

HOW TO SET UP AN ACCOUNT AND GET AN IMPLANT READY TO USE

European Version

Dear Ambassador,

Here is a simple instruction that we encourage you to read before using the implant. Please make sure to follow the steps described below to ensure the correct functionality of the implant.

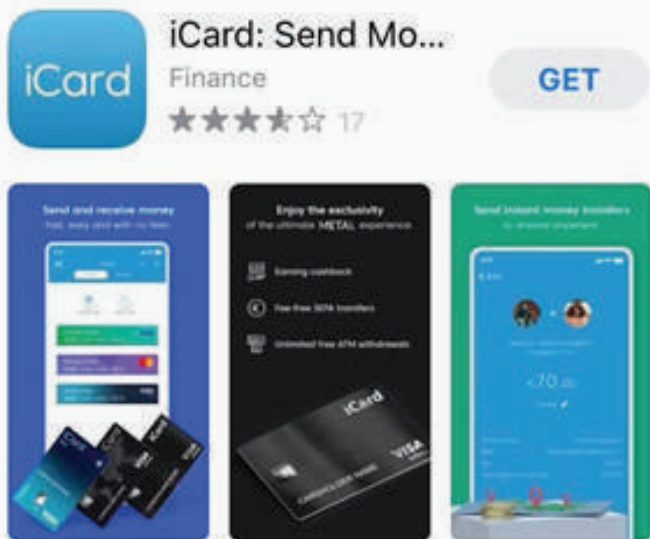
In case of any questions, concerns, or problems, always contact us, not iCard. We will instantly assist you.

REMINDER:

Never remove your implant from your iCard account - it will not be possible to restore and you will end up losing it

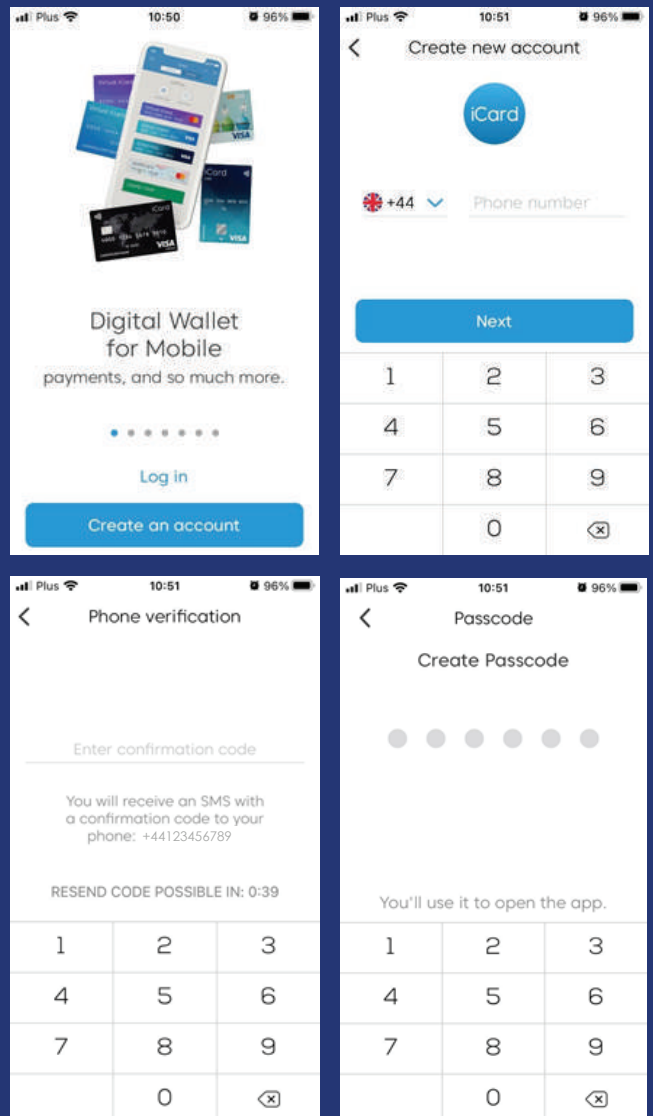
1 Download an iCard app

Go to the App Store or Android Store and download the "iCard - send money to anyone" app with a light blue logo



2 Start the registration process in the iCard app - phone number

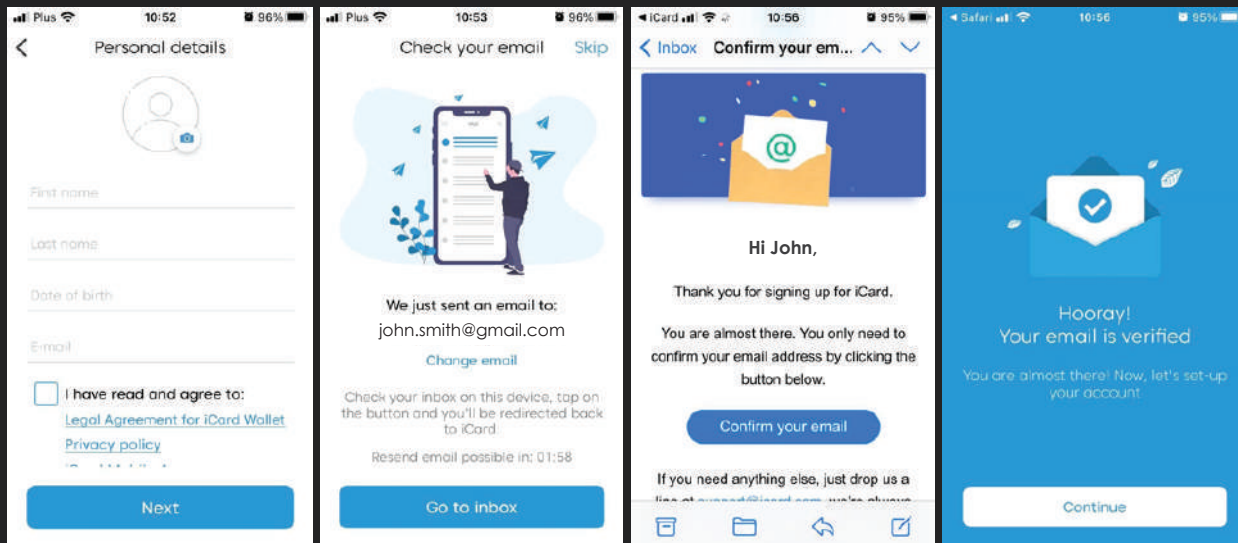
Open iCard app and click on "Create an account". You will be asked to type your phone number, which iCard will verify by sending you a confirmation code, that you will need to type in the app.



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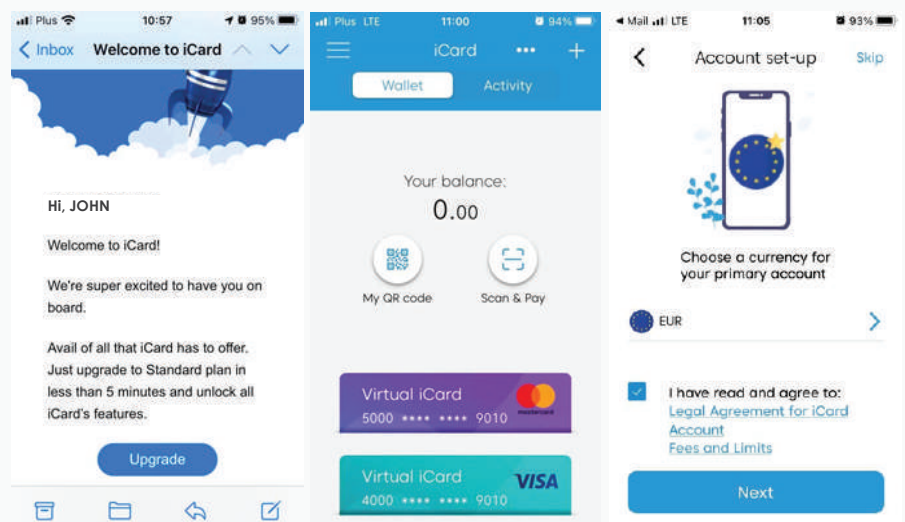
3 Complete the registration - personal data and

After getting your phone number verified, you can add your personal data, and provide iCard with your email address. You will be sent a verification email, which you need to confirm by clicking the link from the email. Do that!



4 Create your first account - Upgrade part 1

Once your email gets verified, you will be able to open your first current account. You will be sent an email with a link to “upgrade your account”. Click on it! You will be redirected to the main page, where you need to click on the menu button in the top left corner. Select accounts and choose in which currency you would like to run your current account.

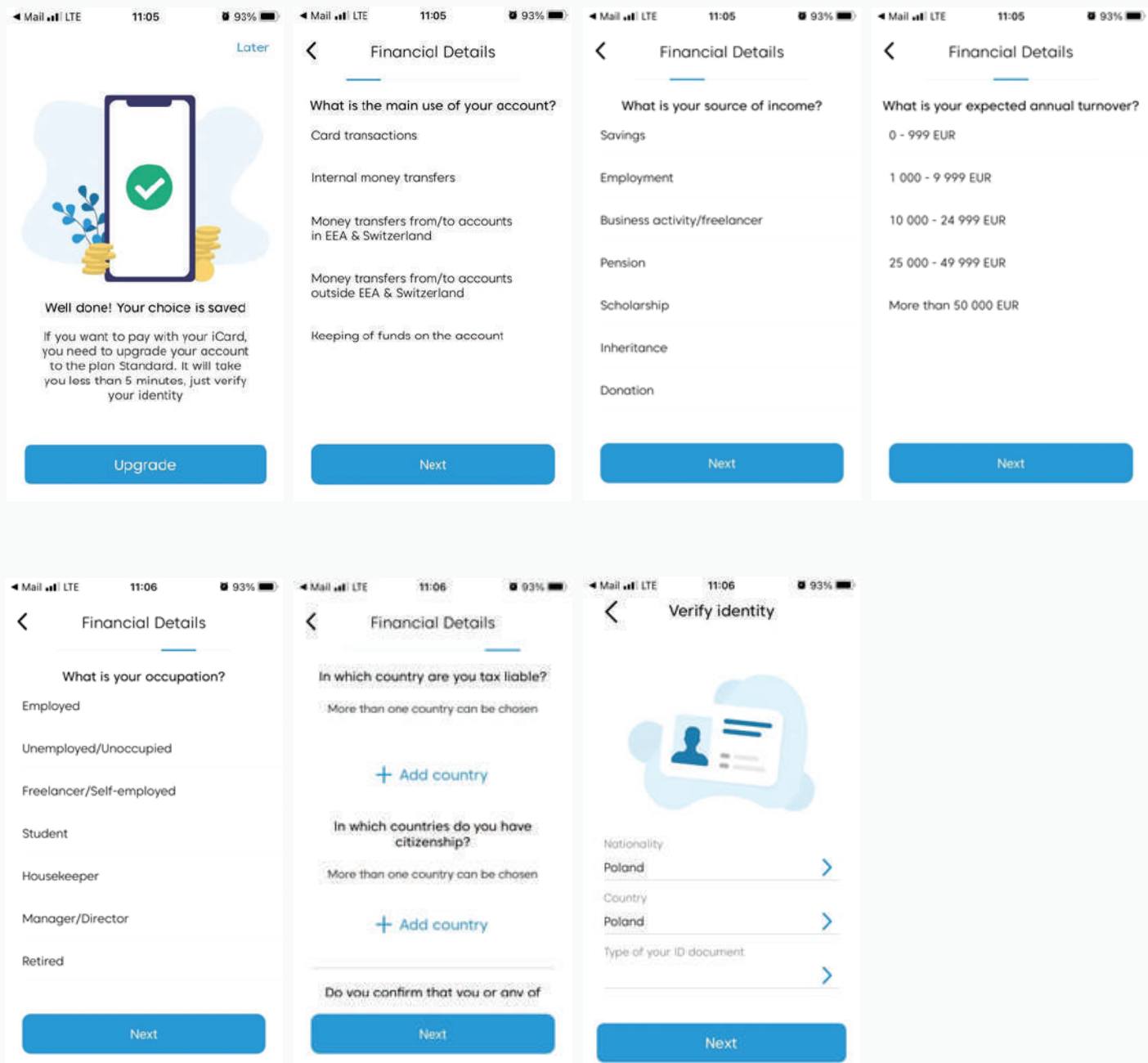


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5 Provide iCard with additional personal data - Upgrade part 2

When you finish setting your first current account, you need to go through the personal verification stage. As a licensed financial institution from European Union, iCard needs to comply with strict regulations and verify your identity. According to the Know Your Customer (KYC) policy, you will need to provide iCard with some basic information about yourself and your status. Get this process started by clicking "Upgrade" again!

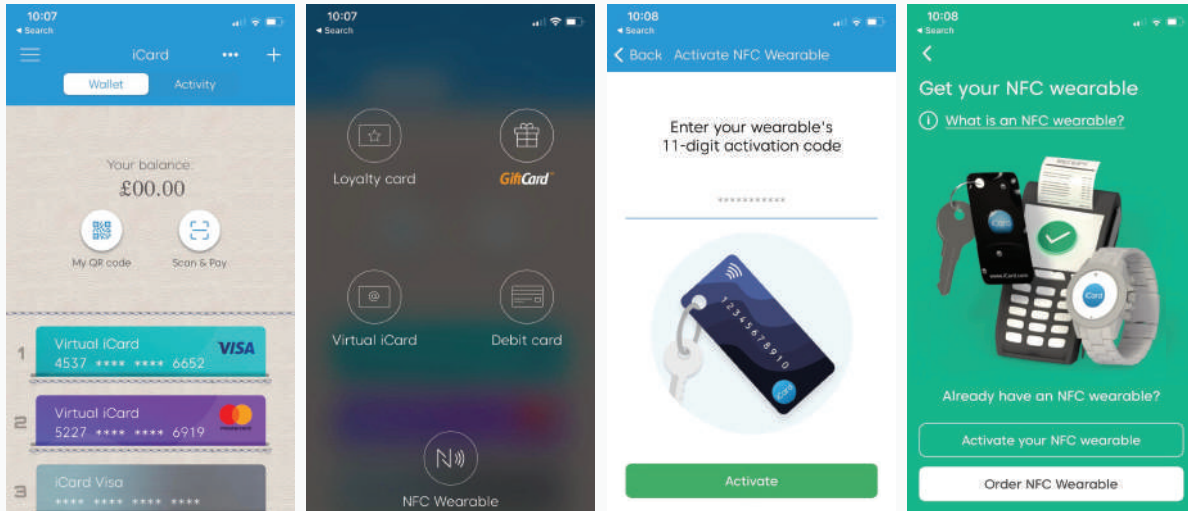
You will be asked 6 simple questions, followed by a request for a picture of your national ID or passport. It is a standard procedure, and you don't need to worry about it. Remember that until your account is not fully verified, you will not be able to use your implant.



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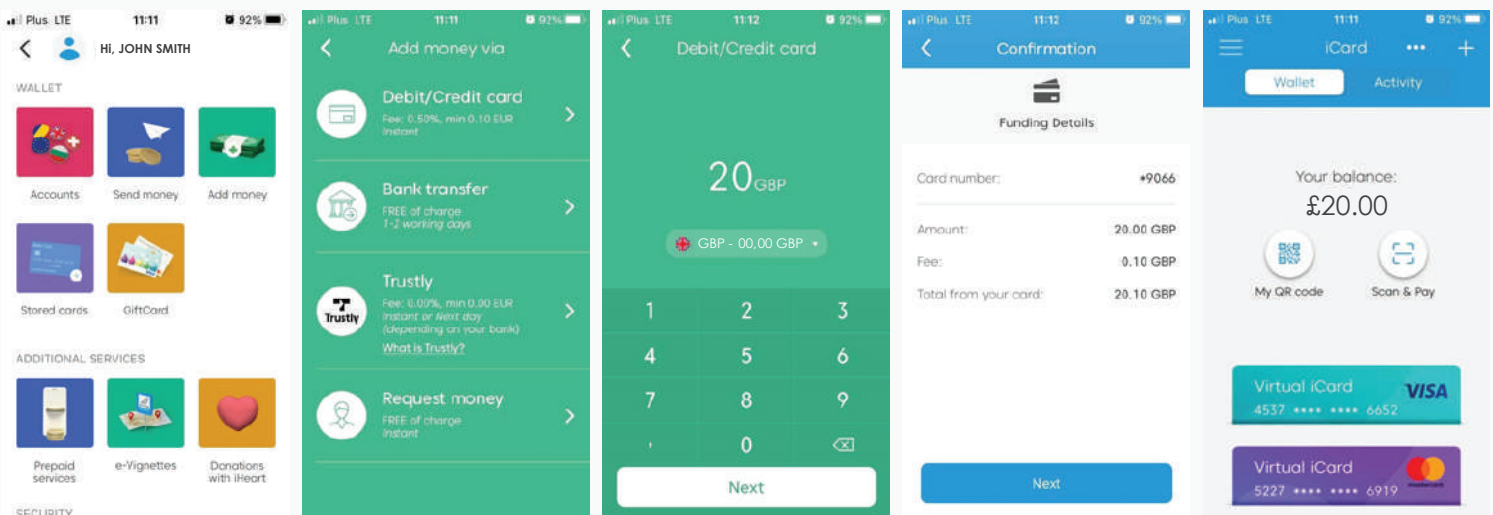
6 Assign your implant to the iCard account by typing an activation code into the app.

To assign the implant to the account you need to search for a "+" button. Click it and select "NFC Wearable". Type your 11-digit activation code and choose the account, which you want to be linked with your implant.



7 Add funds to your iCard account.

The implant acts as a prepaid card, and therefore, you need to top it up with the funds. As long as your account balance is 0.00, you cannot make any transaction. Depending on the top-up method, iCard may take additional fees for charging your account, for example, if you send a bank transfer from a non-EU account. We recommend you use a debit/credit card since funds will appear instantly on your iCard account.



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Test your implant before putting it in your hand

It is crucial to test the implant before putting it in your hand. While the implant is still in the bag and in the tube, it will be detectable by a terminal. Don't open the bag and take the implant out of the bag, as you will compromise the implant's clinical cleanness. The implant should stay intact until your installation procedure, and the only person that should touch it is the professional performing the installation.

If the transaction is successful, move on to the next point. If you are having trouble with completing the first payment, reach out to us by writing an email to hello@walletmor.com



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Place the implant on the terminal's sweet spot.

Compared to a standard payment card or a smartphone, an implant is a tiny device that needs to be placed at an exact location nearby the terminal. Contactless payment is triggered when the electromagnetic waves emitted by the terminal's antenna detect the implant's antenna and establish a stable connection. When you place an implant even a few millimeters off the terminal's antenna, you will face coupling issues, and a terminal will show an error message.

Usually, the terminal's NFC antenna is located all across the screen or over the reader. It is crucial to place the implant perpendicularly to the antenna to ensure connection stability.

Make sure you find the sweet spot before placing an implant in your hand. Below you can see the most common sweet spots and correct placement of the implant.

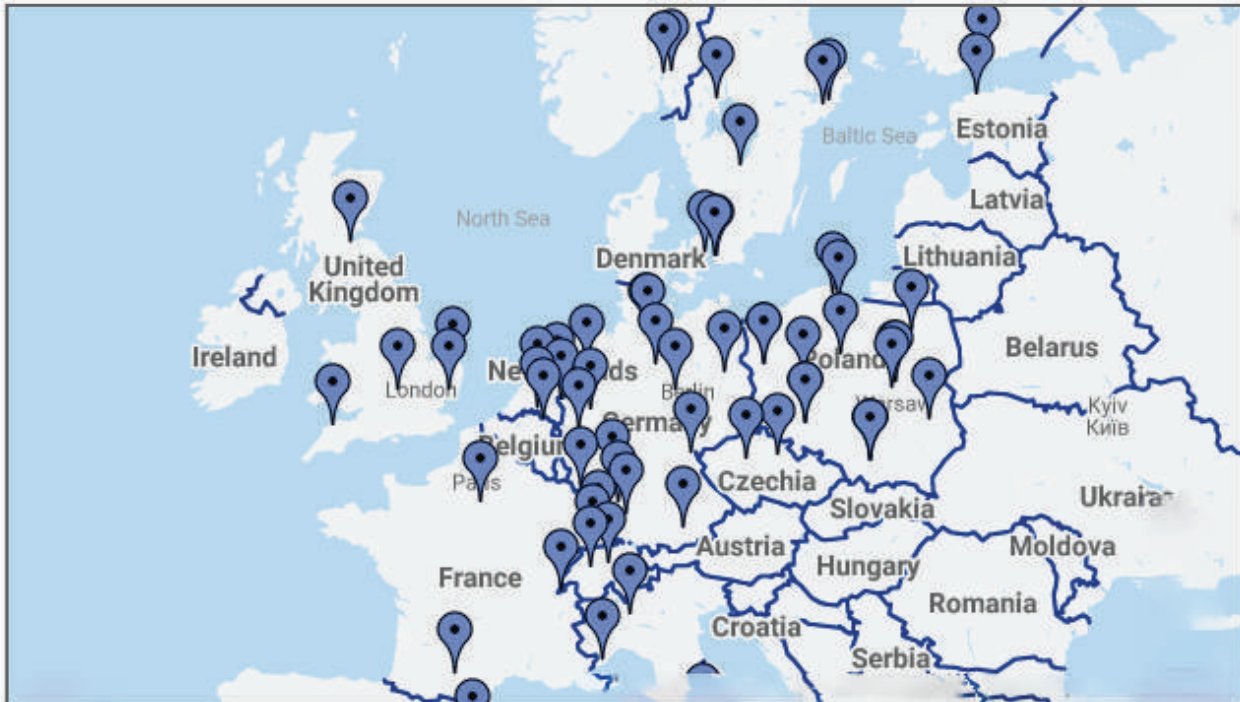


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Schedule an appointment with the trusted Walletmor partner

Go to the Walletmor Partners page and choose the professional you would like to schedule an appointment with and arrange the installation. Don't try installing the implant yourself, as you may hurt yourself. Leave it to the professional.



Walletmor partners across Europe

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