1. Introduction to eWallet Service

A Digital Wallet (also known as eWallet) allows users to make electronic transactions quickly and securely. A Digital Wallet functions much like a physical wallet. The digital wallet is a method of storing various forms of electronic money (e-cash), the digital wallet has also evolved into a service that provides internet users with a convenient way to store and use online shopping information.

2. OKPAY eWallet Overview

OKPAY Company offers an advanced eWallet solution for personal and business use. Create an additional eWallet for personal shopping, education or business. Multi-Wallet platform allows setting up various payment settings, creating a separate eWallet for each Website/Business thus diversifying payments and making financial management easy and convenient.

Set up your business e-payments processing wisely. All payment options can be conditionally divided by 2 basic principles: refundable and non-refundable. For example any credit card payment, some e-currencies can be refundable and thus the payment you receive can be reversed (due to a chargeback). Refundable payments can be withdrawn only after the certain Enrollment period.

OKPAY e-currency (OK USD, OK EUR, OK GBP, OK CHF, OK RUB and 14 other currencies) is non-refundable. You will not encounter with chargebacks or reversed payments paid to you via OKPAY e-money. Also many additional supported payment options are non-refundable as well. Non-refundable payments are processed instantly thus available for withdraw right away.
3. Managing eWallets

Open www.okpay.com website to create an account in OKPAY.

Locate the main panel on top of the page:

Click on “Log In” link to open your OKPAY account - this will bring you to the next page “My Account” overview.

In the Left side of the page locate a “Wallets and Currencies” section:

This section features your OKPAY Wallets: name of the Wallet, Wallet ID, list of enabled currencies, currency balance as well as total Balance and Available balance. If you have already created additional Wallets they will be featured in that section as well.
Open your OKPAY Profile and locate “Finance” section

Click on the “Wallet and Currencies” link - this will bring you to the next page:

“Wallets & Currencies” overview page displays active Wallets and balances.
3.1. Creating Additional e-Wallet

Use the “Click here” link to add additional Wallet (for example a Wallet for your business) to your OKPAY Profile:

Enter Wallet title and select currencies.

Then click on the “Add” button to proceed. You will be forwarded to the Properties of a newly created eWallet.
On the Wallet properties page you will find **General, Currencies, Linked Emails** and **Linked Phones** sections.
3.1.1. Manage Currencies Section

In the Currencies section you can add or remove currencies to your OKPAY eWallet. Additional currency can be added by clicking on the “Add Currency” link.

Use the “X” button to remove unnecessary currencies.
3.1.2. Manage E-mails Section

In the “Manage Emails” section you can link one of your email addresses to this Wallet. OKPAY recommends creating additional email addresses for each eWallet. Click on the “Manage Emails” link - this will bring you to your Profile > Emails section:

To add a new email address - enter it to the appropriate box and click on “Add” button:
You will see a note that a confirmation message has been sent and you need to click on the link in the message to complete verification of that email address.

Open your email and check your Inbox folder:

If you cannot find a message from OKPAY you might also consider checking the Spam/Junk folder. If you did not receive the message in the next 30 minutes you can send a confirmation email again. Click on the green “Tick” icon to send another verification message.
3.1.3. Manage Phones Section

In the “Manage Phones” section you can link one of your mobile phone numbers to this particular Wallet. Click on the “Manage Phones” link - this will bring you to your Profile > Phones section:

**Linked Phones**

<table>
<thead>
<tr>
<th>Phone</th>
<th>Linked to wallet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No phone number</td>
</tr>
</tbody>
</table>

Manage Phones

Save

Return to the wallets Information

**Phones**

Use the following page to add a phone number, verify it and view the list of the linked phone numbers.

Verified cell phone number can be used for maximum protection for money on your account. Add a cell phone number, click on the “Send Validation Code” button to send SMS with a code. Then click on the “Enter Code” button to enter the code and complete your mobile phone verification.

<table>
<thead>
<tr>
<th>Phones</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No Records</td>
</tr>
</tbody>
</table>

Add

If you are experiencing difficulties receiving SMS messages on your mobile phone at your current location proceed with an SMS Delivery Troubleshooter. In case none of the above options work for you use Voice Verification of the Mobile Phone Number.

Return to the profile page
To add a new cell phone number - click on the “Add” button:

Enter the Mobile Phone Number **without** a country code in the right box (default country code will be entered automatically based on your Address settings). If you wish to enter another country code you can insert it in the first box.

From the Phone Type menu select a **Mobile**.

**IMPORTANT NOTE:**
Mobile Phone number is required to receive wallet notifications; any other phone types will not work.

Click on the “Send Validation Code” button to send a message with a validation code, than click on “Enter Code” button to complete mobile phone verification.

We have just created an additional OKPAY Wallet and assigned Email Address and a Mobile Phone number to it.
3.2. eWallet Preferences

Go back to your OKPAY Profile

Click on the “Wallets & Currencies” link

Click on the “TestBusiness“ wallet name to edit Wallet Preferences.
3.2.1. Common

"Common" tab contains general Wallet properties such as: *Title and Color, Currencies, Linked Emails, Linked Phones.*
3.2.2. Cash Flow Alerts

The “Cash Flow Alerts” tab includes various alerts that you can setup for your Wallet:

You can enable notification “Send Cash Alerts” options for the Money received as well as for Money sent operations.
3.2.3. Merchant Activation

The “Cash Flow Alerts” tab includes various alerts that you can setup for your Wallet:

IMPORTANT NOTE:
For additional information regarding Merchant Account activation please refer to the Merchant Activation guide.
3.2.4. Business Information

Wallet Properties - TestBusiness

Business Information
Please provide a description of the business associated with the current Wallet. This information as well as the phone number and (or) email address will appear in the payment form header.

General business description

- Title: TestBusiness
- Category: Select Value
- Website: Select one

Description:

Logotype (max dimensions 120x120):

Customer support
Enter your actual contact details which will allow your customers to contact you and get support. The availability of this data increases confidence in you and consequently increases sales volumes.

Use special profile pages to manage registered Emails and listed Phone Numbers.

- Phone: None
- Email: None
- Support URL:

Save
“Business Info” tab contains business information on the selected wallet. Refer to this tab to edit your business information such as:

**Title (your Company name);**

**Category (business category or type of business);**

**Website (website of your company);**

**Description (enter the description of your business, it can be a few words describing a service you provide or description of the offered products);**

**Logotype (attach an image file your business logo, the image must be a rectangular with a 120x120 px size);**

**Add to OKPAY Catalog (check this option if you would like to be added to the OKPAY Business Directory and sorted by the business category).**

Customer Support section contains the support line *Phone number, Email address* and the URL page link that you can enter for your clients convenience.

**IMPORTANT NOTE:**
Please note that the only information payer will see during checkout is the Business Information of your OKPAY Wallet.
3.2.5. Payment Preferences

“Payment Preferences” tab contains payment settings for your Business (Wallet).

There are 3 main sections: Payment Receiving Preferences, Accepted Payment Instruments, Payments by Country.

Use Payment Receiving Preferences to set payer preferences as well as the system commission option. Accepted Payment Instruments section allows to enable or disable processing of certain payment options. Please be aware that some of the payment options (for example Sofort) are refundable despite the fact that OKPAY e-currency itself is non-refundable. This is why we have created an enrollment period. Depending on your businesses types and needs you can always tune your payment processing accordingly.
Business Practice section contains business-questionnaire

Wallet Properties - TestBusiness

Business Information
Please provide a description of the business associated with the current Wallet. This information as well as the phone number and (or) email address will appear in the payment form header.

General business description

- **Title**: TestBusiness
- **Category**: Select Value
- **Website**: Select one

Description

- **Logotype**: image file

Add To OKPAY Merchants Catalogue

Customer support
Enter your actual contact details which will allow your customers to contact you and get support. The availability of this data increases confidence in you and consequently increases sales volumes.

- **Phone**: None
- **Email**: None
- **Support URL**:

Save
3.2.6. Integration

“Integration” tab contains the additional integration settings such as:

Auto Return URLs (auto-return URL allows you to forward your customers from the checkout page back to your website upon successful payment);

Payment Notification (IPN) (allows you to enable payment notifications and specify a notification URL);

API Access (enable or disable API access for your Business/Wallet).
3.3. eWallet Banking Information

On the Account Overview page locate the “Wallets & Currencies” section:

The small “Bank” icon in the top right is related to the particular Wallet banking details. It can be used to find out the OKPAY Wallet banking information.

IMPORTANT NOTE:
Each OKPAY Wallet has unique banking details - “Details of Payment” section contains Wallet ID number.
Bank Wire Deposit

Add money to your OKPAY account via bank wire transfer.

WARNING: To prevent abuse and fraudulent transfers it is strictly prohibited to publish your OKPAY account banking details on the public websites. Publishing bank details is only allowed on the private sections of the website which can be accessed (login and password) by authorized users confirmed their identity.

Bank wire transfers are charged in accordance with Service Fees.

Currency: EUR
Wallet: Wallet #1

Show Banking Details

On that page you will find required banking details information for the wallet replenishing.
IMPORTANT NOTE:
“Details of Payment” box with your OKPAY Wallet ID information is very important and it is crucial to specify that in the wire transfer.

Depending on the currency that you want to receive on your OKPAY Wallet (USD, EUR, GBP, CHF, RUB) select appropriate banking details. You can also exchange currencies later in your OKPAY account by clicking on the “Currency Exchange” operation:
3.4. Transfers Between eWallets

Please note that as soon as you will create additional OKPAY Wallet you will find a new operation “Internal Transfer”.

Specify the Wallet “From” and Wallet “To”, enter the amount, comment if needed and make a transfer.
3.5. Closing eWallet

Open your OKPAY Profile and return to the “Wallets & Currencies” section:

![Wallets and Currencies](image)

In the right side of the wallet list locate an “X” button. Click on it to remove additional wallets.

**IMPORTANT NOTE:**
Please note that you can not remove the main Wallet #1 as it is the main Wallet of your OKPAY account.
4. Notes

OKPAY eWallet Overview


* OKPAY Service fees
