



# 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

- Create a New Account
- User Details
- KYC
- How to become a Merchant?
- How to become an Agent?
- How to Update your Location?

- Wallet Management

- How to Add a New Wallet?
- How to Top Up Wallet using UPI?
- How to do Deposit using Agent Wallet?
- How to do Withdrawal using Agent Wallet?
- How to use Float in Agent Wallet?

- How to use Wallet Transfer?
- How to do Deposit using Debit/Credit Card?
- How to Manage Savings Wallet?
- How to Request Payment from another user?

# 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.

4:34 0.06 KB/s LTE 48%



## Login

Welcome Back, Please login to your account



[Forgot Password?](#)

Login

Not a member? [Register](#)

Or Login with



Version 2.6.7

- 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.



### Create an account

Sign Up to get started

Mobile Phone ☐

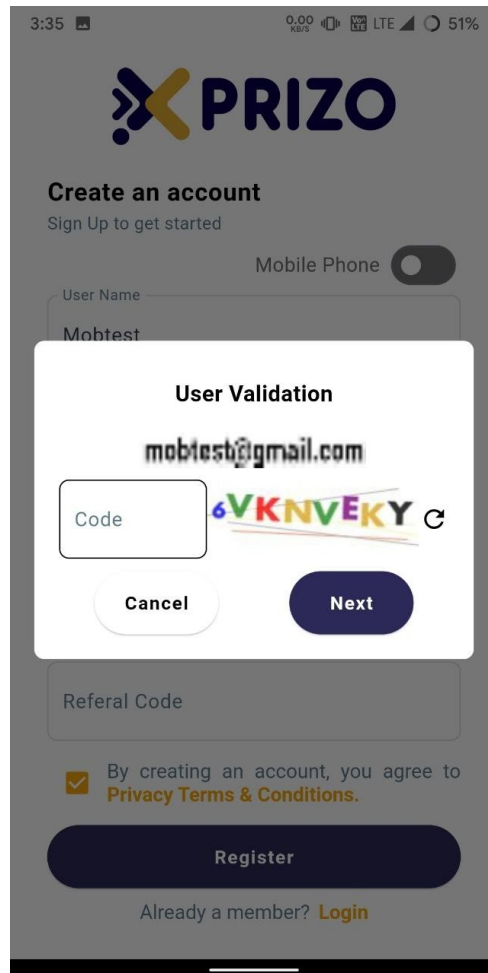


By creating an account, you agree to  
[Privacy Terms & Conditions.](#)

Register

Already a member? [Login](#)

- 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.



### OTP Verification

Type the verification code we've sent on your Email

Verify

Back

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



### Select Your Country

Before access your wallets, please select your country

Select Country



Contacts



Agents



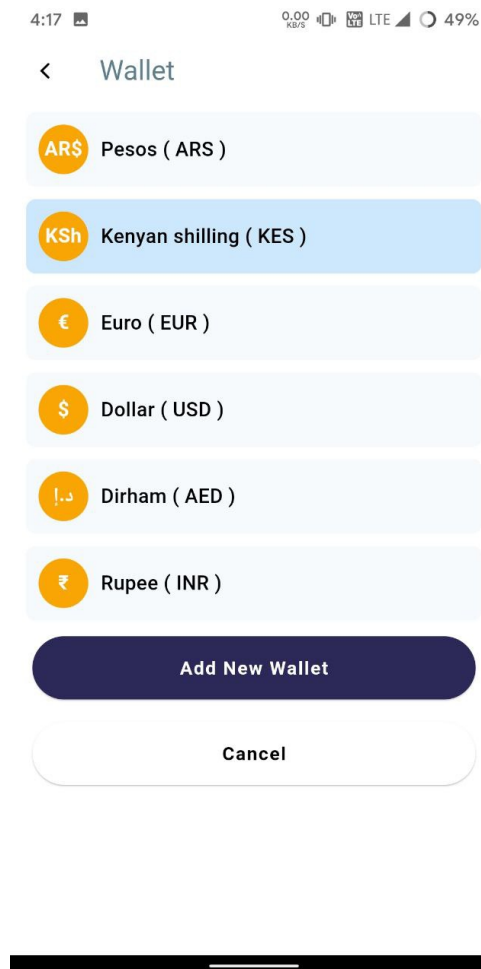
Contact Us



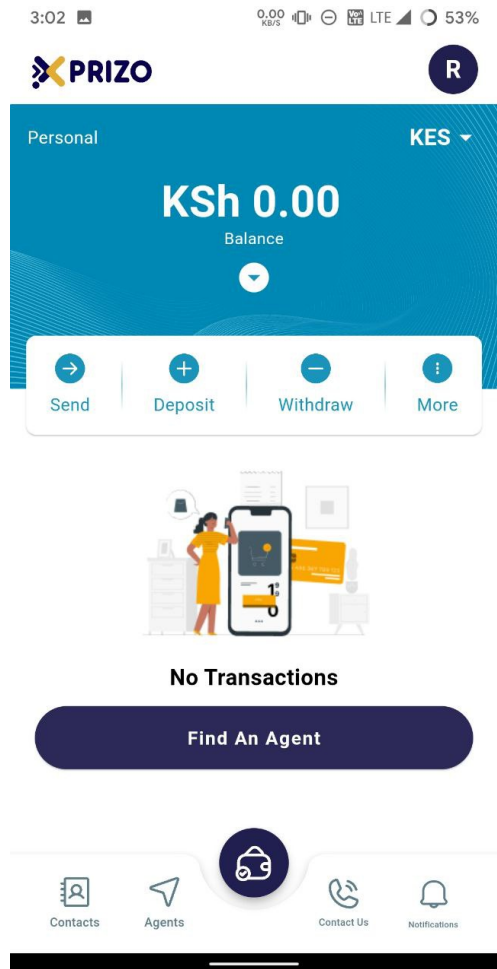
Notifications

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



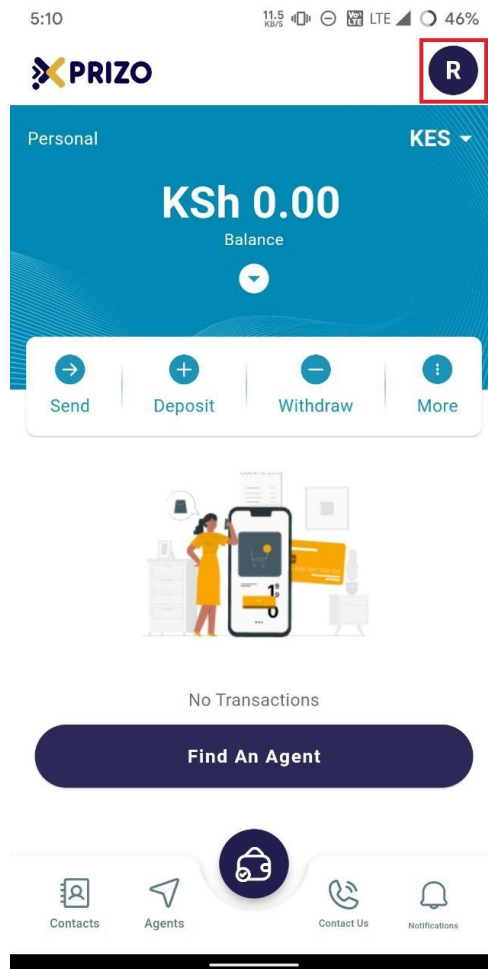


- Now that you've completed all the steps, you can start using the app for your transactions.

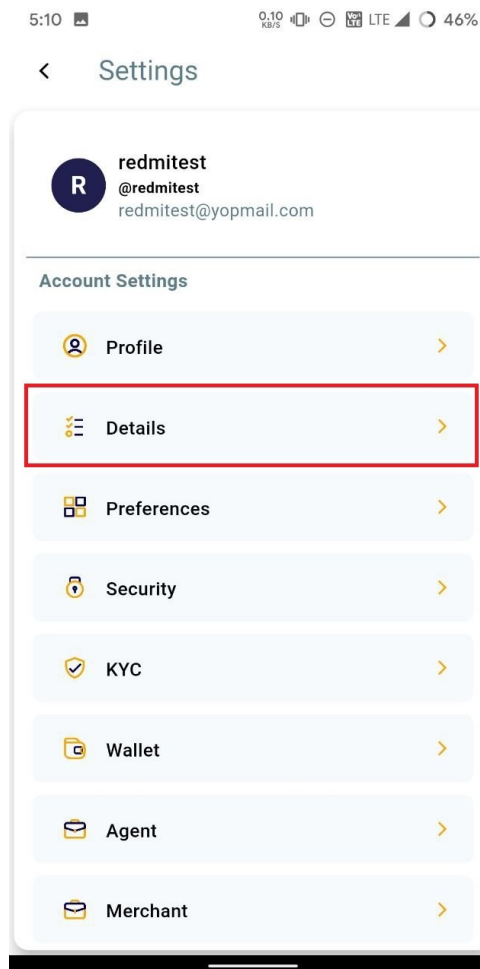


# User Details

- 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.

## &lt; Details

  
Name

  
User

  
Address


Full Name


redmitest


Save

- 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.

## &lt; Details

Name

User

Address

Individual

Legal Entity

Title

First Name

Middle Name

Last Name


Gender


Gender


Save

- 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.

< Details

  
Name

  
User

  
Address

Postal

Physical

Street

City

State Provinces

Country Code

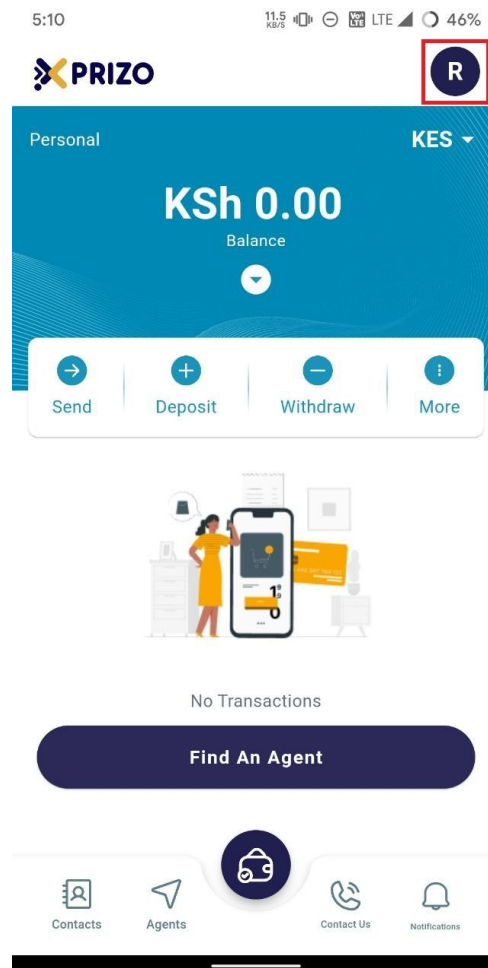
Country Code

Post/Zip Code

Save

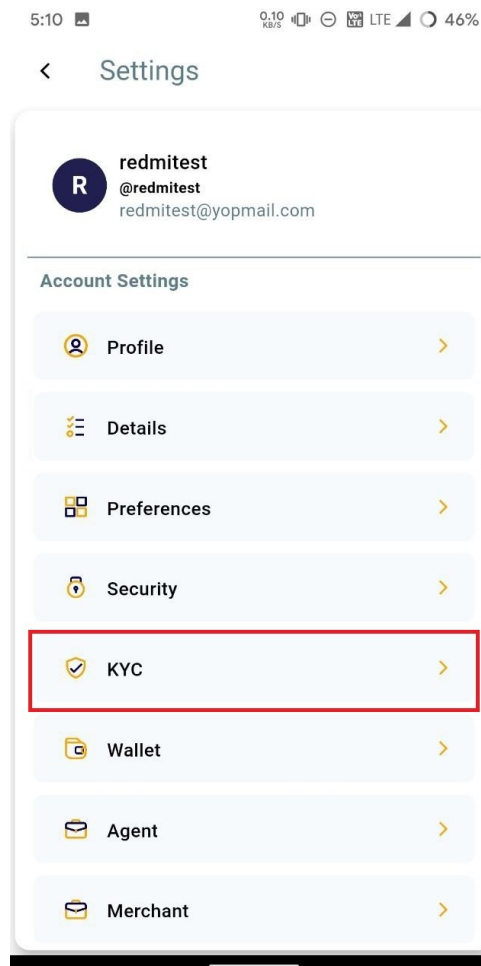
# KYC

- 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.

&lt; KYC

KYC Level : Level 1  
KYC Not Compliant



No Documents Uploaded

New Document

- 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.

< KYC

KYC Level : Level 1

Select Document Type  
Select Document Type ▼

Select Document  
Select Document ▼

Upload Document 

Note: Allowed file types [pdf, doc, docx, xls, xlsx, csv, txt, png, jpg, jpeg, gif, bmp]

Upload Document

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

< KYC

KYC Level : Level 1  
KYC Not Compliant

KYC Not Compliant

Code	Description	Status
I1PAS	KYC (#10331) s...	⋮

New Document

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

< KYC

KYC Level : Level 1  
KYC Not Compliant

KYC Not Compliant

Code	Description	Status
I1PAS	KYC (#10331) s...	<div>Preview</div> <div>Delete</div>

New Document

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

< KYC

KYC Level : Level 1  
KYC Not Compliant

KYC Not Compliant

Code	Description	Status
I1PAS	KYC (#10331) s...	<div>Preview</div> <div>Delete</div>



New Document

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

< 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.

1:23 14.9 KB/s 100% 70%



### Login

Welcome Back, Please login to your account

Login Account

Enter username, mobile number or email


Password

[Forgot Password?](#)

Login

Not a member? [Register](#)

Or Login with



Version 2.6.7

## 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

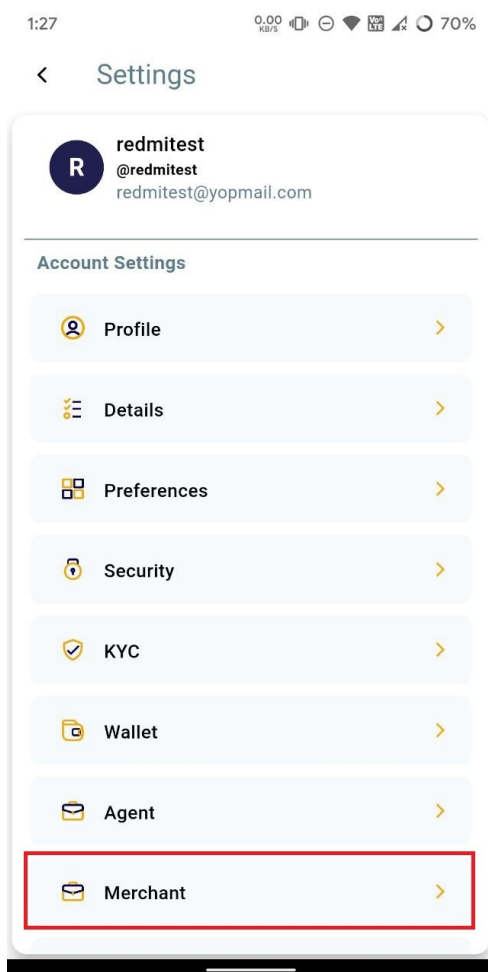
# 4. Complete KYC

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.

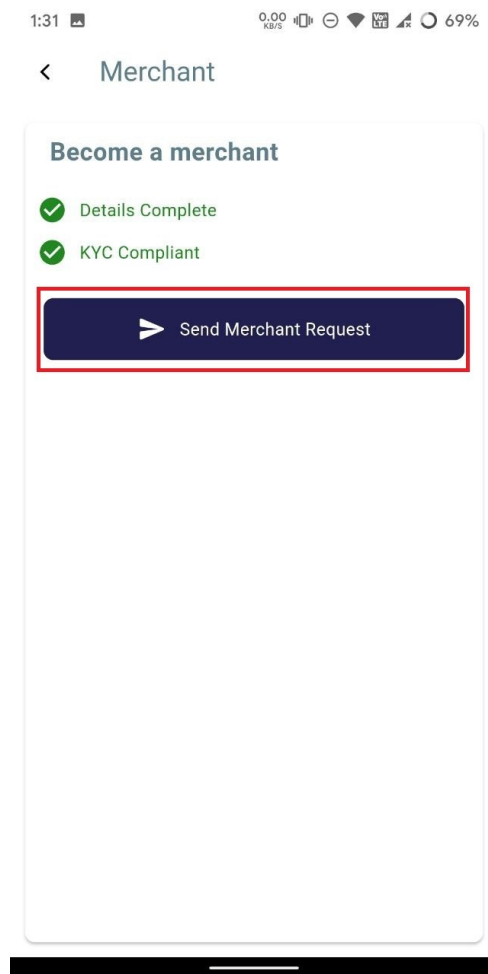
## KYC Details

# 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.

1:23 14.9 KB/s 70%

**XPRIZO**

**Login**  
Welcome Back, Please login to your account

Login Account  
Enter username, mobile number or email

Password

[Forgot Password?](#)

**Login**

Not a member? [Register](#)

Or Login with

Version 2.6.7

## 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](#)

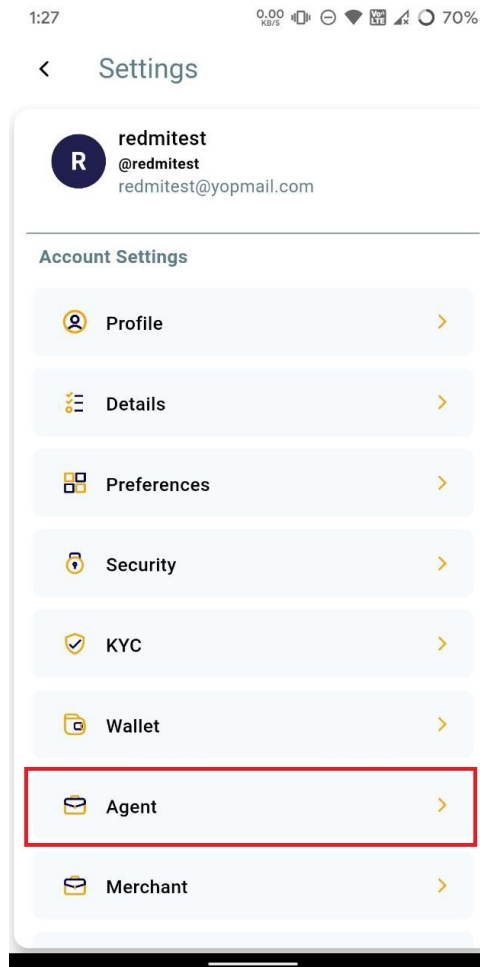
### 4. Complete KYC

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.

## &lt; Agent

## Become agent

✓ Details Complete

✓ KYC Compliant

! To become an agent you will need to get atleast 3 references from agents that are already in your contact list.

R

**rishabh\_2**  
@rishabhagent

Request

A

**agentme1**  
@agentme1

Request

A

**agentme**  
@agentme

Request

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

## &lt; Agent

**Become agent**

✓ Details Complete

✓ KYC Compliant

!

To become an agent you will need to get atleast 3 references from agents that are already in your contact list.

R

rishabh\_2  
@rishabhagent

Cancel

A

agentme1  
@agentme1

Cancel

A

agentme  
@agentme

Cancel

- 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.

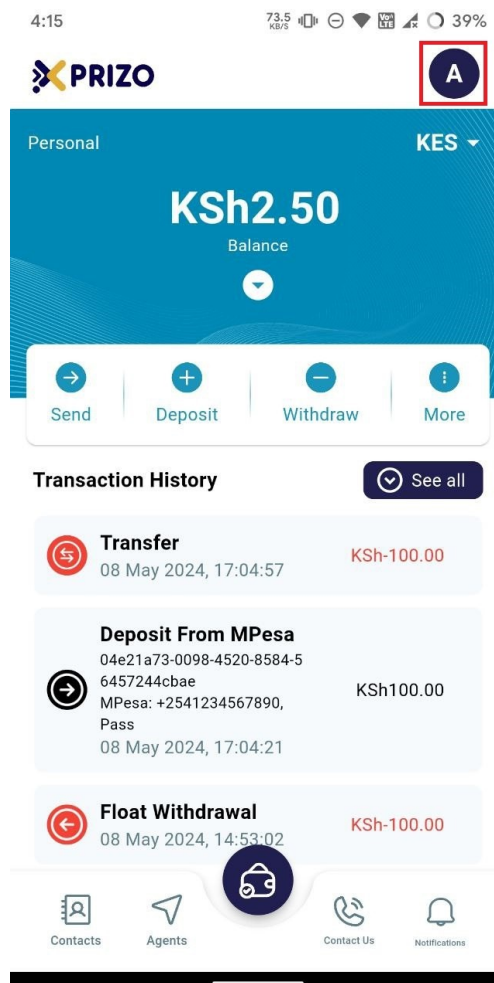
Commission

50.0%

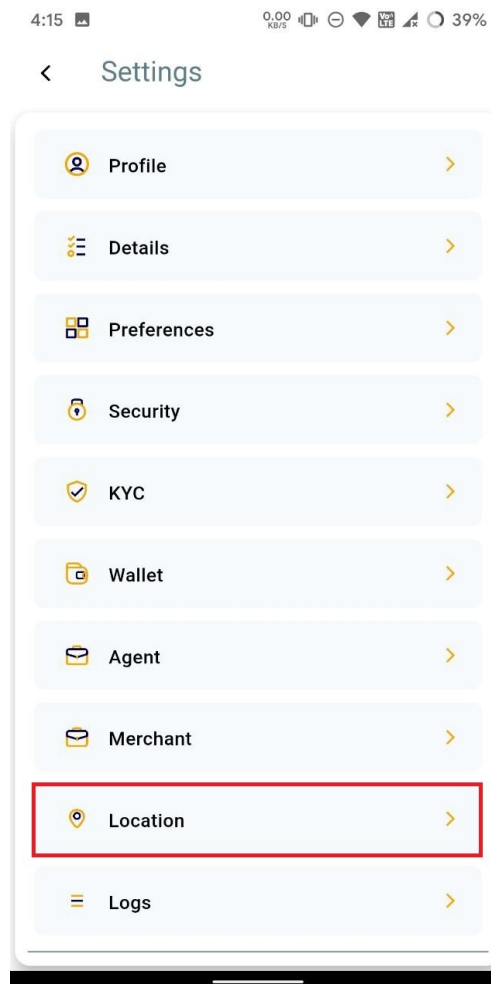


# How to Update your Location?

- 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.

## < Location

Show Location
☐

\*Please hold and drag the marker to pin the exact location.

Update Location

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

## < Location

Show Location

Search Location

Q

7601 Sector 43, Gurugram, Haryana, In

\*Please hold and drag the marker to pin the exact location.

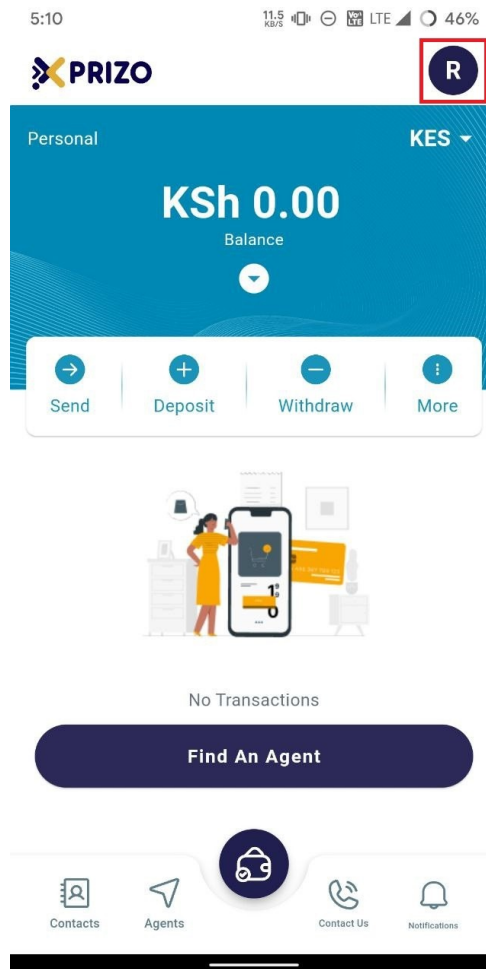
Update Location

# Wallet Management

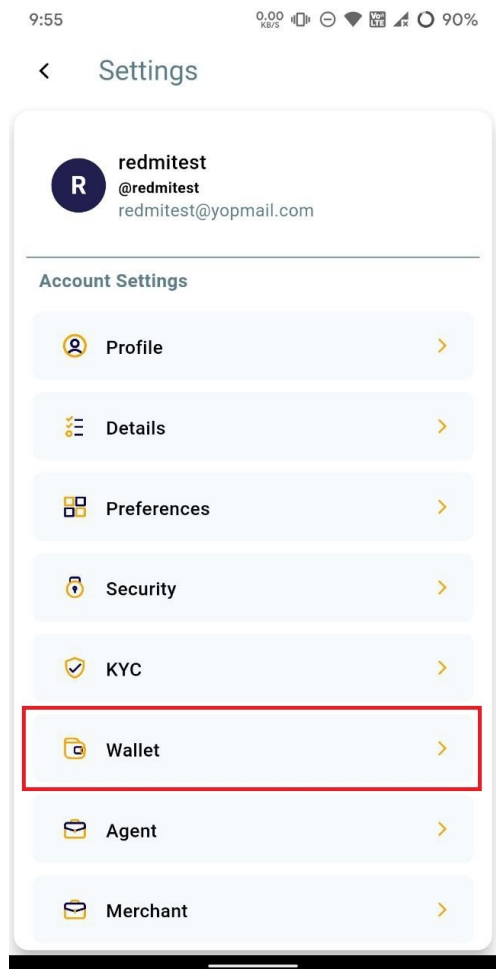
This chapter provides users with comprehensive guidance on managing their digital wallets. Users can learn how to add new wallets, facilitating transactions in multiple currencies. Additionally, the chapter covers instructions on topping up wallets seamlessly using UPI for convenient fund transfers. 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.

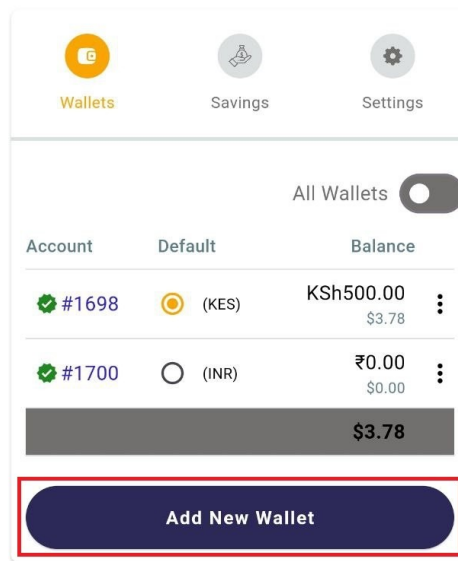


- Click on the "Wallet" option to access and manage the wallets.



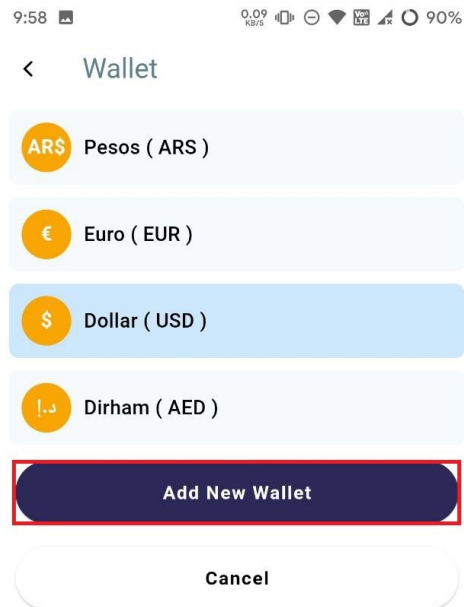
- To add a new wallet, click on the "Add New Wallet" button.

## &lt; Wallet



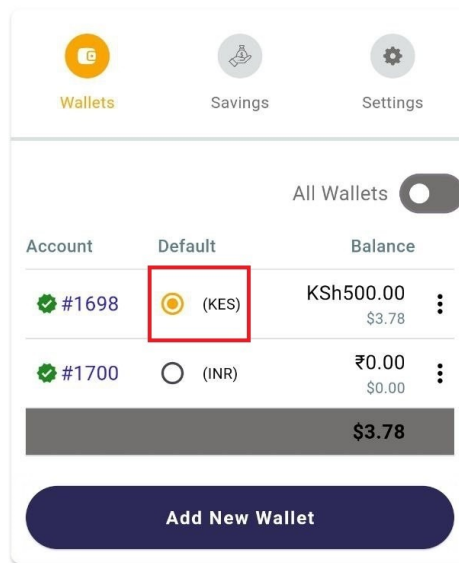
- Select the currency for the new wallet, then click on "Add New Wallet" to create the wallet for the selected currency. Alternatively, you can select "Cancel" to discard adding a new wallet.






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


## < Wallet




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





< Wallet

  
Wallets

  
Savings

  
Settings

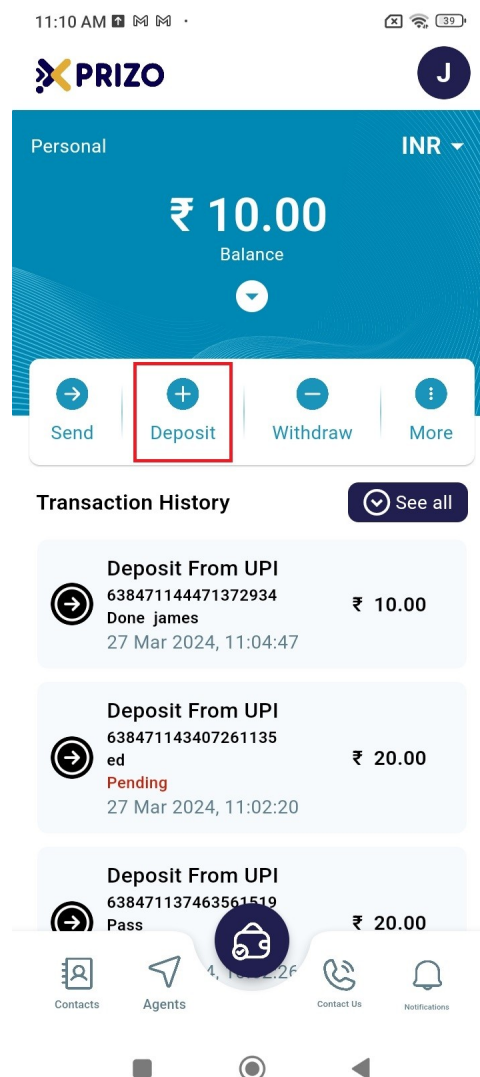
All Wallets ☒

Account	Default	Balance
 #1698	 (KES)	KSh500.00 \$3.78
 #1700	 (INR)	₹0.00 \$0.00
		<b>\$3.78</b>

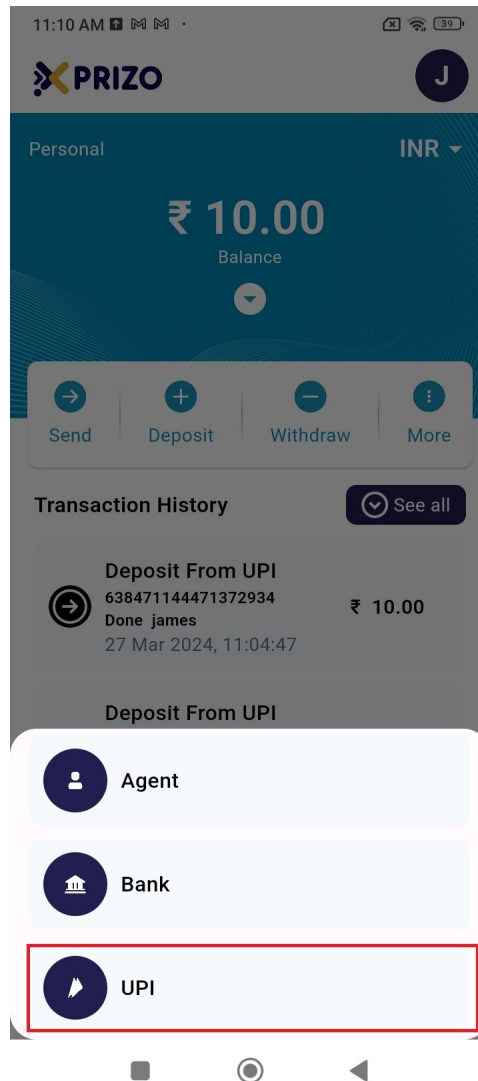
Add New Wallet

# How to Top Up Wallet using UPI?

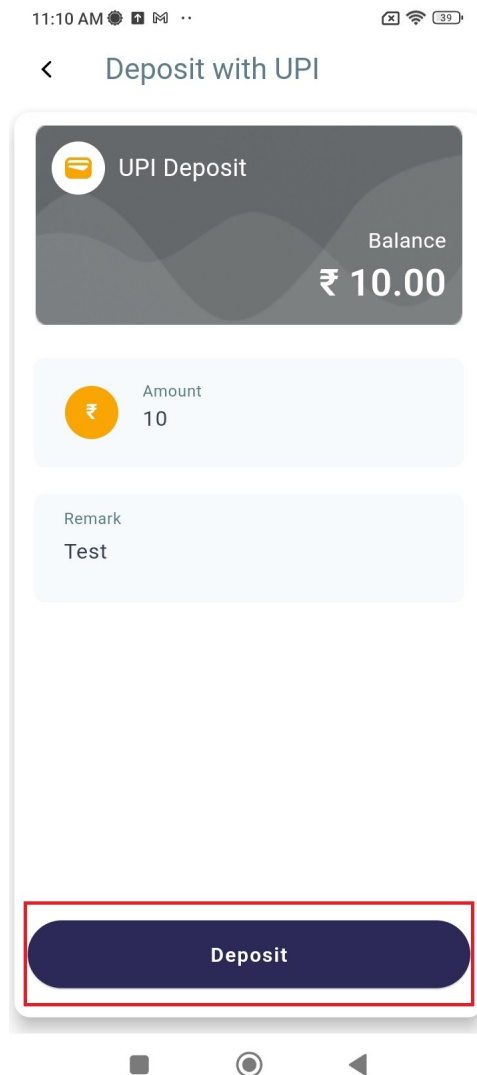
- Sign in to your account with your credentials, then click on "Deposit" to add funds to your wallet.



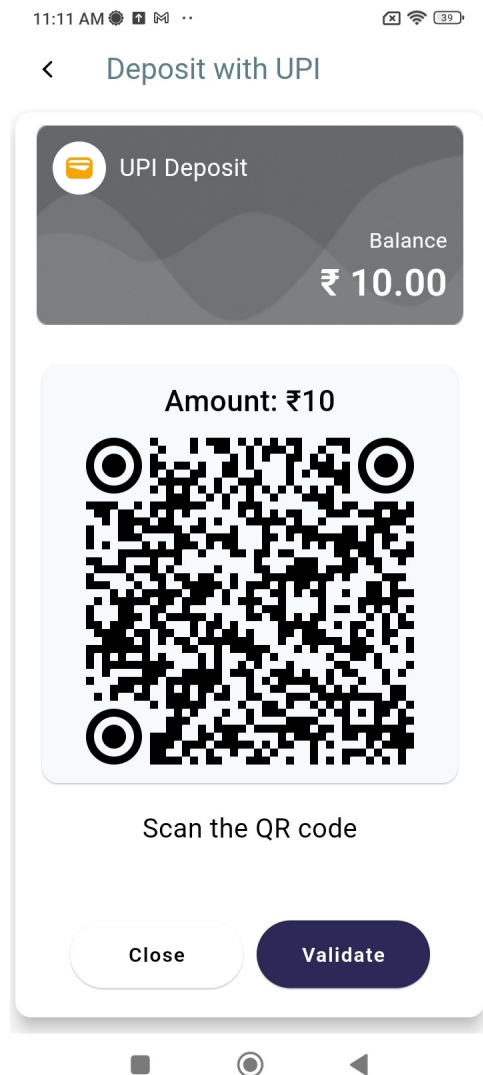
- Choose the UPI option to proceed with the transaction using UPI.



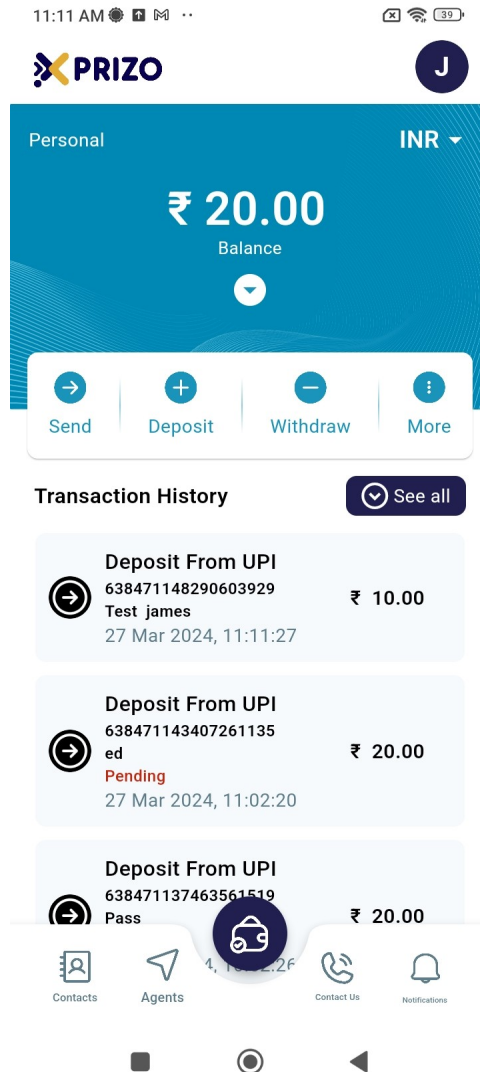
- Enter the desired amount and add a remark with it as well and then click Deposit to proceed ahead.



- 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.

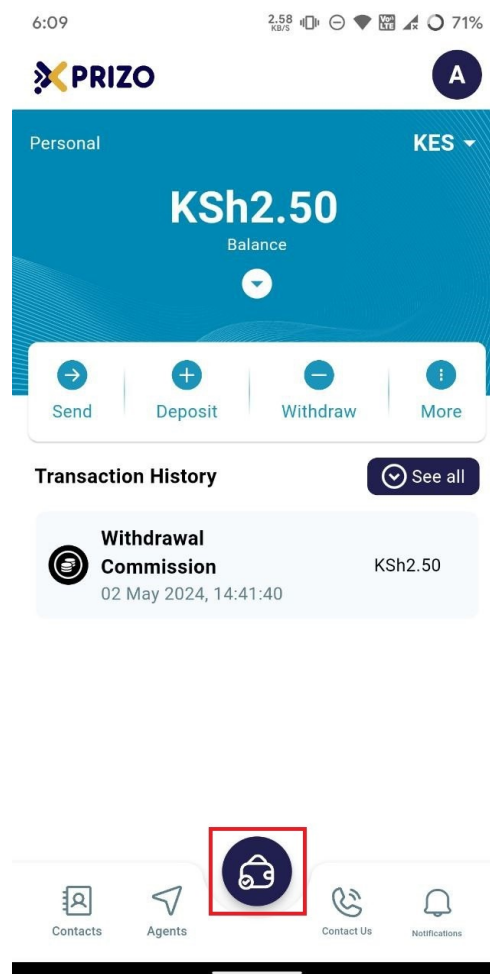


- Alternatively, you can click on "Close" to exit the QR code screen and return to the home screen.

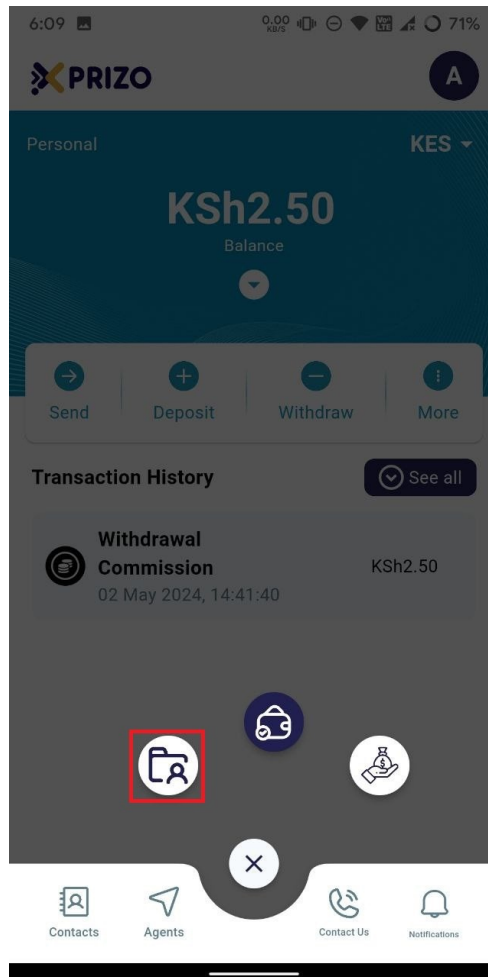


# How to do Deposit using Agent Wallet?

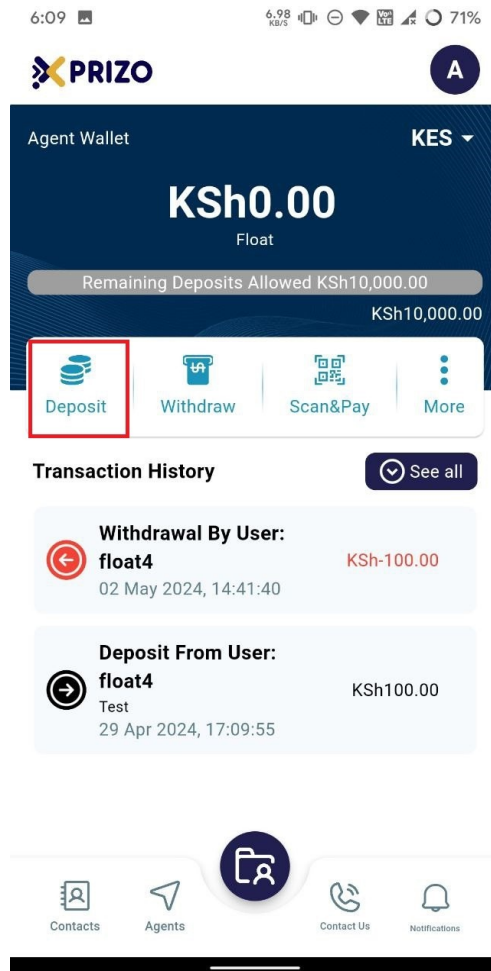
- Sign in to your account using your credentials, then tap on the bottom wallet button to navigate between different wallet types.



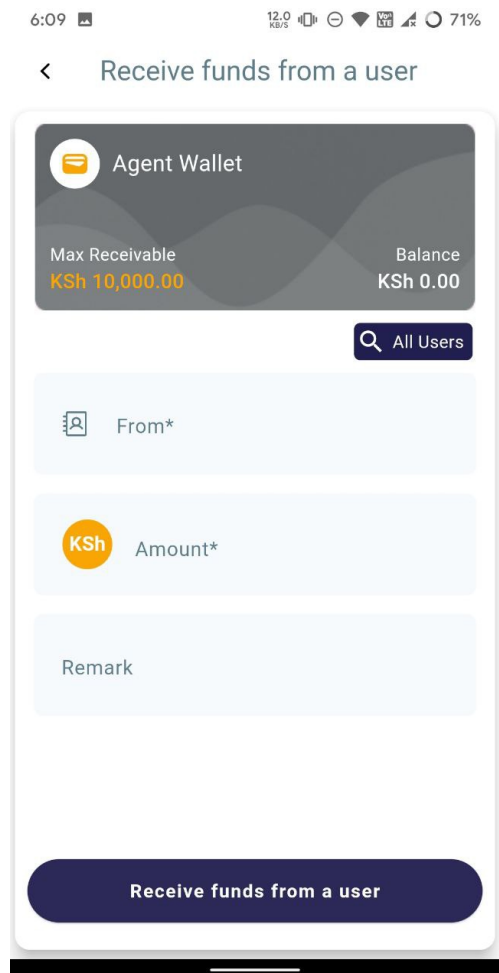
- Tap on the "Agent Wallet" button on the left to switch from your current personal wallet to the agent wallet.



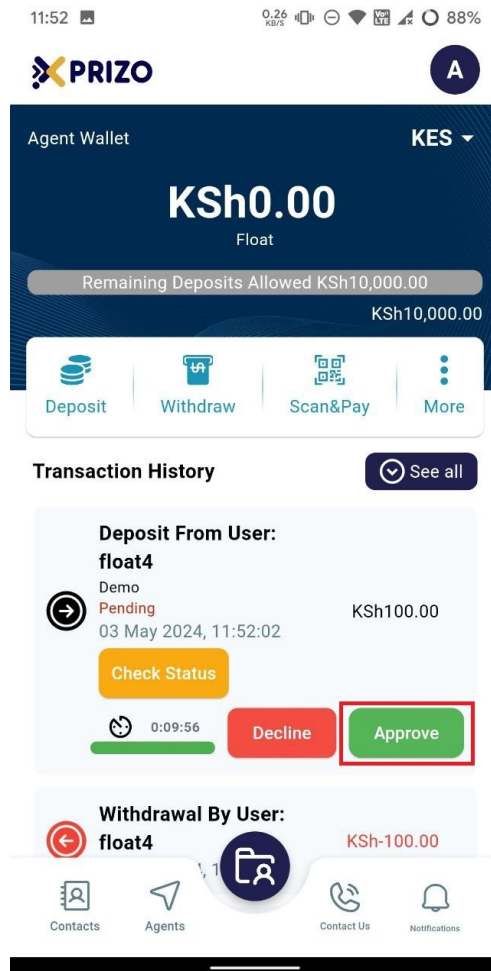
- Select "Deposit" to add funds received from the user physically into their wallet as digital currency.



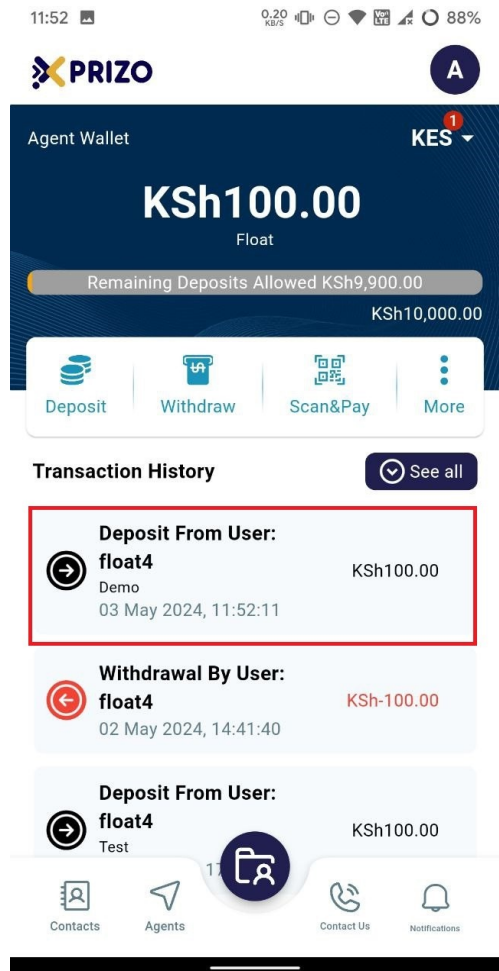
- Search for the user either from your contacts list if they are added, or use the "All Users" search button if they are not already added to your contacts. Enter the amount of money they are giving you in the amount field, and optionally add a remark. Click on "Receive funds from a user" to accept the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

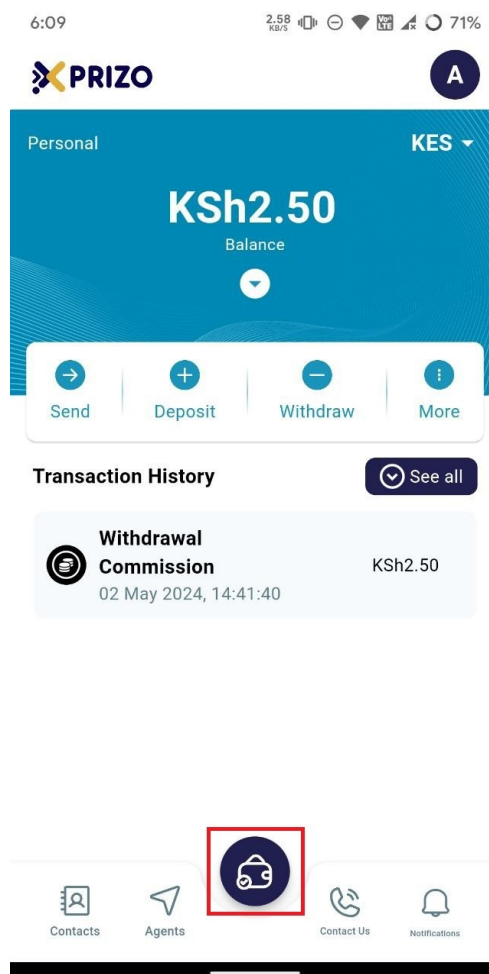


- Upon approval, the funds received will be added to your wallet, while the same amount will be credited to the user's wallet from whom the agent received the money.

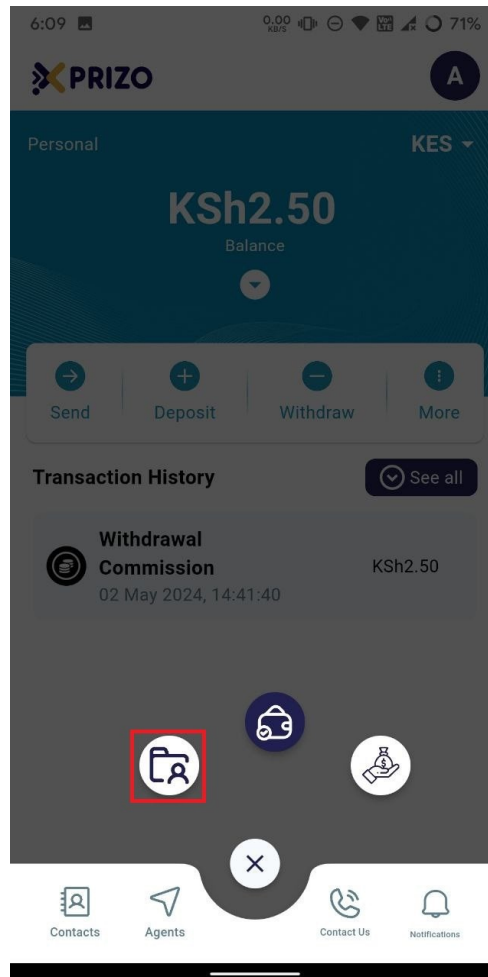


# How to do Withdrawal using Agent Wallet?

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

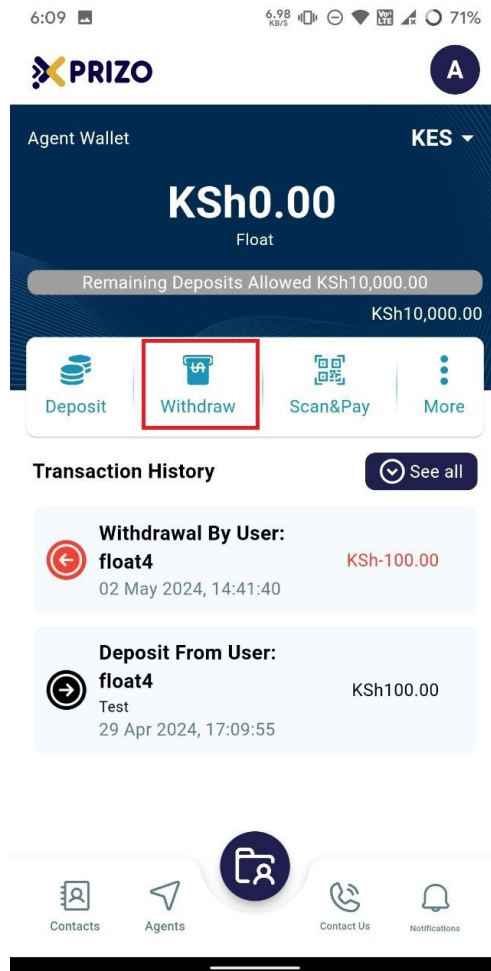


- Tap the "Agent Wallet" button to transition from your current wallet to your agent wallet.

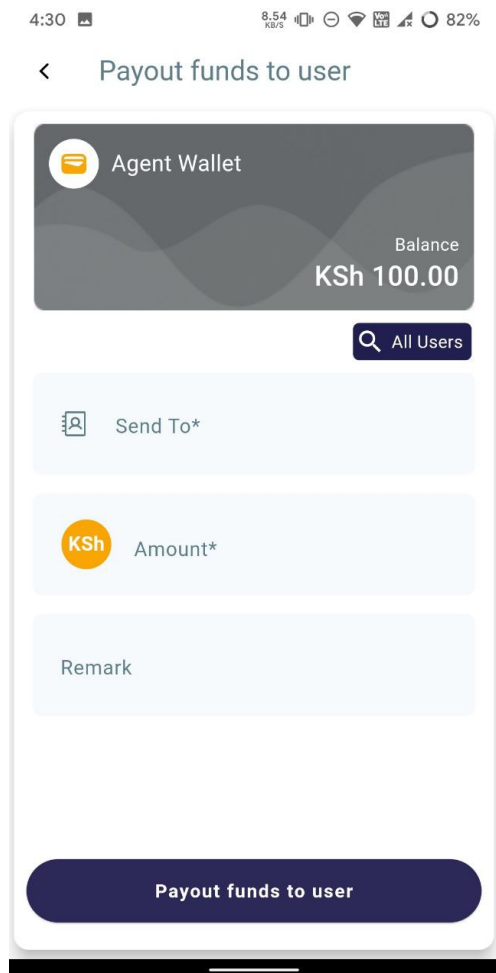


- Select the "Withdraw" button to dispense funds physically to the user, who will be paying from their digital wallet.





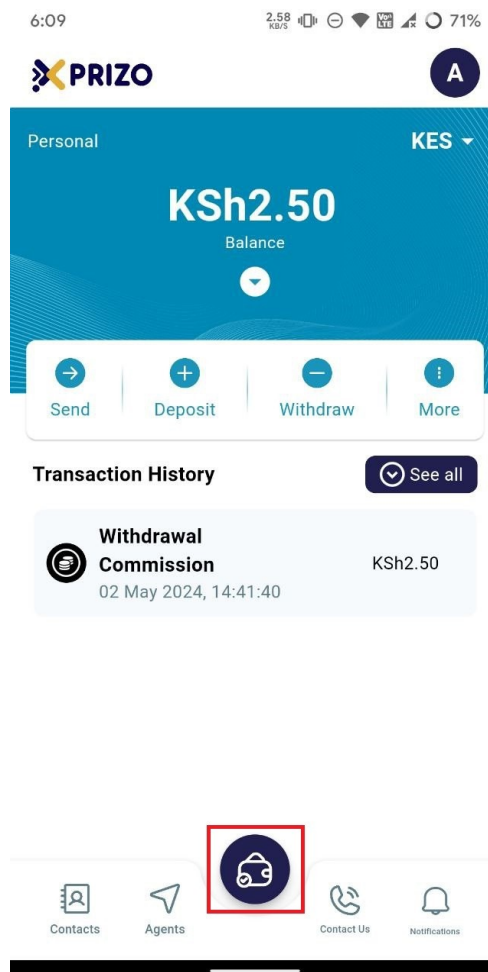
- If the user is in your contact list, enter their name; if not, search for them using the "All users" button. Input the amount the user wishes to withdraw in physical currency, and optionally add a remark. Finally, click on "Payout funds to user" to initiate the withdrawal.



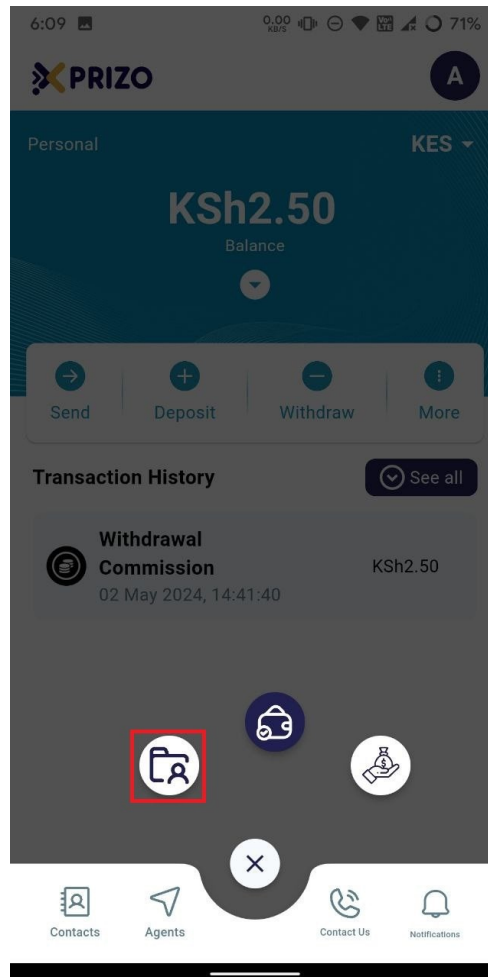
- Once clicked, the user will have a pending transaction that they will need to approve.
- Upon approval from the user, the money will be deducted from their wallet. Similarly, the same amount will be deducted from the agent's wallet as the agent is providing physical cash to the user.

# How to use Float in Agent Wallet?

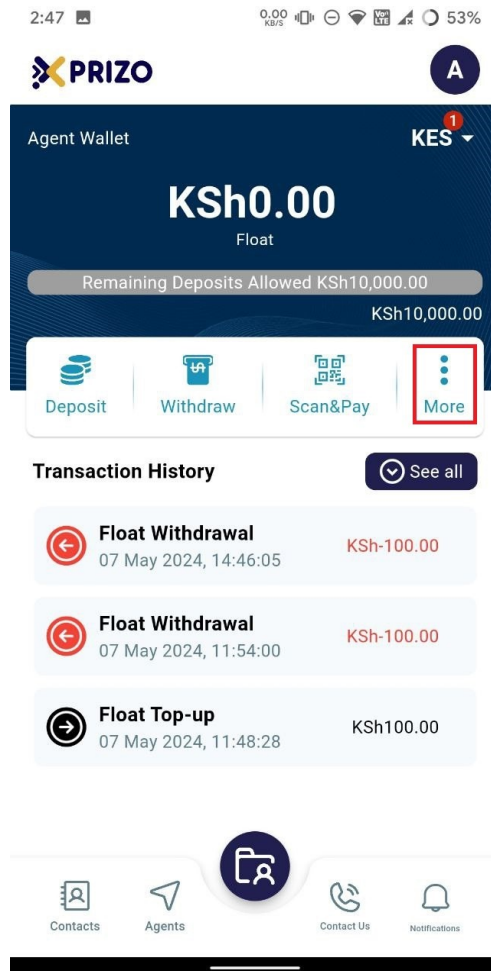
- Sign in to the app using your credentials, then tap on the wallet icon at the bottom to switch between different wallet types.



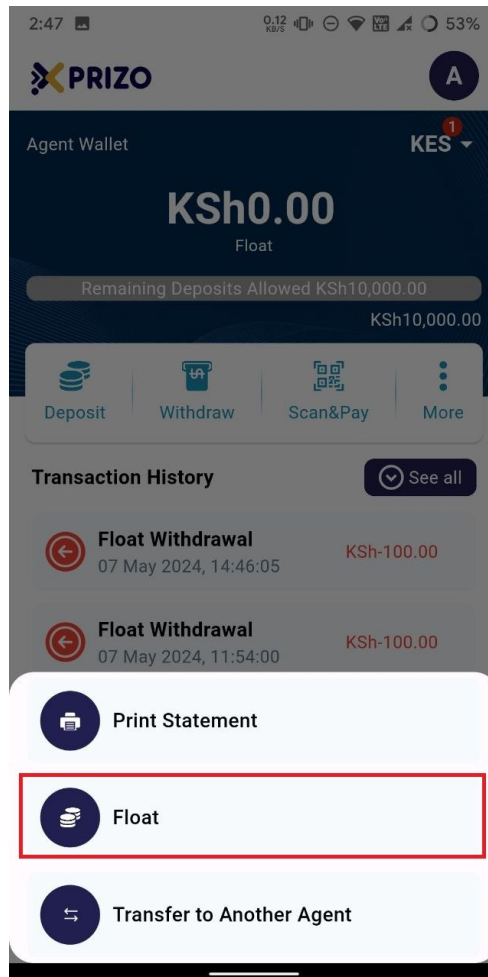
- Tap on the "Agent Wallet" button located on the left to switch from your current savings wallet to the agent wallet.



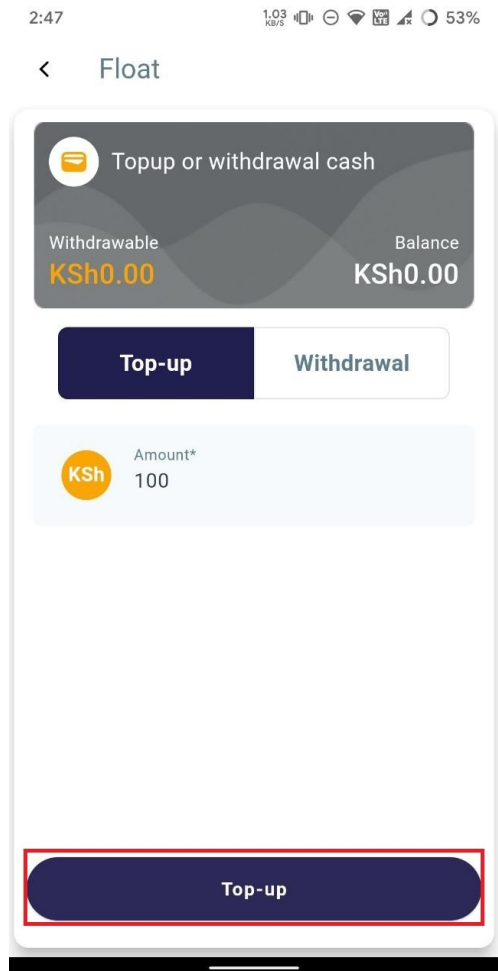
- Tap on the ellipsis icon to explore additional features of the app.



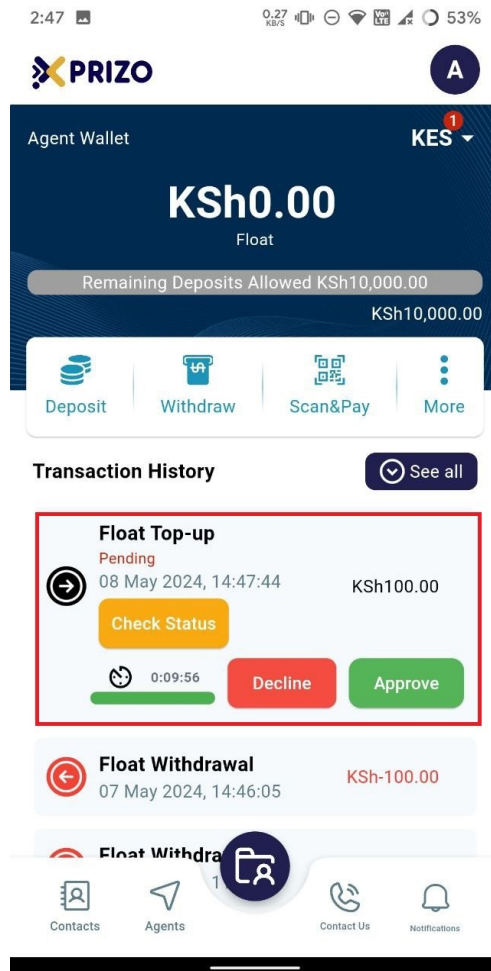
- Tap on "Float" to top up your agent wallet with the physical money you have on hand.



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

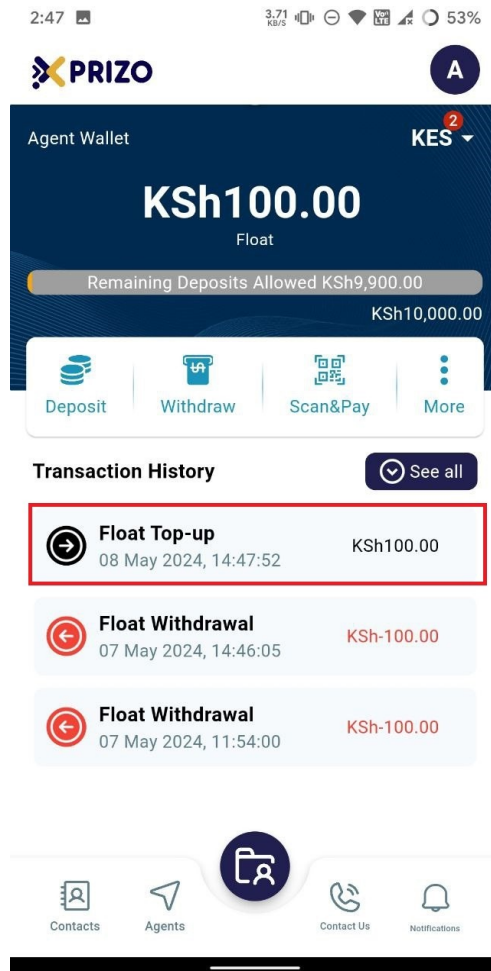


- After initiating the top-up, you'll be directed to your agent wallet screen. There, you'll find the float top-up transaction listed in the recent transactions history. You can approve the transaction to add the physical money to your agent wallet or decline to cancel the process.

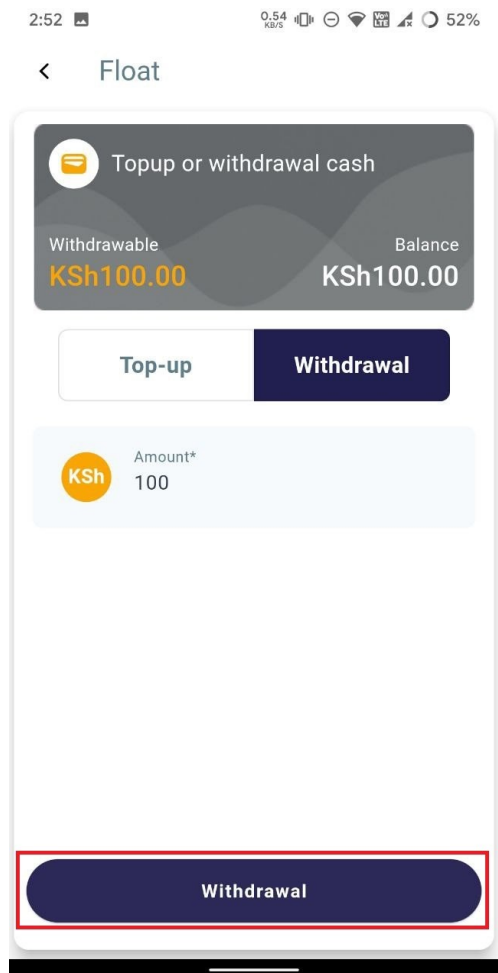


- Upon approval, the agent wallet will be successfully topped up with the approved amount from the transaction.

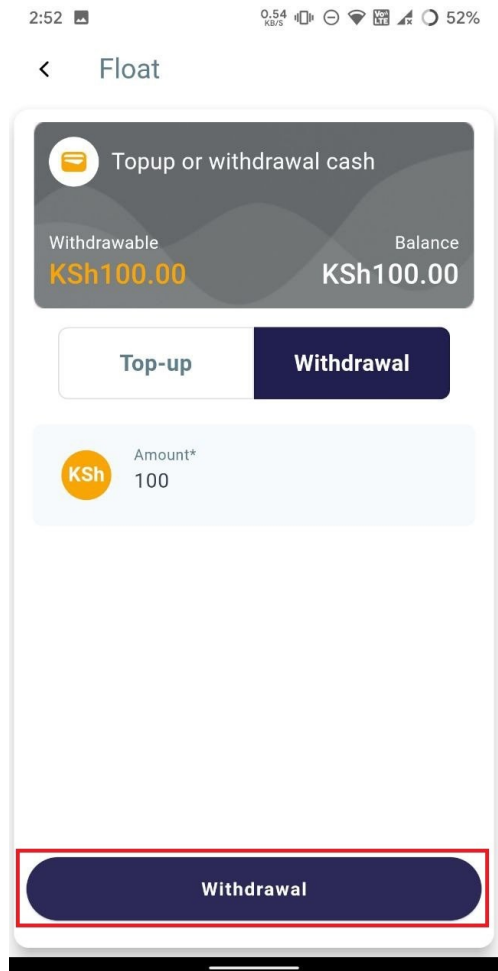




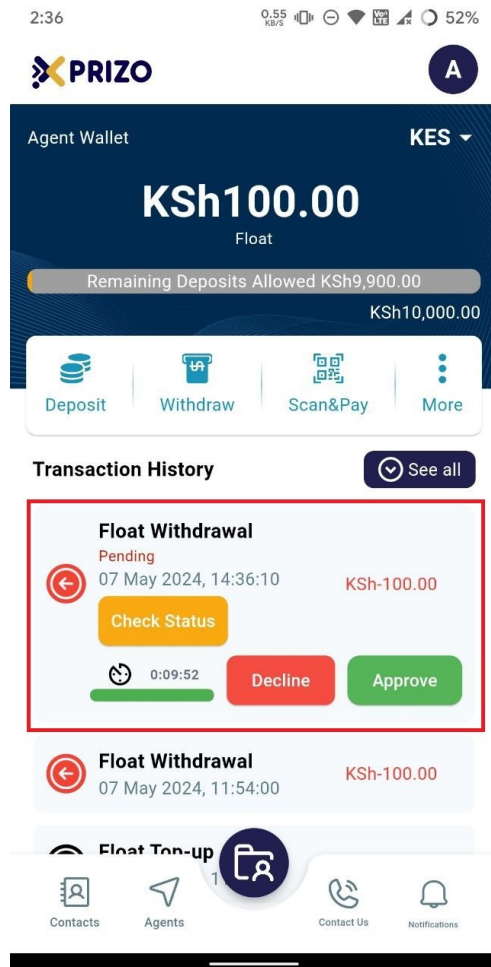
- To initiate a withdrawal, tap on the "More" ellipsis button, select "Float," and then click on the "Withdrawal" tab to navigate to the withdrawal section.



- 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.

KSh0.00

Float

Remaining Deposits Allowed KSh10,000.00

KSh10,000.00



## 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



Contacts



Agents



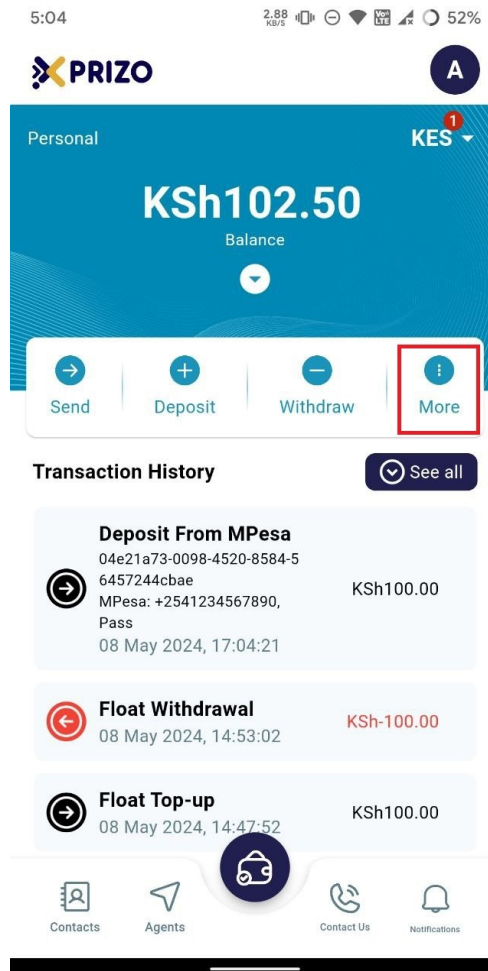
Contact Us



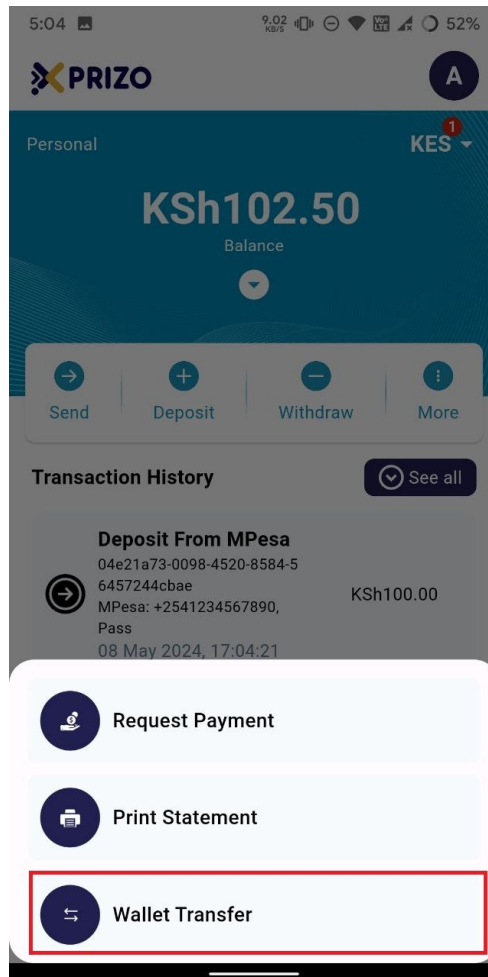
Notifications

# 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.

5:04 23.2 Kbps 52%

< Wallet Transfer

Personal

Max Transferable  
102.5

Balance  
102.5

From Wallet

KSh KES (102.50) ▼

To Wallet

₹ INR (60.44) ▼

KSh ₹

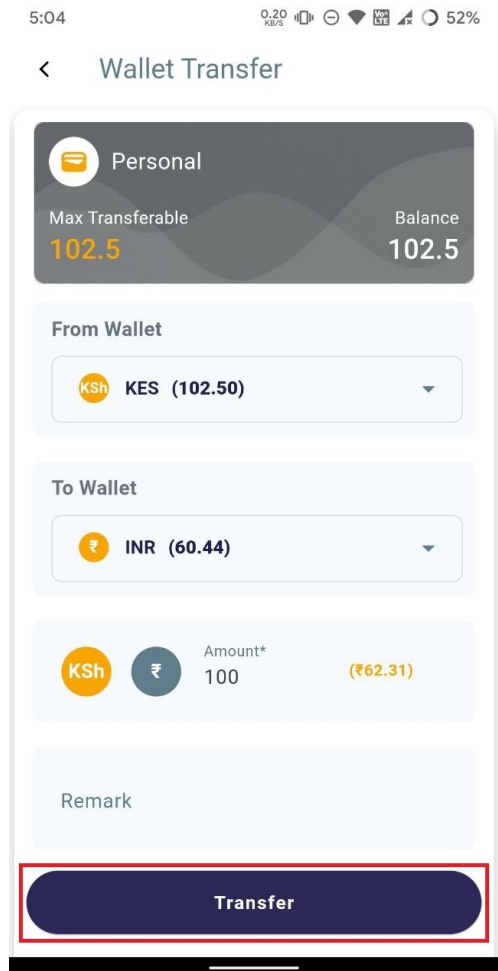
Amount\*

Remark

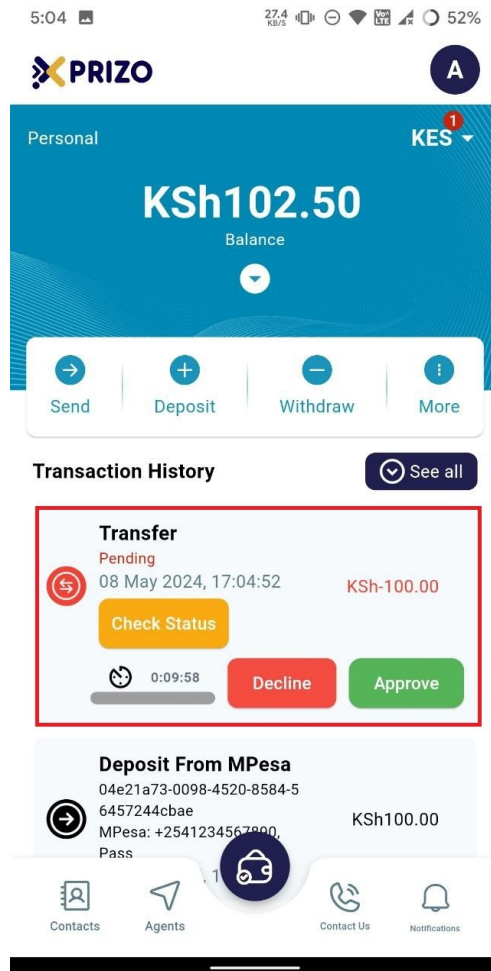
Transfer

- 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.

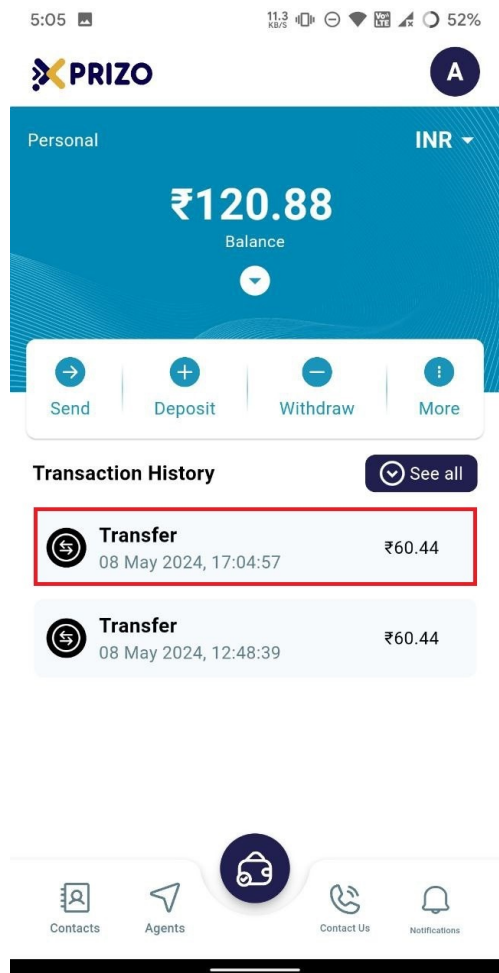




- After initiating the transfer, you'll be redirected to your agent wallet screen, where you'll find the pending transaction in your transaction history. Click "Approve" to confirm the transaction, or "Decline" to cancel it.



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

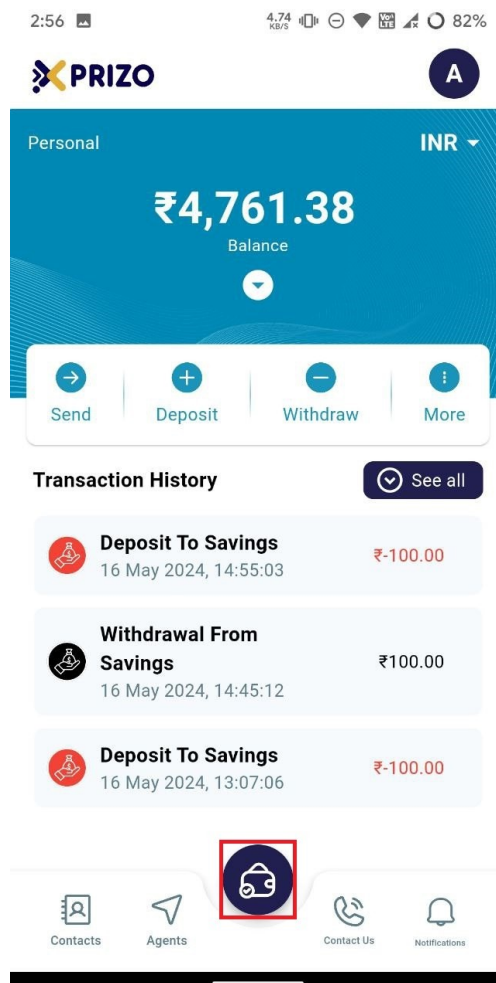


# How to do Deposit using Debit/Credit Card?

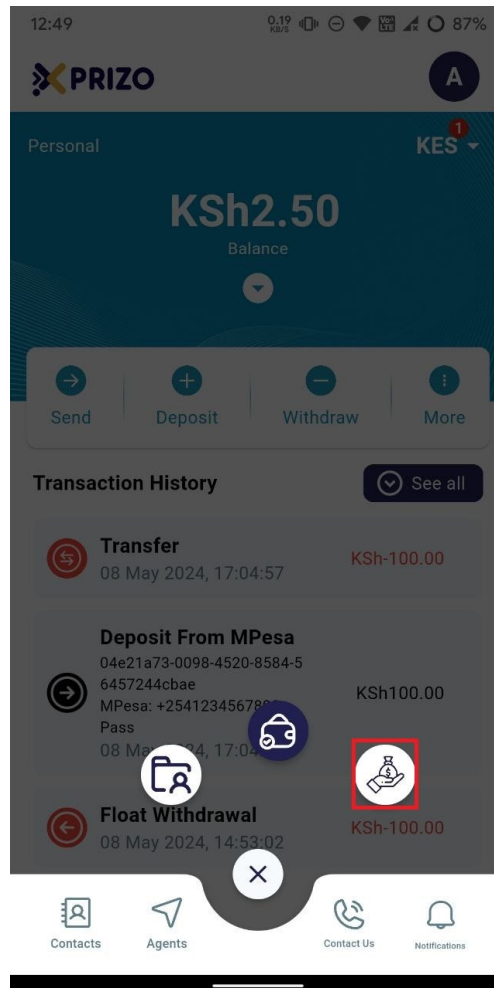
- Login to your app using your credentials and click on the deposit to view the options to do a deposit to your wallets.
- Then select Dr/Cr Card option to initiate deposit using your debit card or credit card.
- Then enter the amount you want to deposit using your card and then click on the Card Deposit 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.

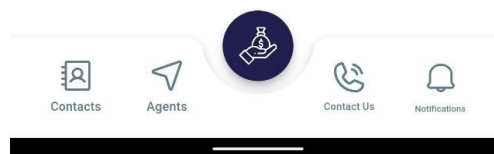


- If no wallet is added, you will need to add one by clicking on the "Add New Wallet" button in the savings wallet screen.



No Wallet have been added. Please click on the below button to add a wallet

Add New Wallet



- 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.

< Wallet

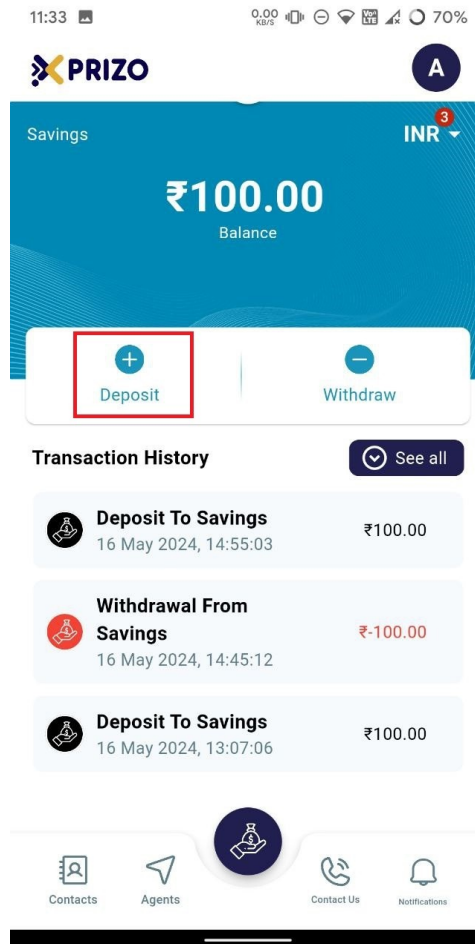
- AR\$ Pesos ( ARS )
- KSh Kenyan shilling ( KES )
- € Euro ( EUR )
- \$ Dollar ( USD )
- Dirham ( AED )
- ₹ Rupee ( INR )**

Add New Wallet

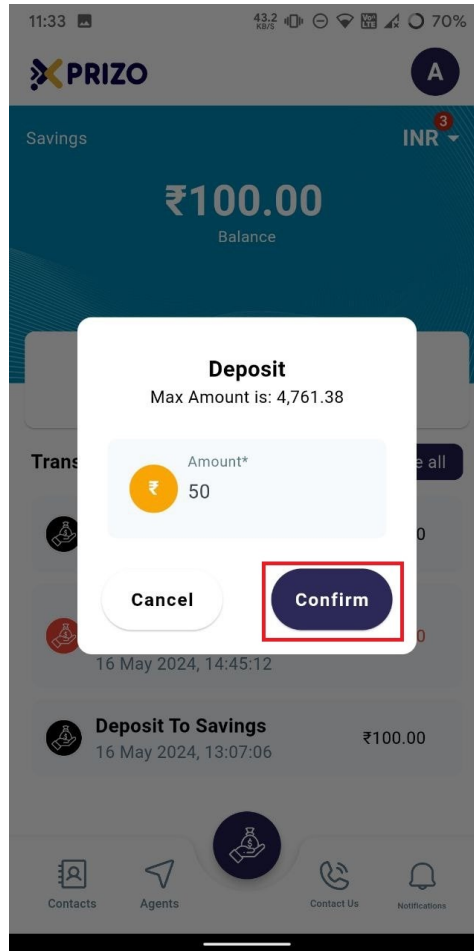
Cancel

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

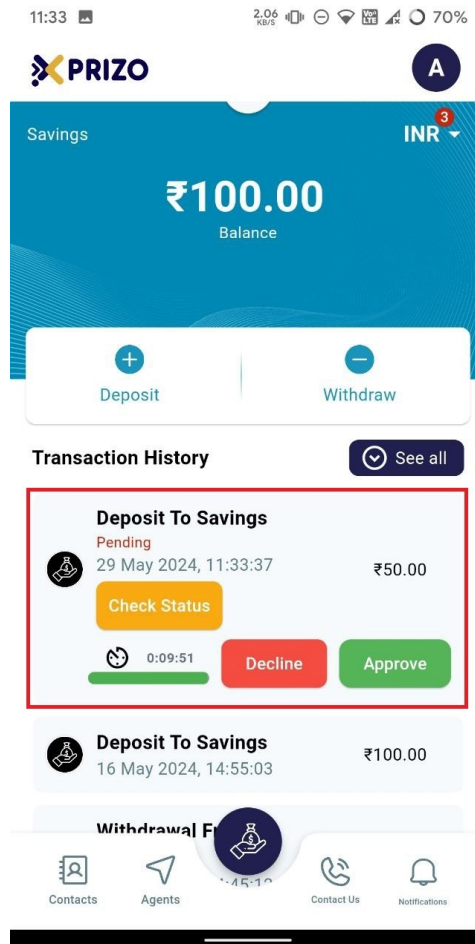




- Enter the amount in the designated field and click "Confirm" to add the money to your savings wallet. If you wish to discard the deposit, click "Cancel."



- 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.

Savings

INR

₹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



Contacts



Agents



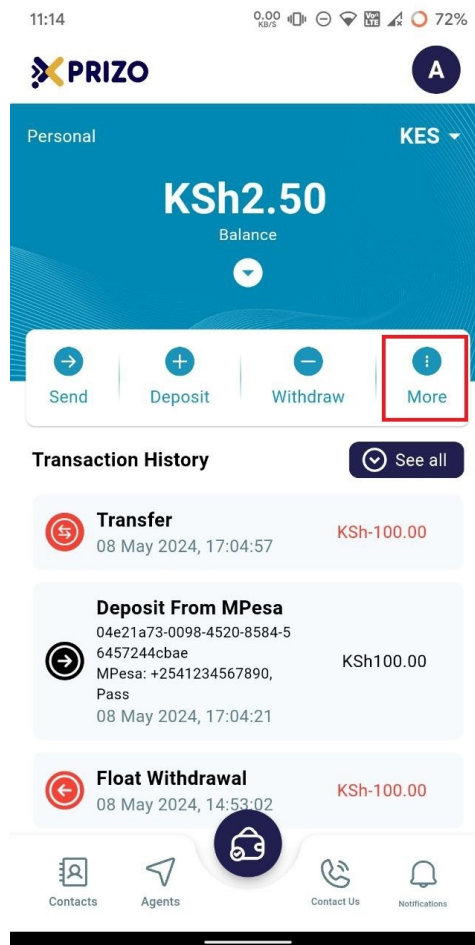
Contact Us



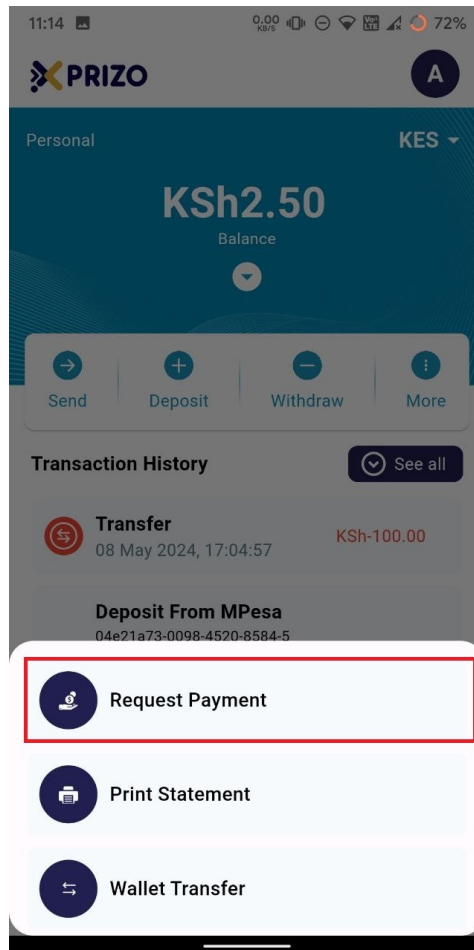
Notifications

# 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.

11:14 0.00 KB/s 72%

< Request Payment

Personal

Balance  
KSh2.50

All Users

Request From\*

My Contacts\*

KSh

Amount\*

Remark

Request Payment

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

11:14 0.00 KB/s 72%

< Request Payment

Personal

Balance  
KSh2.50

All Users

Request From\*

float4

₹

QR

KSh

₹

Amount\*

200

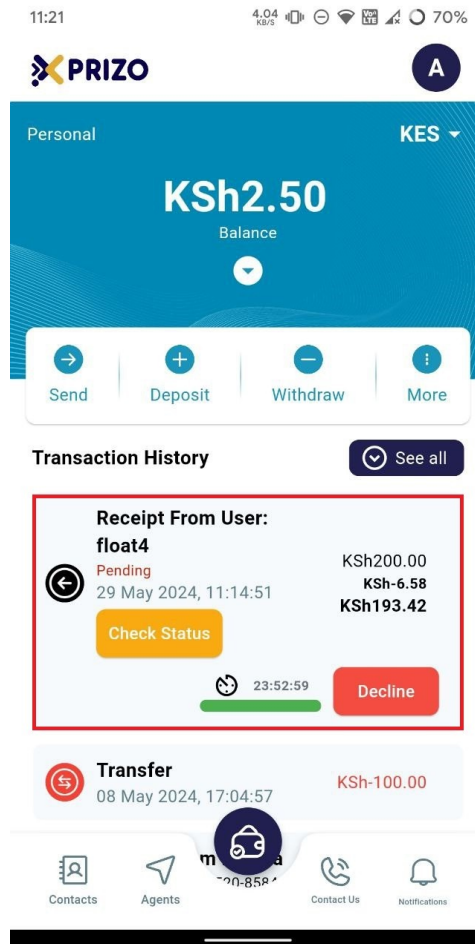
(₹127.71)

Remark

Request Payment

- 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.