User Manual for Mobile Application

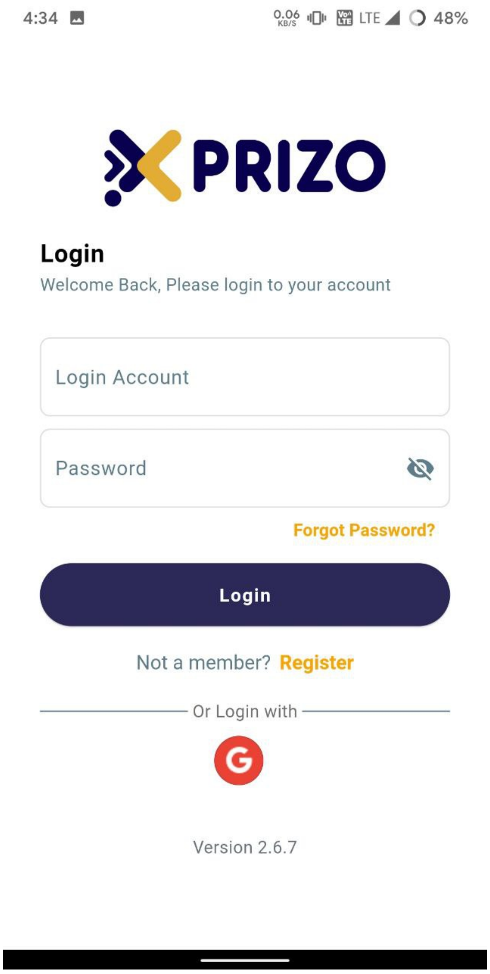
This Manual serves as a comprehensive guide to navigating and utilizing the features of the mobile application effectively. Divided into chapters such as User Management and Wallet Management, the manual offers step-by-step instructions for various tasks. Users can learn how to create accounts, complete user details, and undergo KYC processes for enhanced security. Additionally, they can explore wallet management functionalities like adding new wallets, managing funds, and initiating transactions, including sending money to other users seamlessly. With detailed explanations and user-friendly illustrations, this manual empowers users to maximize their experience with the mobile application.

User Management

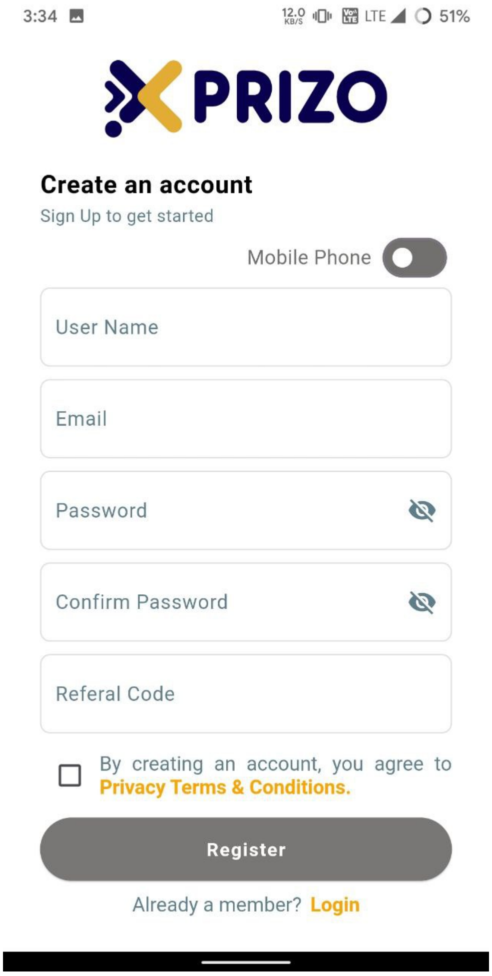
This chapter provides users with essential tools to manage their accounts. It includes step-by-step instructions on creating a new account, filling in user details, and completing the KYC process. Additionally, users can learn how to leverage the app to become agents or merchants to perform financial activities. With clear guidance on each process, users can navigate through the app effortlessly, ensuring a smooth and efficient experience while managing their profiles and exploring new roles within the platform.

Create a New Account

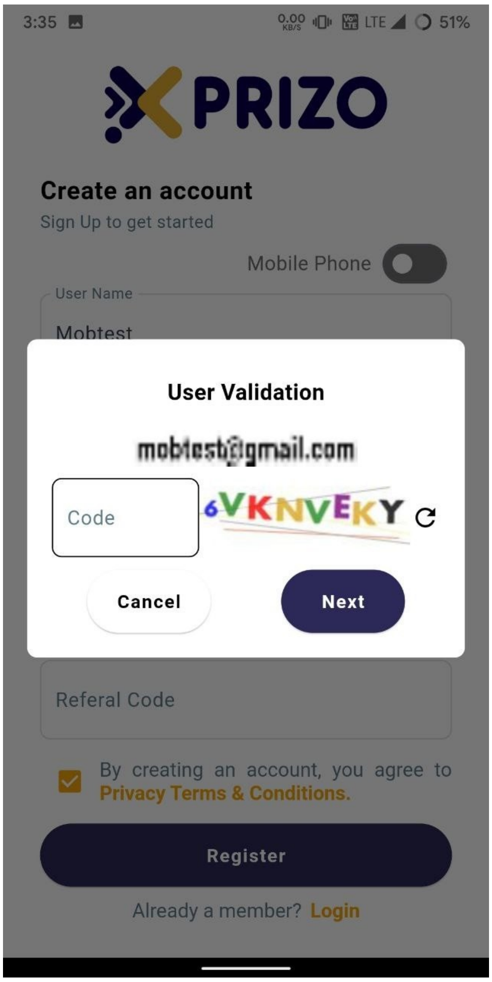
- To register for Xprizo, click on the "Register" button to create a new account.



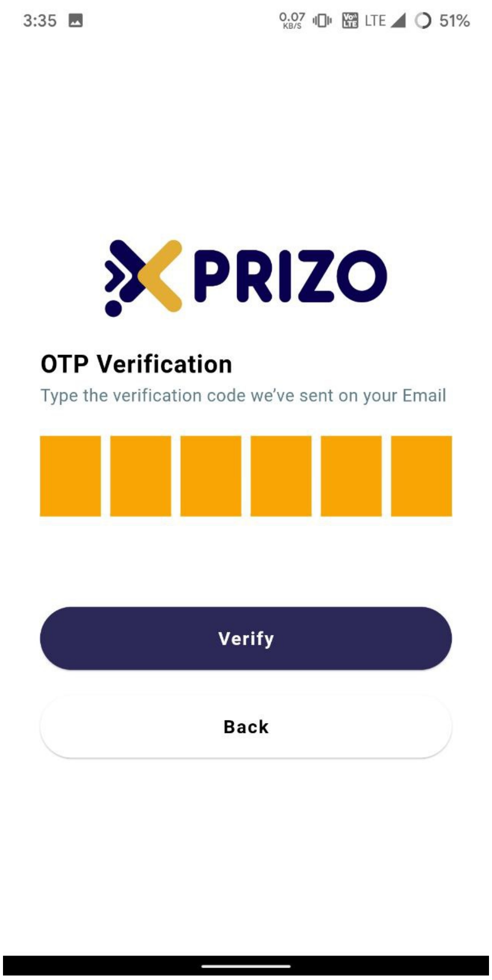
- You can create an account either by providing your email and filling out the details or by using your mobile number by toggling the mobile number option.



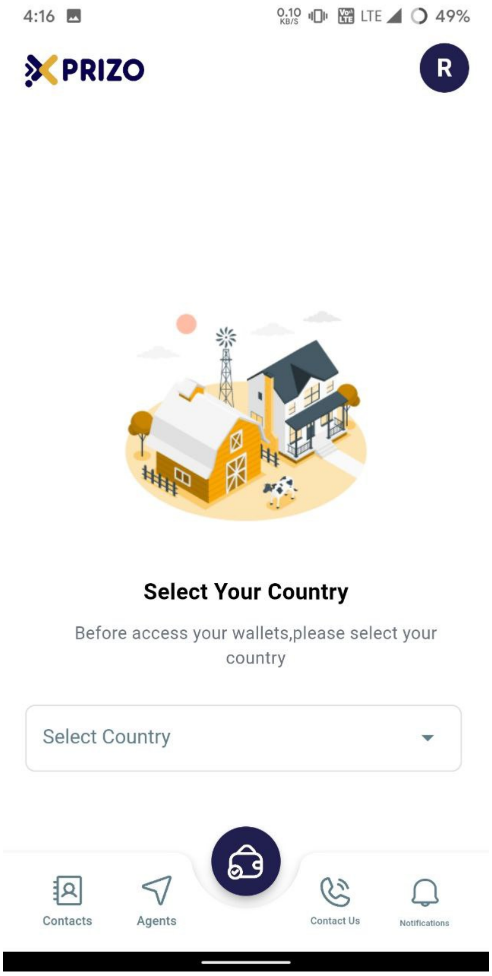
- Enter the code shown for user validation.



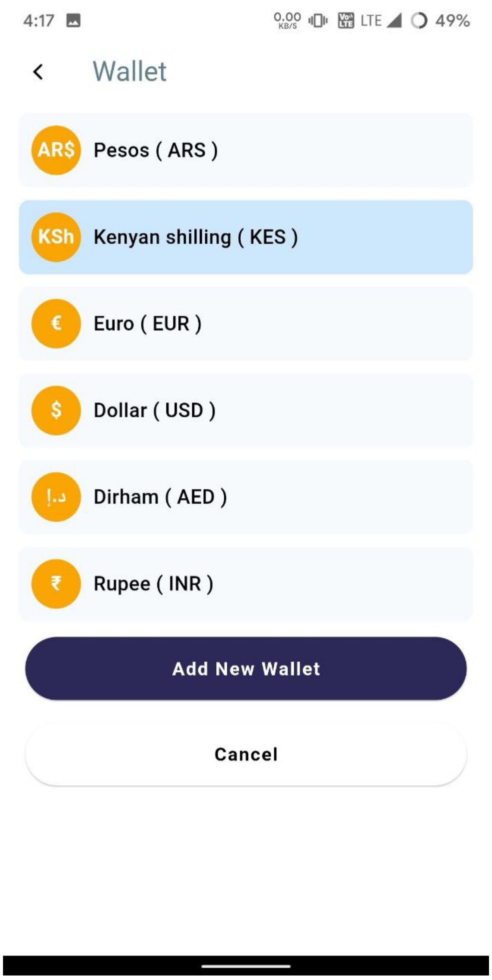
- Now enter the OTP received on your email or mobile number, depending on which one you used for registration.



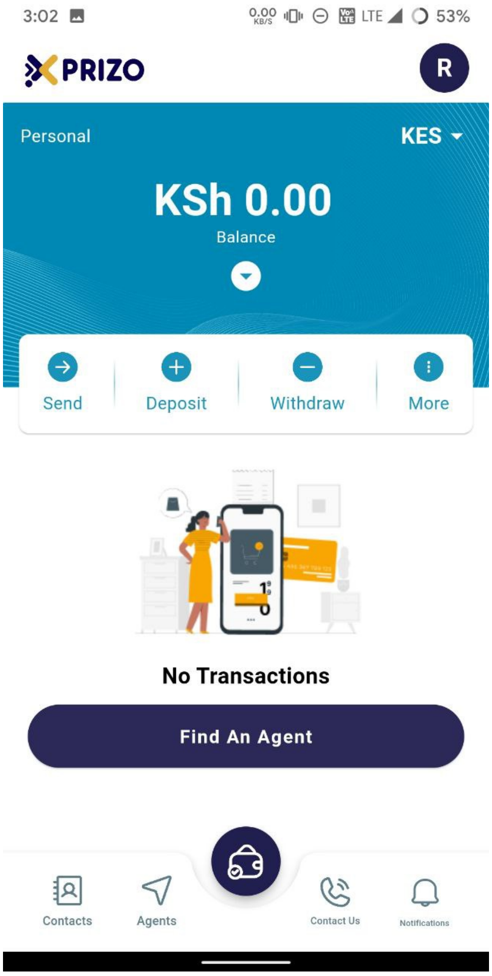
- Once verified your account will be created and now you will have to select your country.



- After selecting your country, add your wallet with your desired currency for transactions.

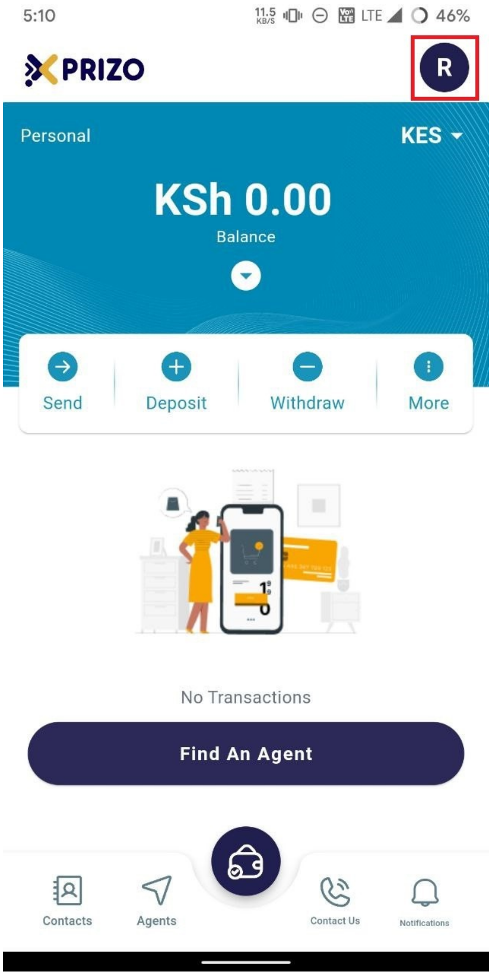


- Now that you've completed all the steps, you can start using the app for your transactions.

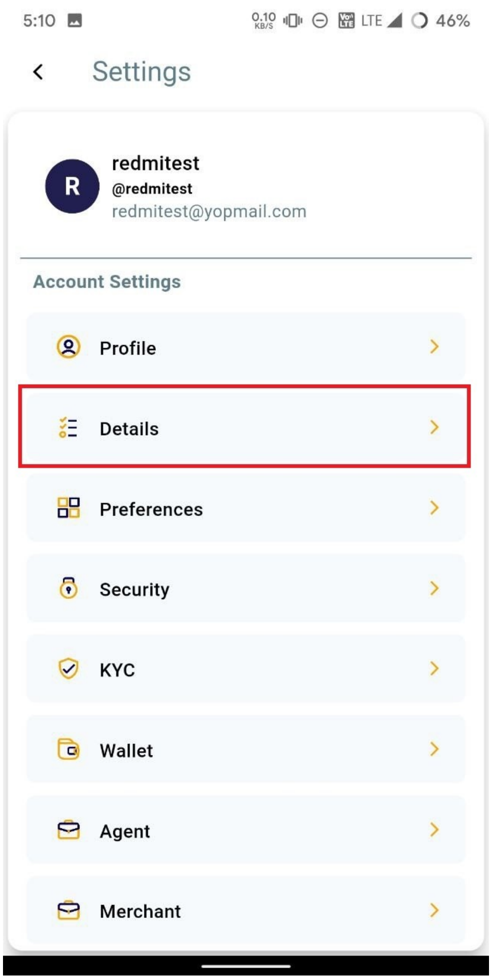

3:02
53%
PRIZO
R
Personal
KES
KSh 0.00
Balance
Send
Deposit
Withdraw
More
No Transactions
Find An Agent
Contacts
Agents
Contact Us
Notifications

User Details

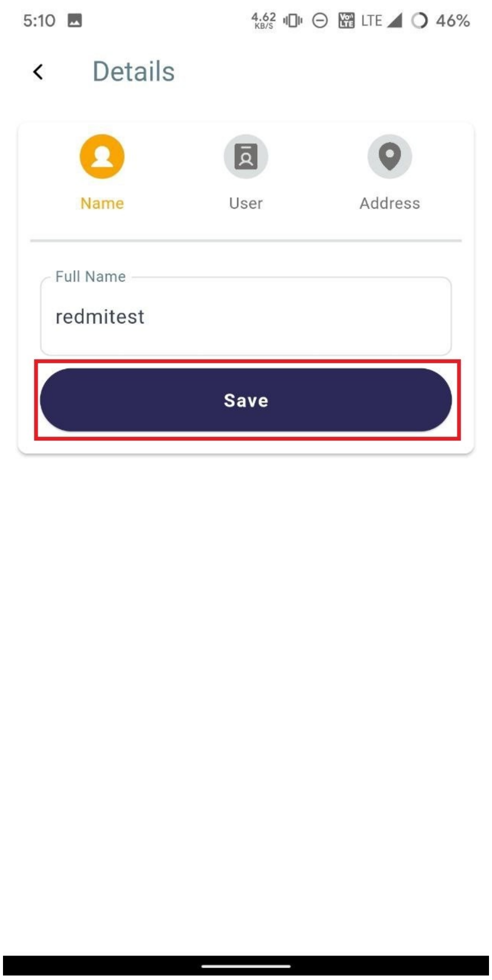
- To complete your details, click on the profile picture button located at the top right corner, and then navigate to account settings.



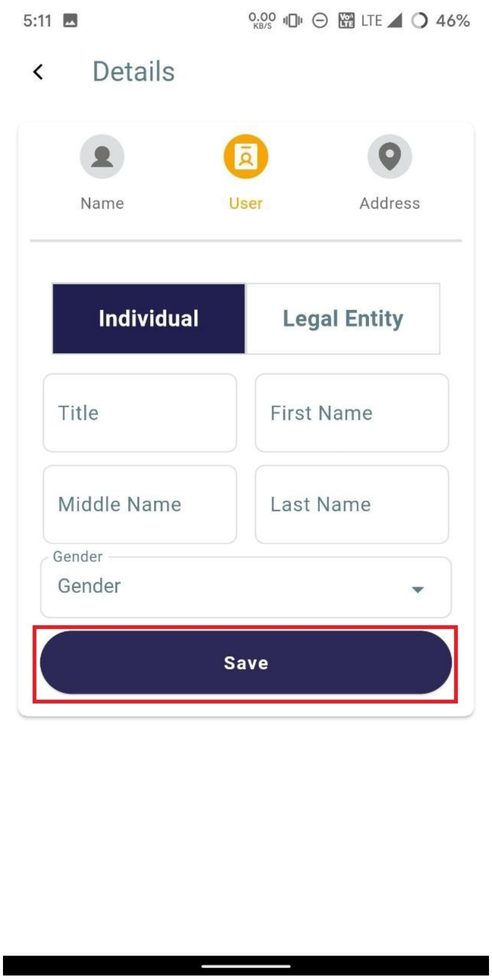
- Click on "Details" to access the details section of your profile.



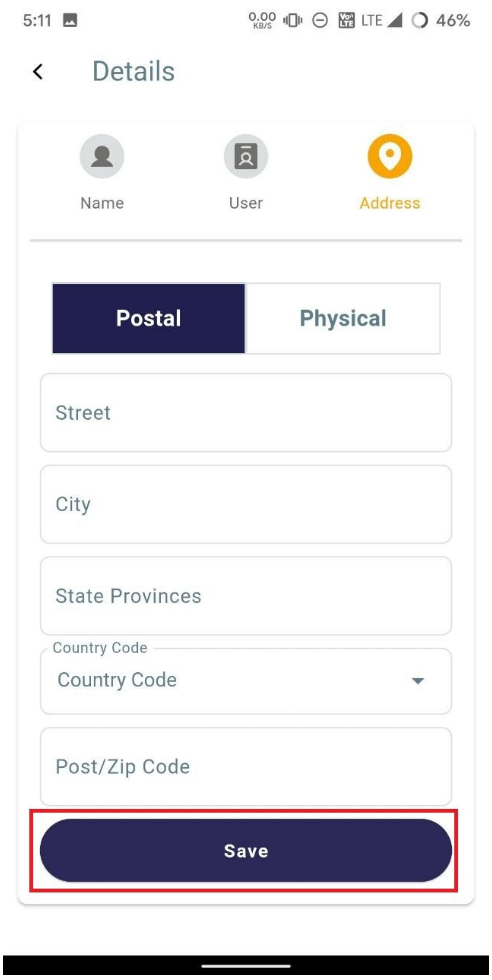
- To update your name, click on the "Name" tab above, enter the new name in the "Full Name" text field, and then click on "Save" to save your changes.



- To update user details, navigate to the "User" tab, and enter the required information. If you're updating details for an individual, select the "Individual" tab; for a legal entity, choose the "Legal entity" tab. Enter the relevant details and click "Save" to confirm the changes.

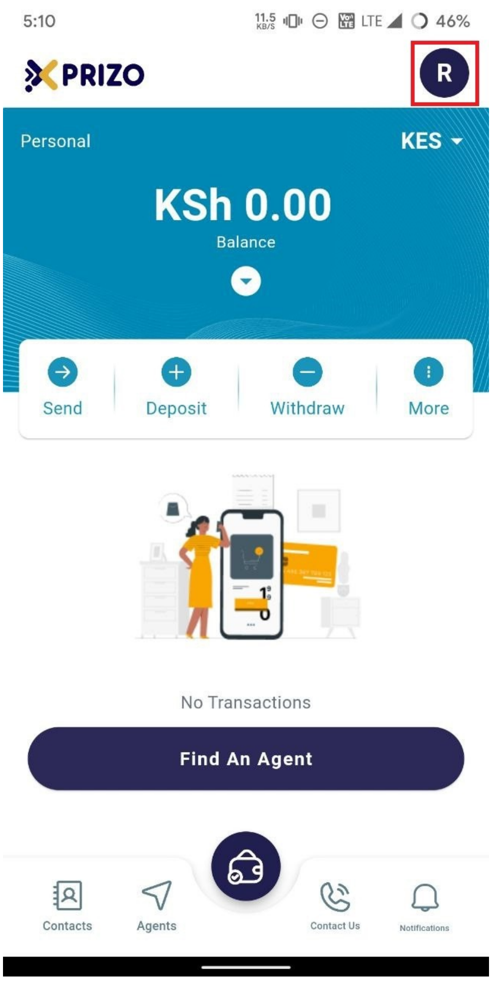


- To update address details, navigate to the "Address" tab and enter the required information. Choose the appropriate tab based on the type of address you're updating - "Postal" for postal address details, or "Physical" for physical address details. Enter the relevant information and click "Save" to confirm the changes.

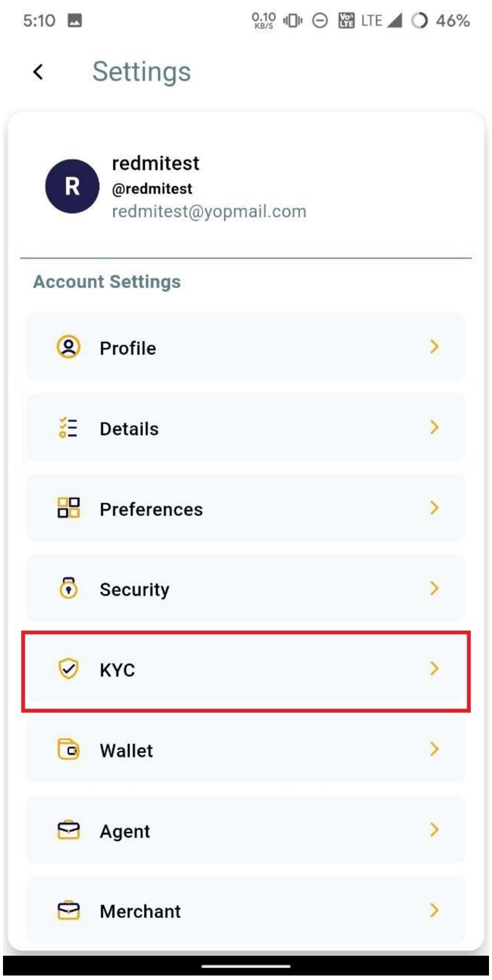

5:11
46%
Details
Name
User
Address
Postal
Physical
Street
City
State Provinces
Country Code
Country Code
Post/Zip Code
Save

KYC

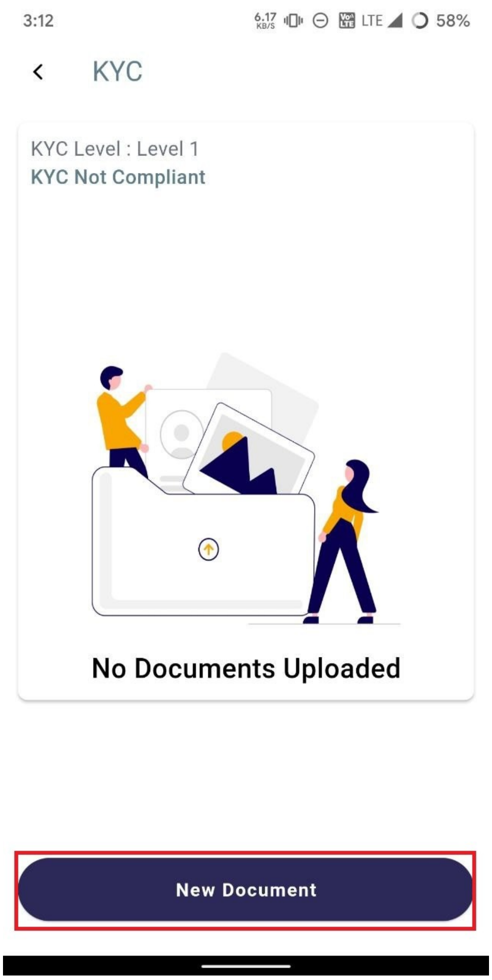
- To finalize your KYC, access the account settings by clicking on the profile picture icon located at the top right corner.



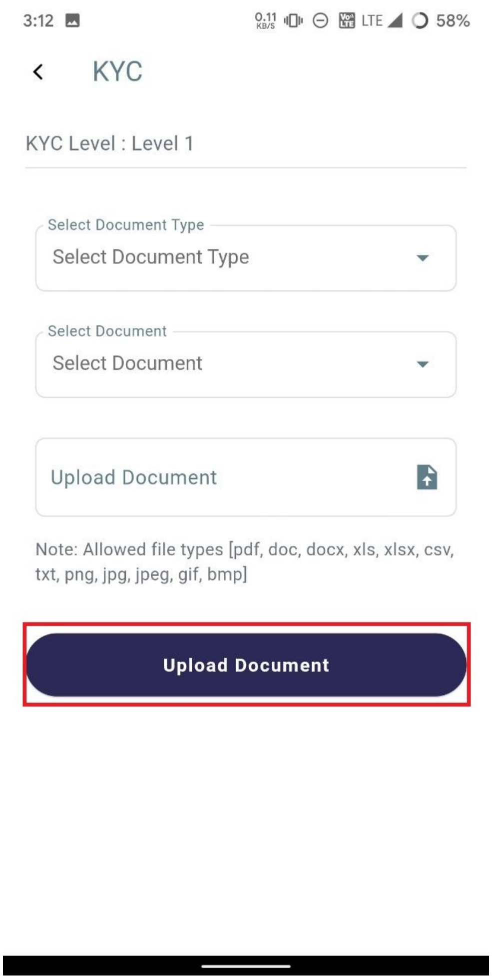
- Click on "KYC" to access the KYC section within the profile.



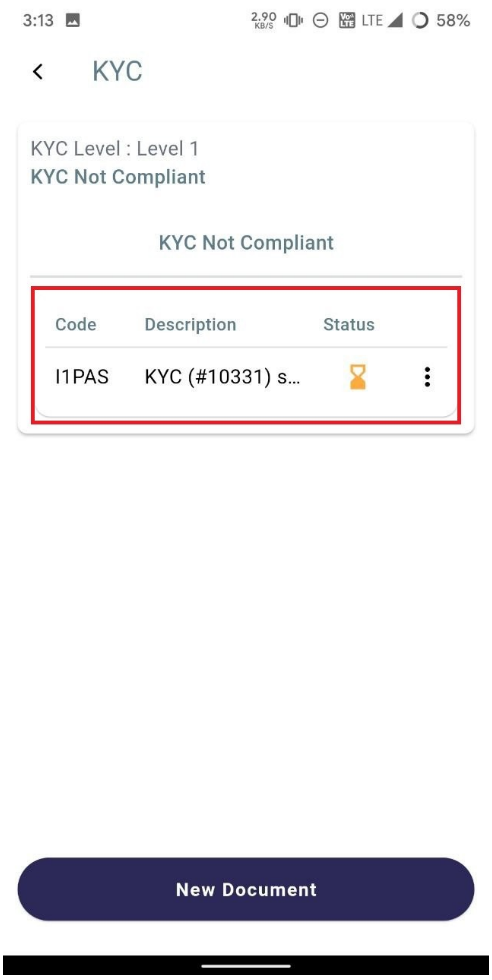
- Initiate the KYC process by clicking on "New Document" and providing the required document details along with the necessary documents.



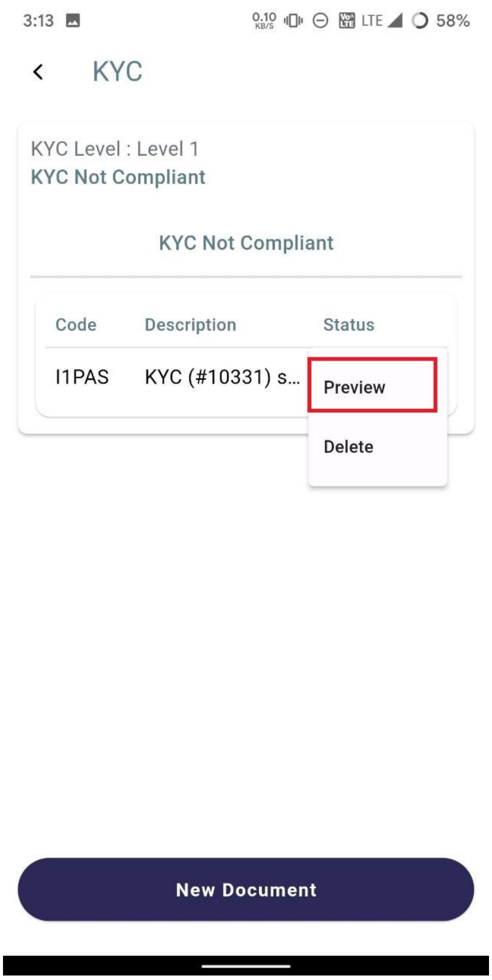
- Next, select the document type and document, then upload the corresponding document file. Once done, click on the "Upload" button to submit the document for KYC approval.



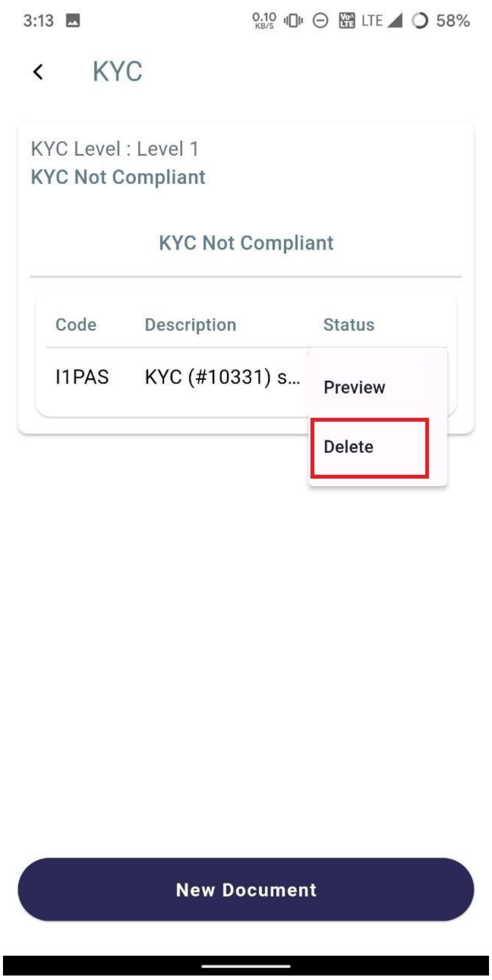
- Upon uploading the document, it will be displayed with a "Pending" status.



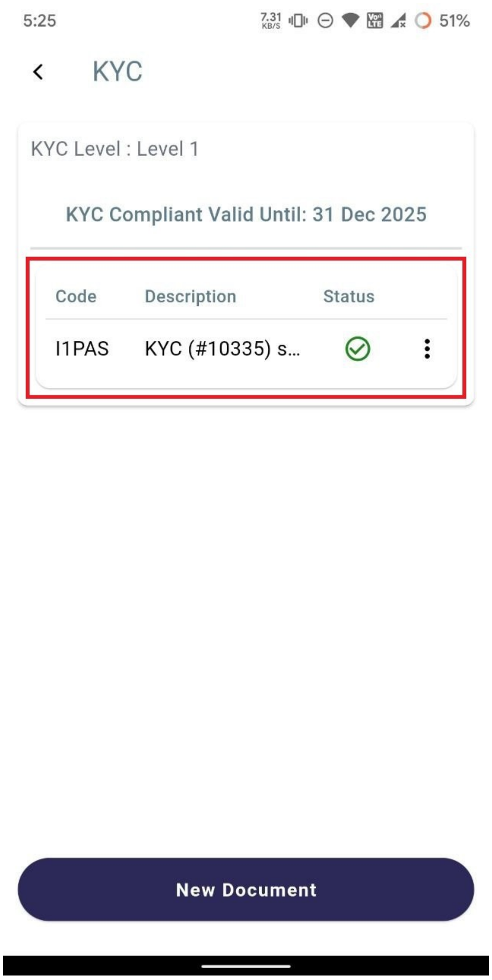
- Click on the ellipsis and select preview to preview the document uploaded.



- To delete the uploaded document, click on the ellipsis icon and select "delete" to remove the document.



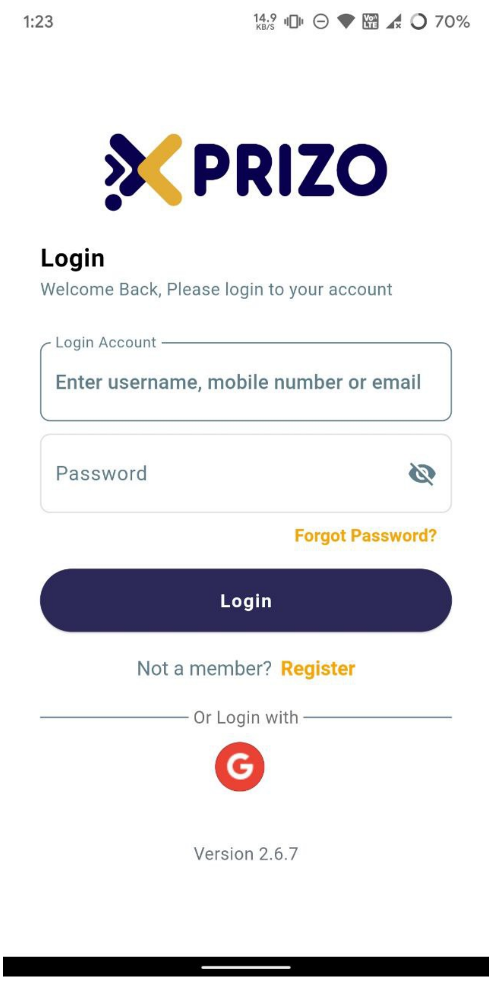
- Once the back office approves the KYC and the KYC documents, the status will change to "complete."


5:25
51%
KYC
KYC Level : Level 1
KYC Compliant Valid Until: 31 Dec 2025
Code
Description
Status
I1PAS
KYC (#10335) s...
New Document

How to become a Merchant?

1. Login

Sign in to your Xprizo account using your login credentials, then click on your profile initial icon to access your account settings.



2. Add Wallet

To engage in transactional activities or manage funds, you must have a wallet integrated into your profile. Once added, transactions can be securely conducted directly from the user's account. To learn how to add a wallet, follow the provided link for step-by-step instructions.

Add a New Wallet

3. Add User Details

To initiate a merchant request to the back office, start by completing your profile details. This includes providing your name and address information. Refer to the provided link for a step-by-step guide on how to fill out your user details.

Complete User Details

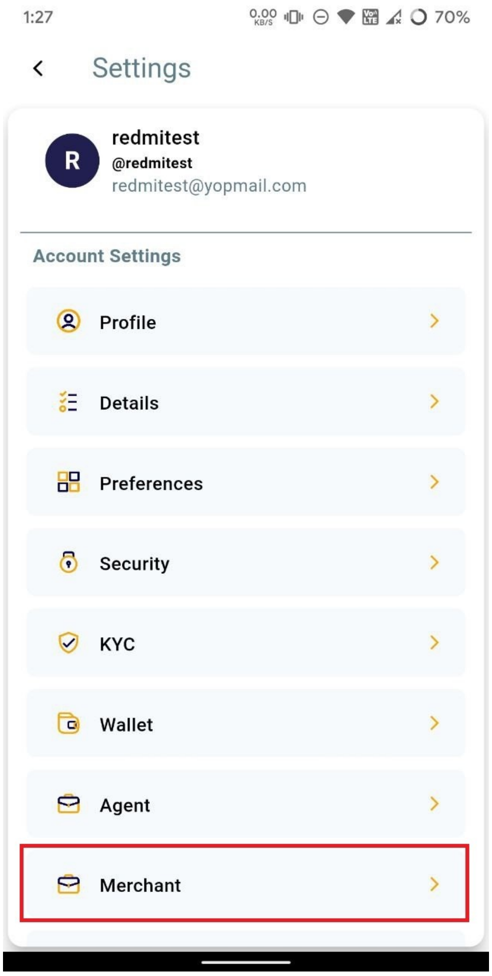
4. Complete KYC

The next crucial step is to ensure KYC compliance by completing your KYC details. This involves uploading necessary documents for KYC verification, which will be reviewed by the back office. Upon approval, you will achieve KYC compliance status. Follow the steps outlined in the provided link for a comprehensive guide on completing the KYC process.

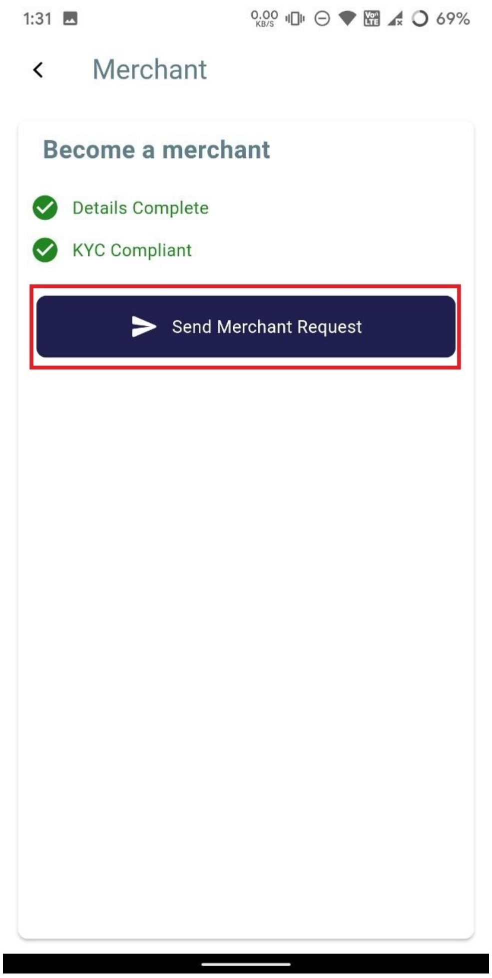
KYC Details

5. Send Merchant Request

- Click on the Merchant tab within the account settings to access the Merchant settings.



- Click the "Send Merchant Request" button to submit a request to the back office to become a merchant.

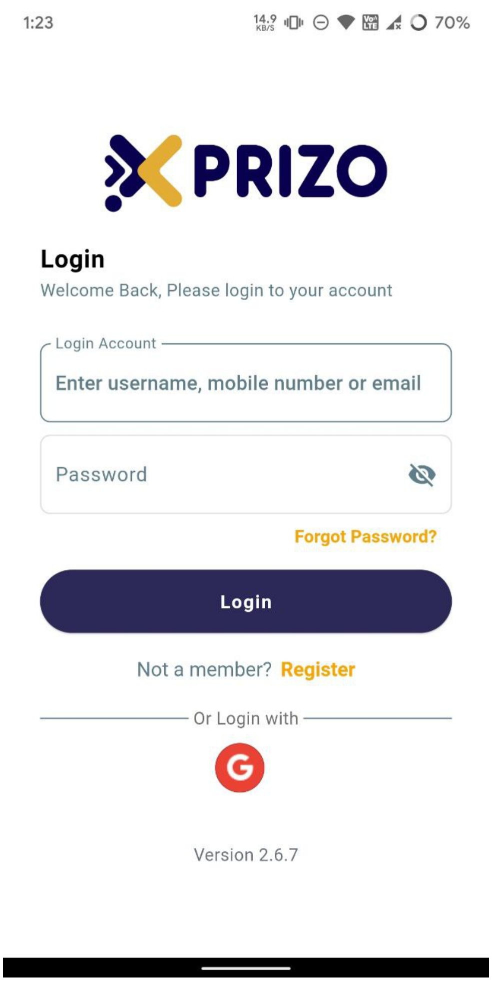


- Upon approval from the back office, your request to become a merchant will be processed, and you will be assigned the role of a Merchant.

How to become an Agent?

1. Login

Log in with your credentials to access your account.



2. Add Wallet

For users to be able to engage in transactional activities and manage funds effectively, you must possess a wallet within your profile. With a wallet, users can securely conduct transactions directly from their account. To understand how to add a wallet, follow the link below for step-by-step instructions.

Add a New Wallet

3. User Details

To become an agent, you must first complete your profile details. This can be done by providing essential information such as your name and address. Follow the steps outlined in the link below to learn how to fill out your user details accurately.

Complete User Details

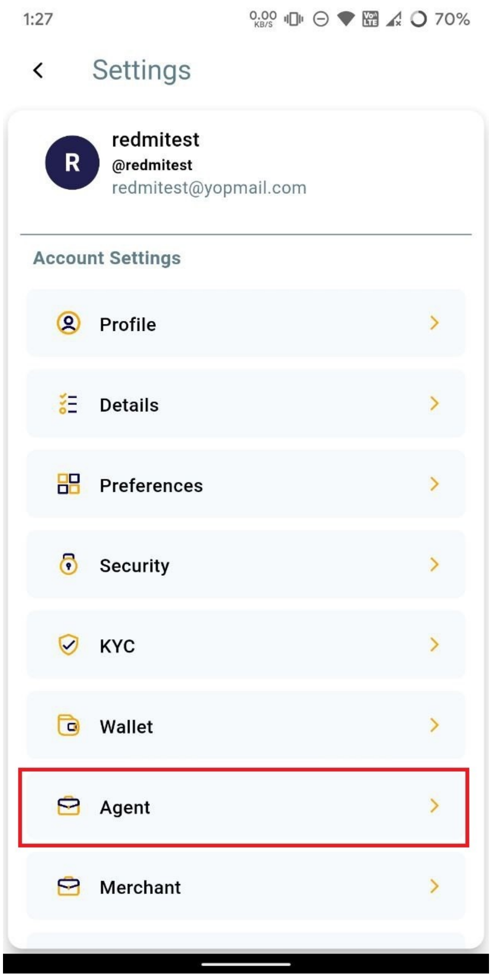
4. Complete KYC

Next, proceed to complete your KYC details to become KYC compliant. This involves uploading necessary documents for the KYC process, which will undergo review by the back office. Once your documents are approved, you will attain KYC compliance status. Follow the steps provided in the link below to initiate and complete the KYC process successfully.

KYC Details

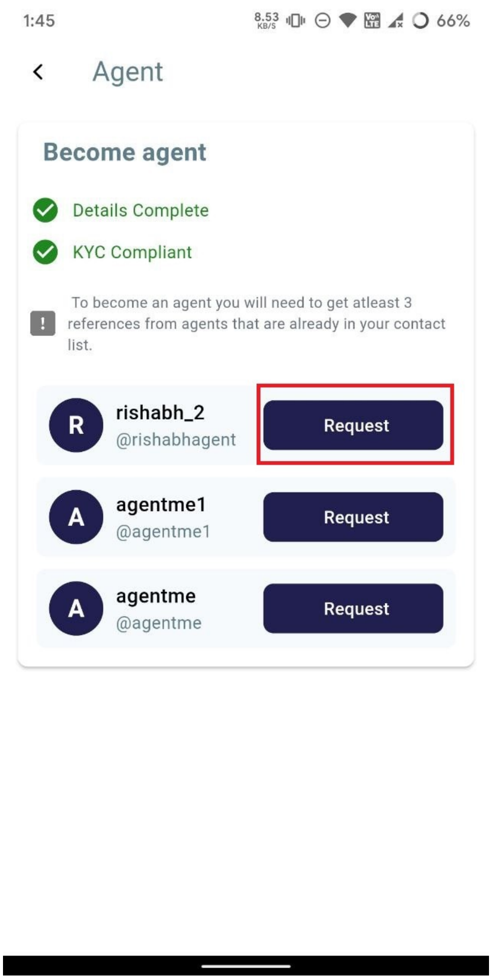
5. Get References

- After completing your details and achieving KYC compliance, navigate to your account settings and access the Agent tab.

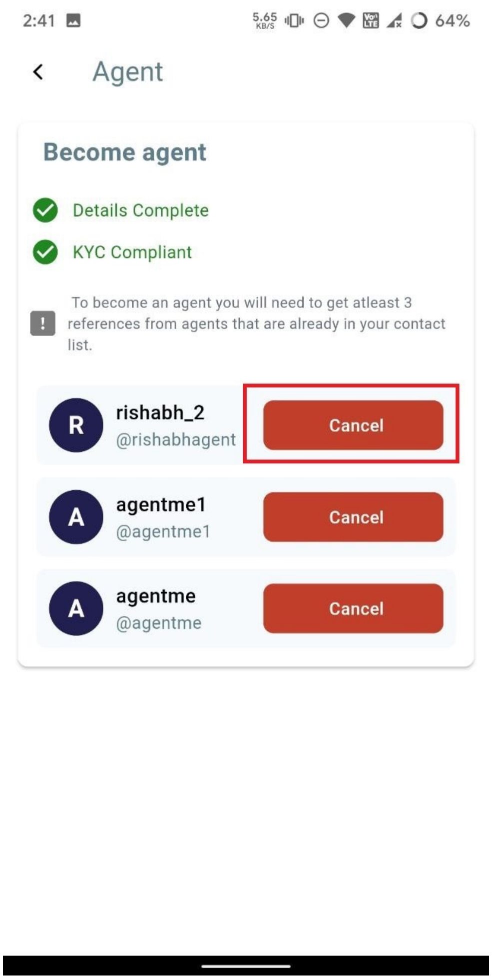


- To become an agent, you will now need at least three references from agents already in your contacts list.

- To obtain the references, click on the "Request" button next to those agent contacts to request a reference for you to become an agent.

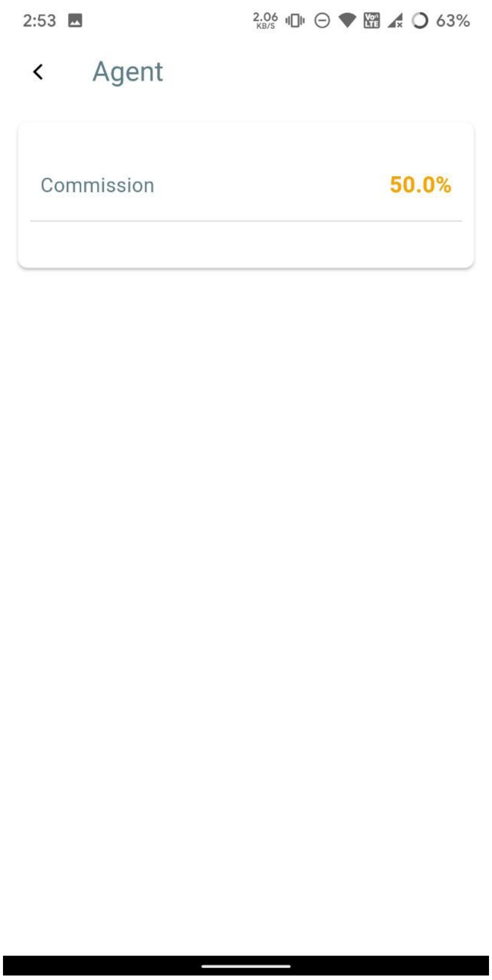


- You can also click on "Cancel" to retract your request for a reference from that agent regarding your agent application.



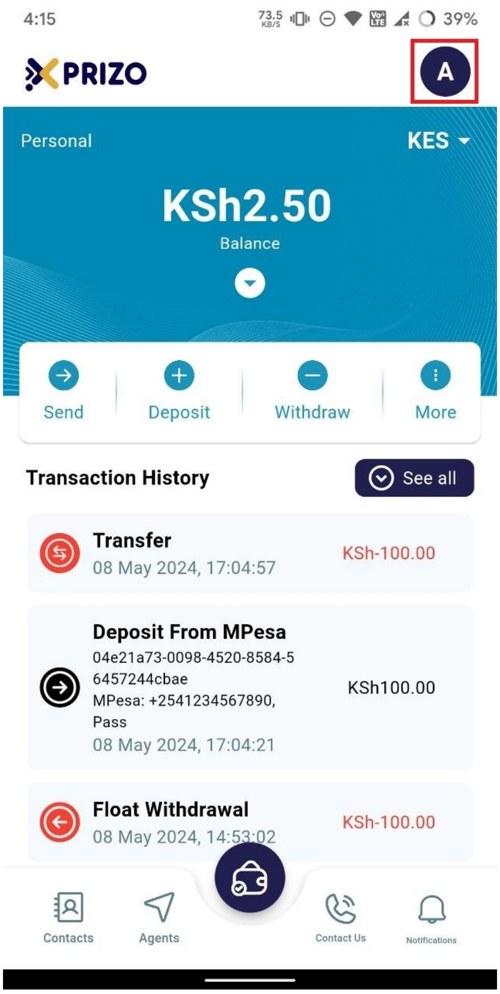
- Once the request is sent, you will need to wait for your requested agents to approve your requests.

- After the agents from whom you requested references have endorsed you, the back office will assign you the role of an agent, officially making you an agent.

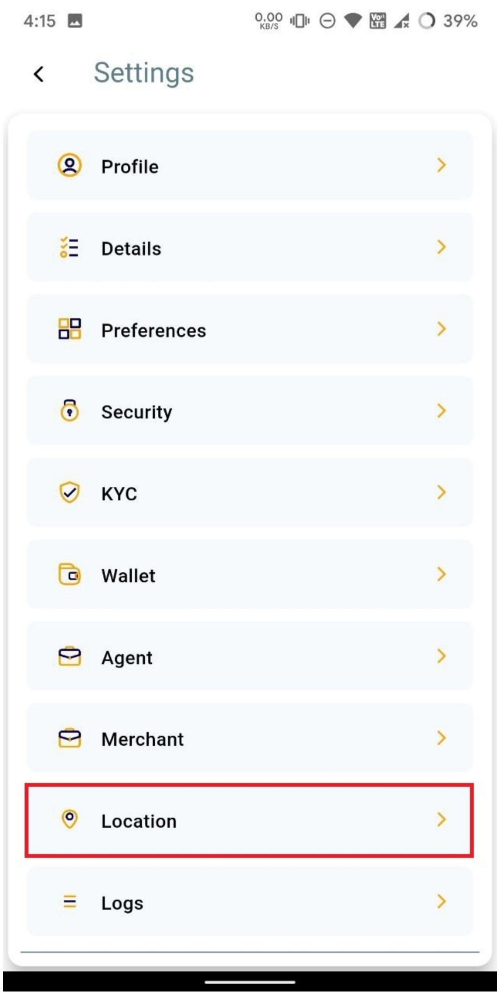

2:53
63%
Agent
Commission
50.0%

How to Update your Location?

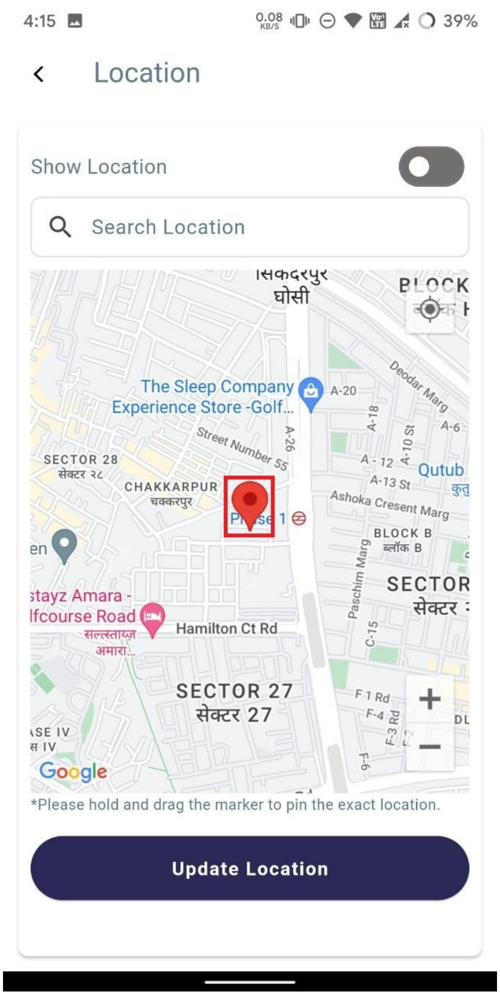
- Log in to the app using your credentials, then click on the initial in the top right corner to access account settings.



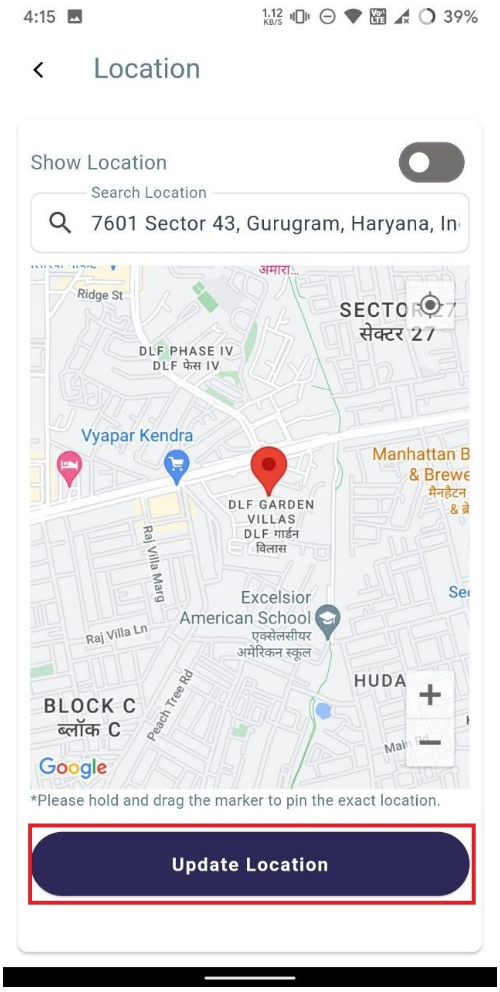
- Click on the "Location" tab to open the location settings screen.



- Hold and drag the marker to pinpoint the exact location.



- Once set, click on the "Update Location" button to save the location where the marker is placed.

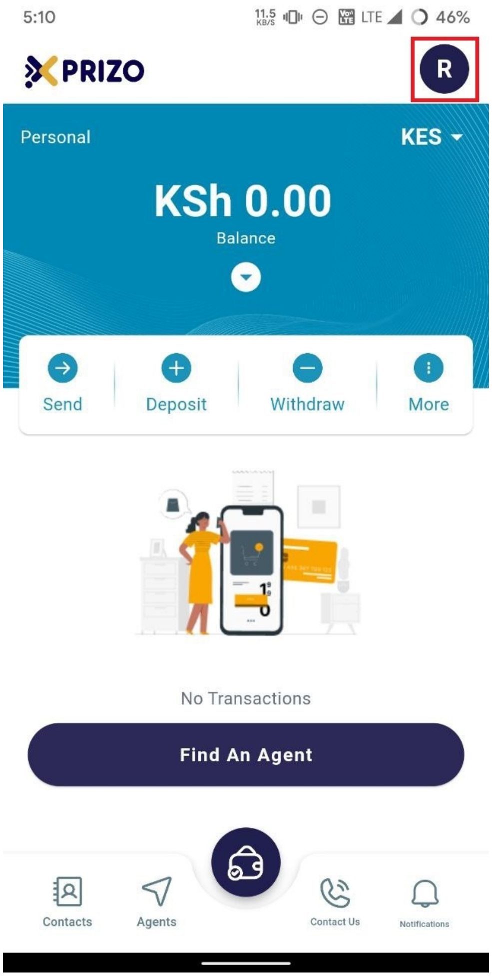

4:15
39%
Location
Show Location
Search Location
7601 Sector 43, Gurugram, Haryana, In
Ridge St
DLF PHASE IV
DLF फेस IV
Vyapar Kendra
DLF GARDEN VILLAS
DLF गार्डन विलास
Raj Villa Marg
Excelsior American School
एक्सेलसीयर अमेरिकन स्कूल
Raj Villa Ln
BLOCK C
ब्लॉक C
Peach Tree Rd
HUDA
Google
*Please hold and drag the marker to pin the exact location.
Update Location

Wallet Management

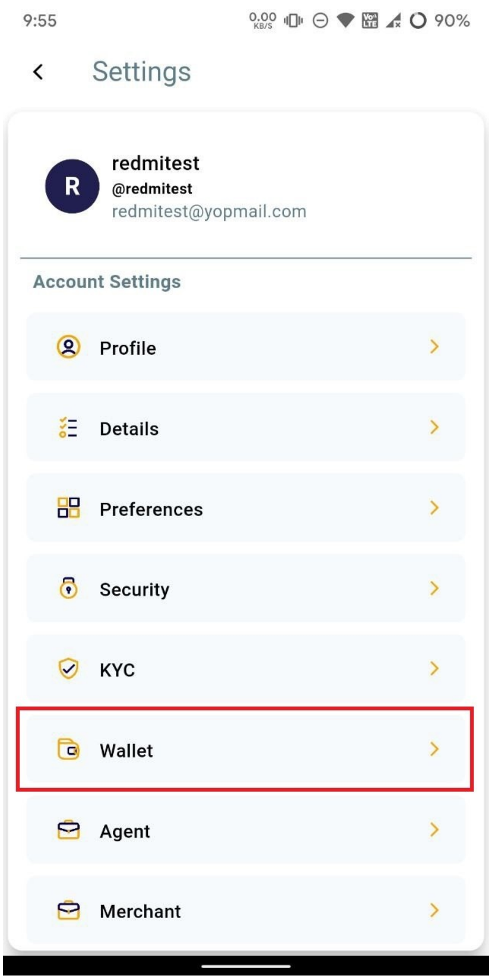
This chapter provides users with comprehensive guidance on managing their digital wallets. Users can learn how to add new wallets, facilitating transactions in multiple currencies. Additionally, the chapter covers instructions on topping up wallets seamlessly using UPI for convenient fund transfers. Users can also explore features for sending money to others securely, ensuring hassle-free peer-to-peer transactions.

How to Add a New Wallet?

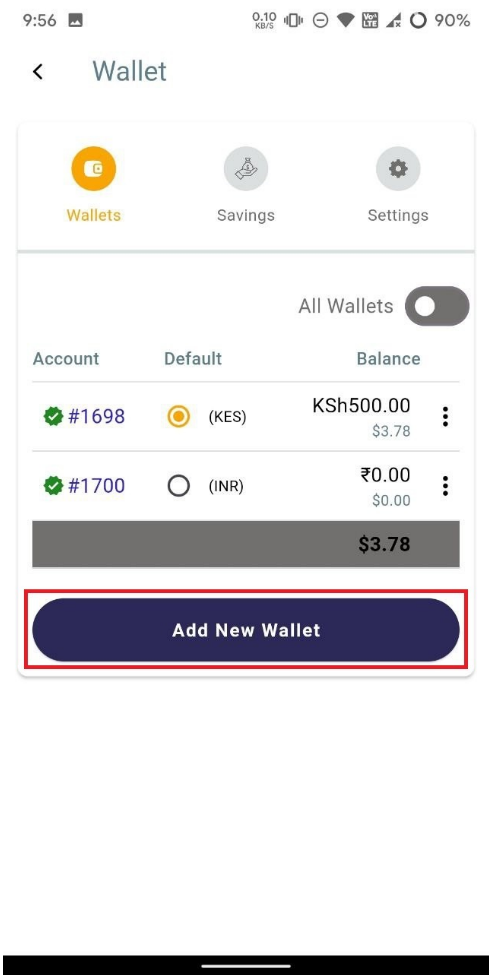
- To add a new wallet, click on the profile icon located in the top right corner to access the user's account settings.



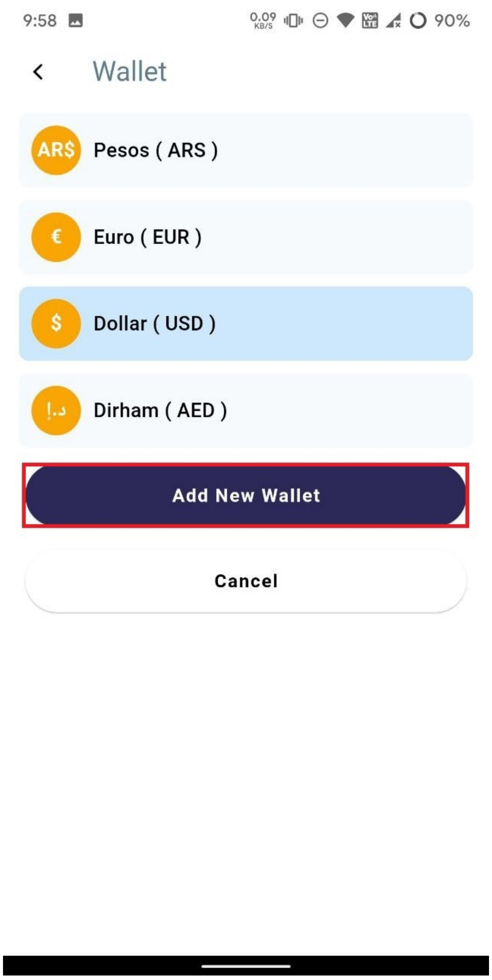
- Click on the "Wallet" option to access and manage the wallets.



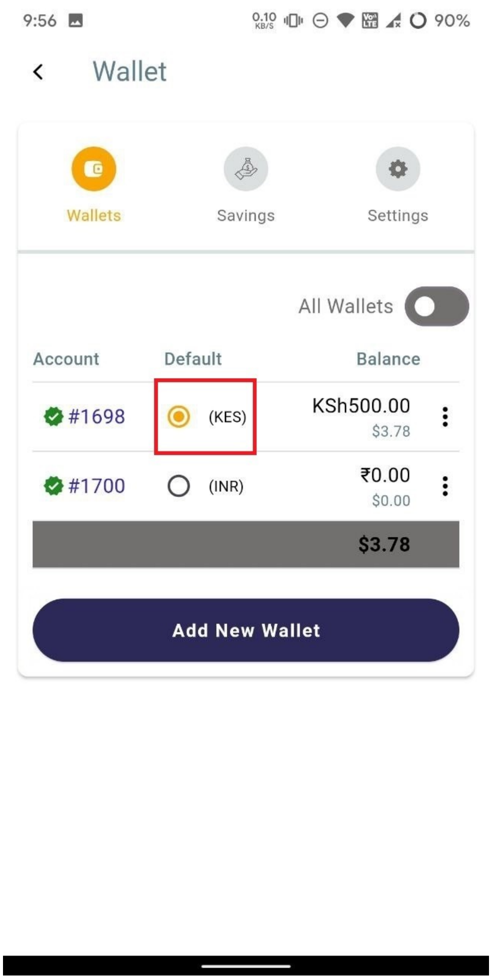
- To add a new wallet, click on the "Add New Wallet" button.



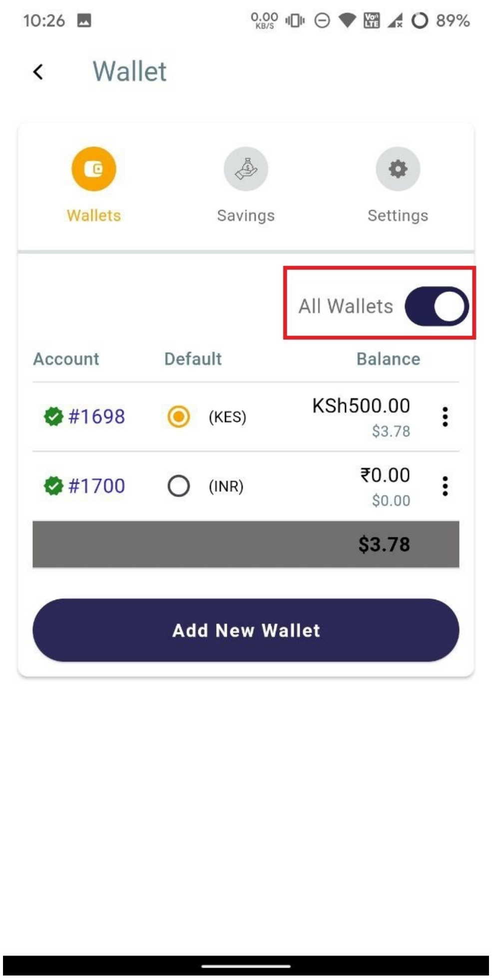
- Select the currency for the new wallet, then click on "Add New Wallet" to create the wallet for the selected currency. Alternatively, you can select "Cancel" to discard adding a new wallet.



- To set any wallet as the default, simply click on the radio button next to that wallet to designate it for your transaction activities.

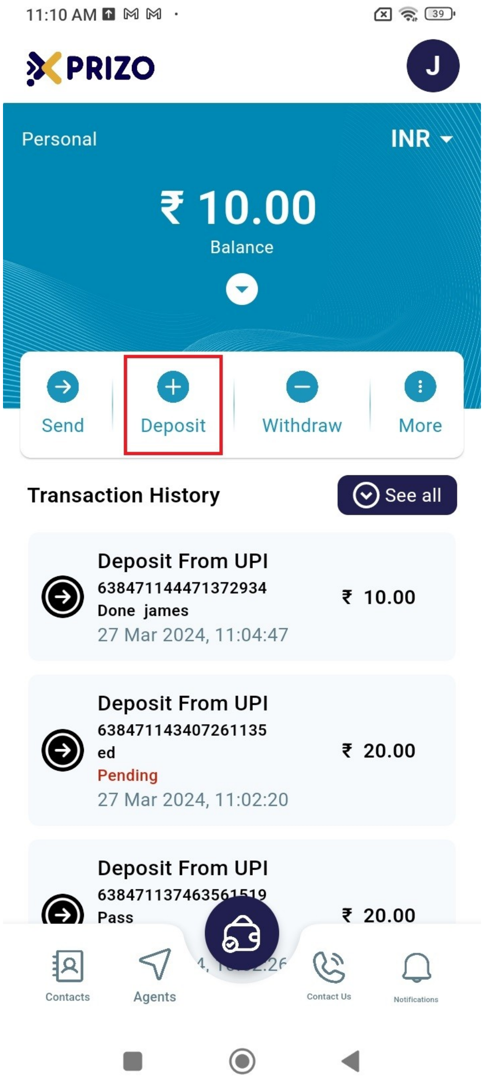


- To view all wallets, toggle the "All Wallets" button to the "on" position to display all available wallets.

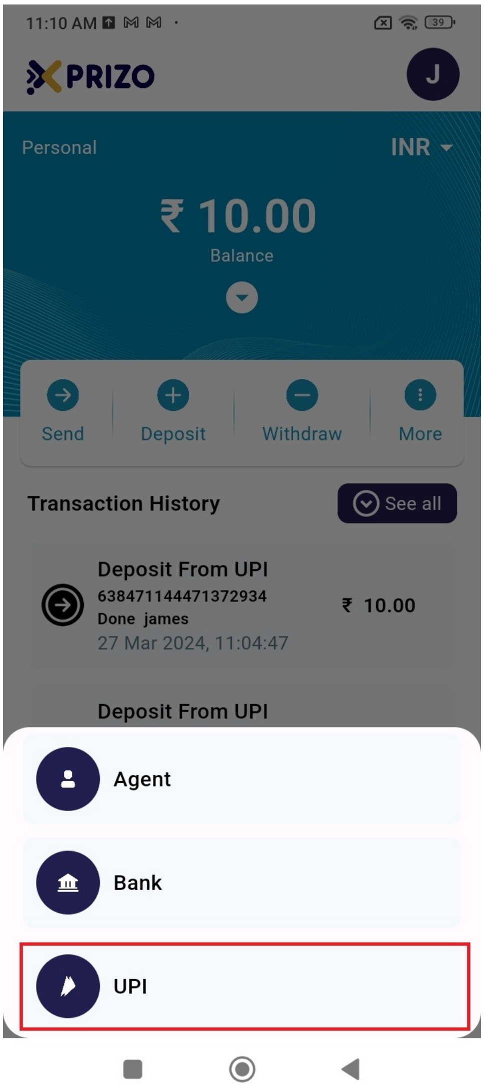

10:26
89%
Wallet
Wallets
Savings
Settings
All Wallets
Account
Default
Balance
#1698
(KES)
KSh500.00
$3.78
#1700
(INR)
₹0.00
$0.00
$3.78
Add New Wallet

How to Top Up Wallet using UPI?

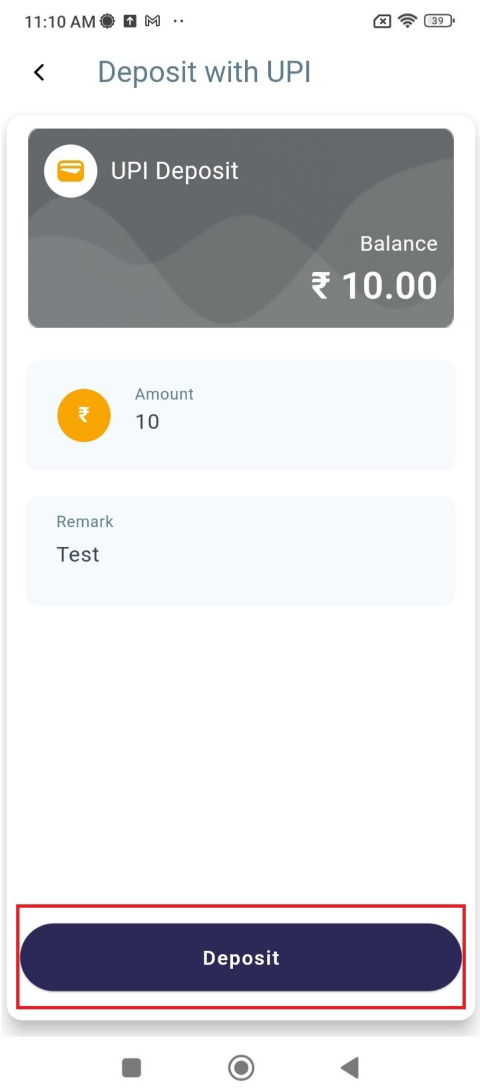
- Sign in to your account with your credentials, then click on "Deposit" to add funds to your wallet.



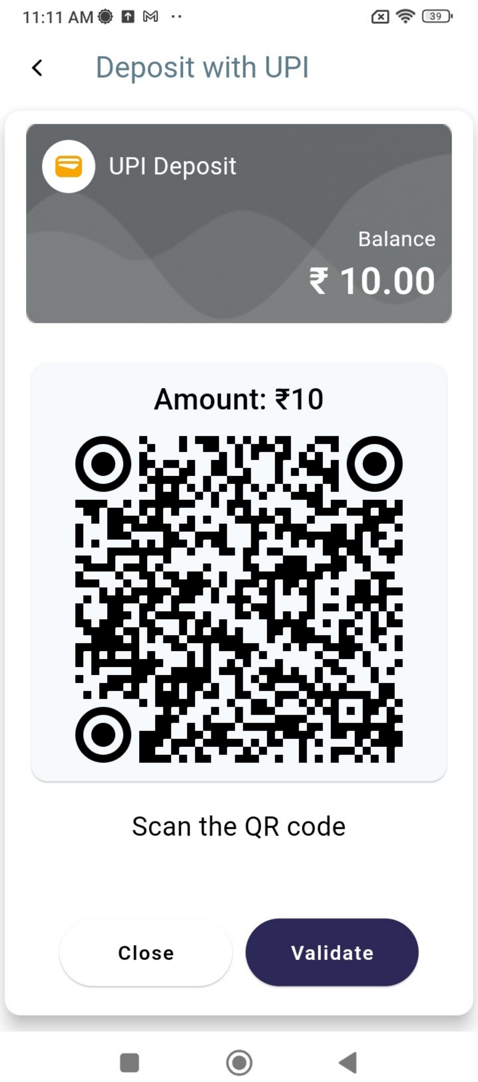
- Choose the UPI option to proceed with the transaction using UPI.



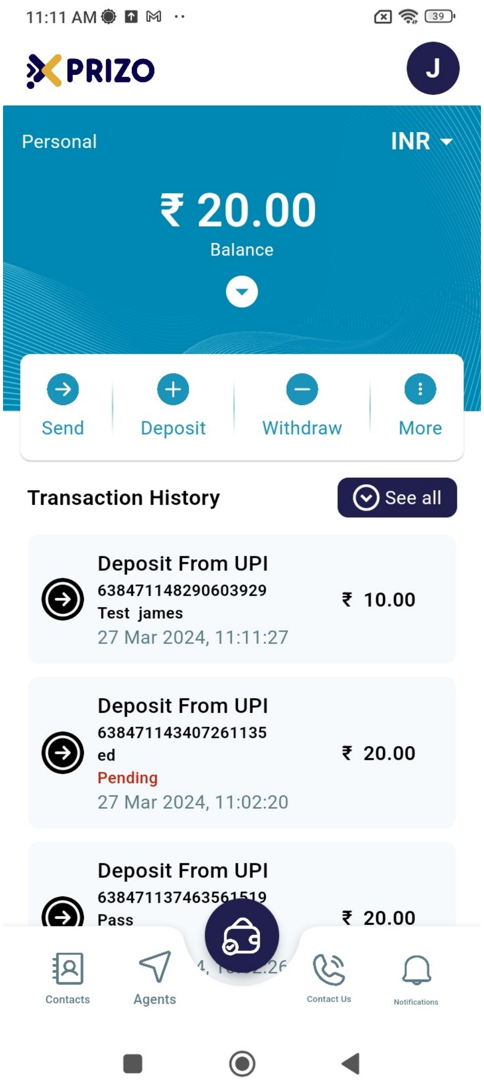
- Enter the desired amount and add a remark with it as well and then click Deposit to proceed ahead.



- Then, scan the QR code using your banking mobile application to transfer funds from your bank account to your Xprizo wallet.



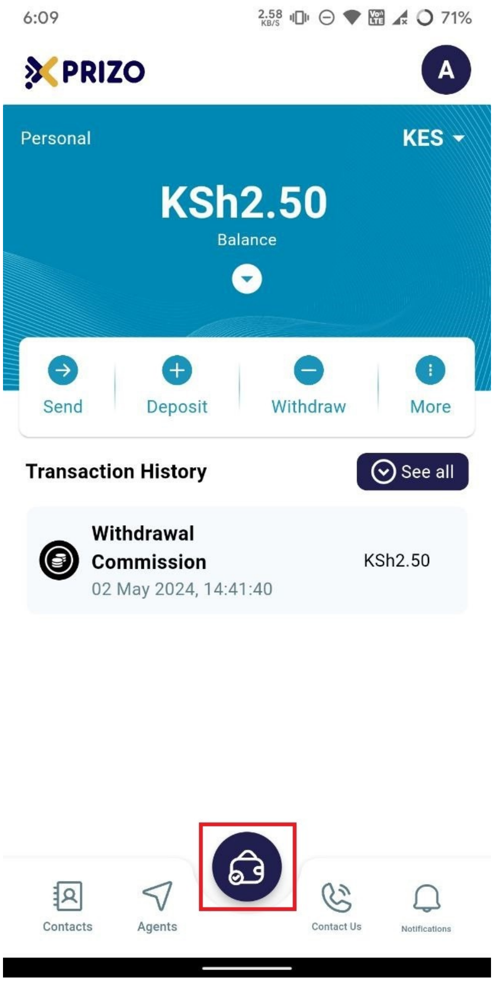
- After the payment is completed, you can click on the "Validate" button to confirm whether the transaction has been completed.



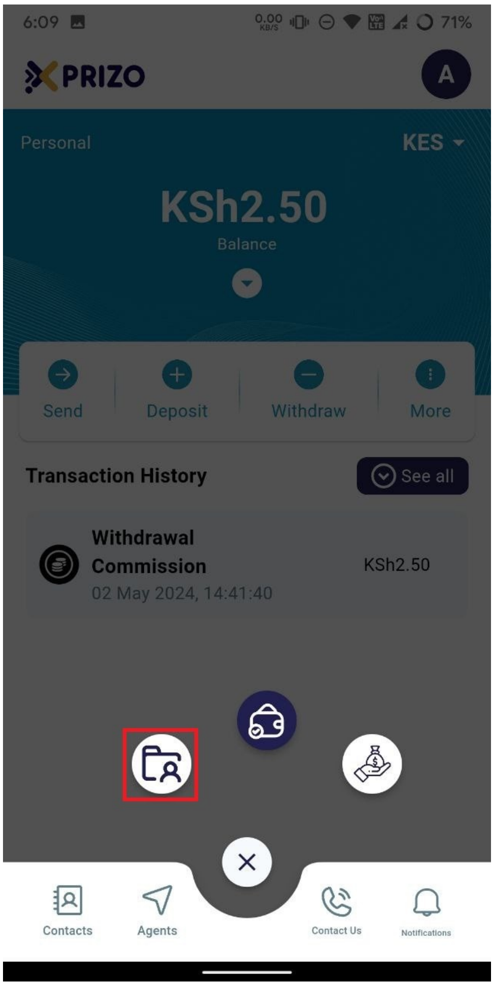
- Alternatively, you can click on "Close" to exit the QR code screen and return to the home screen.

How to do Deposit using Agent Wallet?

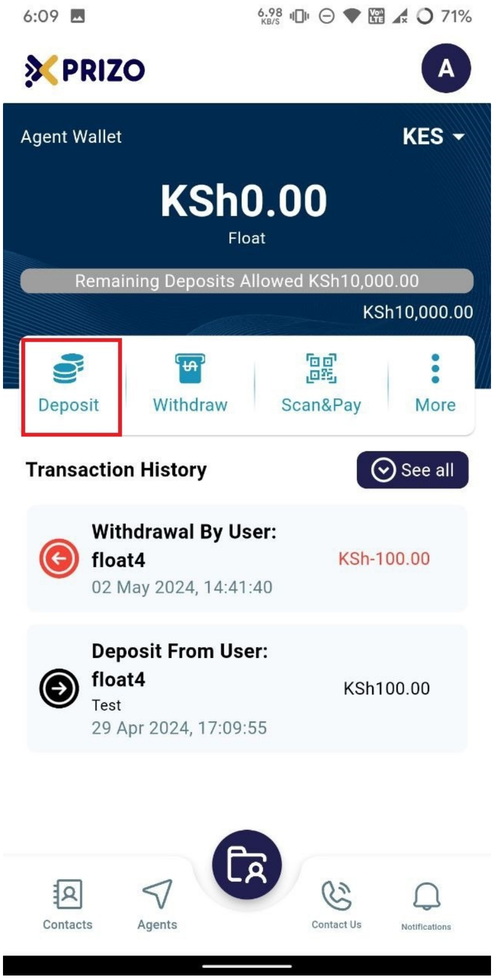
- Sign in to your account using your credentials, then tap on the bottom wallet button to navigate between different wallet types.



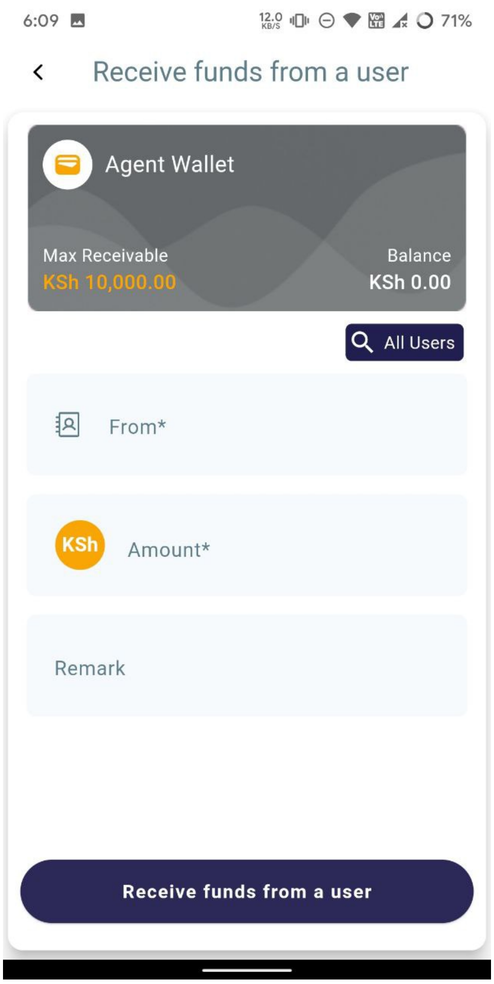
- Tap on the "Agent Wallet" button on the left to switch from your current personal wallet to the agent wallet.



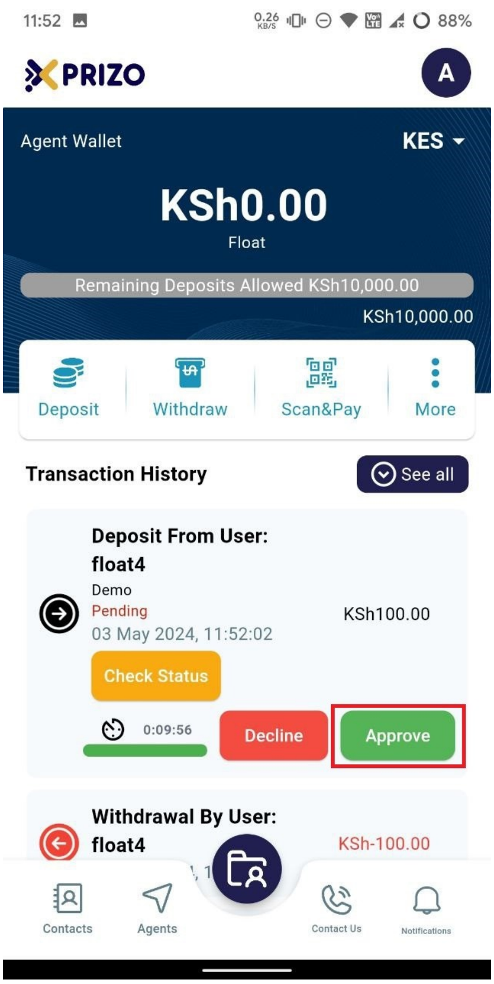
- Select "Deposit" to add funds received from the user physically into their wallet as digital currency.



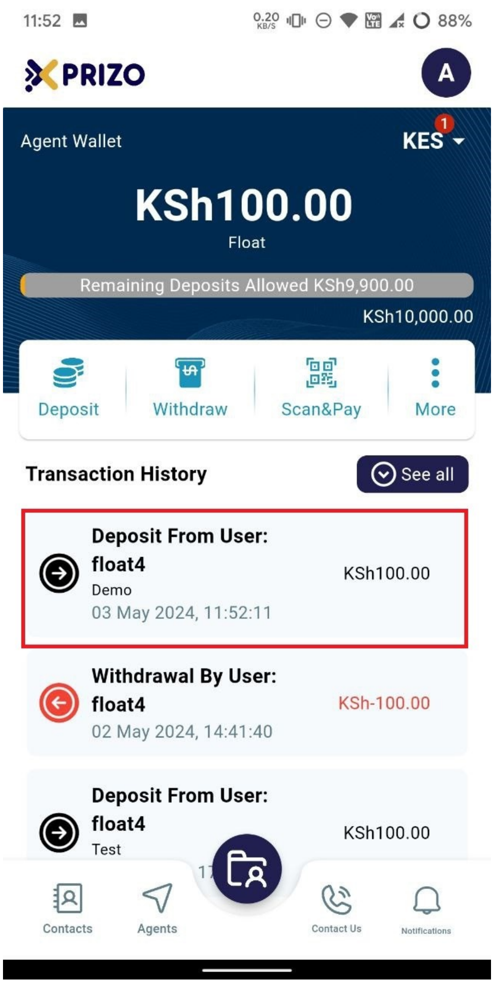
- Search for the user either from your contacts list if they are added, or use the "All Users" search button if they are not already added to your contacts. Enter the amount of money they are giving you in the amount field, and optionally add a remark. Click on "Receive funds from a user" to accept the money and add it to their wallet.



- Once redirected to the Agent wallet screen, approve the transaction by clicking on the checkmark. If you wish to discard the transaction, click on the cross icon instead.

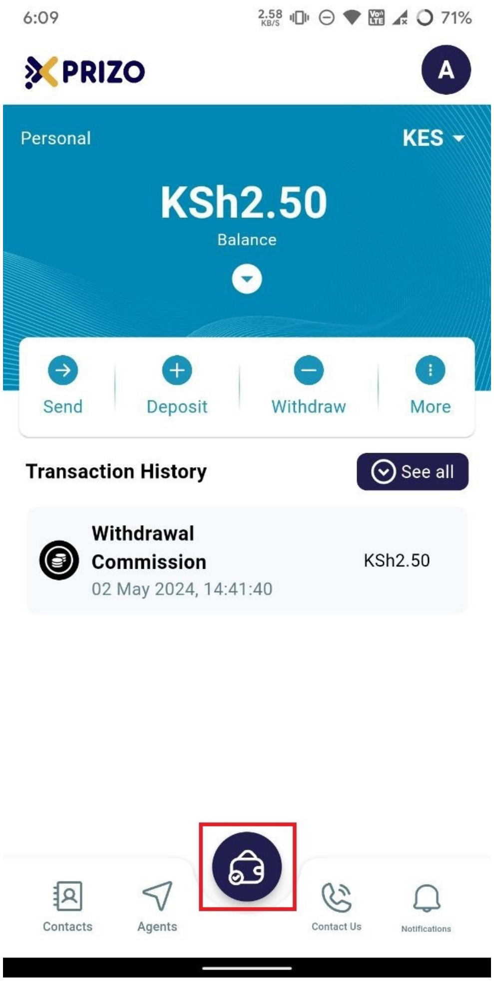


- Upon approval, the funds received will be added to your wallet, while the same amount will be credited to the user's wallet from whom the agent received the money.

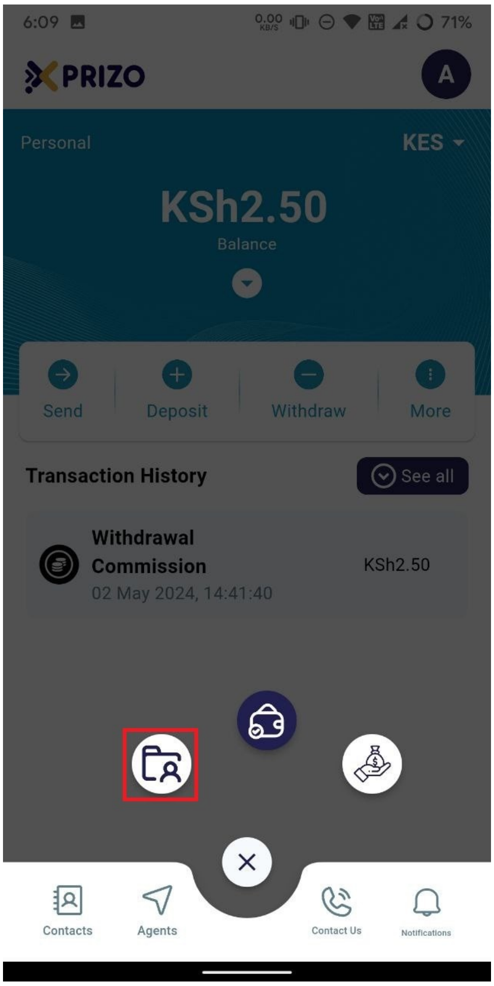

11:52
88%
PRIZO
A
Agent Wallet
KES
KSh100.00
Float
Remaining Deposits Allowed KSh9,900.00
KSh10,000.00
Deposit
Withdraw
Scan&Pay
More
Transaction History
See all
Deposit From User: float4
Demo
03 May 2024, 11:52:11
KSh100.00
Withdrawal By User: float4
02 May 2024, 14:41:40
KSh-100.00
Deposit From User: float4
Test
KSh100.00
Contacts
Agents
Contact Us
Notifications

How to do Withdrawal using Agent Wallet?

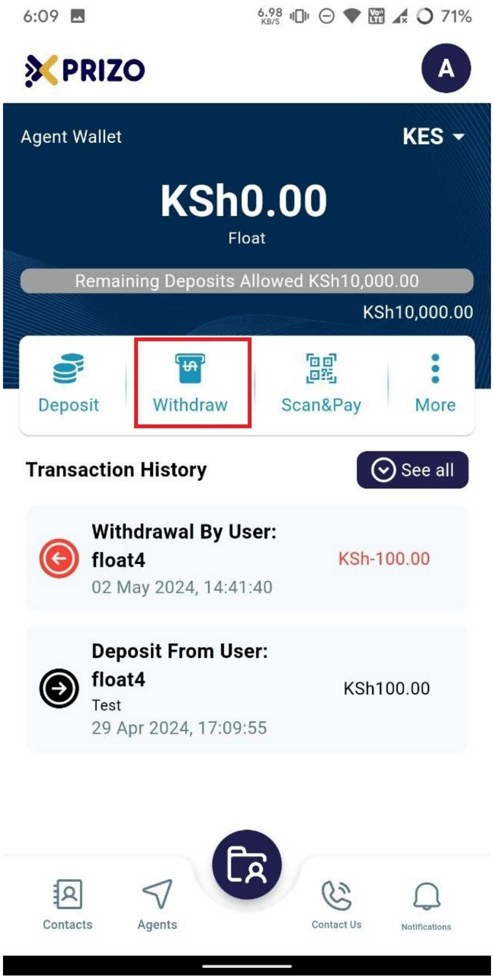
- Sign in to your account using your credentials, then click on the wallet icon at the bottom to switch between different types of wallets.



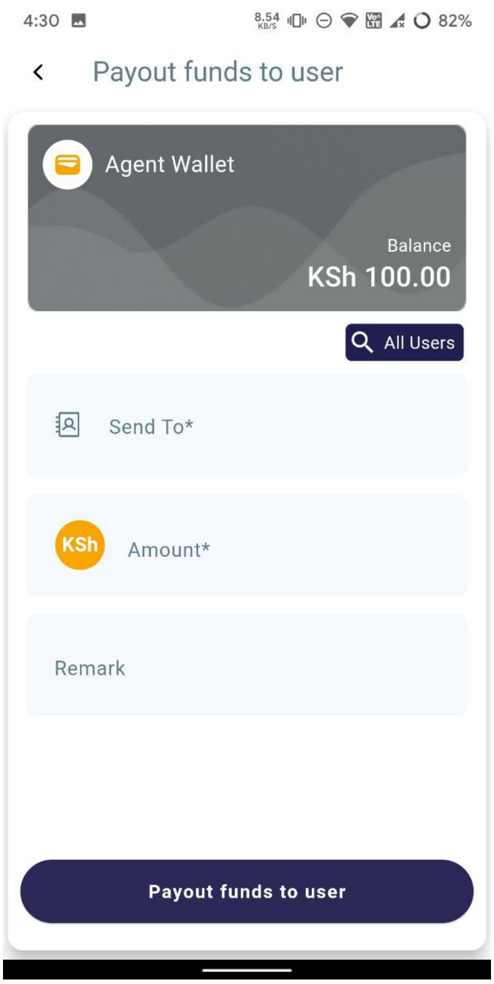
- Tap the "Agent Wallet" button to transition from your current wallet to your agent wallet.



- Select the "Withdraw" button to dispense funds physically to the user, who will be paying from their digital wallet.



- If the user is in your contact list, enter their name; if not, search for them using the "All users" button. Input the amount the user wishes to withdraw in physical currency, and optionally add a remark. Finally, click on "Payout funds to user" to initiate the withdrawal.

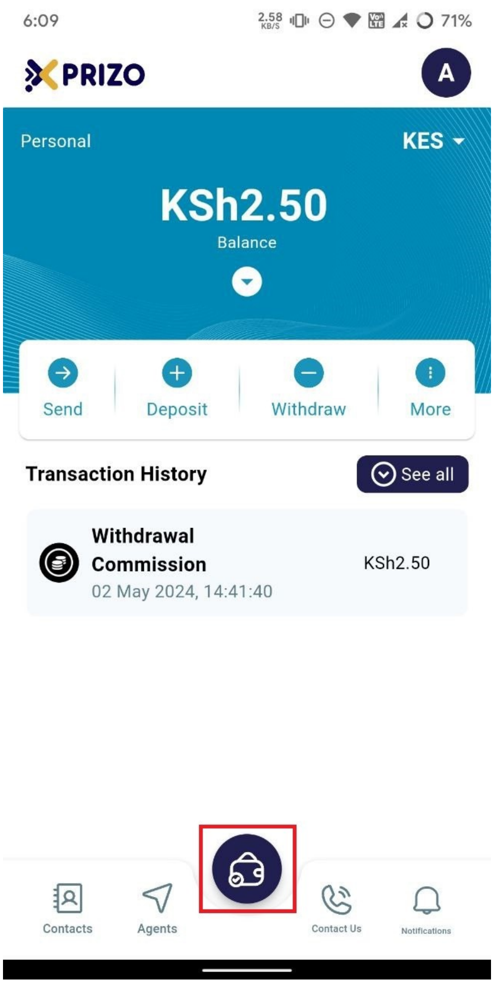


- Once clicked, the user will have a pending transaction that they will need to approve.

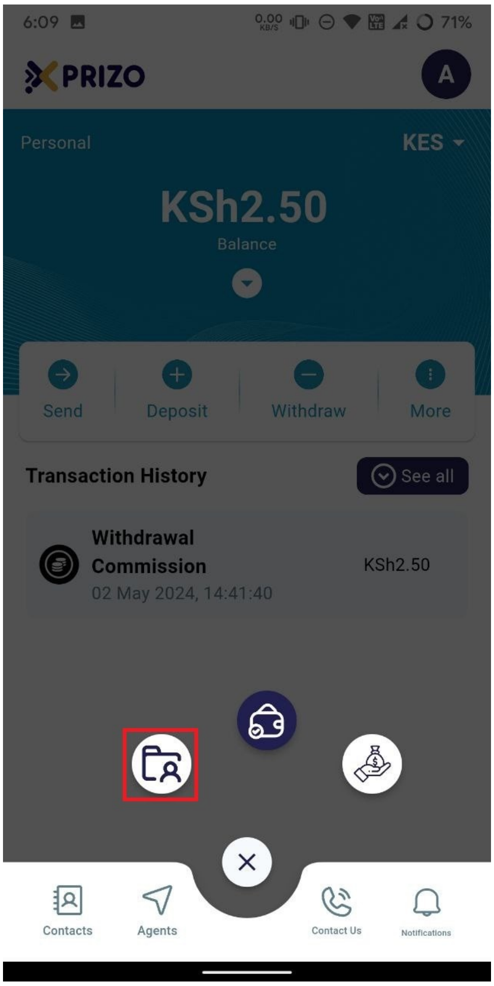
- Upon approval from the user, the money will be deducted from their wallet. Similarly, the same amount will be deducted from the agent's wallet as the agent is providing physical cash to the user.

How to use Float in Agent Wallet?

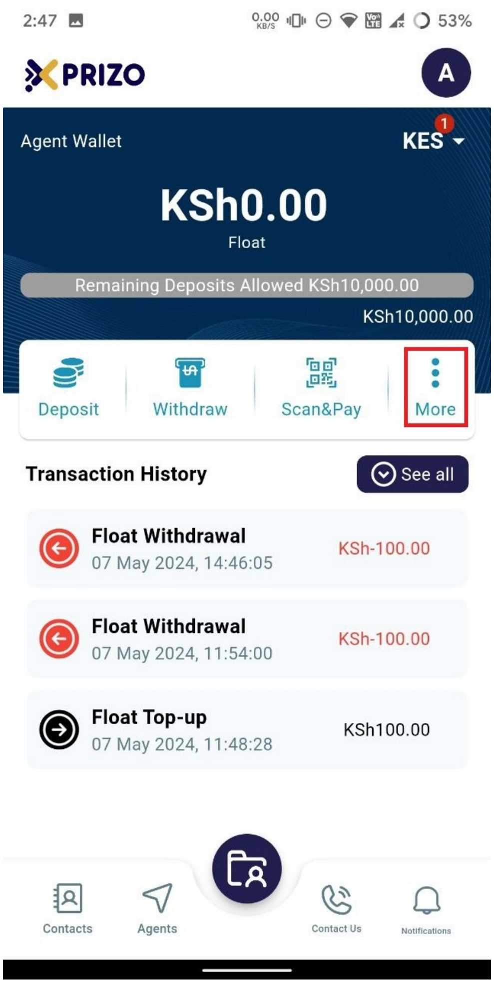
- Sign in to the app using your credentials, then tap on the wallet icon at the bottom to switch between different wallet types.



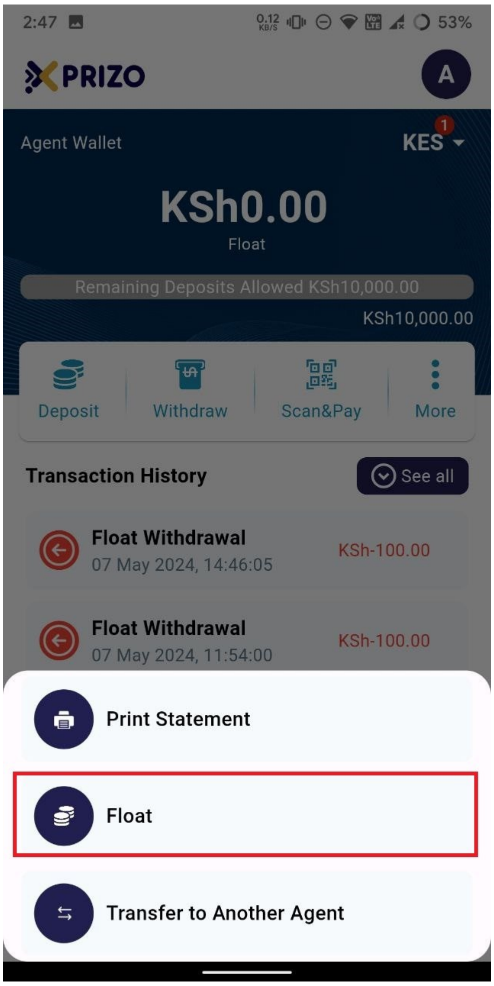
- Tap on the "Agent Wallet" button located on the left to switch from your current savings wallet to the agent wallet.



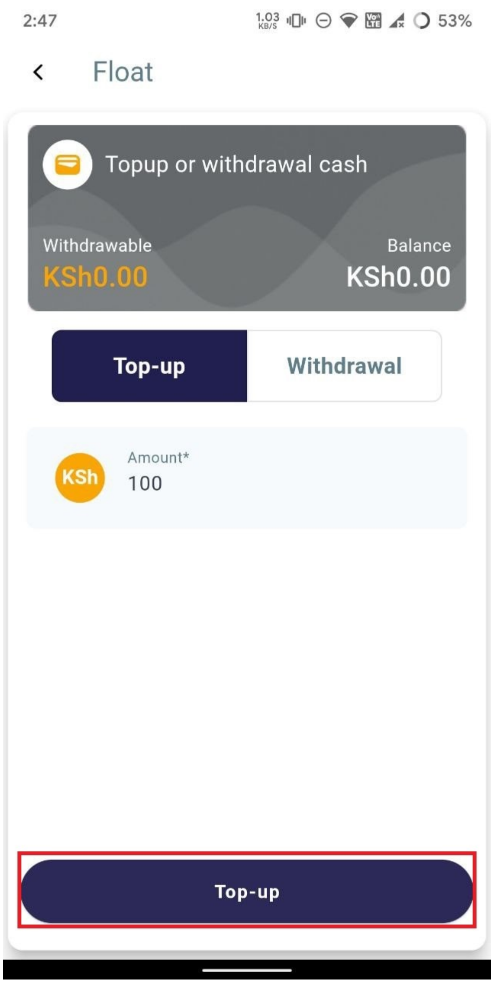
- Tap on the ellipsis icon to explore additional features of the app.



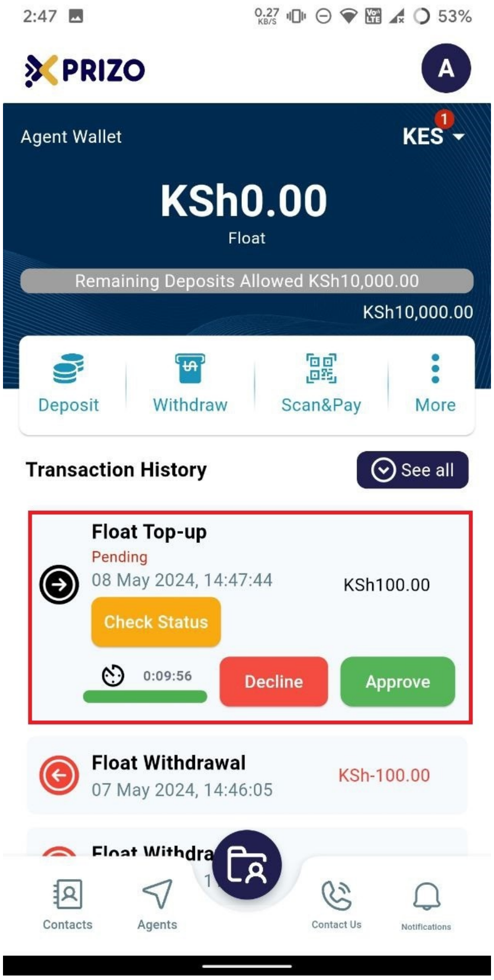
- Tap on "Float" to top up your agent wallet with the physical money you have on hand.



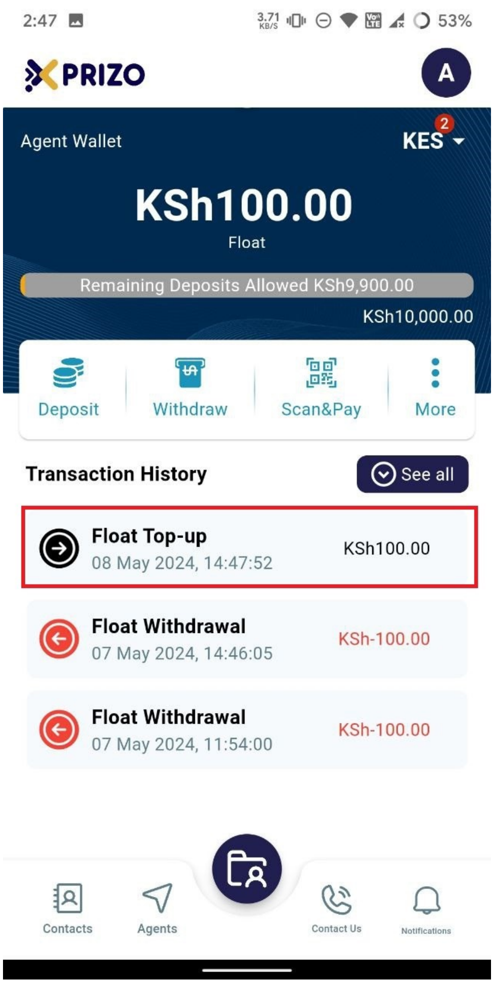
- To add funds to the agent wallet, input the desired amount in the designated field and tap on the "Top Up" button.



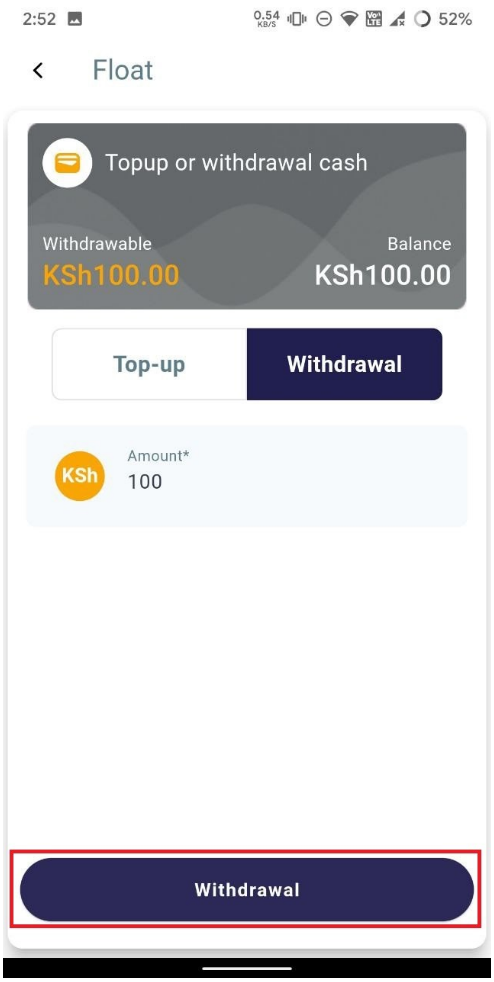
- After initiating the top-up, you'll be directed to your agent wallet screen. There, you'll find the float top-up transaction listed in the recent transactions history. You can approve the transaction to add the physical money to your agent wallet or decline to cancel the process.



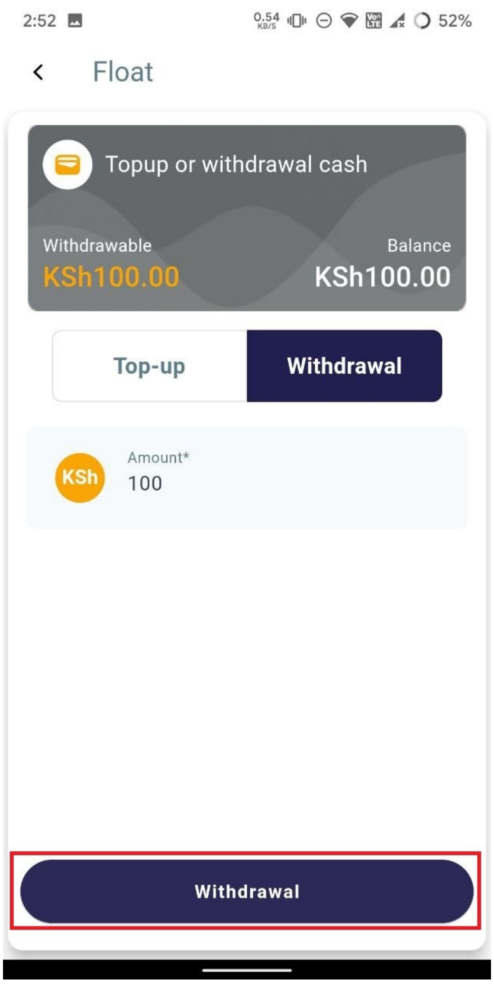
- Upon approval, the agent wallet will be successfully topped up with the approved amount from the transaction.



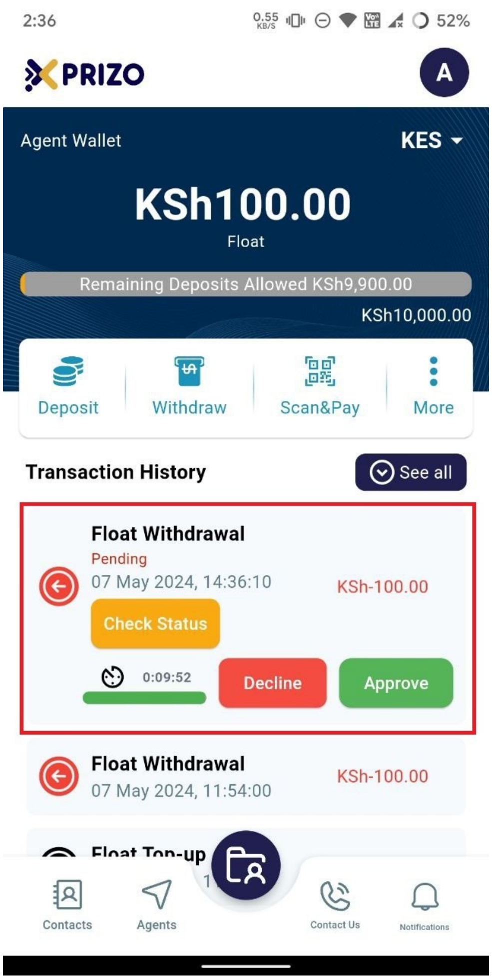
- To initiate a withdrawal, tap on the "More" ellipsis button, select "Float," and then click on the "Withdrawal" tab to navigate to the withdrawal section.



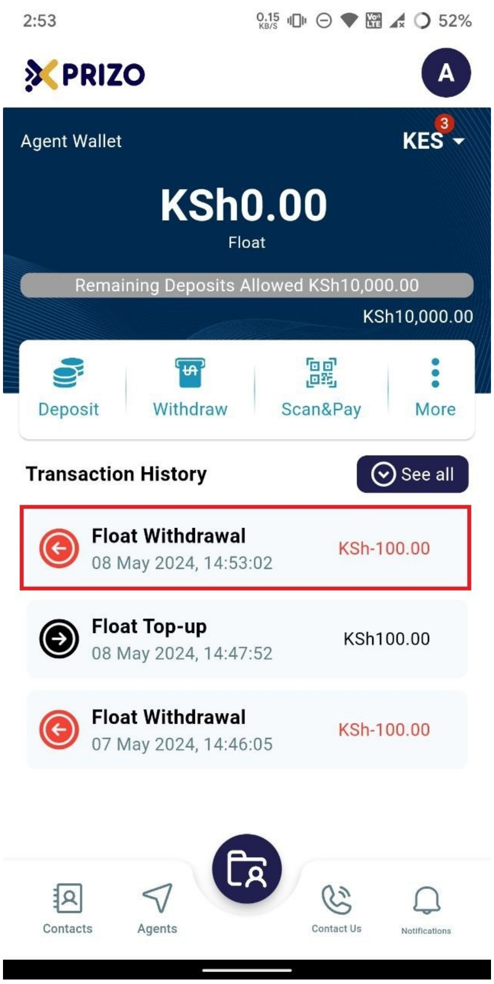
- Next, input the desired amount into the designated field, and proceed by clicking on the "Withdrawal" button to complete the withdrawal process.



- Upon initiating the withdrawal, you'll be directed to the agent wallet screen where a pending transaction will appear in your transaction history. To proceed, click "Approve" to confirm the transaction, or click "Decline" to discard it.



- Upon approval, the specified amount will be deducted from the agent wallet, completing the withdrawal transaction utilizing the float.


2:53
52%
PRIZO
A
Agent Wallet
KES
KSh0.00
Float
Remaining Deposits Allowed KSh10,000.00
KSh10,000.00
Deposit
Withdraw
Scan&Pay
More
Transaction History
See all
Float Withdrawal
08 May 2024, 14:53:02
KSh-100.00
Float Top-up
08 May 2024, 14:47:52
KSh100.00
Float Withdrawal
07 May 2024, 14:46:05
KSh-100.00
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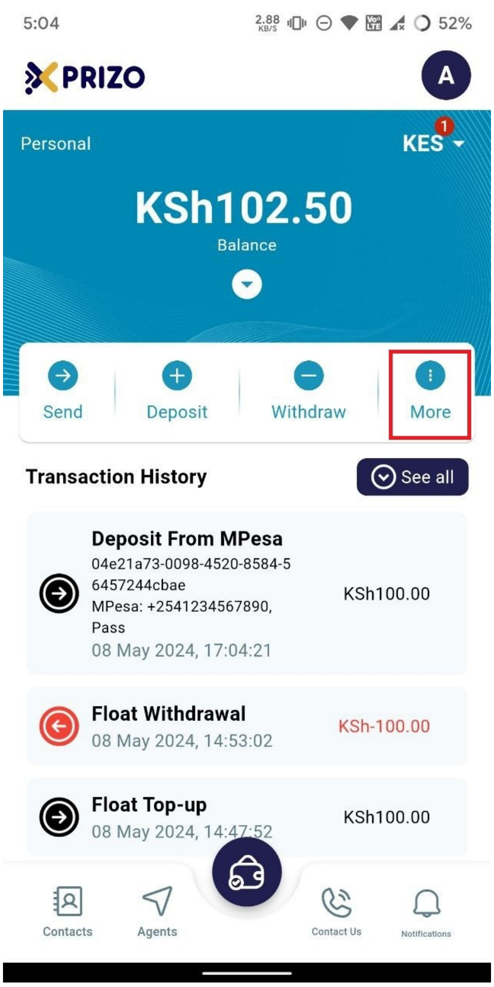
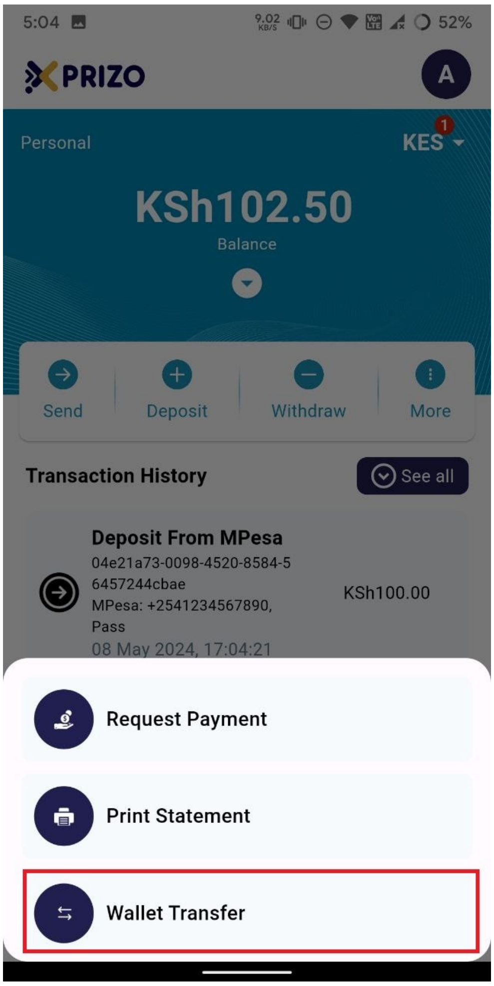
How to use Wallet Transfer?

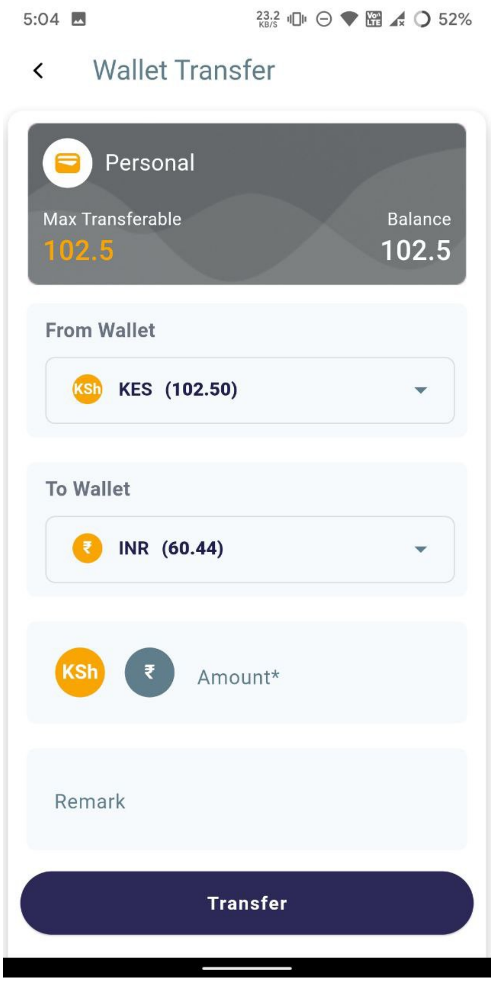
- Sign in to your app using your credentials and tap on the "More" ellipsis button.



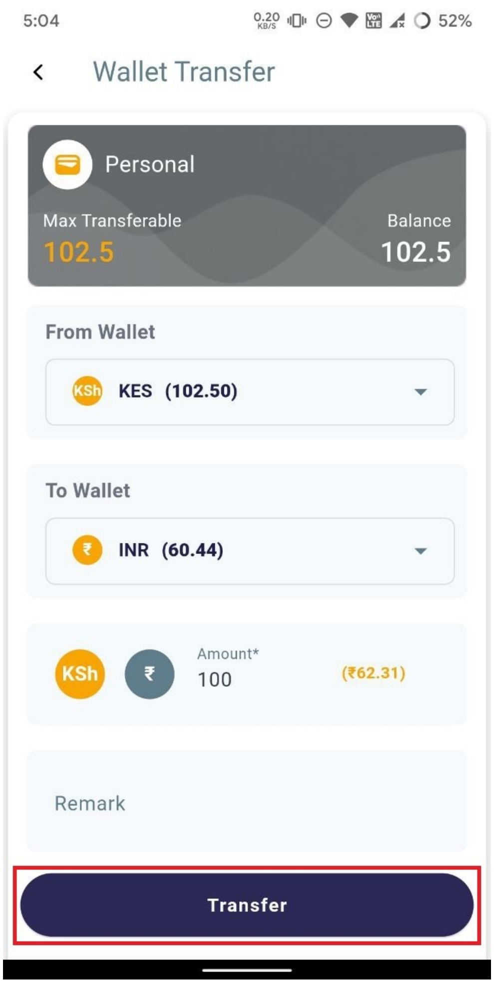
- Next, choose "Wallet Transfer" to initiate a transfer between wallets.



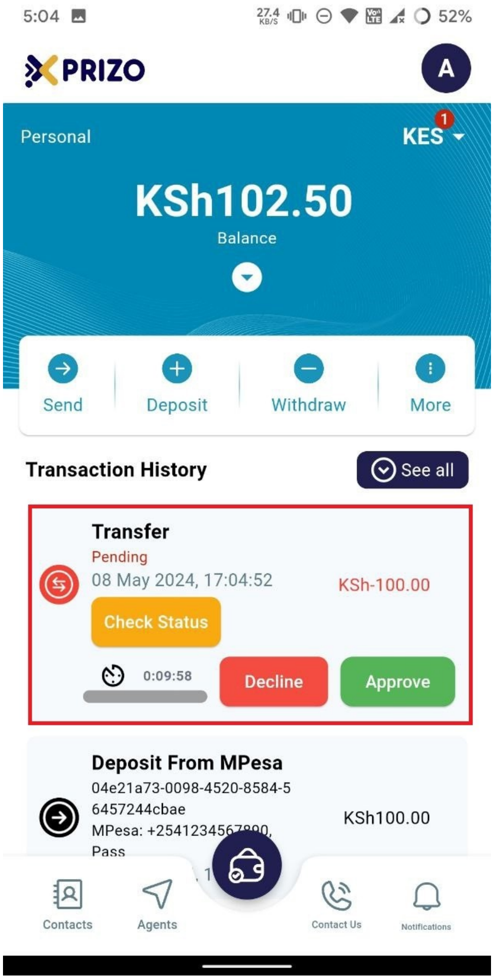
- Afterward, choose a wallet from the dropdown menu to transfer funds from and another wallet to transfer funds to.



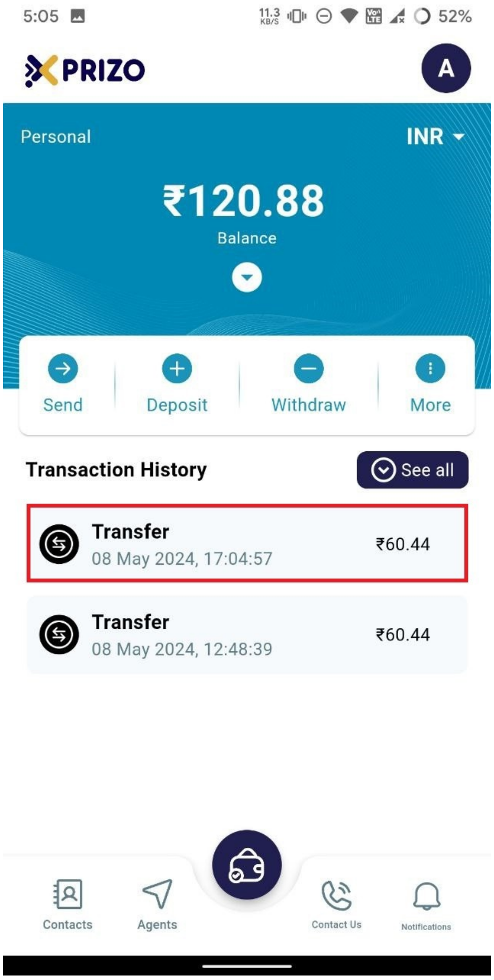
- Once you've entered the amount in the designated field and optionally added a remark, click "Transfer" to initiate the transfer of funds from one wallet to another.



- After initiating the transfer, you'll be redirected to your agent wallet screen, where you'll find the pending transaction in your transaction history. Click "Approve" to confirm the transaction, or "Decline" to cancel it.



- Once approved, the funds will be transferred from one of your wallets to the other.


5:05
52%
XPRIZO
A
Personal
INR
₹120.88
Balance
Send
Deposit
Withdraw
More
Transaction History
See all
Transfer
08 May 2024, 17:04:57
₹60.44
Transfer
08 May 2024, 12:48:39
₹60.44
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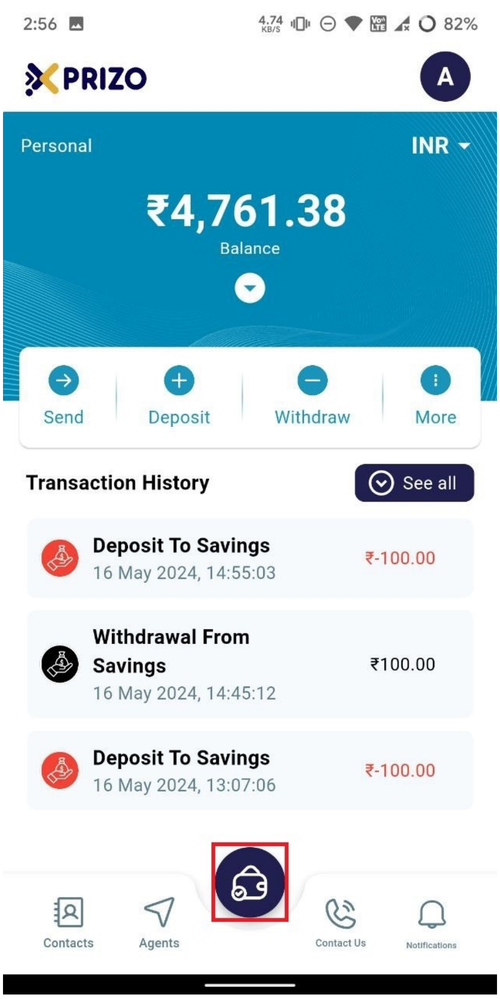
How to do Deposit using Debit/Credit Card?

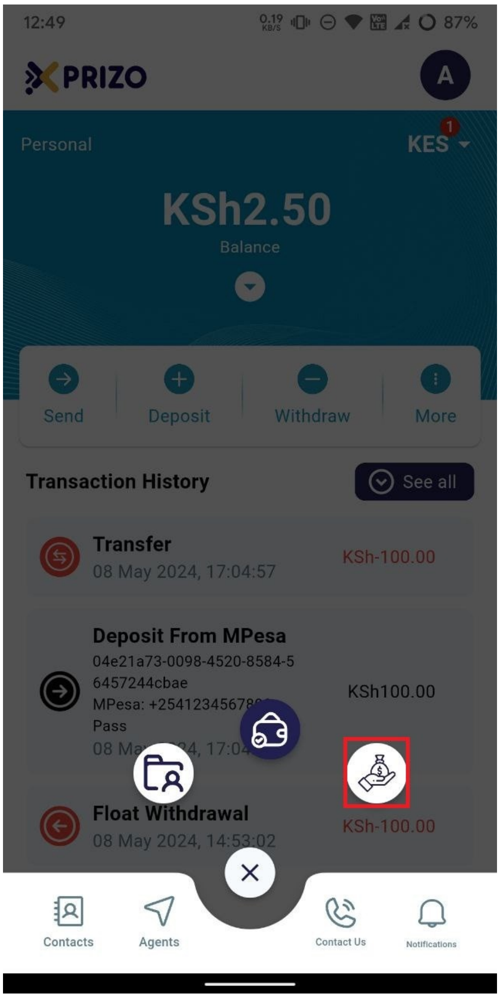
- Login to your app using your credentials and click on the deposit to view the options to do a deposit to your wallets.
- Then select Dr/Cr Card option to initiate deposit using your debit card or credit card.
- Then enter the amount you want to deposit using your card and then click on the Card Deposit button.
- You'll then be redirected to the card details screen where you will have to enter the details of your card.

How to Manage Savings Wallet?

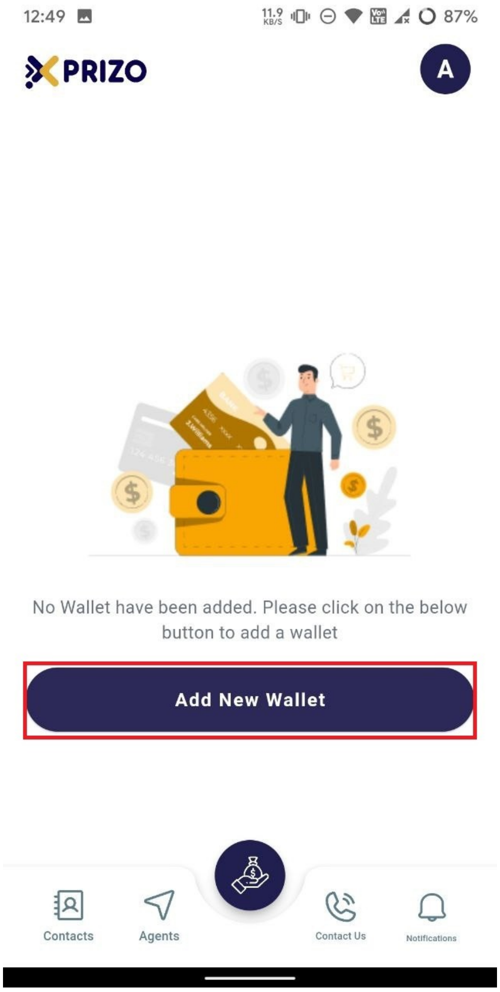
- Log in to the app, use your credentials, and then click on the wallet icon at the bottom to switch between different wallets.



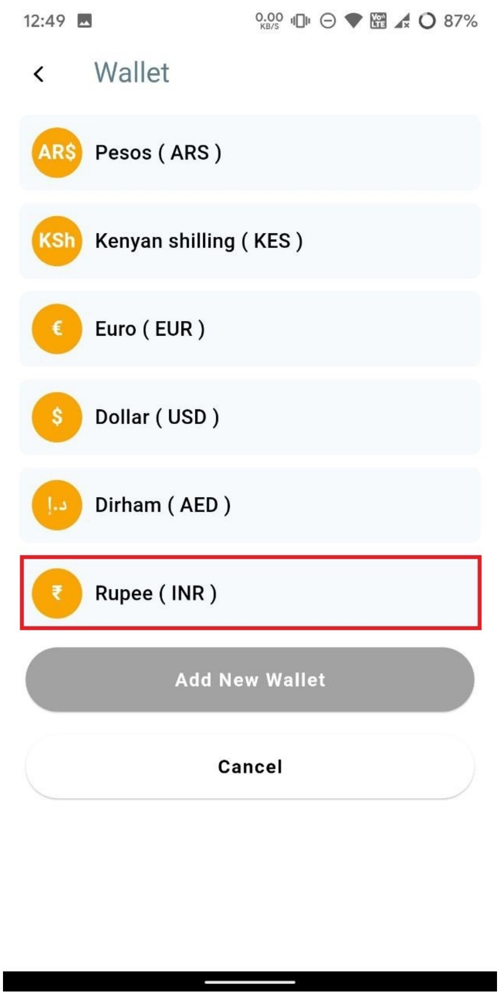
- Click on the savings wallet icon on the right to switch to the savings wallet.



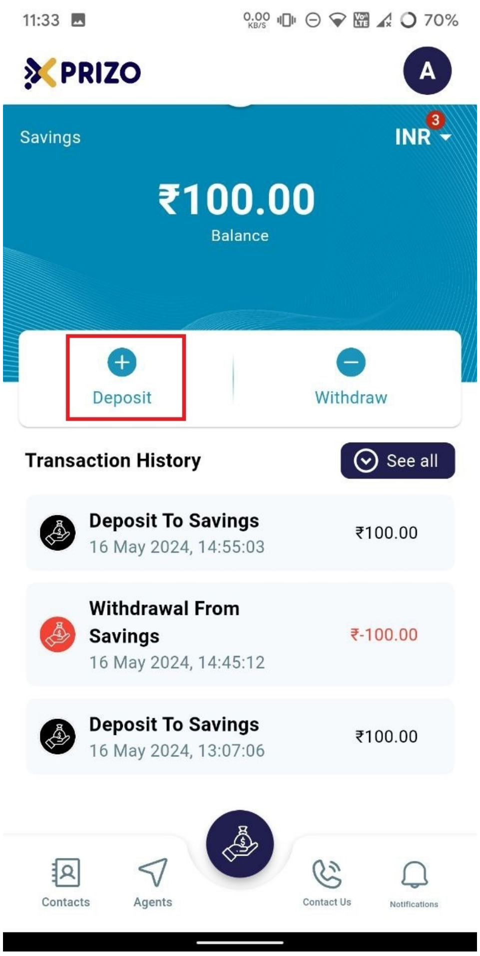
- If no wallet is added, you will need to add one by clicking on the "Add New Wallet" button in the savings wallet screen.



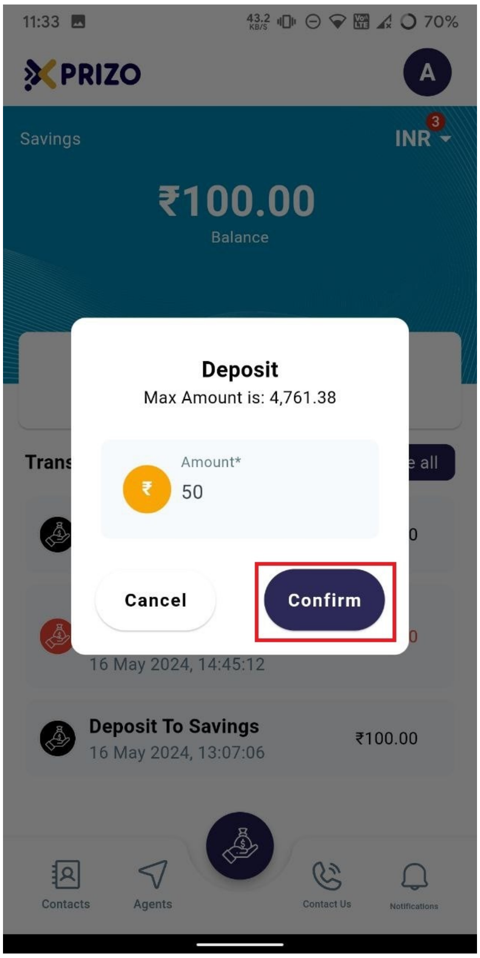
- Next, select the currency for the new savings wallet and click on Add New Wallet button. Once done, switch back to the savings wallet by clicking on the wallet icon button at the bottom.



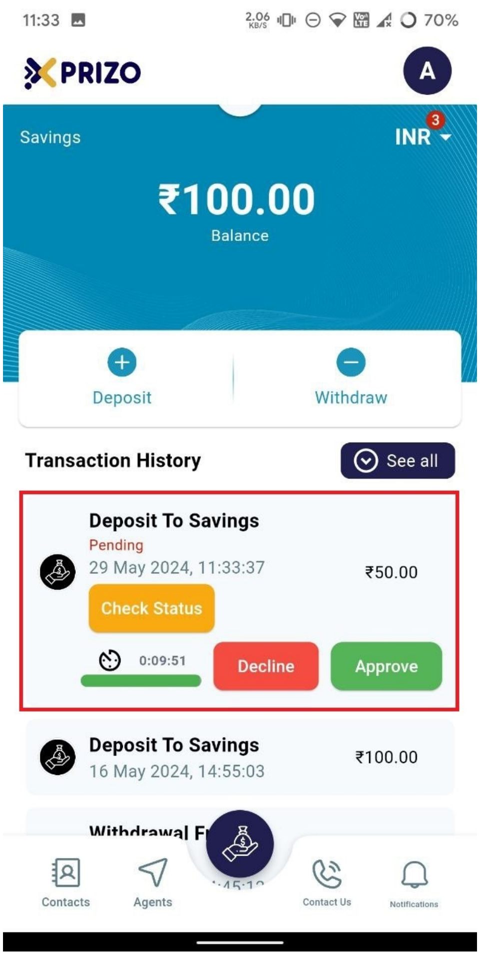
- Then, to deposit money from your personal wallet to the savings wallet, click on "Deposit."



- Enter the amount in the designated field and click "Confirm" to add the money to your savings wallet. If you wish to discard the deposit, click "Cancel."

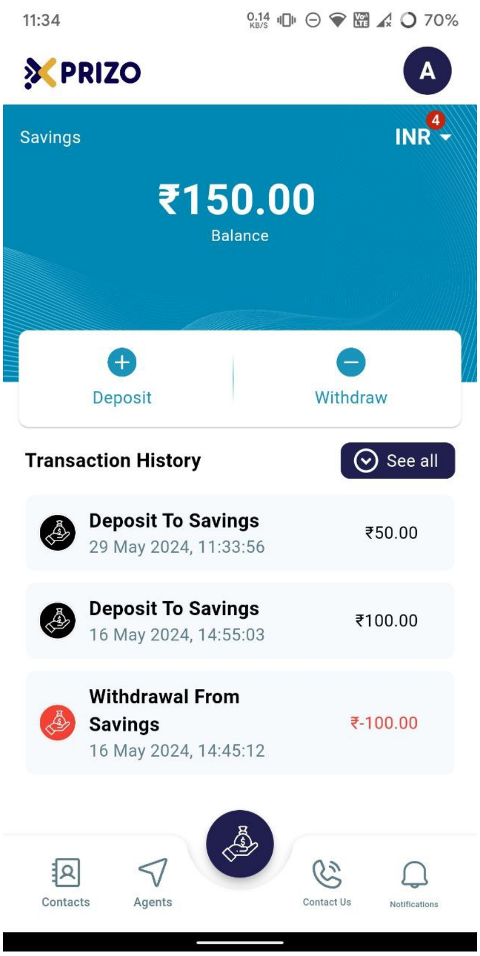


- You will then be redirected to your savings wallet screen, where the transaction will appear as pending in your transaction history.



- Click "Approve" to confirm the transaction, or "Decline" to cancel it.

- Once approved, the money will be transferred from your personal wallet to your savings wallet.


11:34
70%
PRIZO
A
Savings
INR
4
₹150.00
Balance
Deposit
Withdraw
Transaction History
See all
Deposit To Savings
29 May 2024, 11:33:56
₹50.00
Deposit To Savings
16 May 2024, 14:55:03
₹100.00
Withdrawal From Savings
16 May 2024, 14:45:12
₹-100.00
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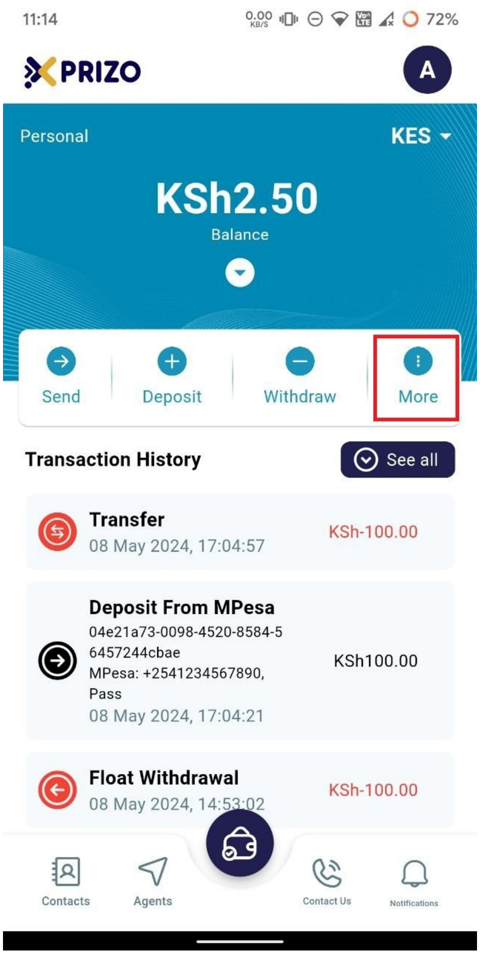
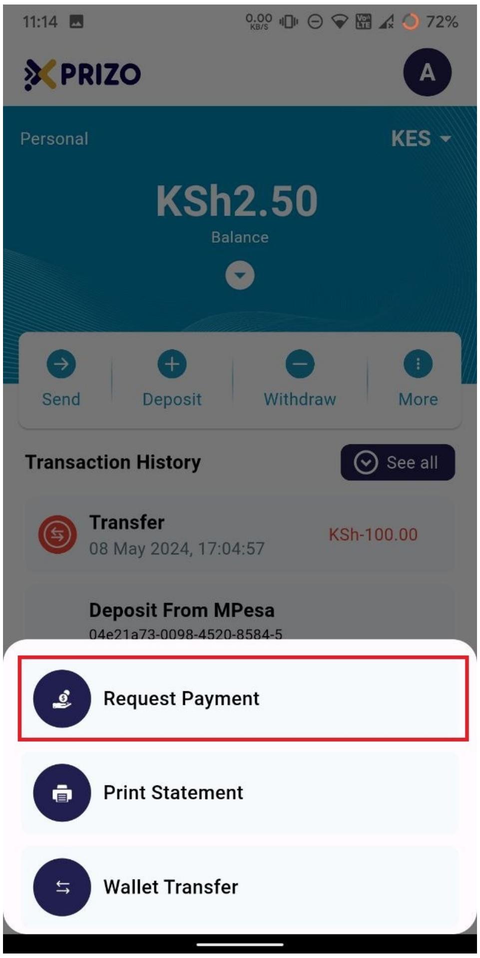
How to Request Payment from another user?

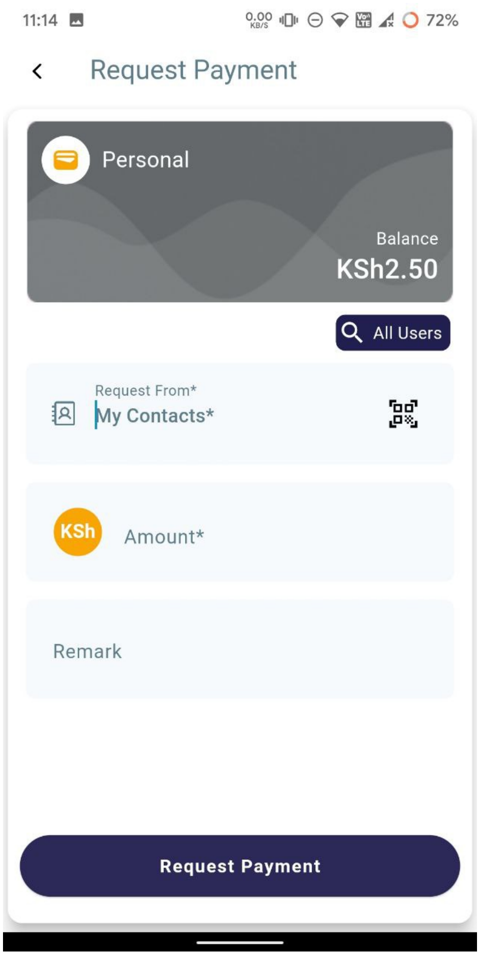
- Log in to your app using your credentials and click on the "More" ellipsis button.



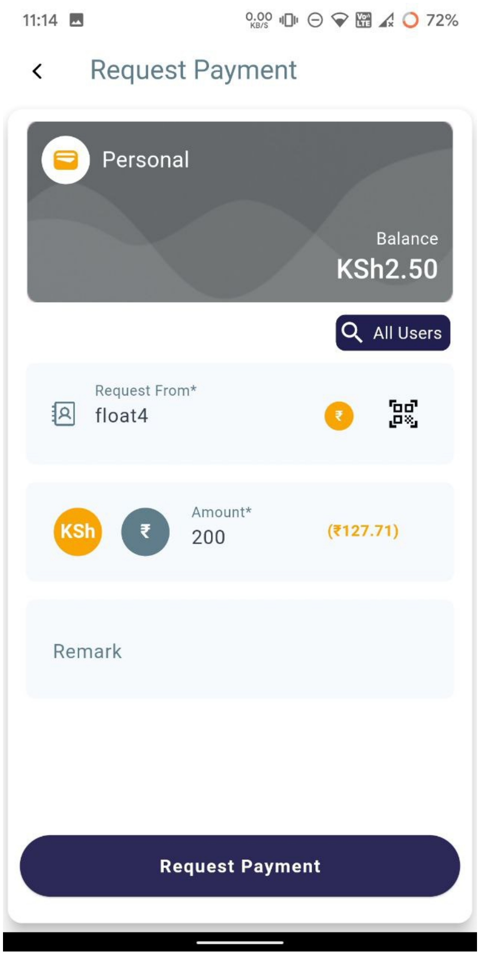
- Next, click on the "Request Payment" button on the bottom card.



- Then, search for the user in your contact list. If the user is not added, click on the search icon at the top to find them.

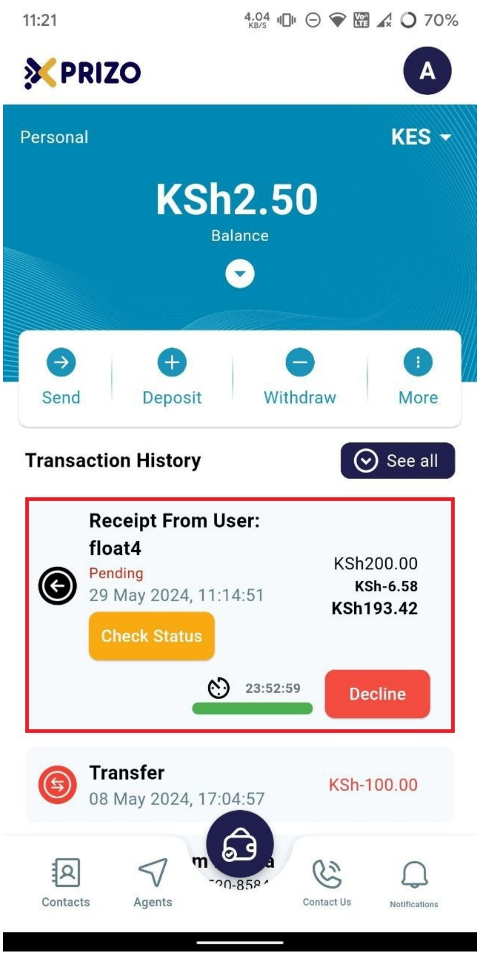


- Then enter the amount you want to request from the user. You can also add a remark if you wish.



- Once done, click on "Request Payment" to request the entered amount from the user.

- You will then be redirected to the dashboard screen, where you will see the requested transaction marked as pending.



- Once approved by the user, the amount will be added to your wallet.

