

## HYPERWALLET SYSTEM AVAILABLE NOW











HyperWallet is a multifunctional platform that will streamline every aspect of your payout process. As part of the global PayPal company, this system assures the most elevated standards in security and efficiency for the transfer of **VYVO commissions** to nearly every corner of the globe.



### The VYVO commission payments will be performed as usual. The amount can be transferred to the new wallet.

You may proceed to manage your HyperWallet account via the VYVO Backoffice at the Account/My wallet page: https://my.vyvo.com/accounting

Home Products Business Account

> My Orders My Profile Settings Personal Documents Legal Documents My Wallet My Cards **Renewal Settings**



### In this page, you can easily manage your VYVO commission payments and access your HyperWallet account once it is **Active**.

### vyvo"

Home Products Business Account My Orders My Profile Settings Personal Documents Legal Documents My Wallet My Cards Renewal Settings

		WEBSITE	STORE	MY ACCOUNT	VYVO SMART	
HOME	PRODUCTS	BUSINESS	ACCOUNT		JOHN DOE	

### WALLET

In this page you can easy manage your commission payments and access to the available systems to ask for withdrawal on your favorite payment channels.



Starting from August 9, all VYVO commission payments will be executed using this platform and all the users will be invited to update their personal profile inside the new HyperWallet system. With an extremely secure access and the state-of-the-art protection protocol developed inside the HyperWallet system, all VYVO users can easily manage their accounts, including the flexibility to choose from various payment options.

#### Personal Information

This is a resume of your personal account created in HyperWallet platform. By Accessing to the system you can easy mange and update your profile everytime.

Name: John Surname: Doe Bird date: 23-04-1986 Country: USA Address: 1420 Lexington Ave City: New York

#### Account Information

To get the services connected to your HyperWallet profile you need to complete and set-up your profile. Here you can easy check the current status of your profile, trace your last transactions hystory and monitor your current balance.

### ACCOUNT STATUS: Active CURRENT BALANCE: XXXX.00 USD





### From the same page you can also ask for the **transfer** of your commissions to HyperWallet.

### VYVO"

Home Products Business Account My Orders My Profile Settings Personal Documents Legal Documents My Wallet My Cards Renewal Settings

		WEBSITE	STORE	MY ACCOUNT	VYVO SMART	
HOME	PRODUCTS	BUSINESS	ACCOUNT		JOHN DOE	

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# **NEW ACCOUNT ACTIVATION**





VYVO is automatically creating a new HyperWallet account for you when:

- An existing VYVO user receives a new payment for VYVO commissions;
- A new user signs the CRP.

During the creation of a new account, the user will receive an email.

From the link on this email, the user can start their account activation.

### HyperWallet registration

Dear John, Welcome to HyperWallet.

Your new account has been created. Before we begin, please complete your registration and activate your account. Simply click on the "Activate your Account" link below. We suggest you activate your account as soon as possible to avoid any costs of the application.

After the activation, you can access your account using this link: https://vyvo.test.com

Activate your Account

Sincerely yours, HyperWallet Team https://vyvo.test.com





By clicking on the link you will be redirected to the HyperWallet activation process.

Choose a method to activate your account and follow the instructions.



Please consider that during the activation process, the account has been created based on your VYVO profile, so all the details already settled are matching those you used for your registration in VYVO.

Verify my account using my Phone Number	>
Verify my account using my Member ID	
Verify my account using my Date of Birth	





# Choose your profile between:

- Individual, or
- Business.



### Activate Account

#### Select the Account Type

#### l am an Individual

Select Individual if you are one of the following:

- An Individual
- A Sole Proprietor
- A Single-Member LLC

#### l am a Business

Select Business if you are one of the following:

2

- A Corporation
- A Partnership
- A Limited Liability Company





### Fill out all the fields in your **Personal Information** section and **Home Address** section.

Click on **Continue**.

Personal mormatio	n		
First Name:			
Middle Name:			
Last Name:			
Gender:	Male Female		
2			
Date of Birth:	Month Day Year	1 A A A A A A A A A A A A A A A A A A A	
Member ID:			
Codice Fiscale:			
Phone Number			
Phone Number:			
Mobile Number:			
Home Address			
nome Address			
Country:	\$		
State / Dravinger			
State/Province:			
Address Line 1:			
Citv:			
•			
Zip/Postal Code:			
	Continue		







### Choose your password and your **security** questions and answers.

Read and accept the Legal Agreements documents.

Click on **Confirm**.

### VYV0"

Email Address:	a.dellasala@worldgn.com	
Password:		
Confirm Password:		
Security Questions		
Question One:	Please Select	
Answer One:		
Question Two:	Please Select	
Answer Two:		
Legal Agreements		
Hyperwallet	L have read and agree to the Hyperwallet Electronic Signature and	
nypermanen.	Communications Delivery Policy.	
	I have read and agree to the Hyperwallet Terms and Conditions and Hyperwallet Privacy Policy.	
	Confirm Cancel	
		Barristen and

Support Privacy Legal Licenses and Complaints



The Hyperwallet Visa<sup>®</sup> Prepaid Card is issued by MetaBank<sup>®</sup>, Member FDIC, pursuant to a license from Visa U.S.A. Inc. The Hyperwallet Visa<sup>®</sup> Prepaid Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. The Hyperwallet Visa<sup>®</sup> Prepaid Card is issued by PACE Savings & Credit Union Limited, pursuant to a license from Visa Inc. The Hyperwallet Visa<sup>®</sup> Prepaid Card is issued by Valitor hf. pursuant to license from Visa Europe Ltd. The Hyperwallet Mastercard<sup>®</sup> Prepaid Card is issued by Choice Bank Ltd. pursuant to license by Mastercard International Incorporated. Mastercard<sup>®</sup> and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated.





Now you can access your HyperWallet home profile.

From now on, through this page you can manage your profile and settings.







# HYPERWALLET OVERVIEW AND FIRST SETTINGS



### HYPERWALLET OVERVIEW

©.....





- attention.

- experience.
- F.
- for transfer.

A. Action Bar: This dynamic bar auto-populates important items based on account usage. It provides quick and easy one-click access to key areas of your Pay Portal account. A red indicator will appear whenever an item requires your immediate

B. **Transfer:** Quickly and easily move available funds from your Pay Portal using your preferred payout method.

C. **History:** Track your transactions—received payments, transferred funds, and fees charged—for as long as your Pay Portal account has been active.

D. **Resources:** Click here to discover quick tips, important security information, and a handful of other resources that are designed to help improve your Pay Portal user

E. Settings: This is where you can update personal information, reset your password, and change a number of different Pay Portal preferences (e.g., language, time zone, etc.).

**Notifications:** To access notifications, simply click on the envelope icon. Notifications keep you well-informed of special service announcements, as well as any new updates to your account or Pay Portal environment.

G. Available Funds: This area provides you with a quick overview of the funds available

H. **Support:** Have a question about a feature or functionality within your Pay Portal? The Support section features answers to a number of frequently asked questions, as well as instructions on how to call, email, or chat with a multilingual service representative. **Chat:** Chat support is available whenever the chat icon is visible within your Pay Portal. J. Fees: This is the area where you can review any fees associated with your Pay Portal.







### Resources **Getting Started Guide**

Before proceeding to manage the settings of your account, you can read more about this Platform by accessing the **Resources menu and clicking** on the Getting Started Guide.





Home Transfer History Resources Settings

### Getting Started Guide

#### Welcome to the Hyperwallet

The Hyperwallet has been designed to provide you with fast, convenient, and reliable access to your funds. Now you can get paid your way thanks to a multitude of self-serve tools, easy on-the-go access, and automated payment transfer methods.

From desktop to laptop, tablet to smartphone, your Hyperwallet makes accessing your funds easy—wherever you are.

#### How to Use this Guide

The Hyperwallet features an intuitive user interface and centralized account management capabilities. This guide is designed to provide you with a highlevel overview of important Pay Portal features. For additional insight and assistance, please refer to the Pay Portal's Support area. **Getting Started** 

A welcome email will be sent to you once your account has been created. Please follow the steps in the email to access your account and complete your registration.

#### **Compliance & Security**

Regulatory compliance and security are of vital importance to us, and we aim to meet our obligations and exceed industry standards whenever possible.

Vyvo is required by multiple regulations to help governments fight the funding of terrorism and money laundering activities. As such, we are obligated to obtain, verify and record information that identifies each person who opens, changes, or maintains a Pay Portal account. You may be required to provide personal information (such as a Social Security number, passport, driver's license or national ID card) or business documentation (such as the personal information of certain business representative) to use the Pay Portal.

This information is handled with the utmost care. For an explanation of how we collect, use, protect, and disclose personal information of individuals, please read our Privacy Policy.

#### **Multi-Factor Authentication**

Your Pay Portal is equipped with multi-factor authentication. Designed to reduce the chances of fraud, data loss, and identity theft, multi-factor authentication diminishes the chance of unauthorized access while still ensuring a quick and simple login process. Multi-factor authentication options are displayed based on your Pay Portal profile information. Keeping your profile information current will help ensure quick, secure access to your account at all times.

#### Your Pay Portal Dashboard at a Glance



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Logout



### Resources **Security Center**

### Read more about the security of the HyperWallet platform in the Security Center.

Available Fund
€0.00 EUR

Hi	story	Resources
0	Getting	Started Guide
Ø	Securit	y Center
\$	Fees	
	Sunnor	T.



Home Transfer History Resources Settings

### Security Center

We are committed to keeping your personal and financial information safe and secure. We have developed a robust Information Security Program that includes investing in technology to ensure that your confidential information is protected, ensuring that all records are maintained in secured facilities, and providing regularly training to all employees on security policies as well as proper methods to communicate with you, our clients, in a secure and confidential manner

We will never initiate a request for sensitive information from you (i.e. social security number, personal login ID, password, PIN or account number) through an unsolicited e-mail message or phone call.

While the controls that we have implemented to protect you and your money are very important, preventing financial fraud is a shared responsibility. The information provided in our Security Center will give you the knowledge and the tools to protect yourself.

#### Ten Easy Steps to Increase Your Safety

Protecting your information and ensuring the security of your transactions are among our highest priorities. But you can maximize your own online security, by being informed, which is often the best defense against fraud. See these security tips to help protect yourself from financial crime:

- 1. Use a complex password and change it regularly. Do not use names, birthdays, or other personal details that might be easily determined.
- 2. If you need to write down your usernames and/or passwords, be sure they are maintained in a secure place.
- 3. Don't respond to email, instant messages (IM), text, and phone calls asking you for your password. You should never disclose your password to anyone.
- 4. Keep your computer and/or network software patches and virus protection software up to date.
- 5. Review your transactions on regular basis and verify your credit report to ensure that you have not been a victim.
- 6. Look for secure links, "https" URLs provide some indication of secure link.
- 7. Go paperless where possible.
- 8. Use the latest versions of Internet browsers, such as Explorer, Firefox or Google Chrome with "pop-up" blockers.
- 9. Be sure to review and approve transactions carefully.
- 10. Turn off or password-protect your computer and mobile devices when not in use.

If your card is lost or stolen , please immediately report it. Our agents can then assist you.



 $\square$ 

Logout



### Resources Fees

Check the costs applied to your transaction and learn more about the processing time in the **Fees** section.





Available Funds

€0.00 EUR

Home Transfer History Resources Settings

$\square$	Logout

#### Fees

#### **Transfer Fees & Processing Time**

Please select country and currency in order to determine the relevant transfer fees and possible processing times.

Italy	\$ EUR	٠	
Туре	Fee	Processing Time	
Euro Bank Account	€2.25 EUR	1 - 3 Business days	2
Transfer Returns	€10.00 EUR	Not Applicable	2

#### Account Fees

Туре	Fee	
Service Fee	€5.00 EUR	•





### Resources Support

### If you need assistance, you can reach the **Support** section and:

- Read the FAQs;
- Contact HyperWallet.





### VYVO"

Home Transfer History Resources Settings

 $\square$ Logout

Available Funds

€0.00 EUR

### Support Center

FAQs Telephone Email

Our frequently asked questions service offers answers to common questions. If you don't find an answer, please contact our customer support and a representative will be able to assist you.

Q

#### Overview

- + How do I sign up or activate my account?
- + How do I log in to the Hyperwallet?
- + How do I change my profile information?
- + How do I change my account password?
- + What should I do if I forgot my password?

#### Account Verification

- + What information needs to be verified?
- + How long does it take to verify my documents?
- + What type of documents are acceptable as proof of address?
- + Can I use a nickname or alternative name?
- + What is the format for providing my date of birth?
- + What should I do if I have submitted the required documents, but transfers are still not working?
- + Are photocopies of the required documents acceptable?
- + I'm trying to upload the requested documents, but it says the file size is too big. What do I do?
- + I have an expired passport. Can I still submit that on the Pay Portal?
- + Does the address on the document have to be the same as my Pay Portal profile?





### Settings Profile

### Change or update your personal information in the **Profile** section in the Settings menu.





VO™	Home Transfer Hi	story Resource	es Settin	ngs	Logout
able Funds €0.00 EUR	Update Accou	unt Profile	ited, please c	ontact Vyvo	
	Personal Information	n			
	First Name:				
	Middle Name:				
	Last Name:				
	Gender:	OMale OFemale			
	Date of Birth:	Anth Day	¢ Year	\$	
	Member ID:				
	Phone Number:				
	Mobile Number:				





### Settings Security

### Manage your password and security questions from the **Security** section.





~~0™	Home Transfer History Resources Settings	Logout
lable Funds €0.00 EUR	Password Security Questions	
	Old Password:	
	New Password:	
	Confirm Password: Update Password	





### Settings Preferences

### Manage your Time Zone, language and notifications in the **Preferences** section.





nces			
Language Notifications			
Country: Italy Time Zone: Please Sele	¢		
	Country: Italy Time Zone: Please Sele	Country: Italy + Time Zone: Please Select + Confirm	Country: Italy Time Zone: Please Select Confirm





### Transaction History

In the History section, you can check all the transactions managed within your HyperWallet account.



VO™	Home Trar	nsfer History	Resources Se	ttings			Logout
able Funds €0.00 EUR	Portal	tion Histor	У				
	From:	07/08/2019	<ul><li>O0:00:00</li></ul>	UTC	Currency:	All	
	то:	₩ 08/08/2019	Ø 00:00:00		Transaction Type:	All	
						Search Download	
	No Results						





## **TRANSFER OF AMOUNTS**



### NEW TRANSFER METHOD

Before managing your transfers and requesting a withdrawal, you must insert your transfer method.

Access the **Transfer** section and click on **Add New Transfer Method**.







### Select your country, currency and method of transfer from the options available.

Click on **Continue**.







Insert all the required detailed information related to your Transfer Method choice.

Accept the Terms and Conditions.

Click on Continue.



<b>′</b> ∨0 <sup>™</sup>	Home Transfer History Resources Settings	Logout
lable Funds €0.00 EUR	Add Transfer Method Failure to enter your account information correctly may result in your money going to the wr fees. Account Details	rong account and not be recoverable, or additional
	Account Type: USD Bank Account Routing Number:	
	Account Number: Account Type: SAVINGS O CHECKING	
	Remember As:       I agree to the Terms and Conditions of US ACH Credit Aut	horization
	Fee:       \$1.25 USD         Processing Time:       1 - 3 Business days	





### Double check the information and then Confirm.



Home Transfer History Resources Settings

 $\square$ Logout

### Add Transfer Method

#### Confirm

#### Account Details

Routing Number: 122000496 Account Number: 0123456789 Bank Account Type: SAVINGS

Account Type: United States Bank Account Bank Name: MUFG UNION BANK, N.A.

#### Transfer Fees & Processing Time

Fee: \$1.25 USD Processing Time: 1 - 3 Business days

#### **Owner of Record**

Full Name: Address: Date of Birth: Phone Number:

Cancel Confirm





You now can see your preferred Method within the transfer section.

You can also proceed to create an **Auto Transfer** operation.

Click on Return to the **Transfer Center**.

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		Avai	la







### SET AUTO TRANSFER

From the Action button you can set your method.

Click on create Auto Transfer.

vy
Availa







### Set all your preferred parameters of the Auto Transfers and **Confirm**.



0		ory Resources Settings	
unds	Auto Transfer		
EUR	Auto Transfer will automatic successful transfer. To setup confirm. Auto Transfer requi	ly transfer your balance to your selected transfer destina outo Transfer, please select your destinations and the am as 100% of your balance to be specified below	ations. You will receive an email confirmation for each nount to transfer (% of your balance) for each and press
	Auto Transfer Enabled:	2	
	Transfer Period:	Every day Monthly, starting on 08/07/2019 GMT	
	Transfer Method:	Bank [ USD ]	Save
		More Options »	





### TRANSFER AN AMOUNT

From the **Home** section, choose Transfer Funds in the Action Bar.

Set the options for the transfer and insert the amount.



Click on **Continue**.

/∨0™	Home Transfer History Resources Settings	Logout
	Transfer Funds	
ailable Funds €0.00 EUR	From: My Available Funds   To: Bank [ United States Bank Account ] Add New Transfer Metho   Amount: \$ USD   Personal Notes:   Continue	





# Double check the details and then **Confirm**.





Wait for confirmation.

You can track your transfer any time by choosing **Track your Transfer**.







### From here you can track the transfer operation and the time of each transfer.



### VYV0<sup>™</sup>

Home Transfer History Resources Settings

 $\square$ Logout

Available Funds

€89.90 EUR

Status of You	ır Transfer			
<u> </u>				
Create	ed	Review	Processing	Released
Transfer Trac	king Summary			
Created	Identifier	Destination		Estimated Delivery Date 🚱
Created Aug 07, 2019	<b>Identifier</b> 4732568	<b>Destination</b> Bank		Estimated Delivery Date @ Pending
Created Aug 07, 2019 <b>Transfer Deli</b>	Identifier 4732568 very History	<b>Destination</b> Bank		Estimated Delivery Date @
Created Aug 07, 2019 Transfer Deli Date/Time	Identifier 4732568 Very History Description	Destination Bank		Estimated Delivery Date @
Created Aug 07, 2019 Transfer Deli Date/Time Aug 07, 2019	Identifier 4732568 Very History Description Transfer R	Destination Bank on equest Initiated		Estimated Delivery Date @
Created Aug 07, 2019 Transfer Deli Date/Time Aug 07, 2019 01:39 PM	Identifier 4732568 Very History Description Transfer R Payee has	Destination Bank on equest Initiated <i>initiated a funds transfer request</i> .		Estimated Delivery Date @ Pending





### **NOTIFICATIONS**

An email will be sent to you by the system to notify you when new amounts are added to your account, or when each transfer operation is requested.





### You have received a payment from Hyperwallet

You have received a payment from Hyperwallet for the amount of €100.00 EUR on August 7,

https://vyvotest.uat.hyperwallet.com

VY	VO™
	Transaction Request Confirmation
Dear	
Your request to	transfer USD \$10.00 to your bank account has been received.
Your receipt id i	s 4732568.
You should rece	eive this amount within 1 to 3 business day(s).
Thank You	
The Hyperwalle	t Team uat.hyperwallet.com







