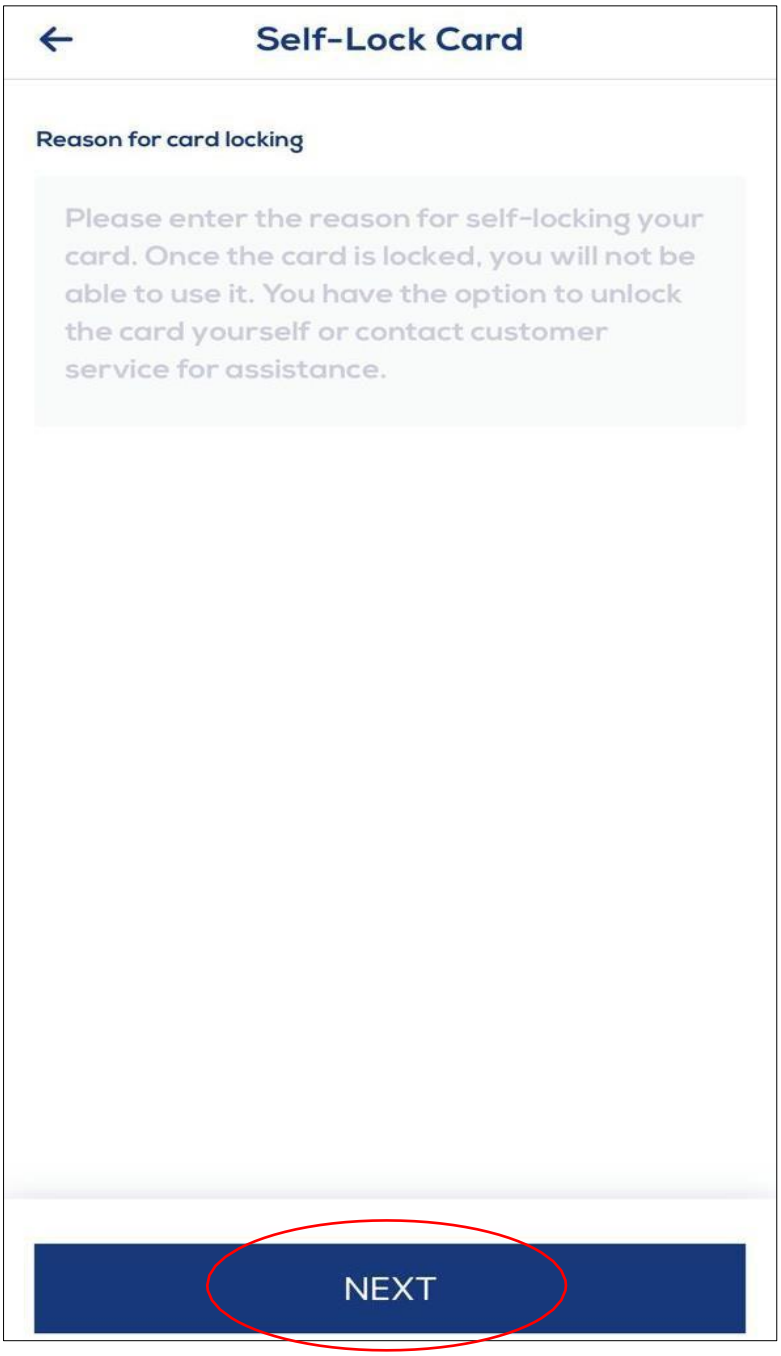


Click “NEXT” and scan face for verification.



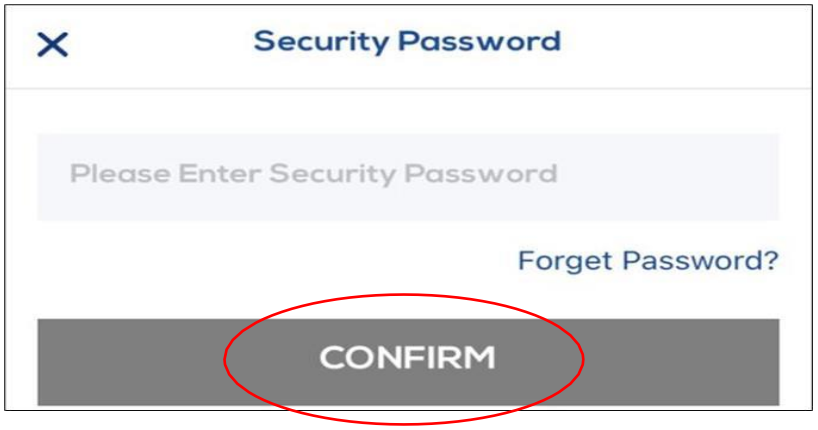
Enter New PIN and Confirm New PIN then click “CONFIRM”

4.5.3. Self-Lock & Unlock Card

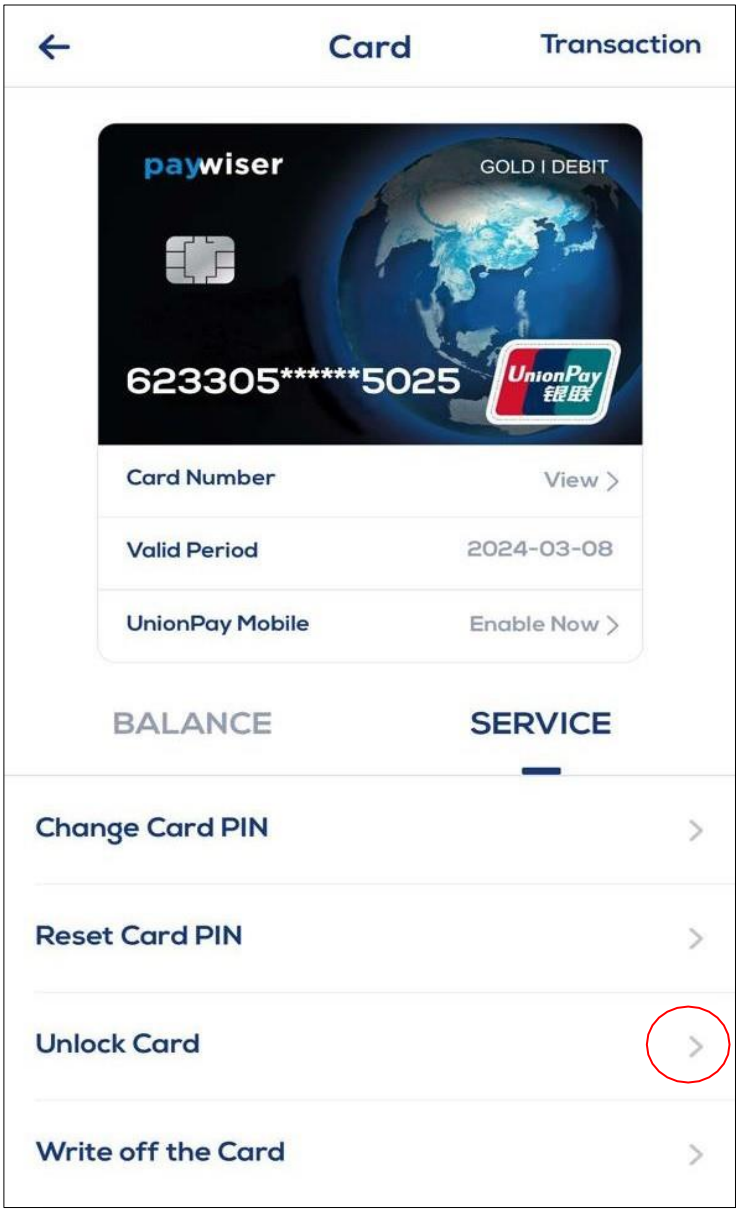


Enter the reason for card locking then click “NEXT”

Please be noted: After entering the card locking reason and password, the card will be locked and unusable. You can unlock the card yourself or contact customer service for assistance.



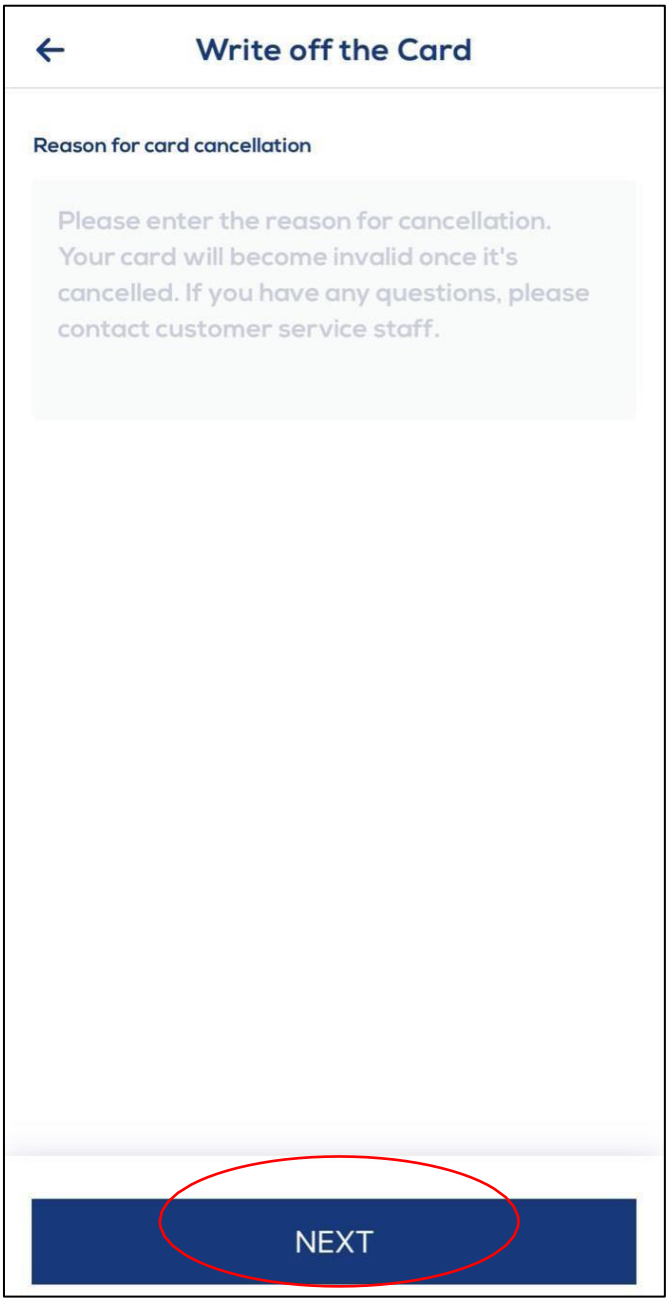
Enter security password then click “CONFIRM”



Select Unlock Card

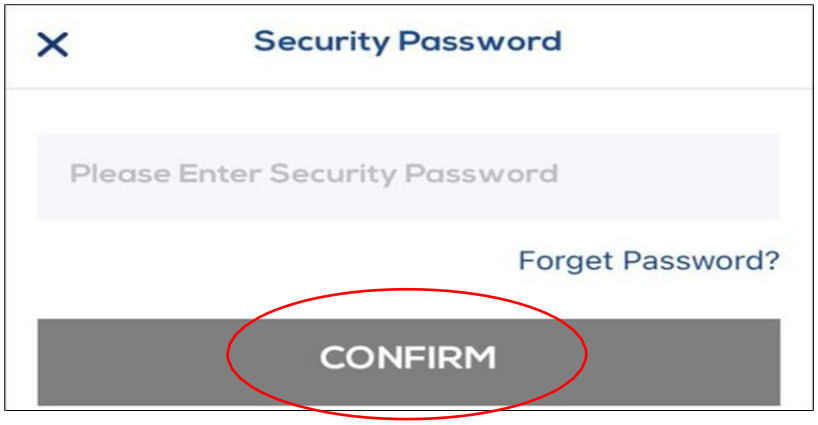
Enter security password then click “DONE”

4.5.4. Write off the Card



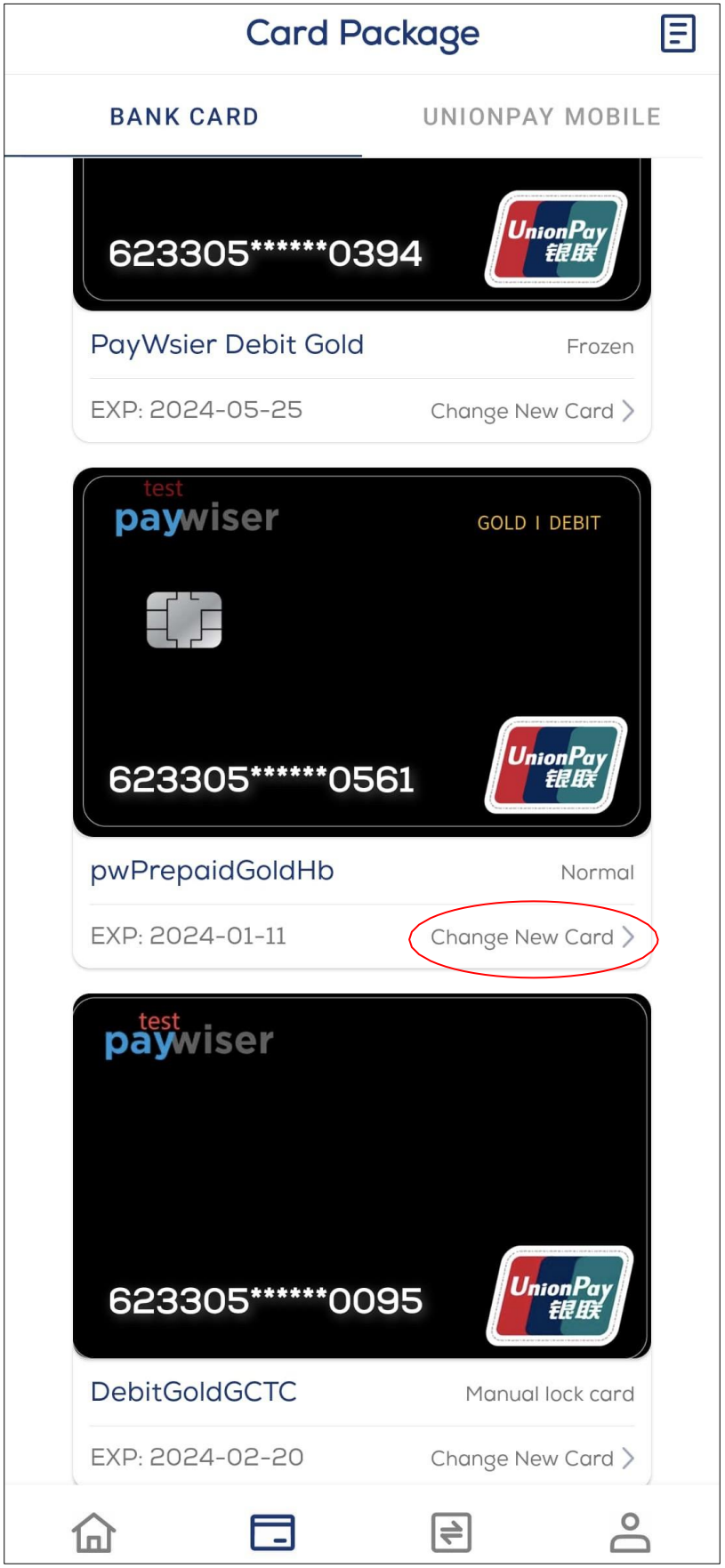
Enter the reason for card cancellation then click "NEXT"

Please be noted: After entering the cancellation reason and password, the card will be cancelled and cannot be used again

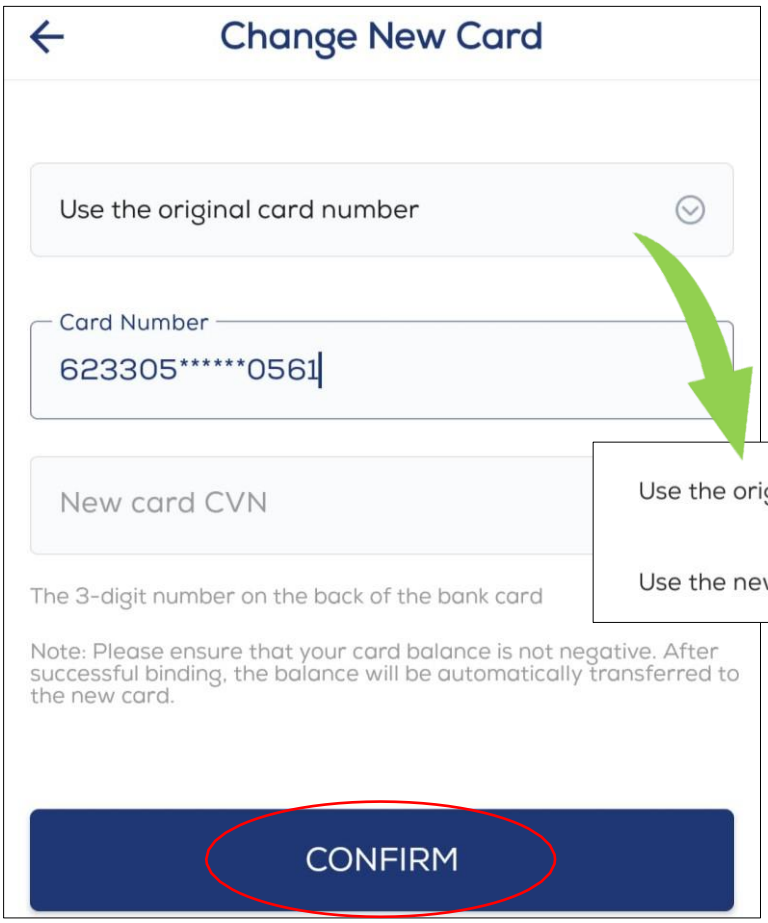


Enter security password then click "CONFIRM"

4.6. Change New Card



Select “Change New Card”

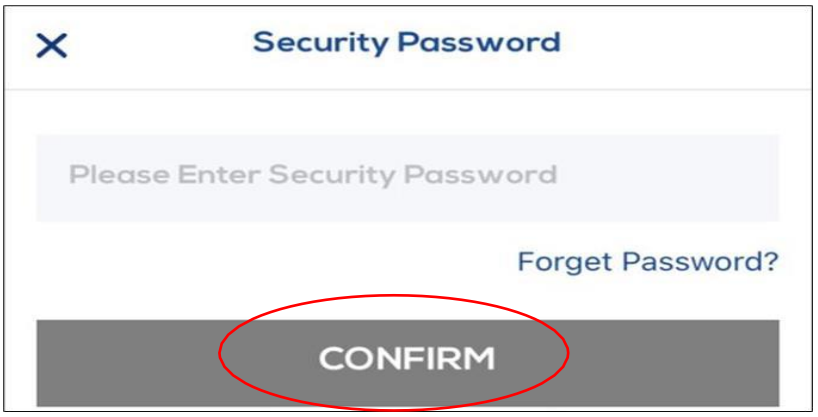


1. Select use the original/new card number

2. Enter card number and new card CVN

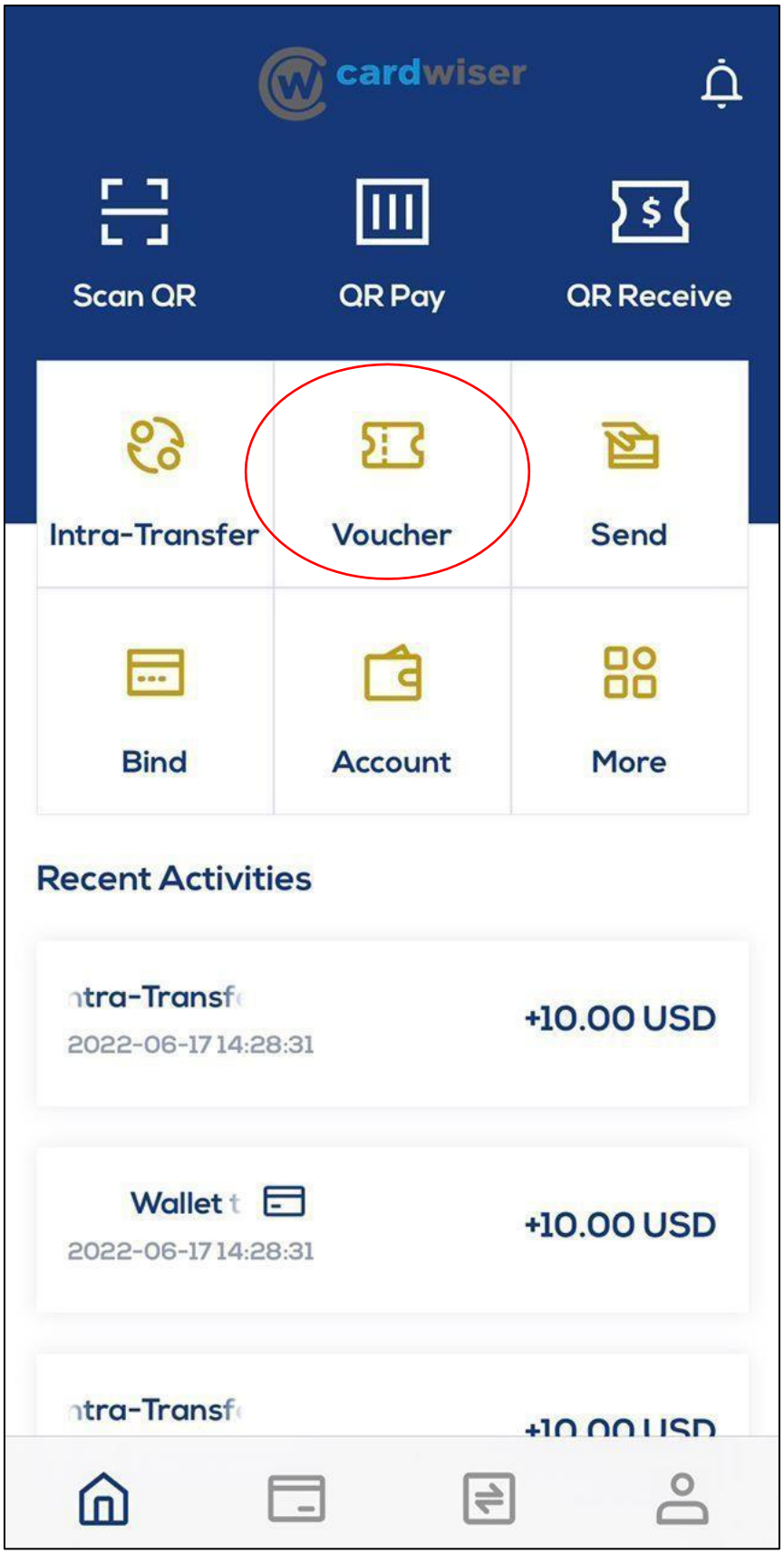
3. Click “CONFIRM”

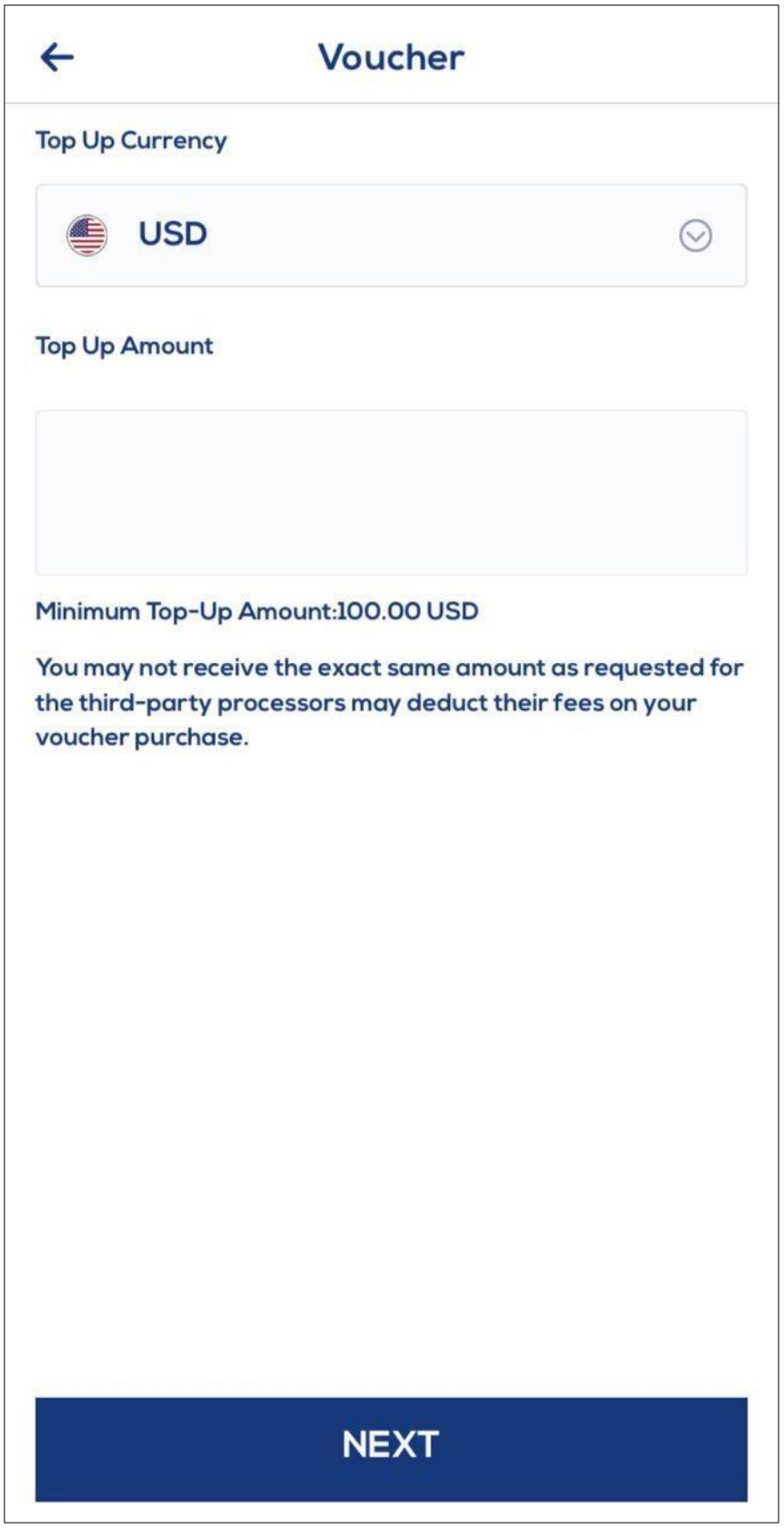
Please be noted: Please ensure that your card balance is not negative. After successful binding, the balance will be automatically transferred to the new card



Enter security password then click “CONFIRM”

5. Top Up - Transfer Funds to Card

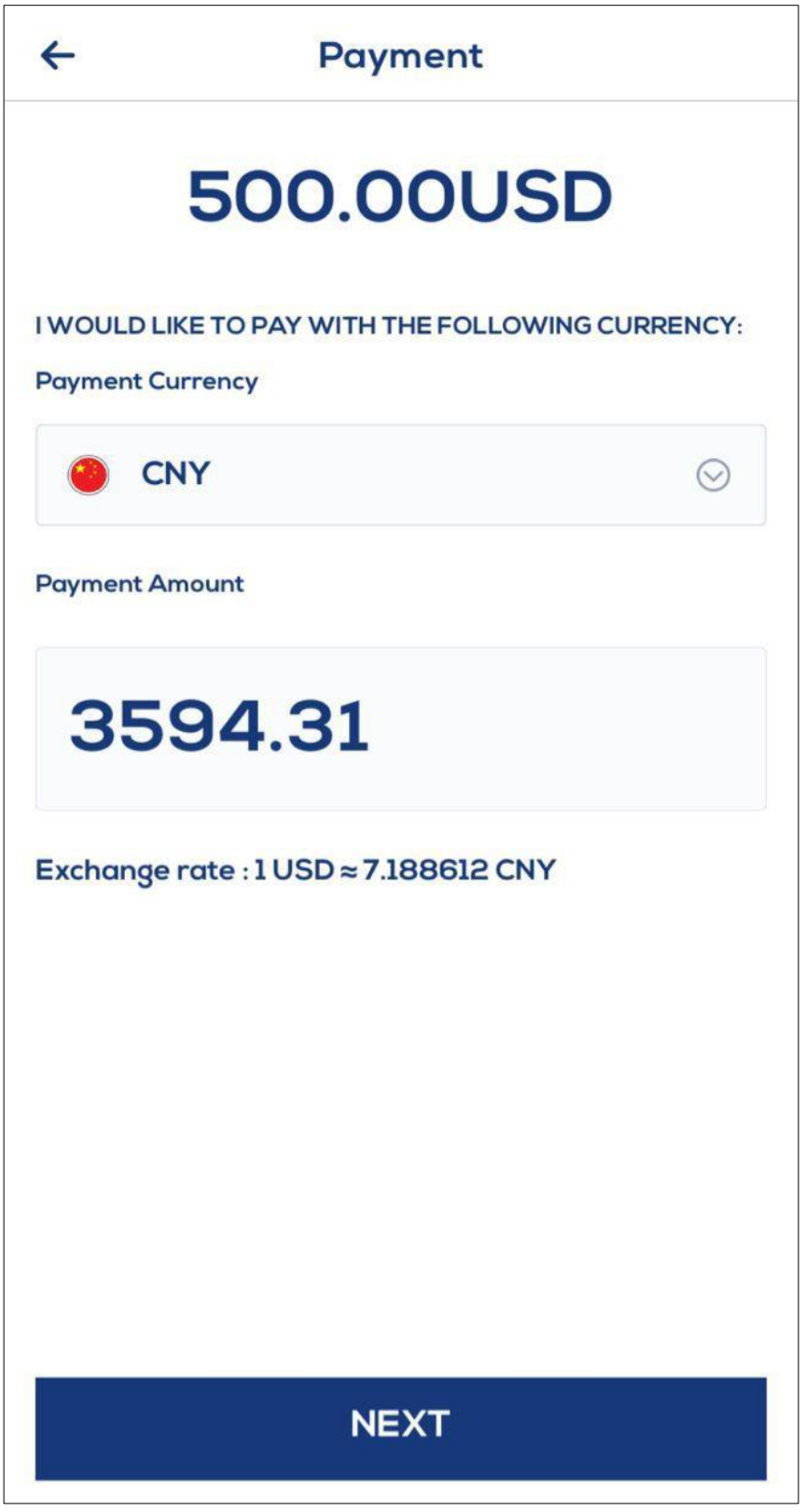




Select the Top Up Currency

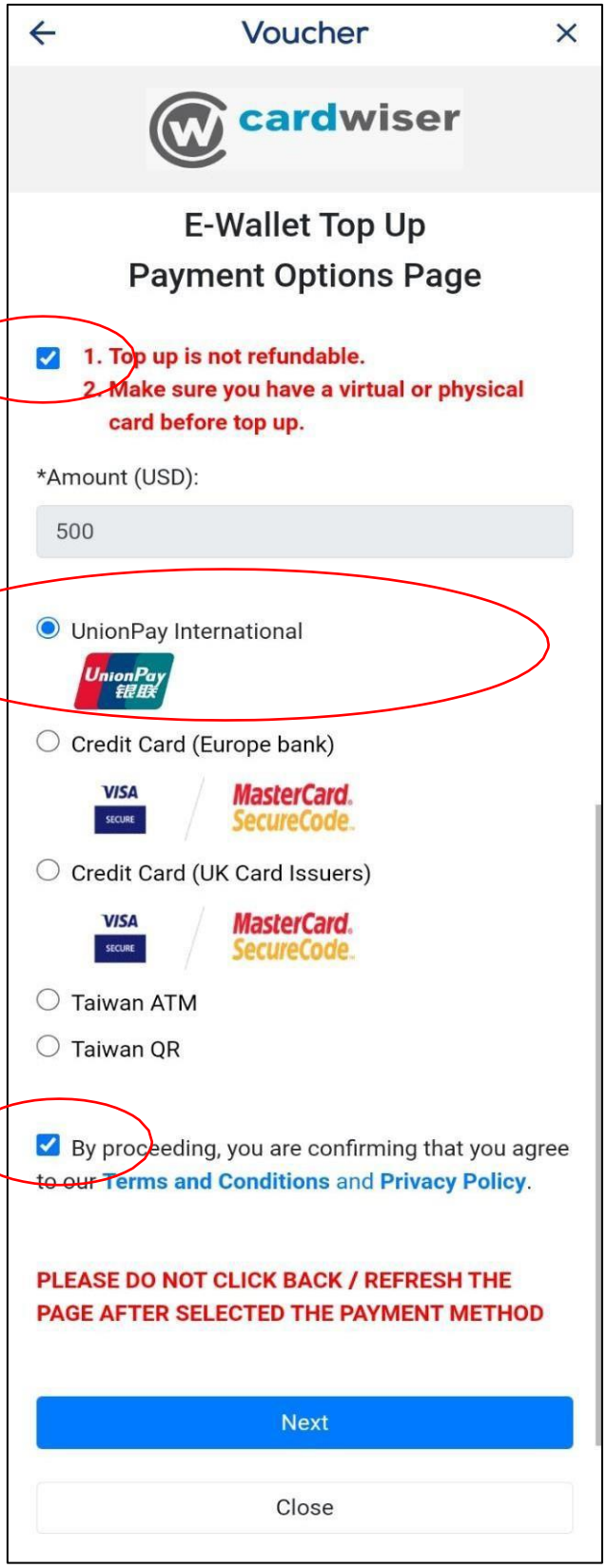
Enter Top Up Amount

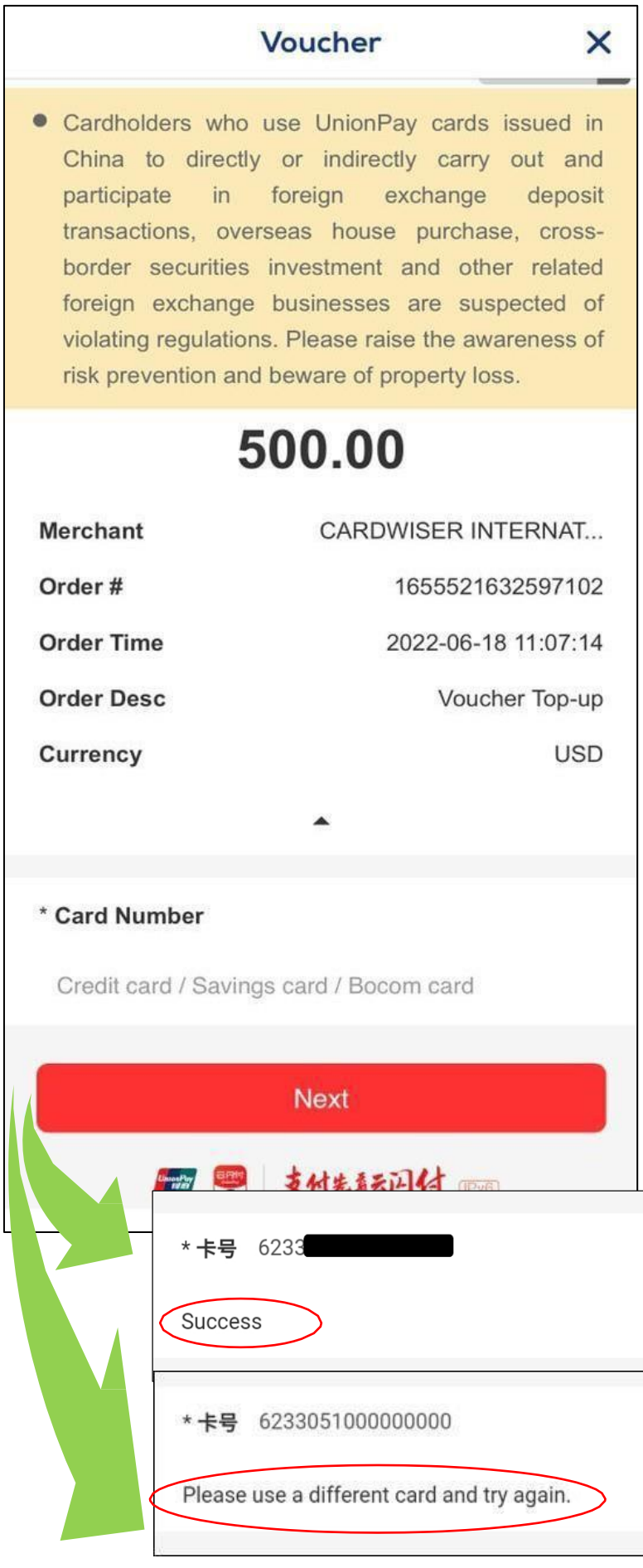
Please be noted: Minimum Top-Up Amount: 100.00 USD



Select the currency to pay in, the payment amount will be automatically calculated

5.1. UnionPay International Express

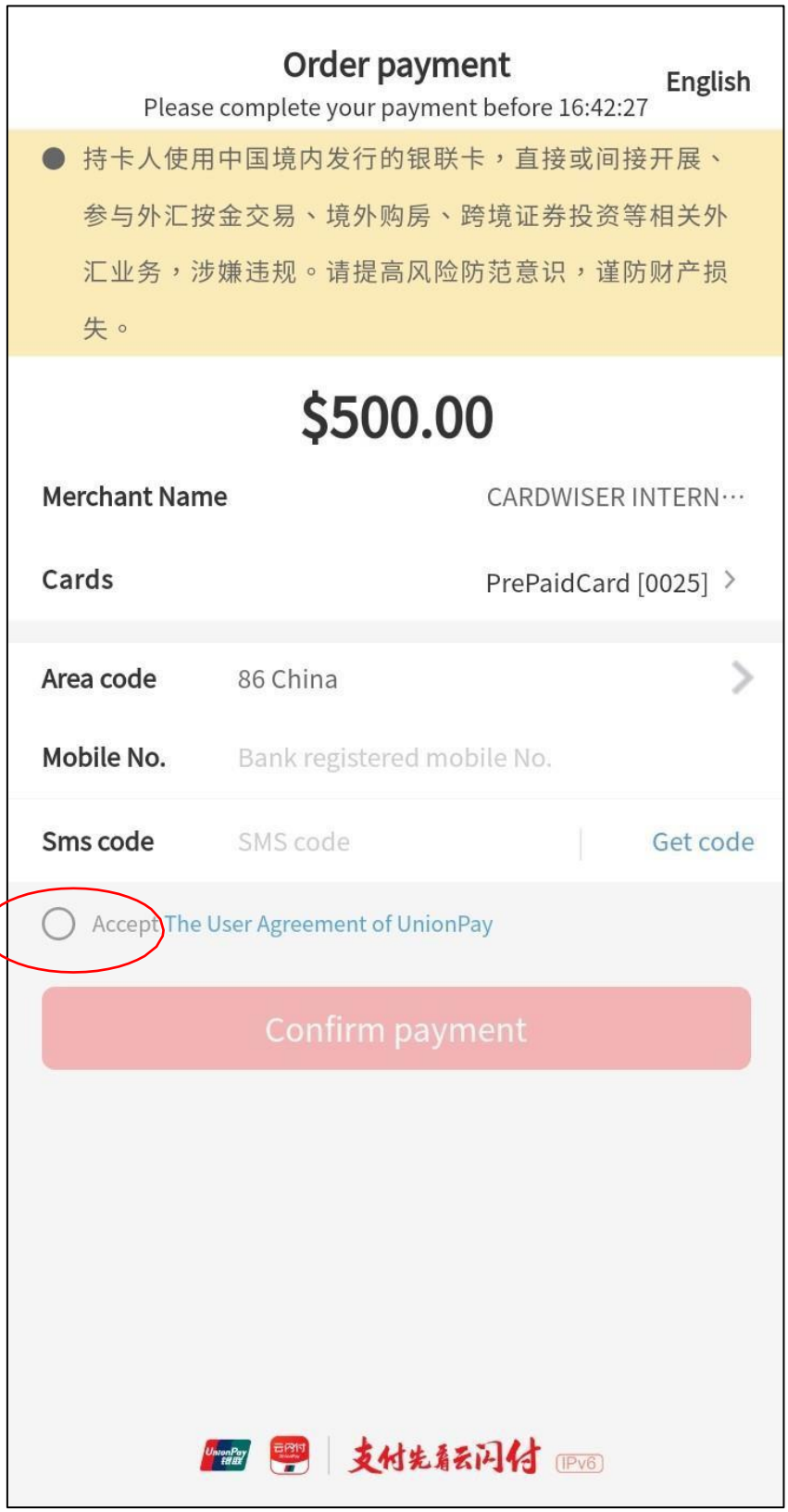




Press “Next” if Card Number is correct

Please enter the correct Card Number

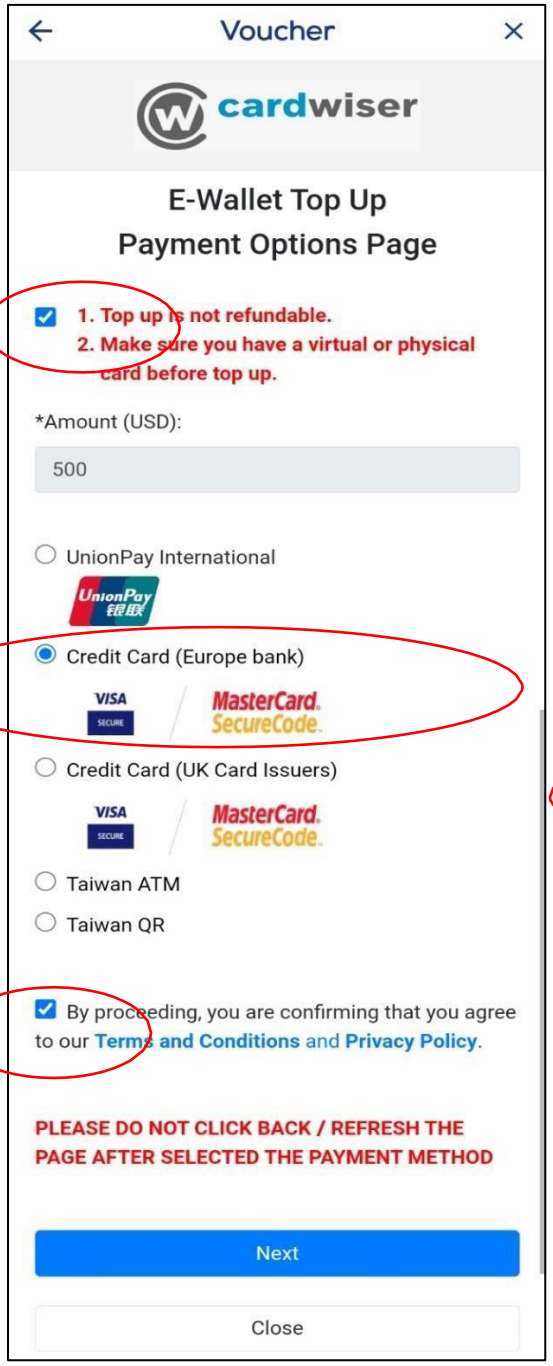
Continue payment with browser

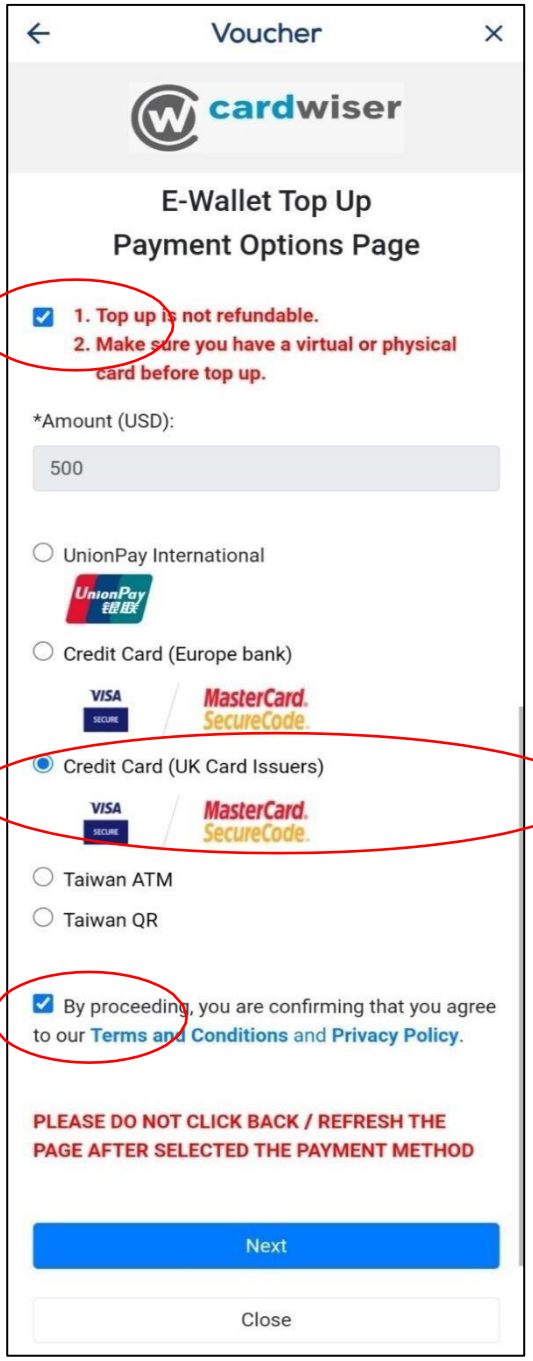


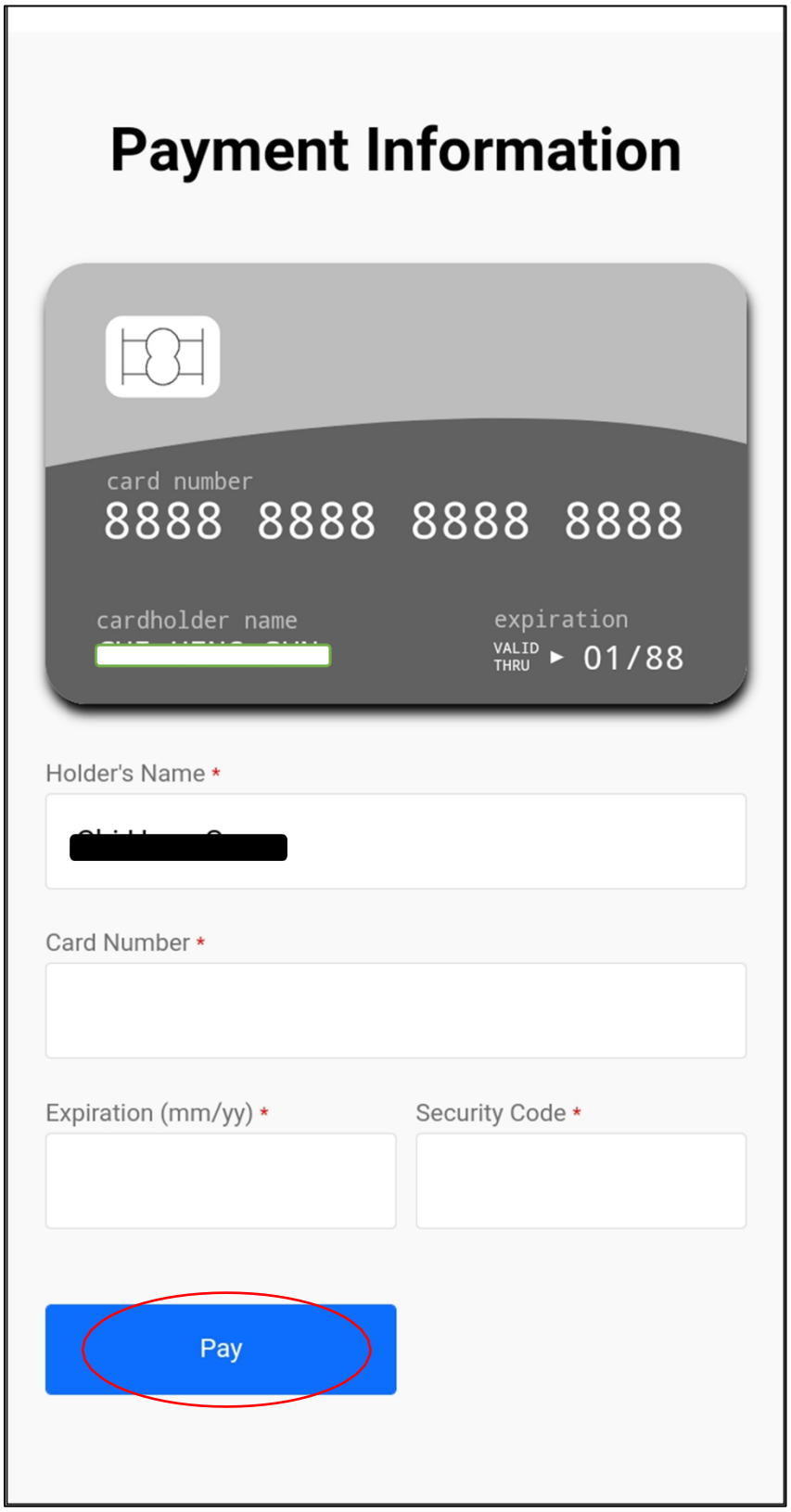
1. Enter mobile number
2. Get SMS code
3. Enter SMS code
4. Click Accept Agreement
5. Click “Confirm payment”

5.2. Credit Card

Maximum top-up amount is USD6,000



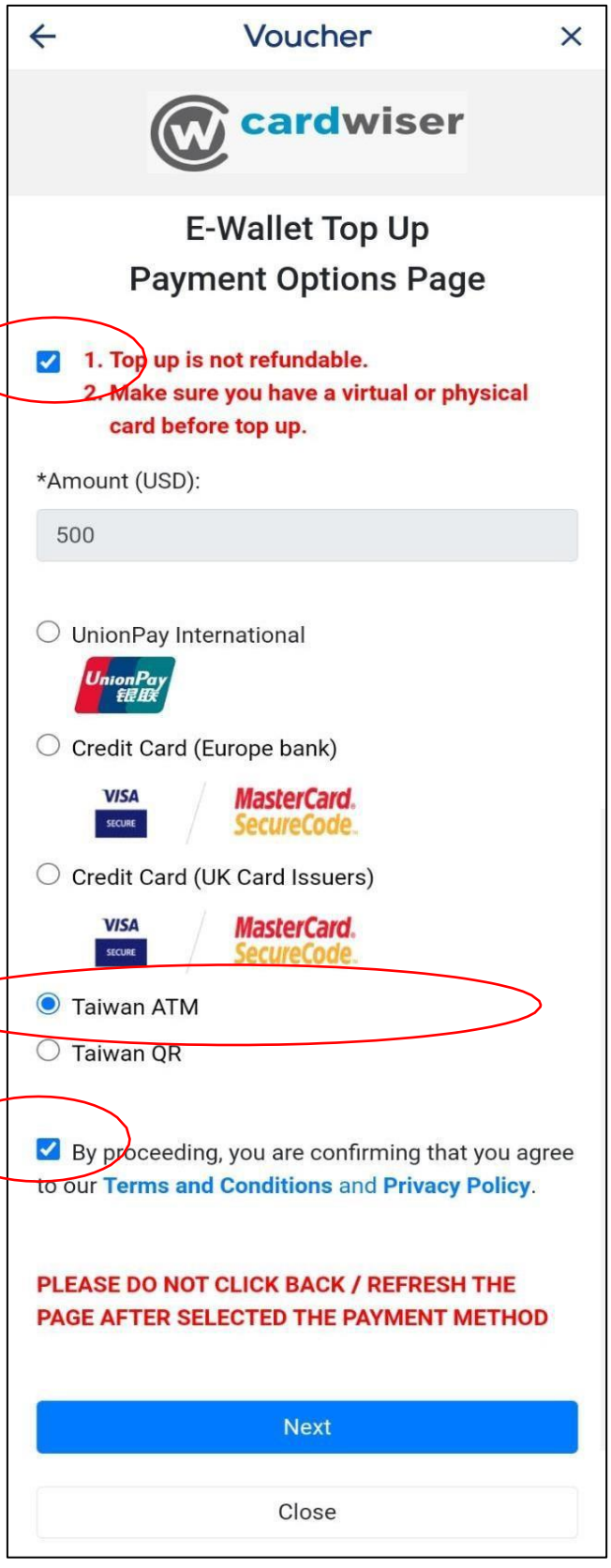




Enter the Credit Card details and click “Pay”

5.3. Taiwan ATM

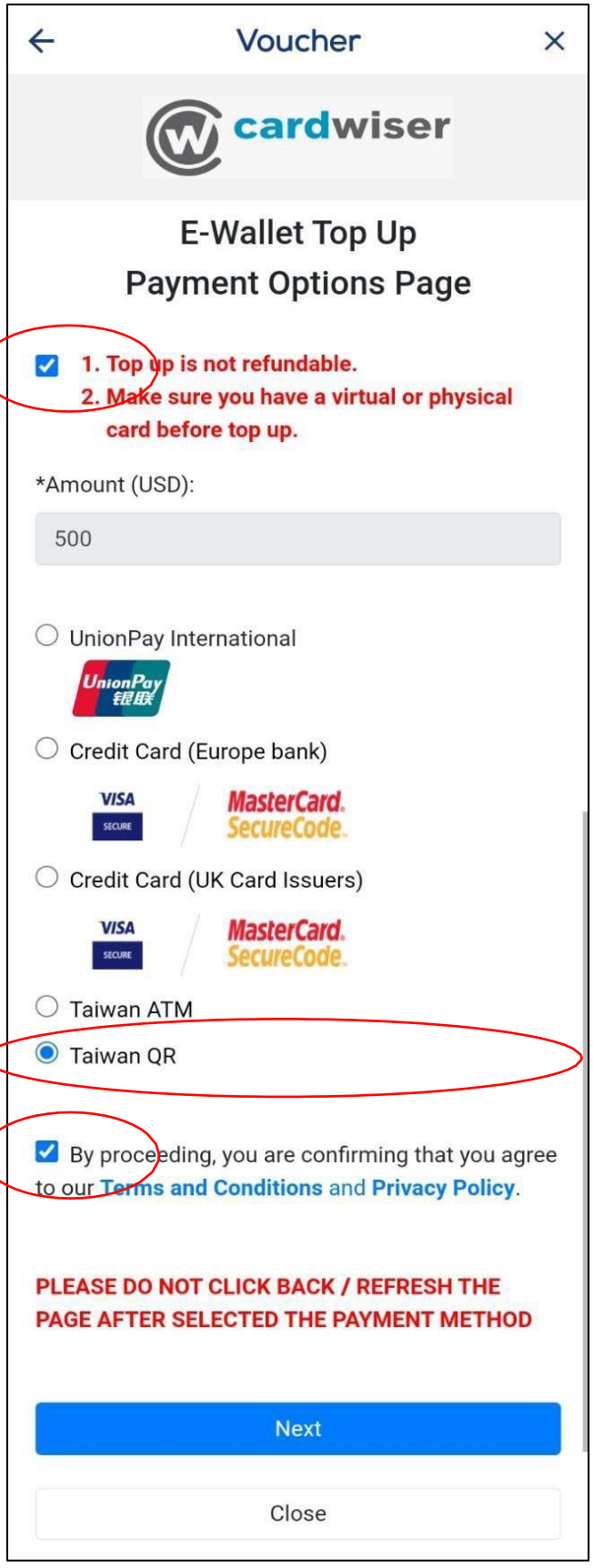
Minimum top-up amount is USD400 and Maximum amount is USD2,000

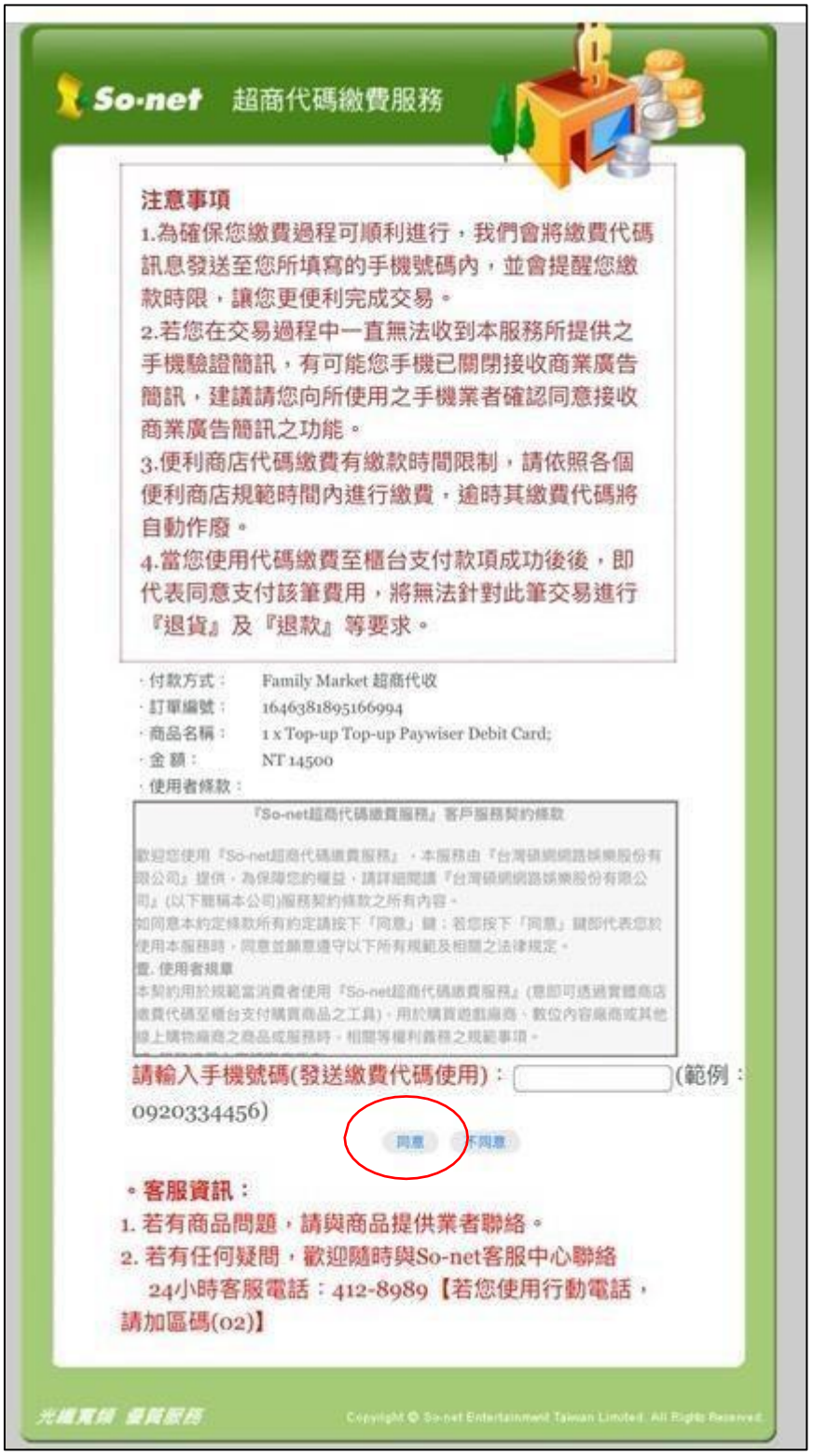


Pay attention to the "Payment deadline"

5.4. Taiwan QR

Maximum top-up amount is USD700



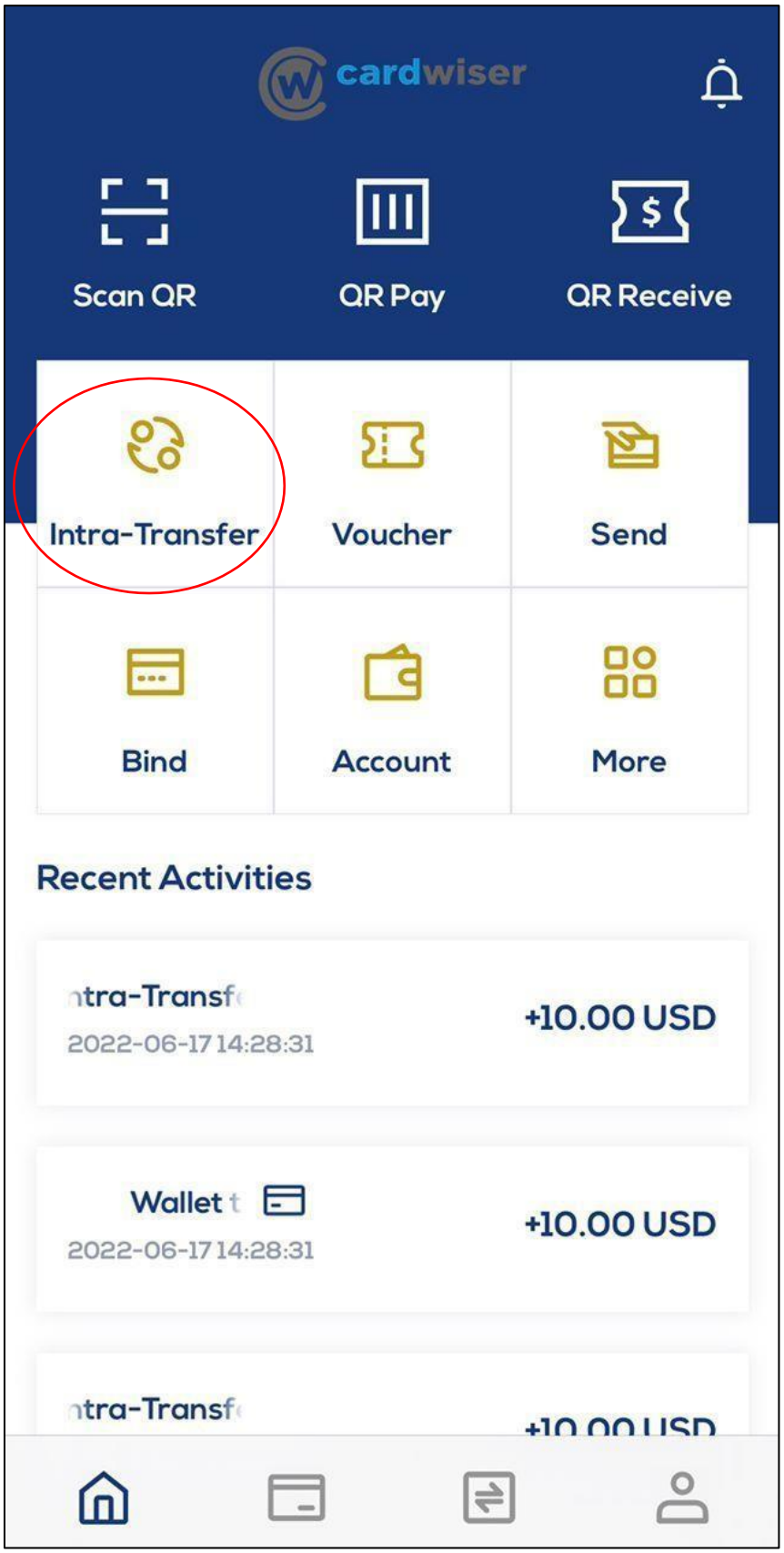


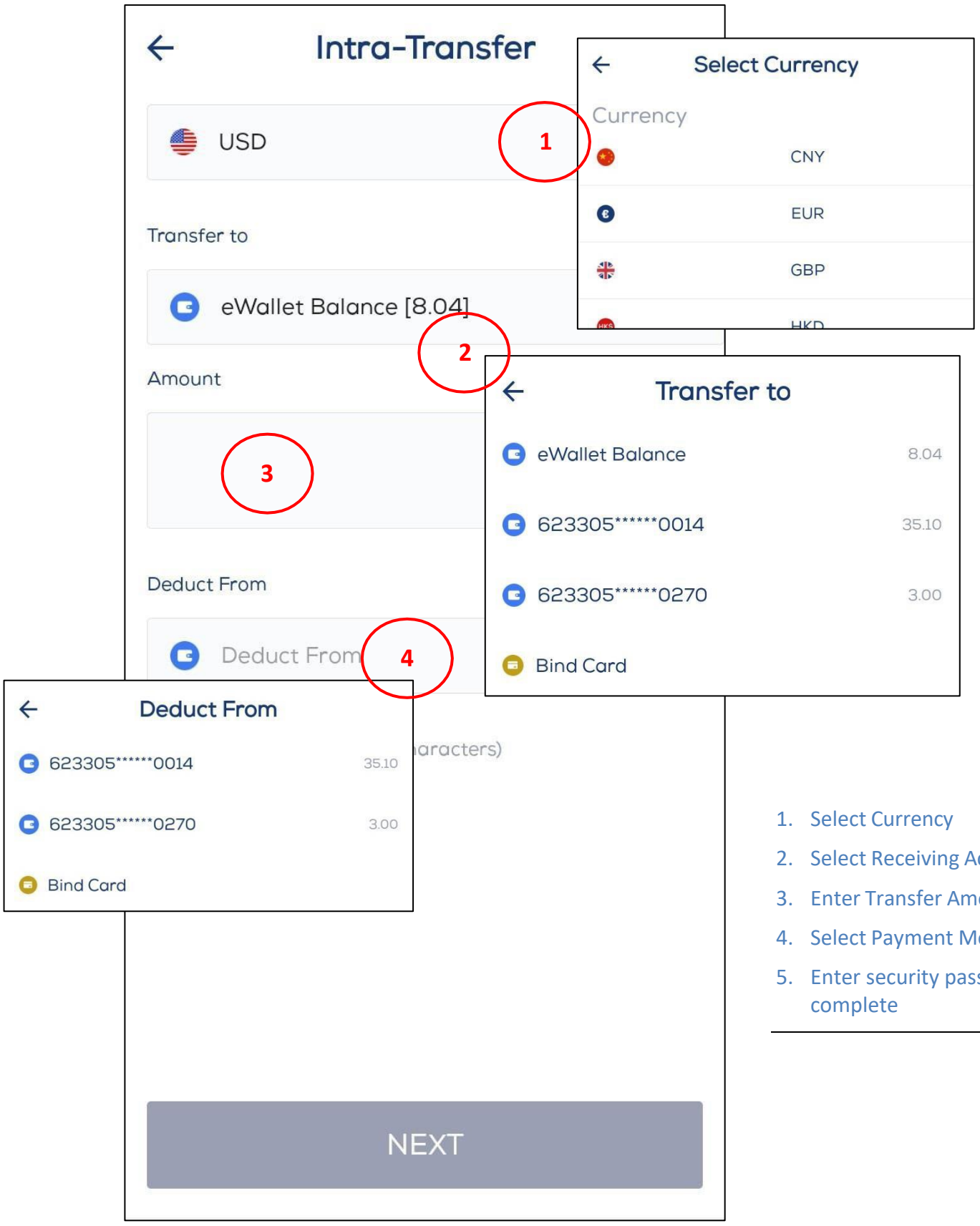
Enter your cell phone number

Pay attention to the "Payment deadline"

6. Fund Transfer & Exchange

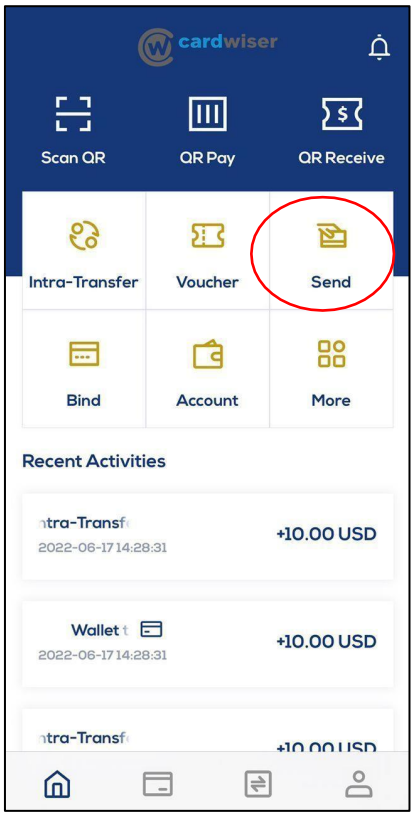
6.1. Intra-Transfer - Transfer Funds between Account and Card



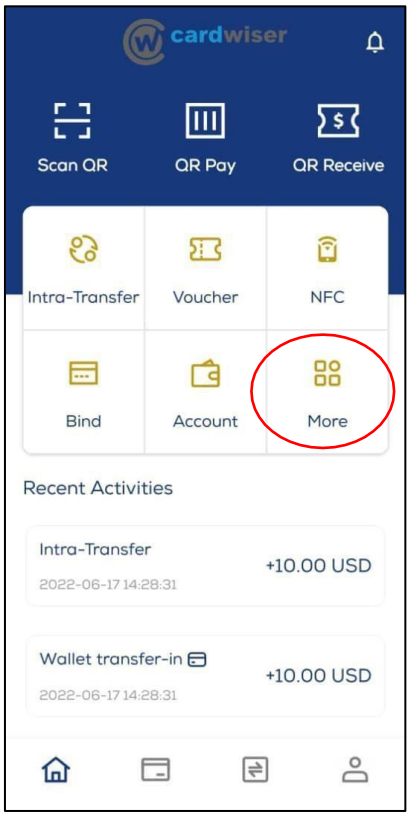


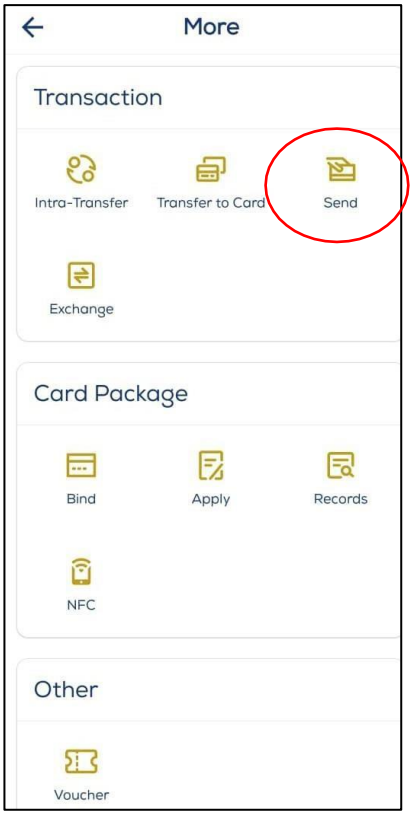
1. Select Currency
2. Select Receiving Account
3. Enter Transfer Amount
4. Select Payment Method
5. Enter security password to complete

6.2. Send - Transfer Funds to third-party's Card or Account

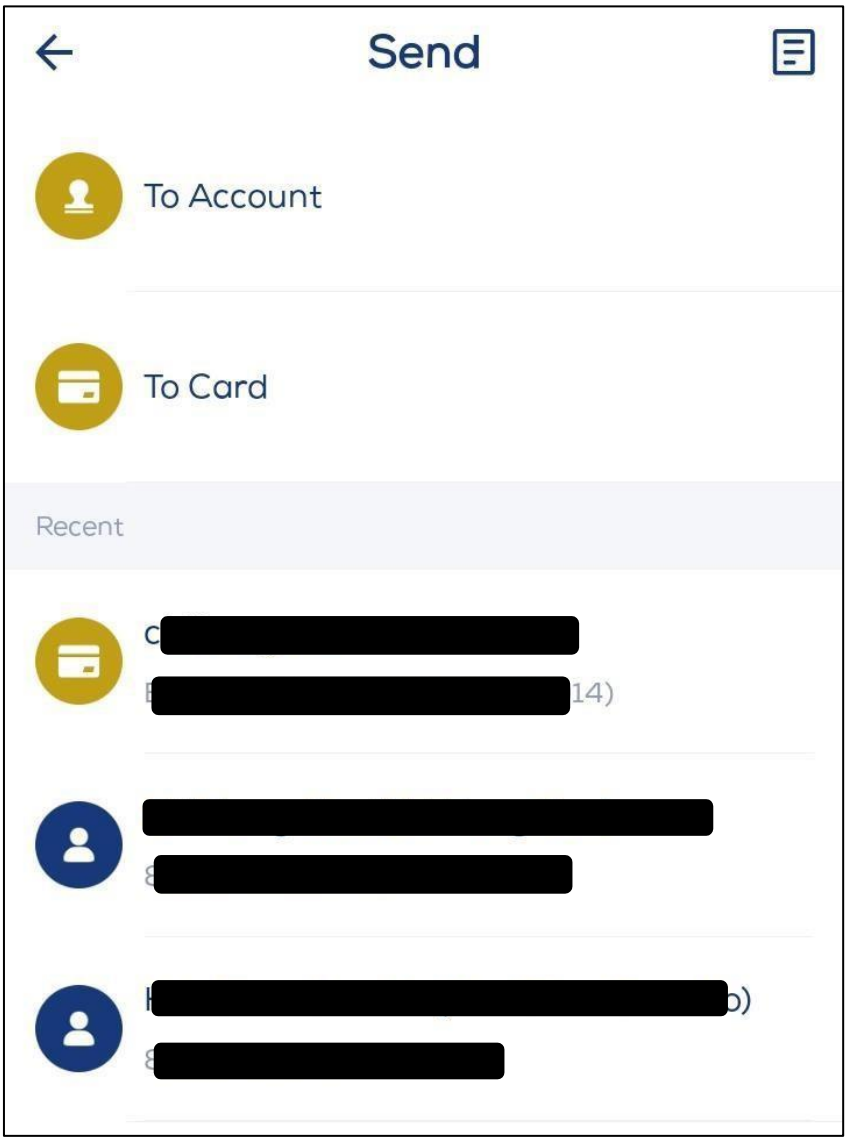


IOS version page



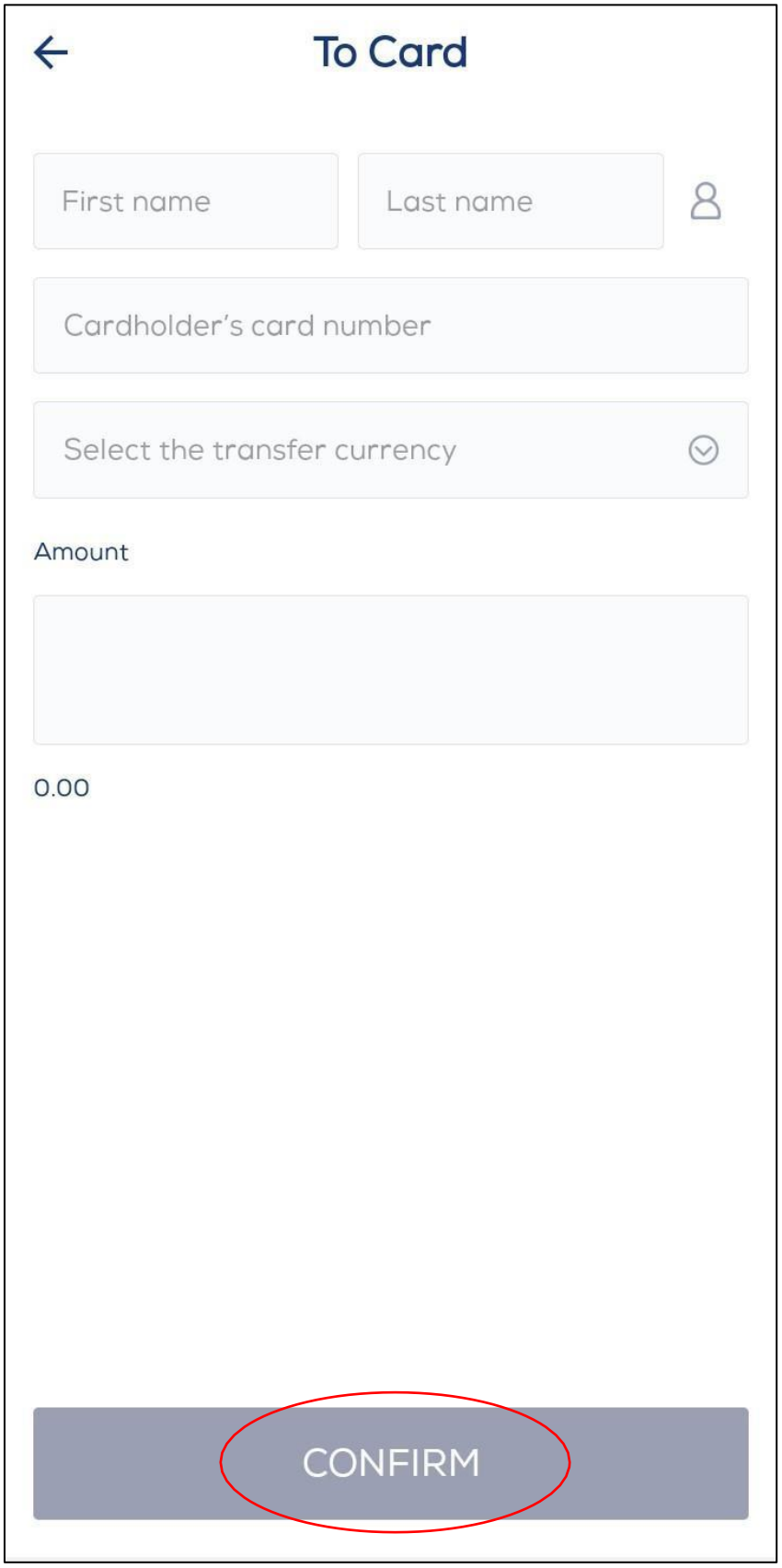


Android version page



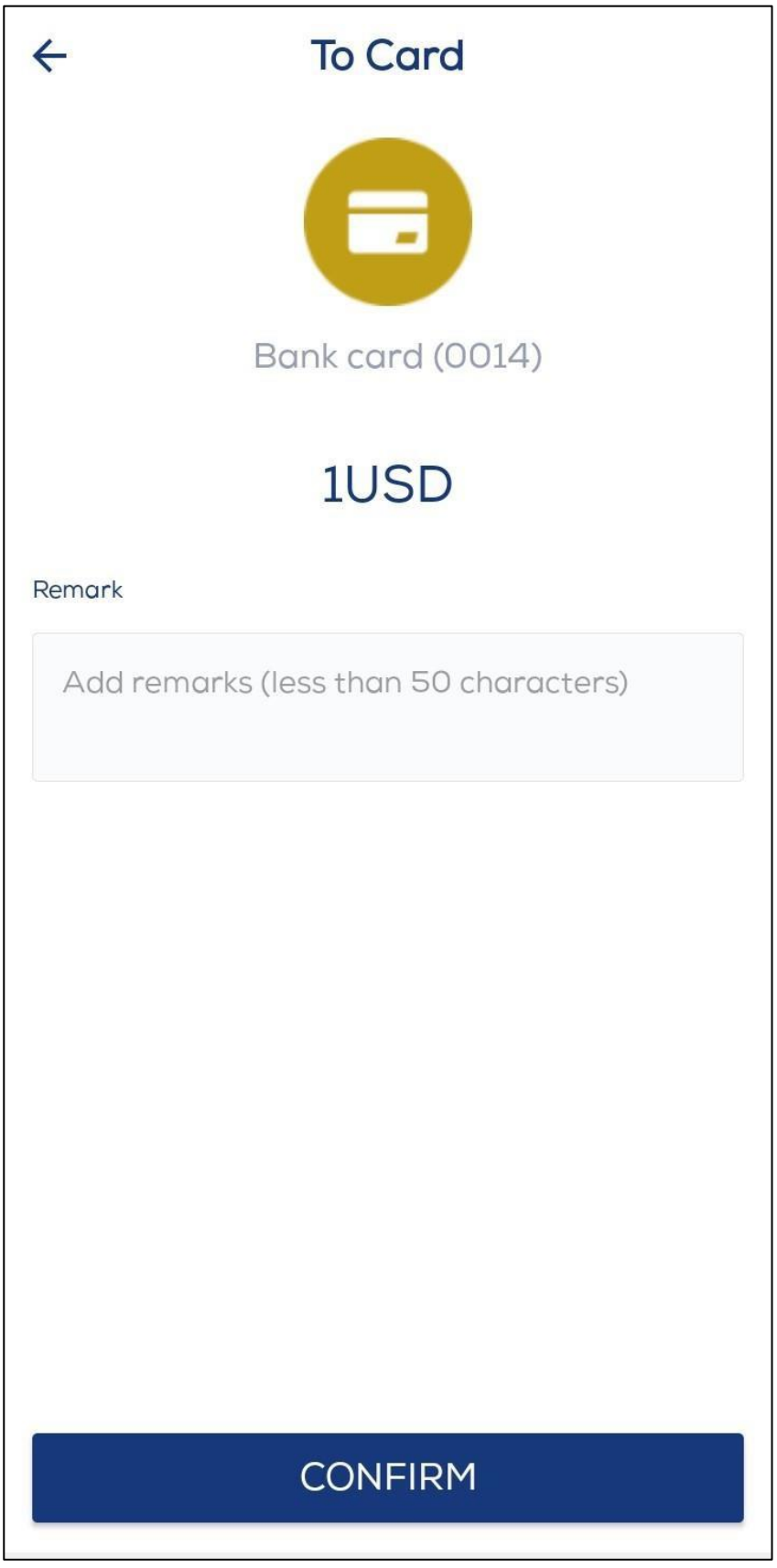
Transfer to Account or Card
Recent transfer list shown below

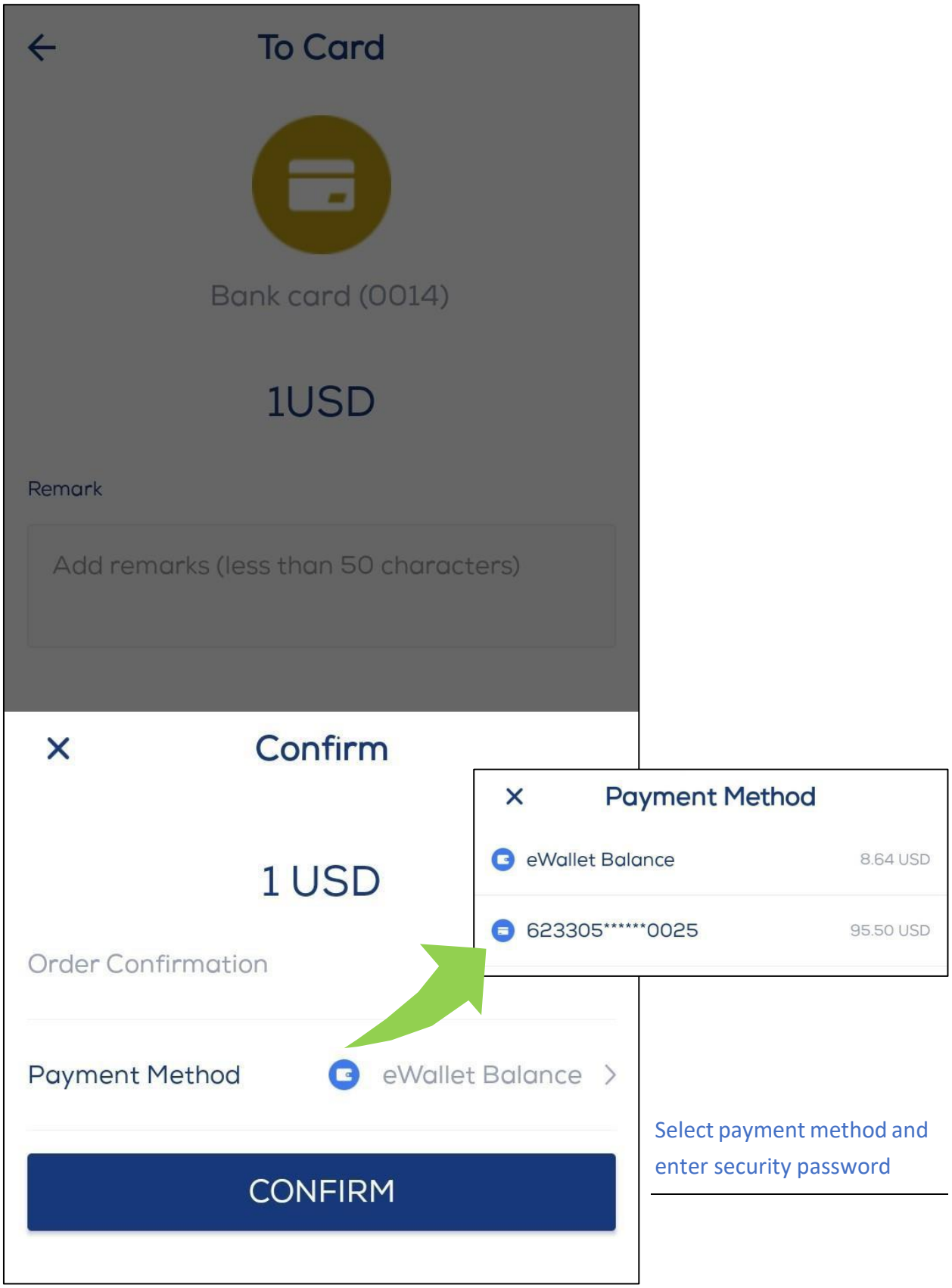
6.2.1. Transfer to CARD



Enter Cardholder Name and Card Number

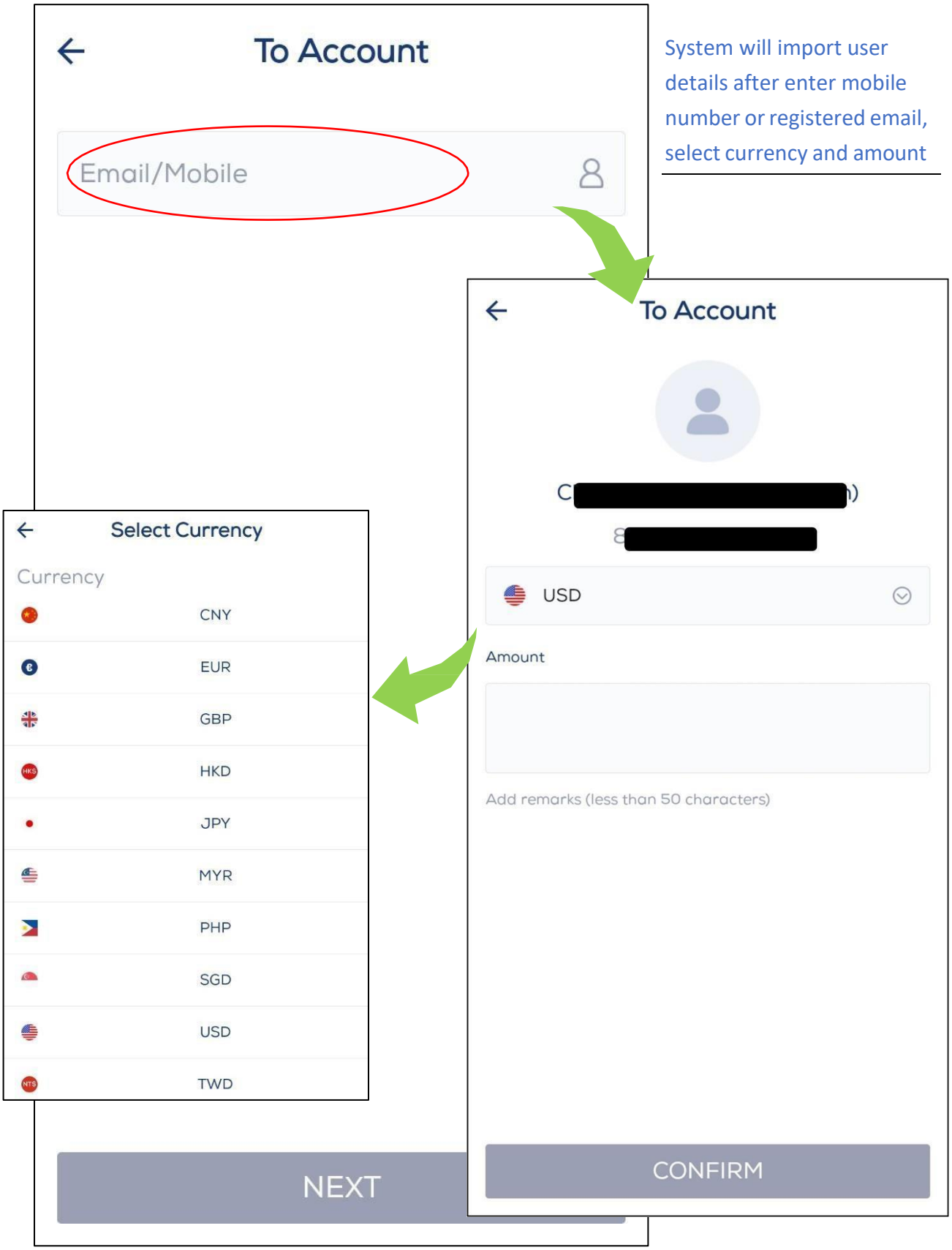
Select Currency and enter Transfer Amount, then click "CONFIRM"


To Card
Bank card (0014)
1USD
Remark
Add remarks (less than 50 characters)
CONFIRM

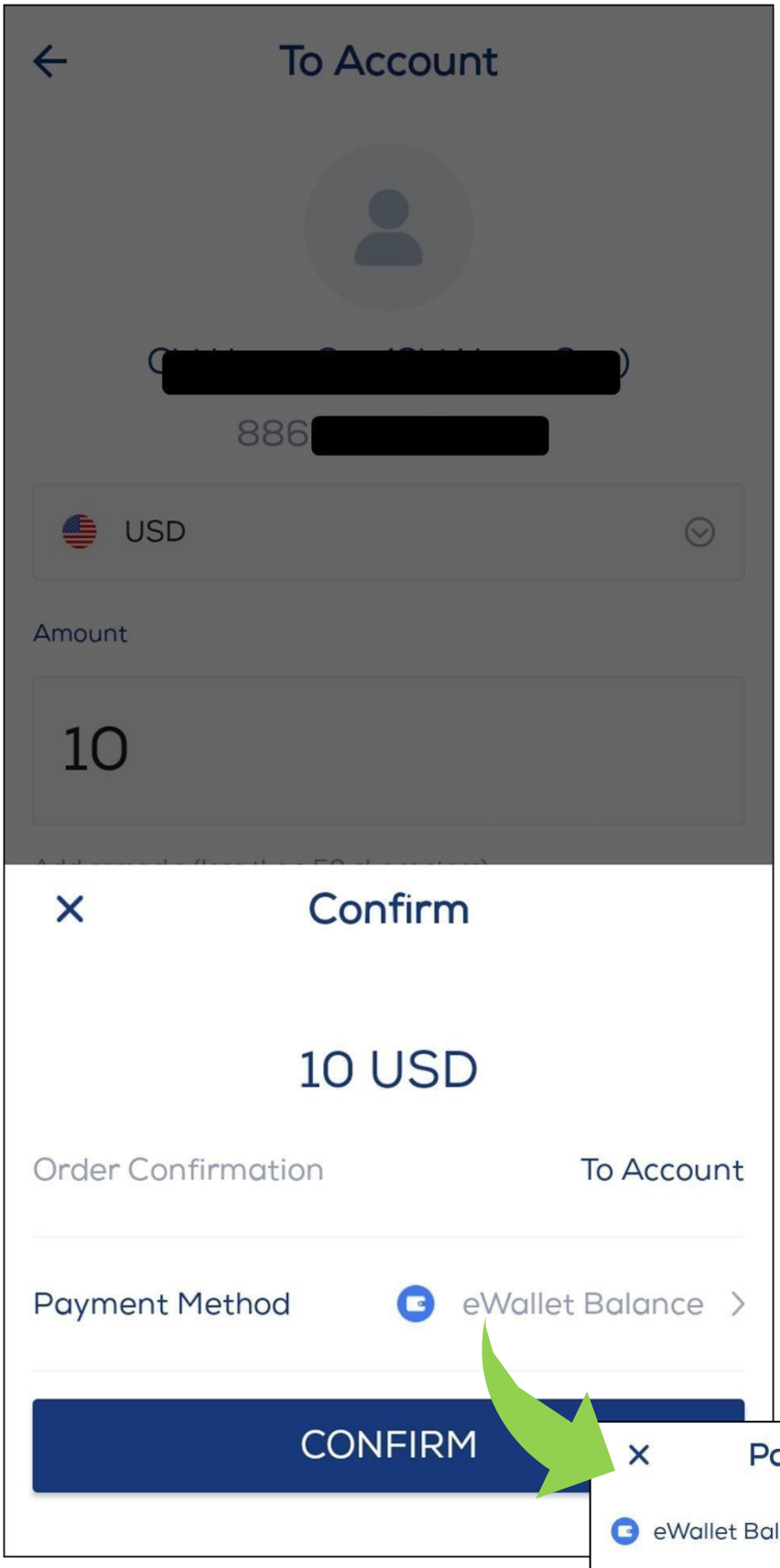


Select payment method and enter security password

6.2.2. Transfer to ACCOUNT

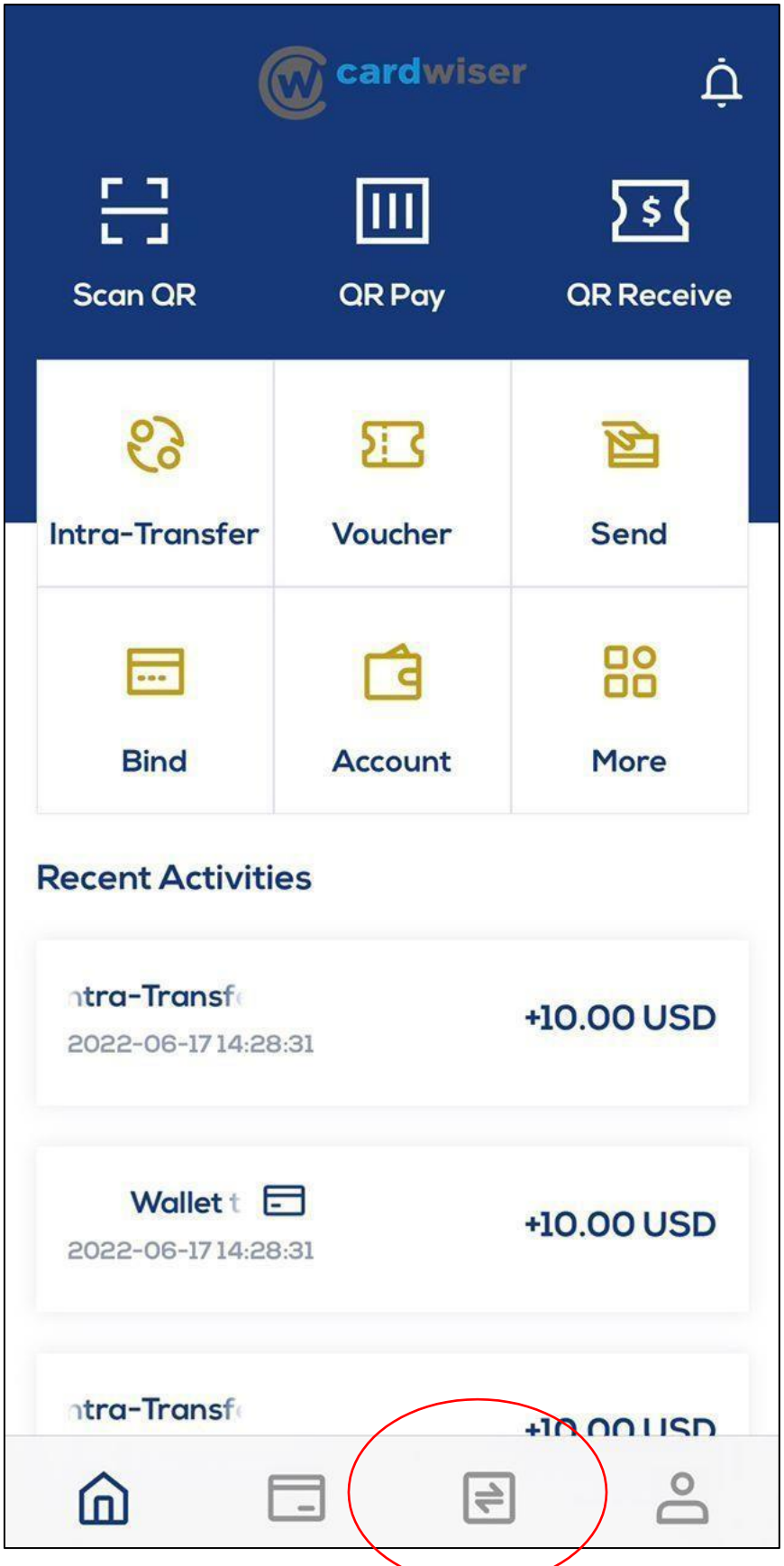


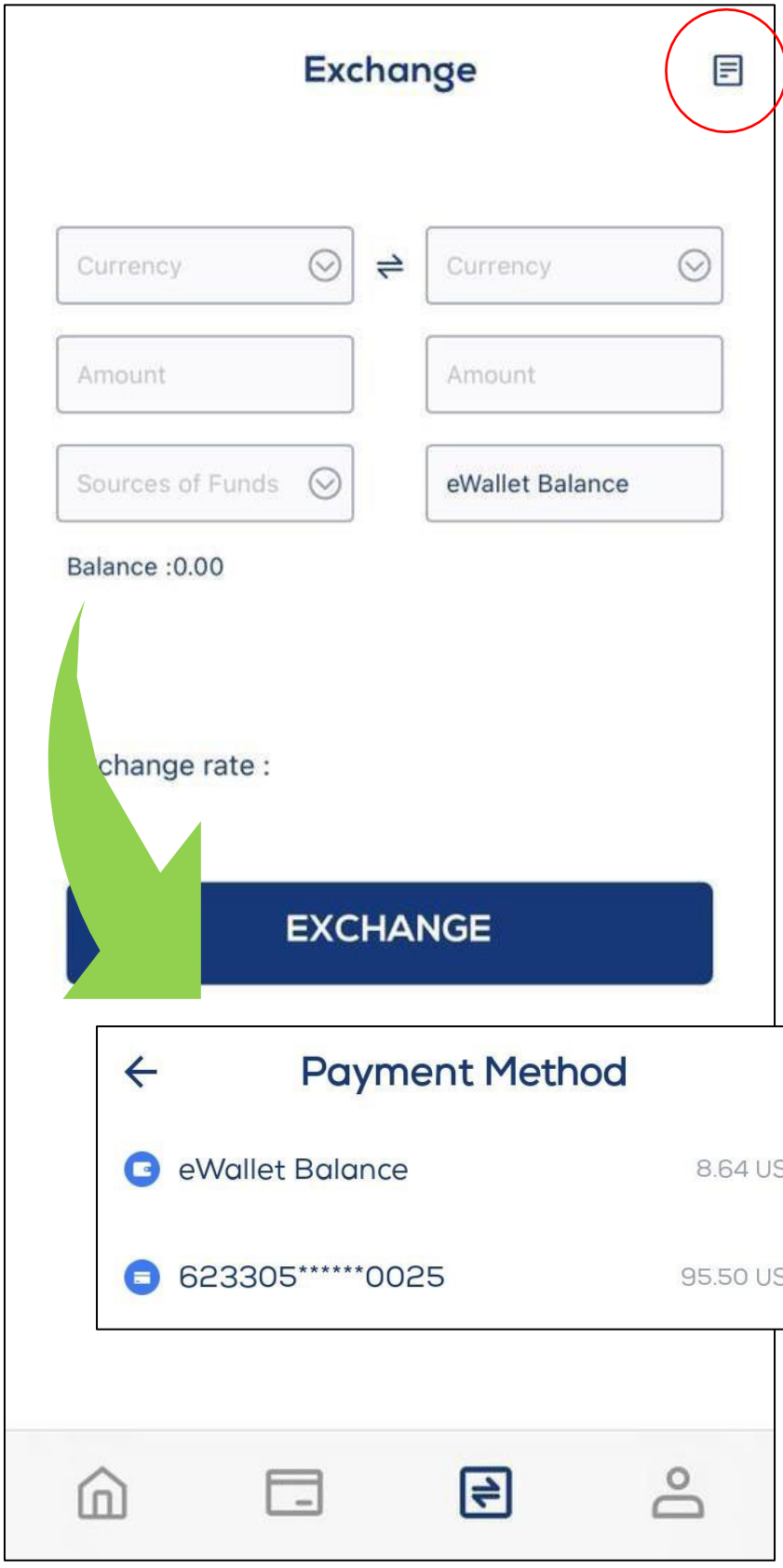
System will import user details after enter mobile number or registered email, select currency and amount



Select payment method and enter security password

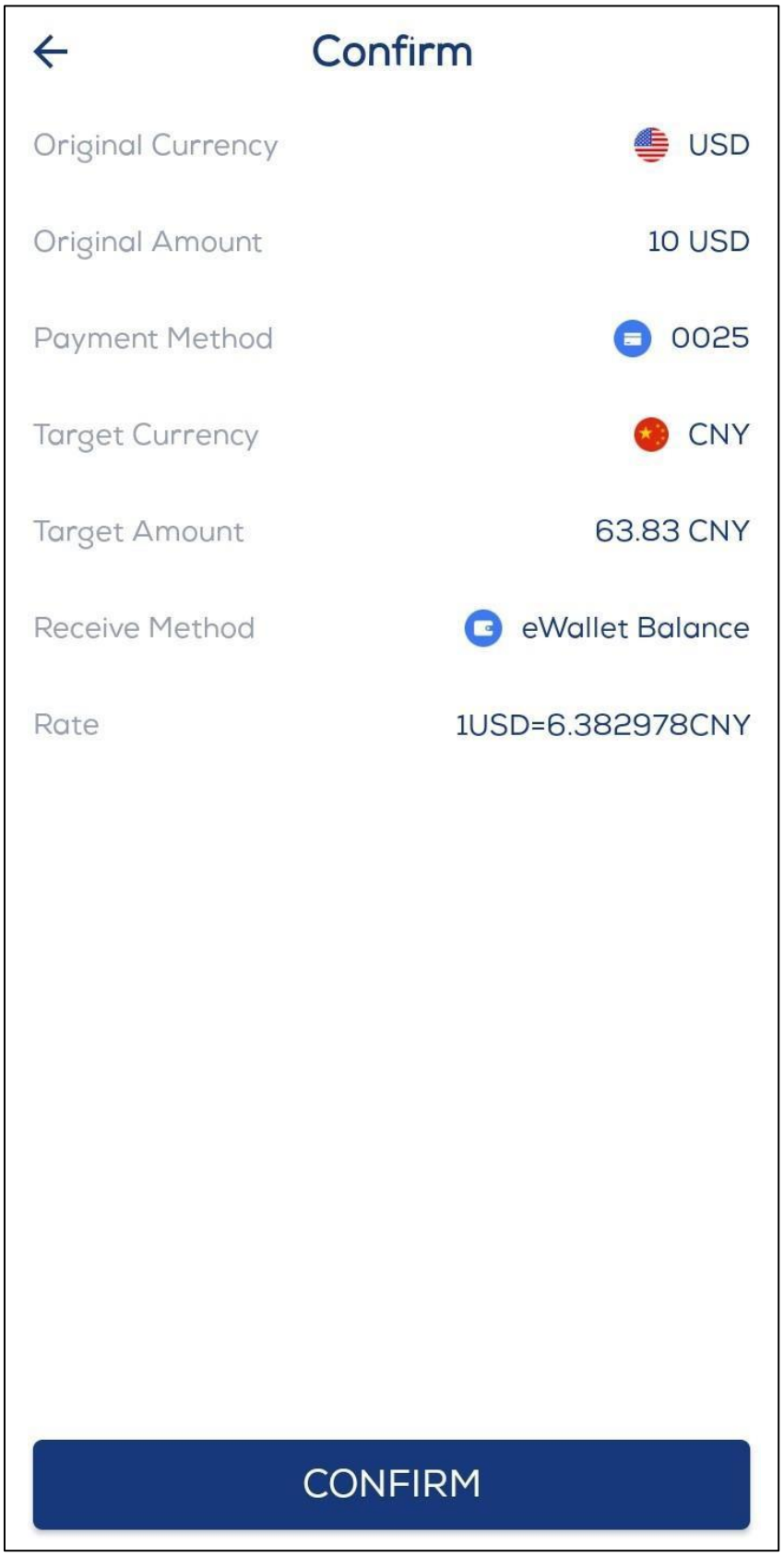
6.3. Exchange - Change One Currency to Another





Check exchange history

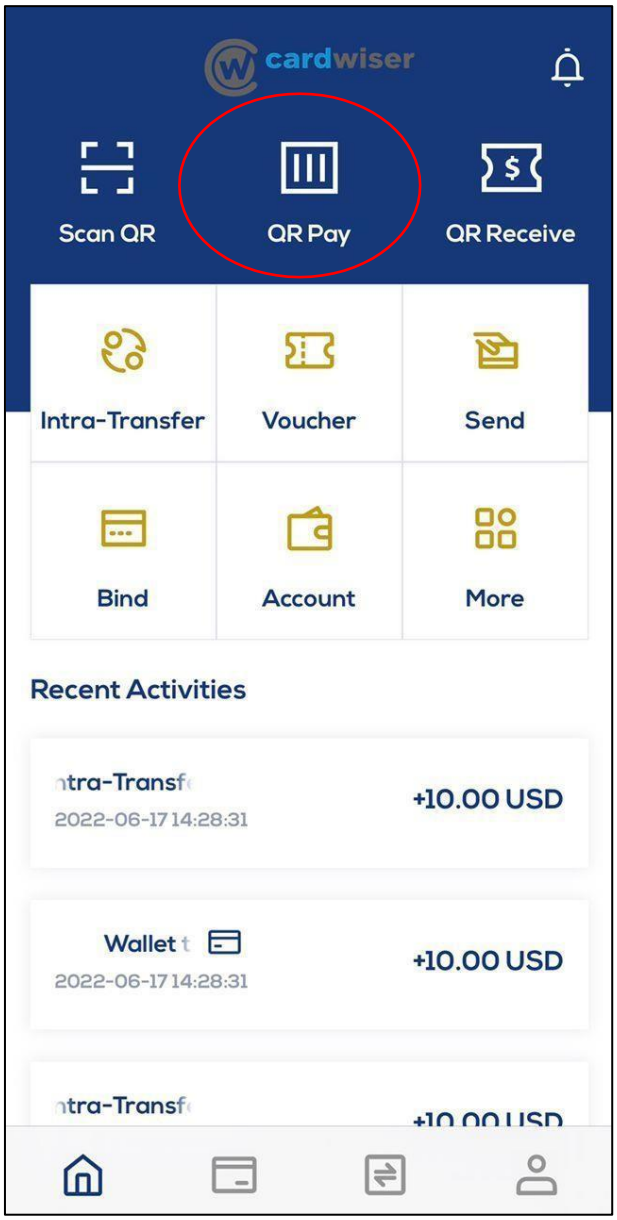
1. Select exchange currency
2. Enter exchange amount
3. Select payment account
4. Click “EXCHANGE”

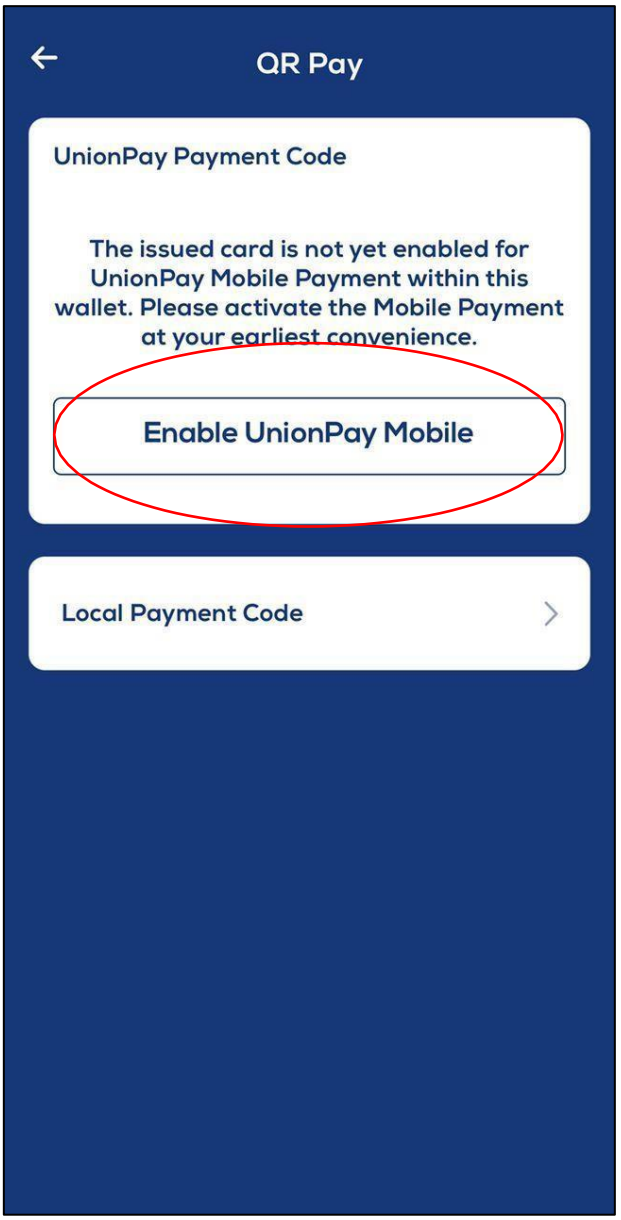


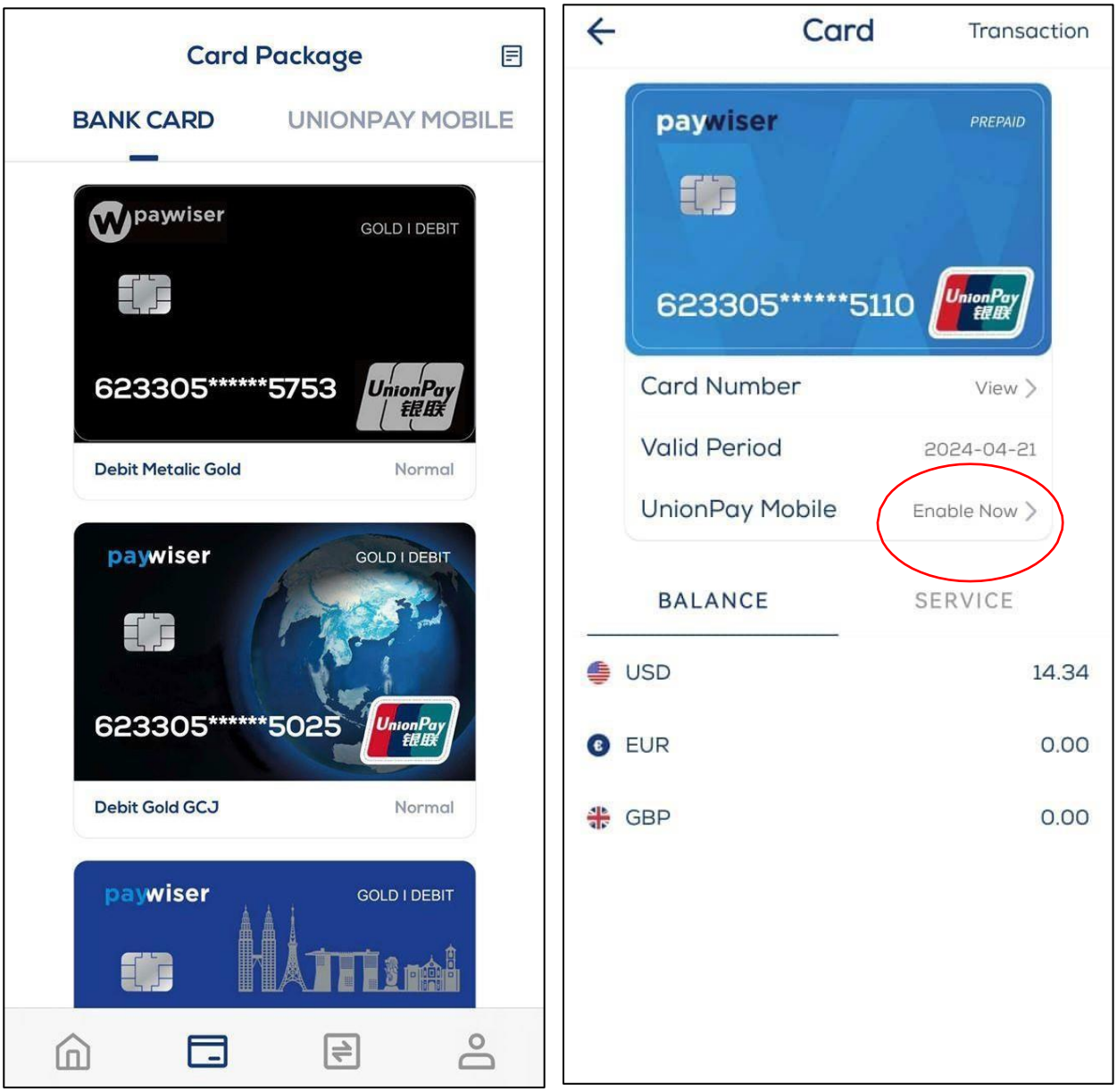
Confirm the details and enter security password

7. UnionPay Payment Code and UnionPay Mobile Payment

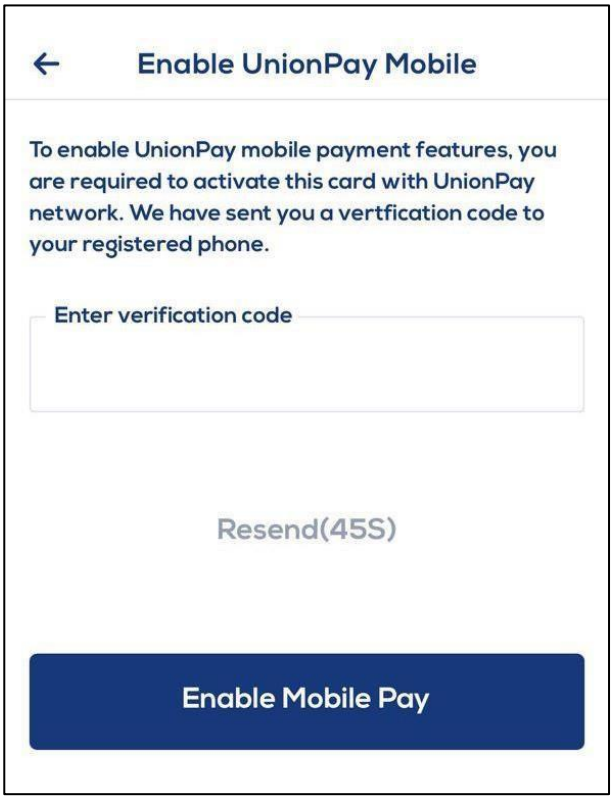
7.1. Enable UnionPay Mobile Payment

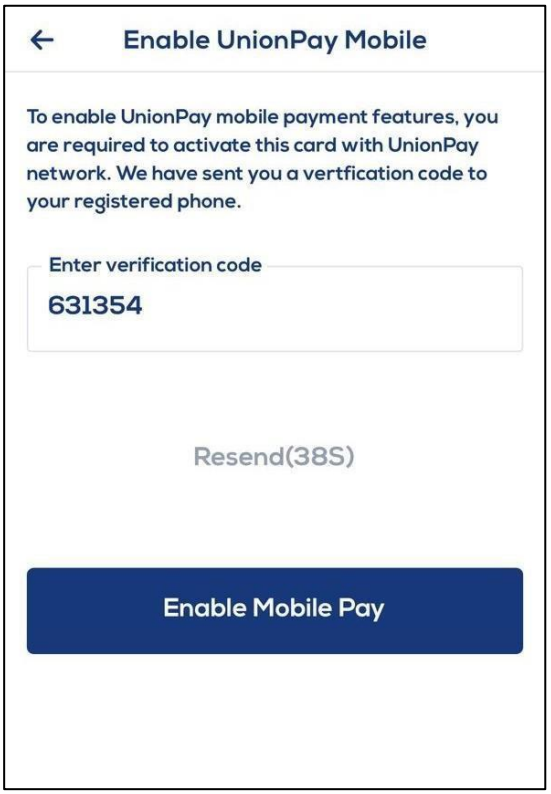


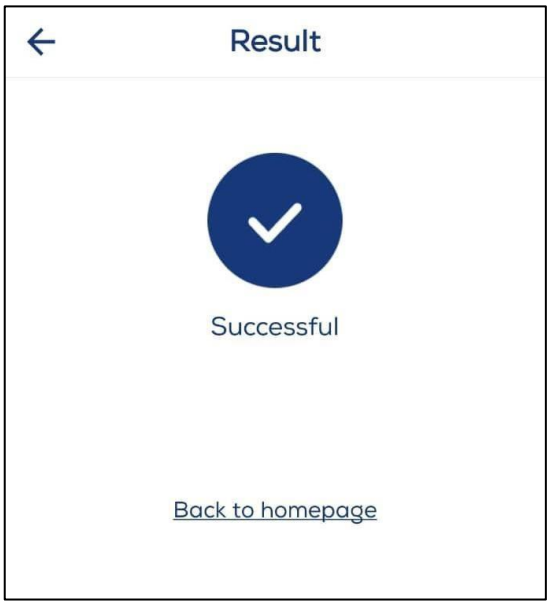




Select the bank card and click the enable now button to activate UnionPay mobile payment

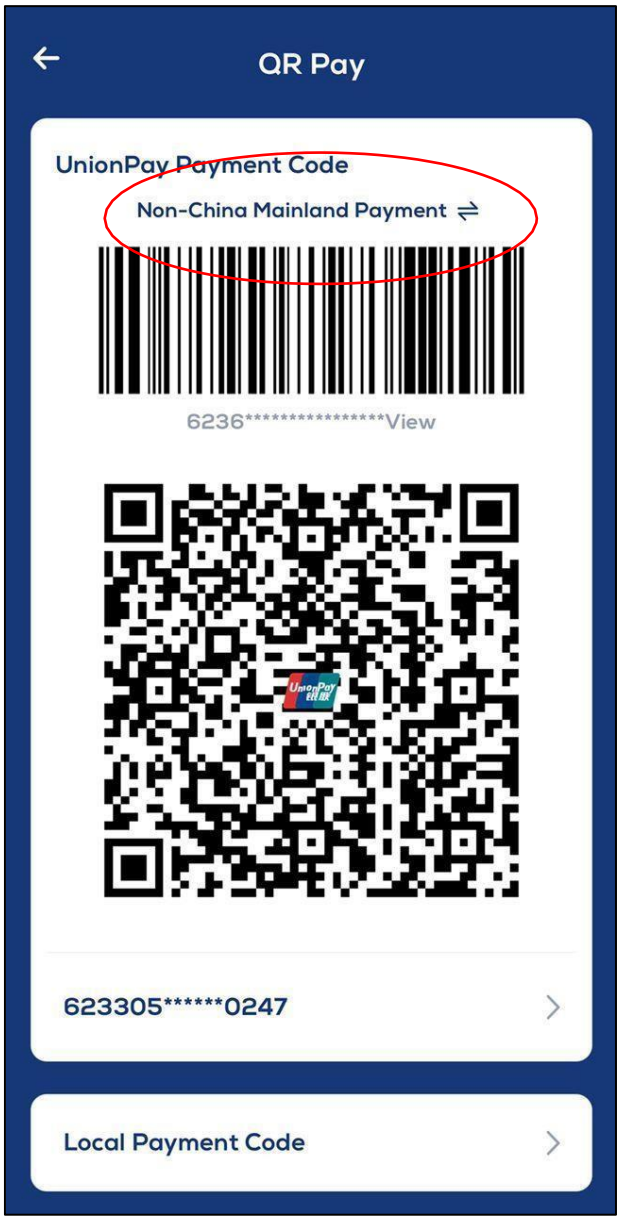


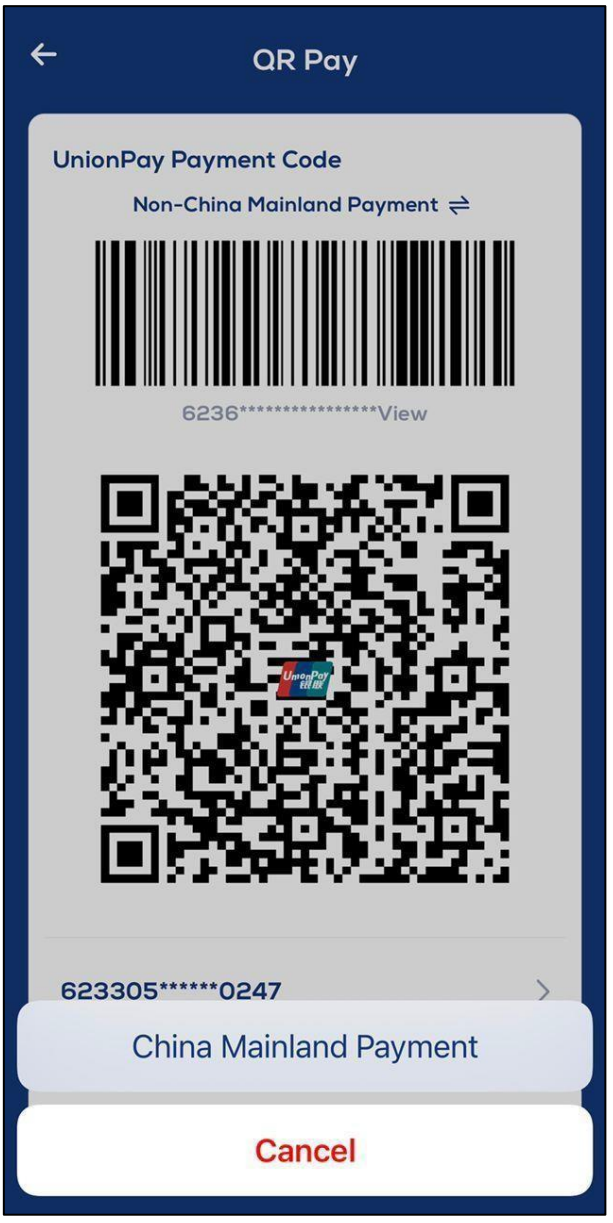




Enter the verification code, and then click Enable Mobile Pay button.

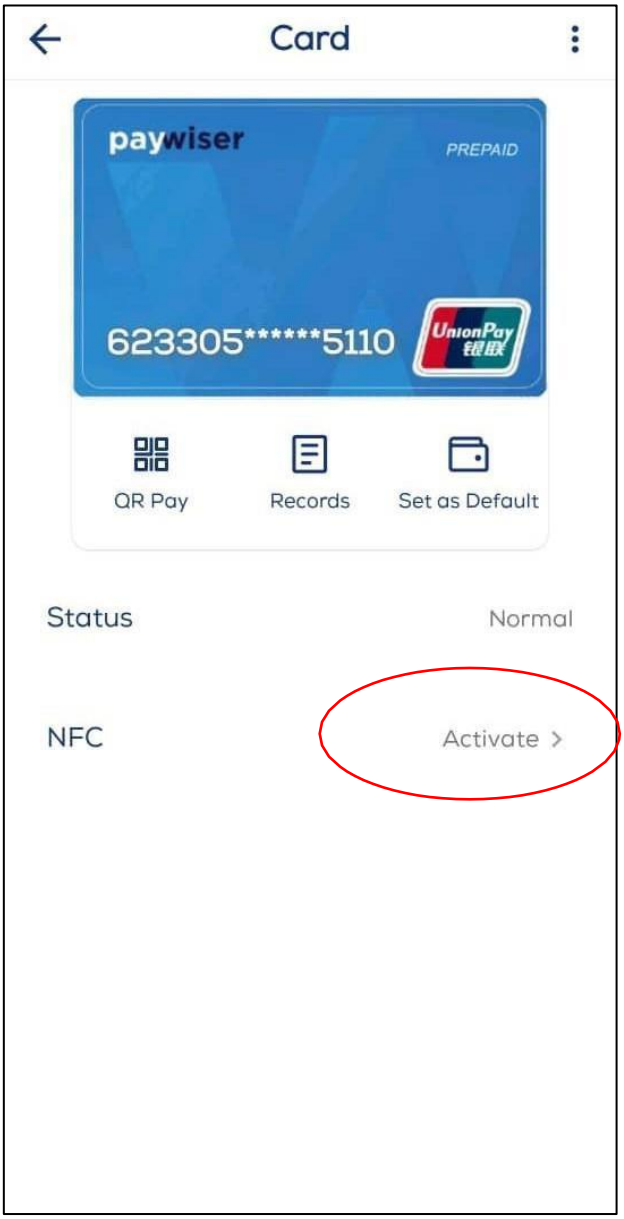
7.2. UnionPay Payment Code



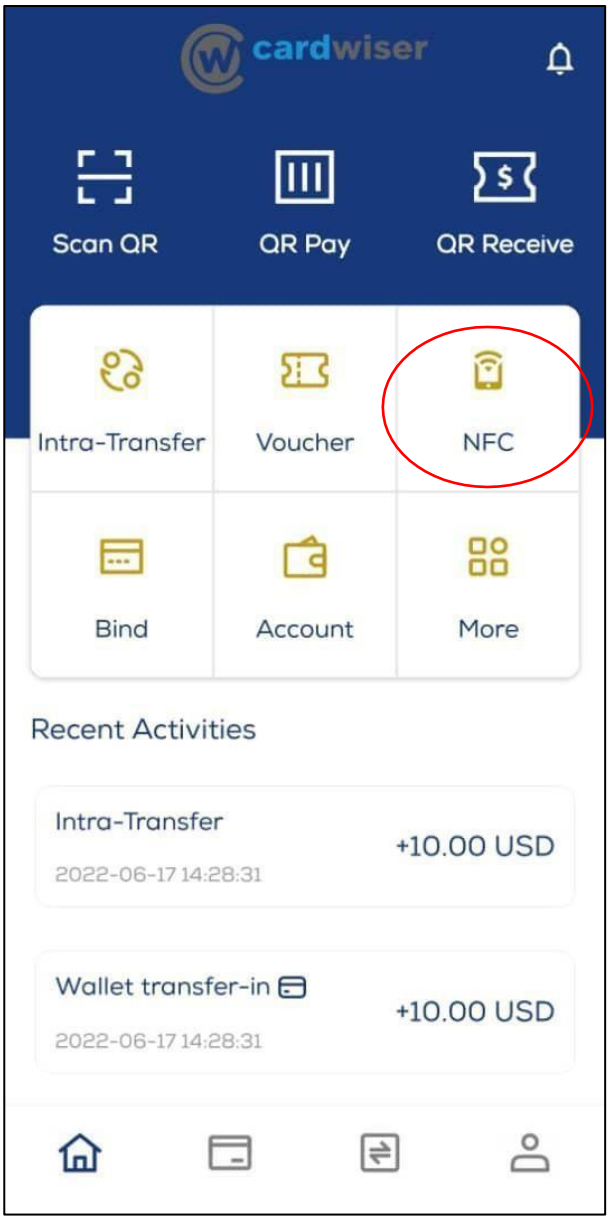


Go to the main page, click the QR Pay, and then select the regional payment

7.3. Activate Android NFC Function



Select UnionPay mobile and click Activate NFC



Click on the NFC to pay