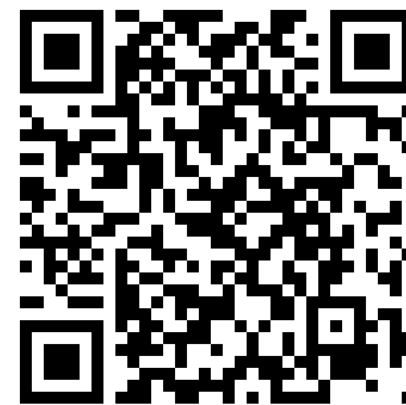




GET STARTED

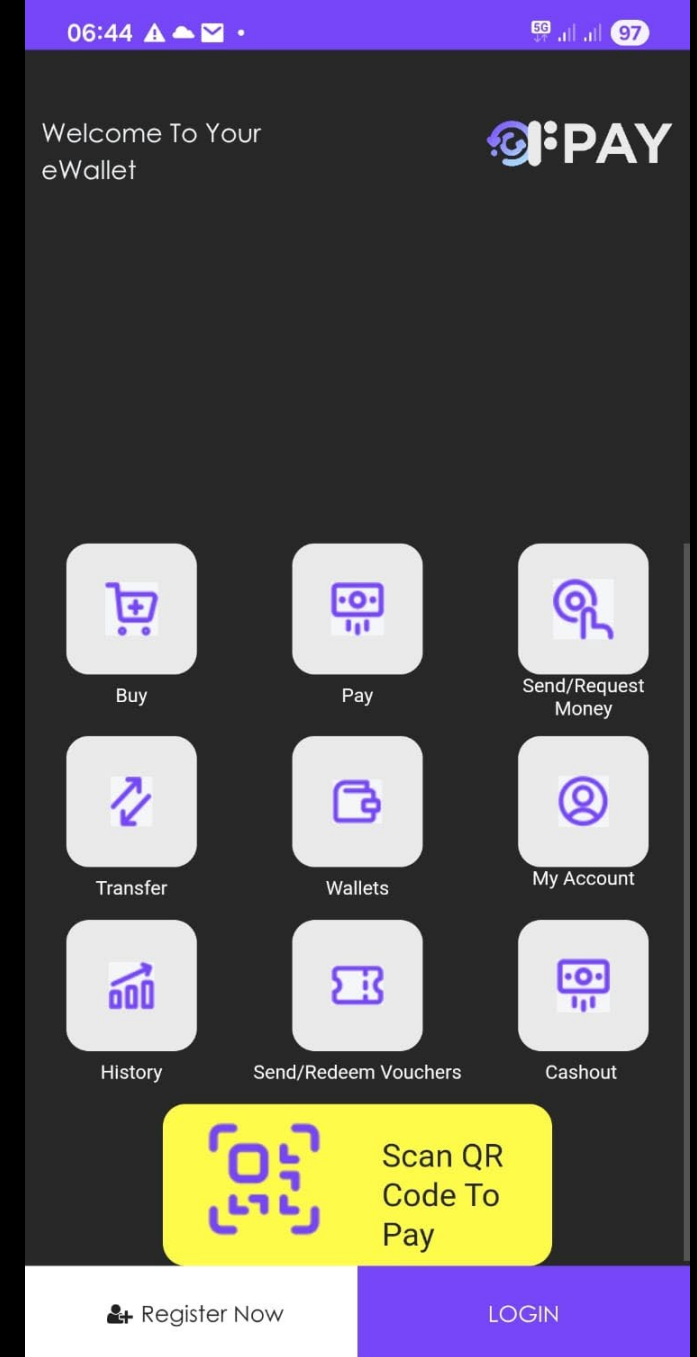
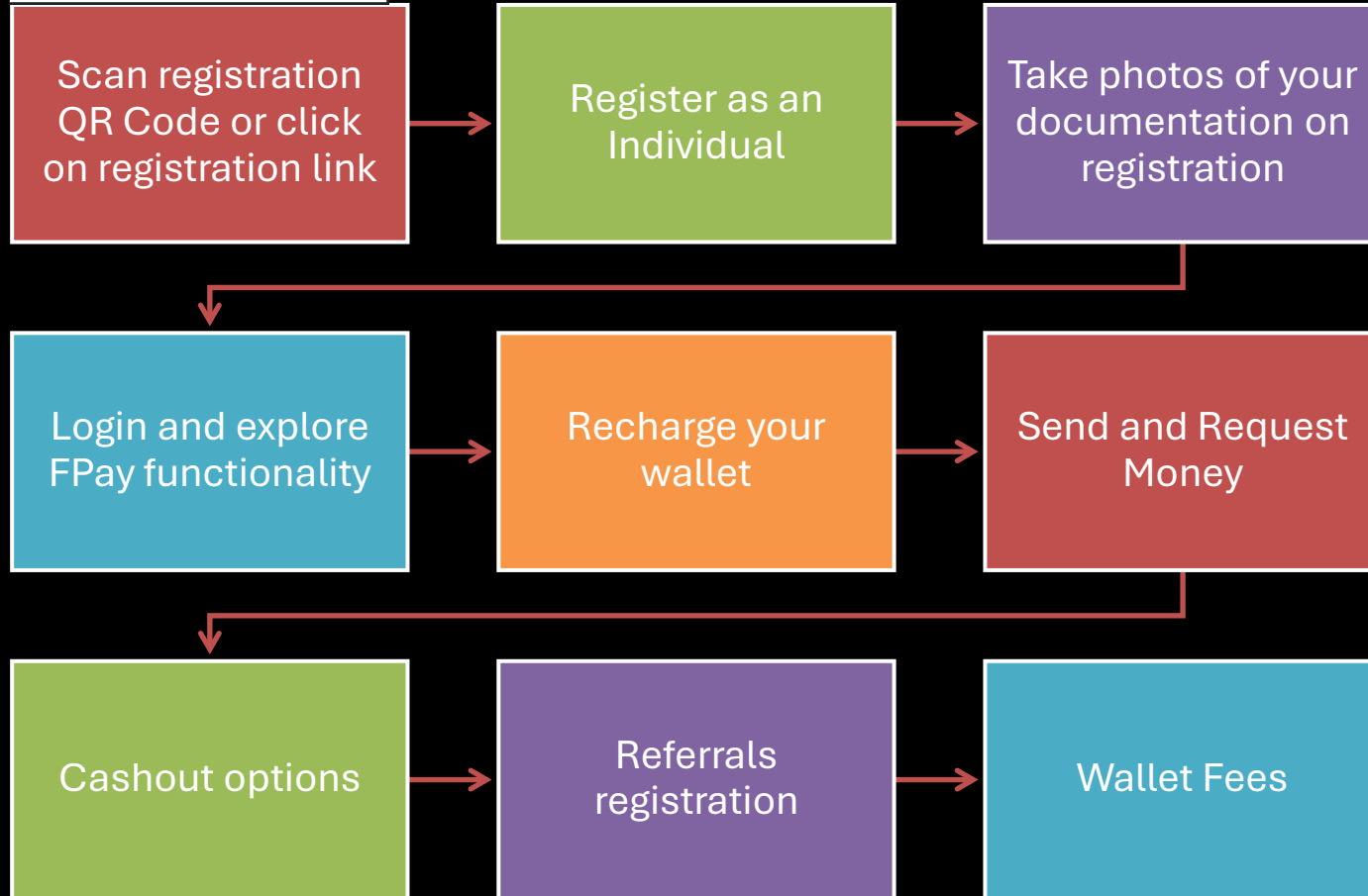
FPay Mobile Wallet



How to Video: https://www.youtube.com/watch?v=_iEshGU7V28



STEPS





iPhone

Scan to Register
your FPay
Wallet



How to Add the FPay Link to Your iPhone Home Screen

1. Open Safari

- *(Important: This only works in Safari — not Chrome, WhatsApp, or other browsers.)*

2. Go to the Link

- <https://mml.outsystemsenterprise.com/NewFPAY/>

3. Tap the Share Icon

- Square with an arrow pointing up (usually at the bottom of the screen)

4. Add to Home Screen

- Scroll down and select **Add to Home Screen**
- Optionally rename it (e.g., **FPay**)
- Tap **Add**

5. Done

- The FPay icon will now appear on your iPhone home screen like an app.

 **PWA Link:**

<https://mml.outsystemsenterprise.com/NewFPAY/>

Add the FPay Link as an Icon on **Android**

URL: <https://mml.outsystemsenterprise.com/NewFPAY/>

1. Open in Chrome

- Open Google Chrome / Internet Browser
- Enter the link above and let the page load

2. Open Menu

- Tap the **three dots** (top-right)

3. Add to Home Screen

- Select **Add to Home screen**
- Name the shortcut (e.g., **FPay**)

4. Confirm

- Tap **Add**
- Tap **Add** again if prompted

5. Done

- The FPay icon appears on your home screen and opens like an app

6. Tip

- If Chrome shows **Install App**, choose it for a full-screen app experience.



Android Phone

Scan to Register
your FPay Wallet





Know Your Customer

KYC Approval

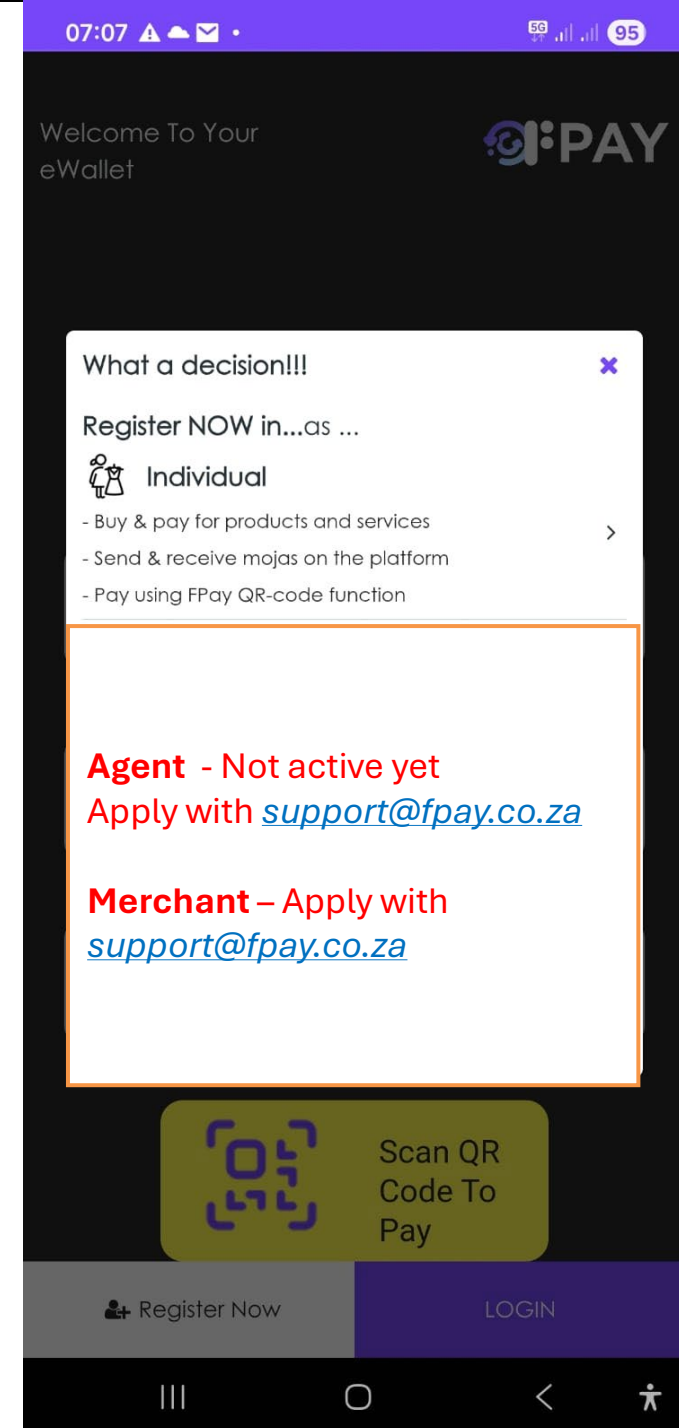
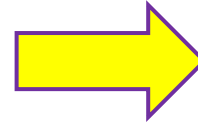
It is important to complete all registration questions and wait for KYC approval on your profile before you can proceed to top up your wallet.

Individuals – May only register with one ID, one email, and one cell number.

Agent - Not active yet Apply with:
support@fpay.co.za

Merchant – Not active yet Apply with:
support@fpay.co.za

The responsible person must register with a separate email and cell number, different from the details used for their individual account.





Registration Status

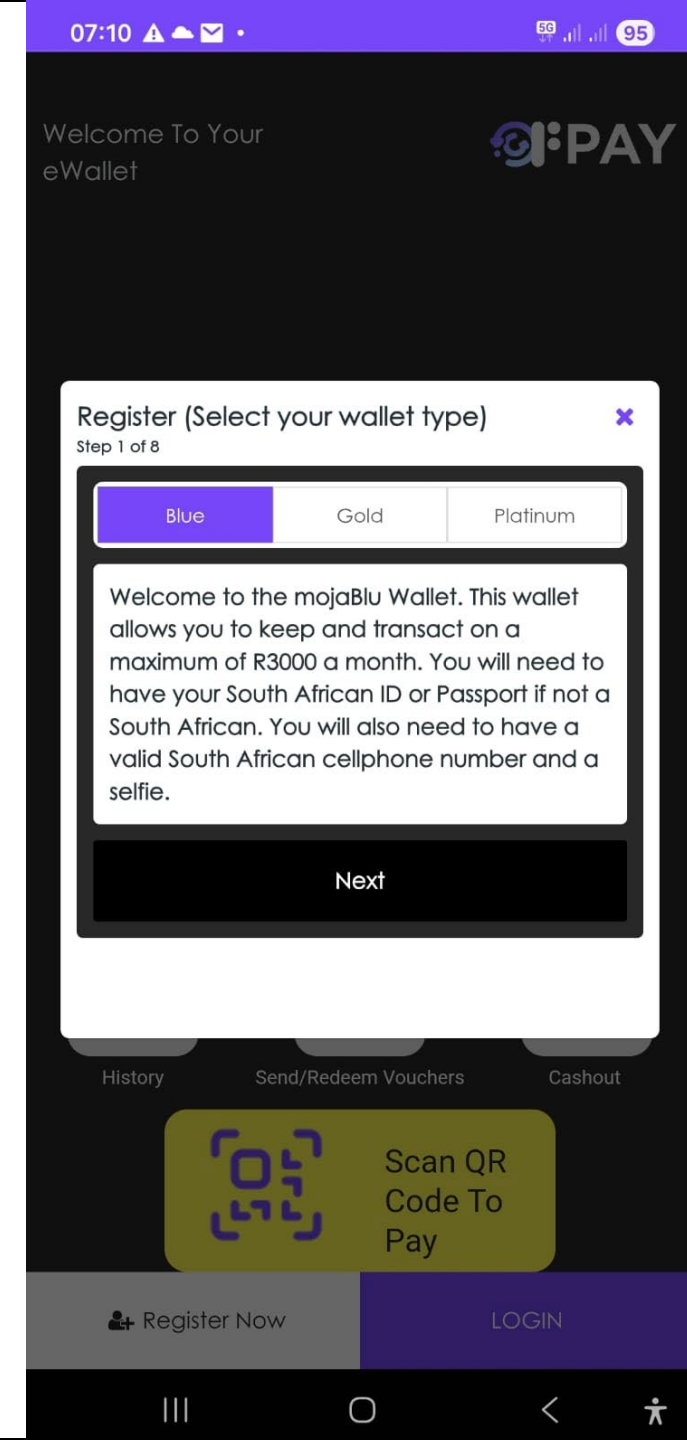
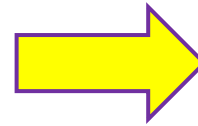
Individual Registration on FPay

Registering as an Individual enables users to buy and pay for products and services, send and receive money securely on the platform, and pay participating merchants instantly using the FPay QR-code function. This provides a fast, convenient, and fully digital payment experience.

Blue Status – Wallet Limit = R25 000

Gold Status – Wallet Limit = R50 000

Platinum Status – Wallet Limit = R100 000 (limit can be increased on request)



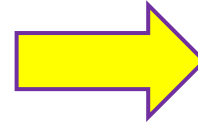


Individual Registration

When registering as an individual on FPay, you will be asked to verify your identity using a **smart phone**.

Please be ready to:

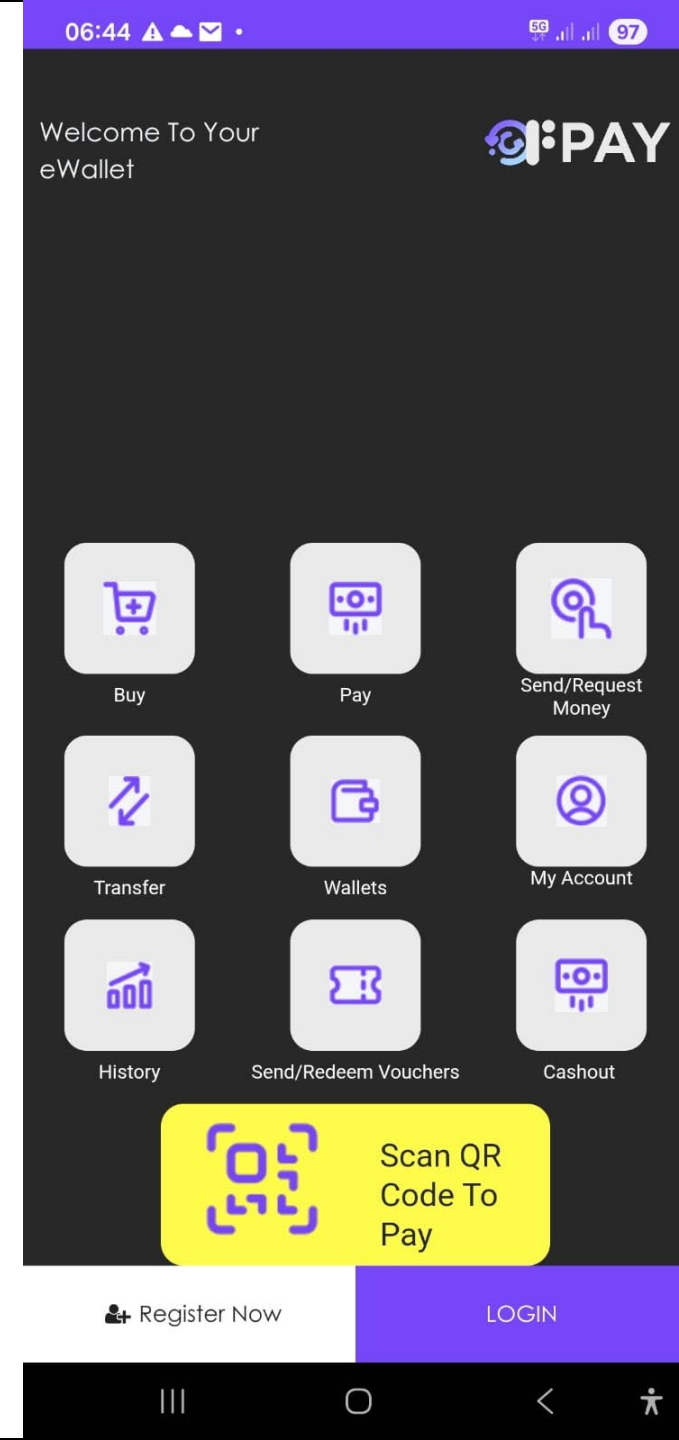
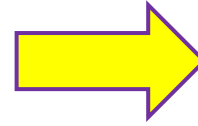
- Take a **selfie**
- Capture your **ID front**
- Capture your **ID back**
- **Or** upload your **passport** (if applicable)
- **Note:**
If you apply for **Platinum Status**, you will also need to upload a valid **proof of address**.

A screenshot of a mobile app interface for individual registration. The app has a purple header with a close button (X) and the FPay logo. The main content area is dark grey with white text. It contains four sections, each with a mandatory document requirement and a 'Take Picture' button. The first two sections are for ID card/passport verification (front and back), and the last two are for proof of address and a selfie. Each section also indicates if the document has already been uploaded. At the bottom, there is a large purple 'Submit' button. The status bar at the top shows the time as 10:41 and battery level at 86%. The bottom navigation bar shows standard Android icons: home, back, and a third icon.



Explore FPay

Discover a simple and secure way to manage your digital payments. With FPay you can buy, pay, send and receive money, transfer between wallets, redeem vouchers, and scan QR-codes to make instant payments — all from one easy-to-use platform.





Recharge

How to Recharge or Top Up Your Wallet

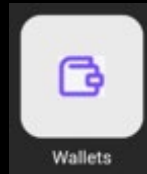
To top up your wallet, simply open **Wallets** and select **Recharge** to add funds quickly and securely.

Pay with Card

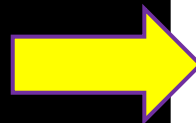
Pay with Scan to Pay

Pay with SnapScan

Pay with EFT



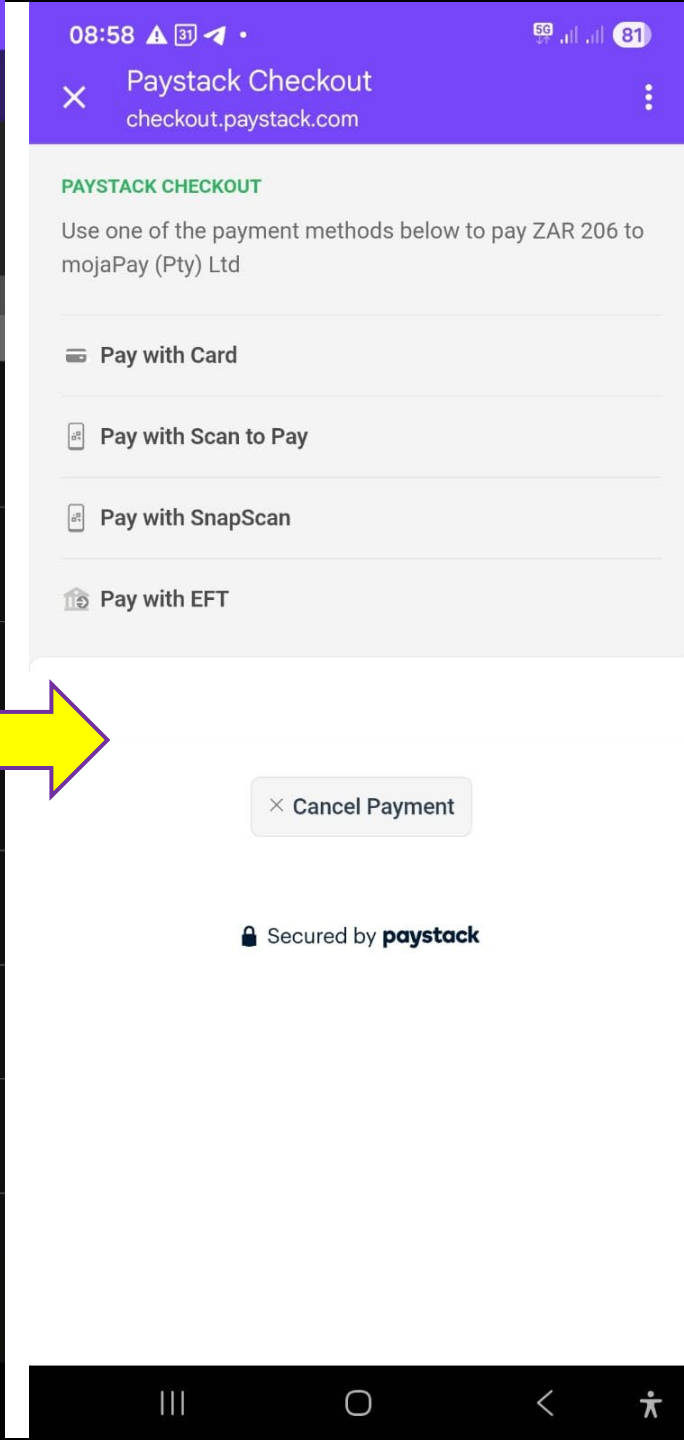
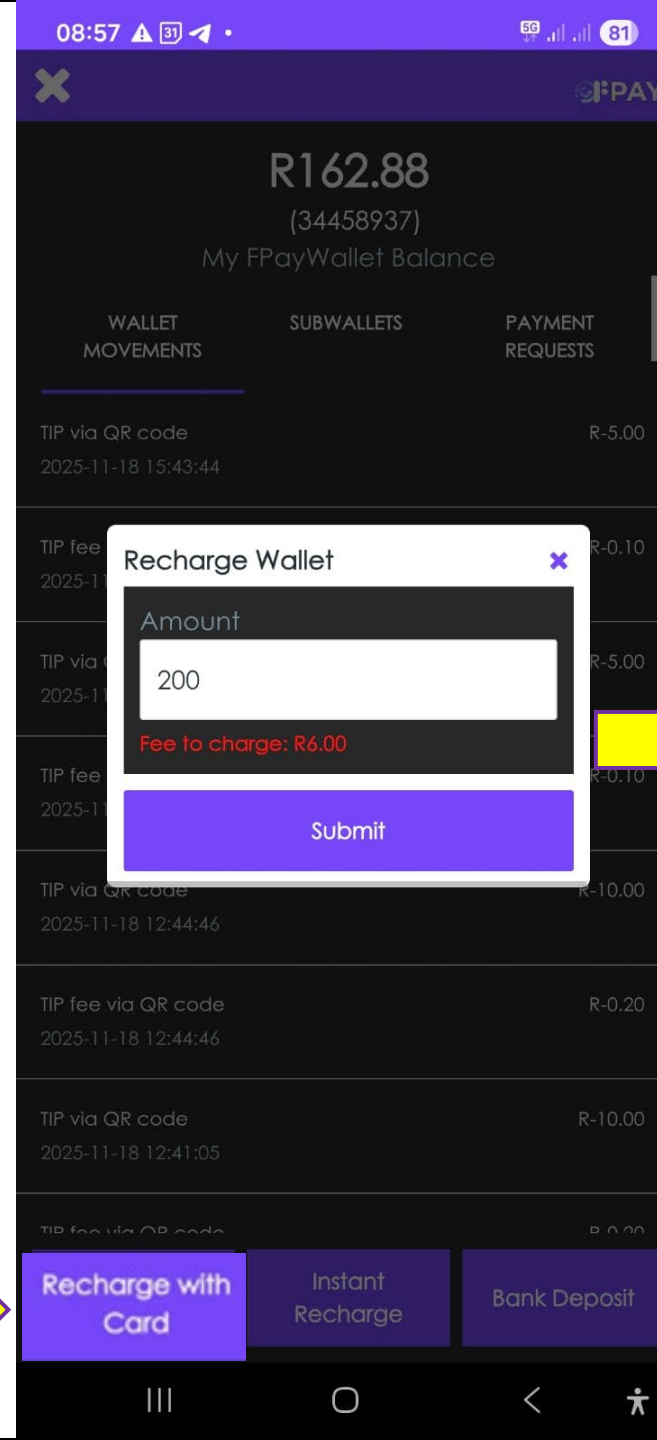
Recharge with
Card



Recharge with
Card

Instant
Recharge

Bank Deposit





Bank Deposit (EFT)

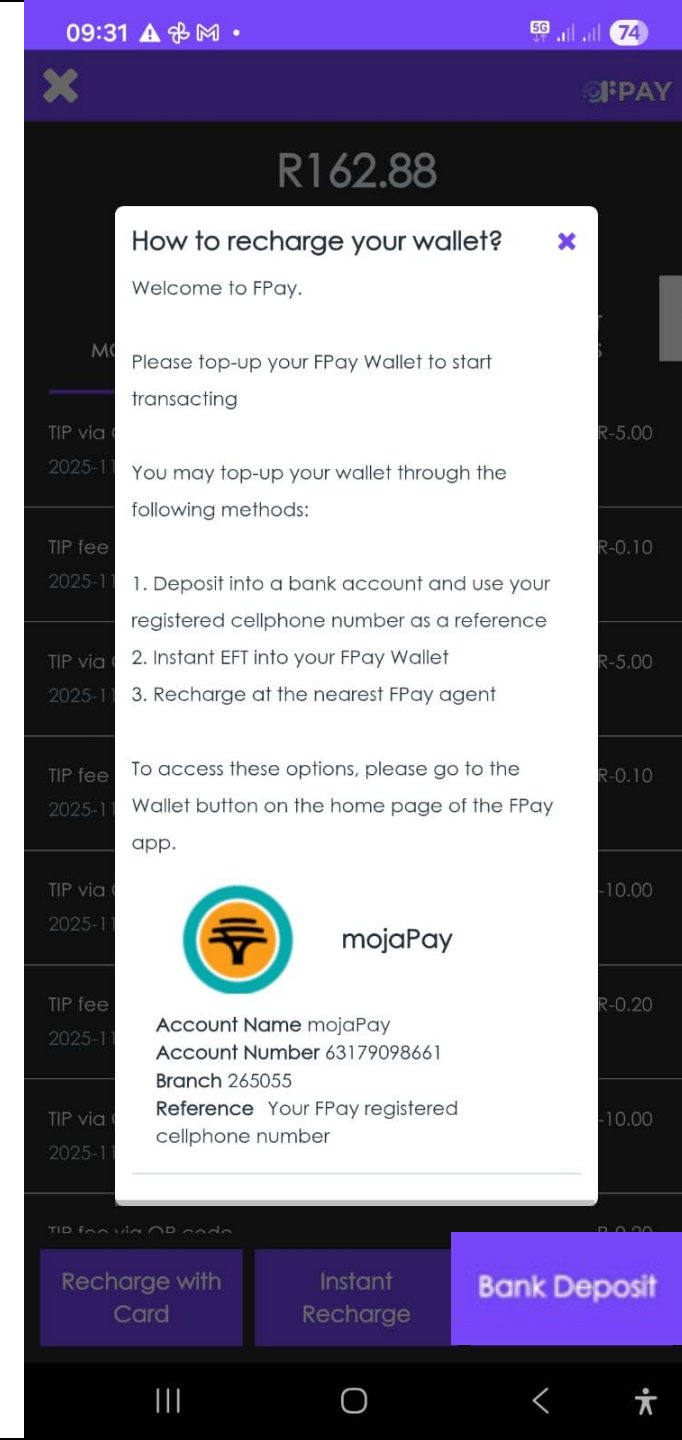
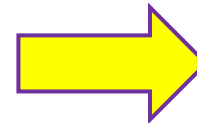
Top-Up Processing Times

If you deposit from an **FNB account**, your funds will reflect within **one hour**.

Deposits from **other banks** may take up to **48 hours**, depending on the time of day the payment was made.

For **immediate availability**, use the **Recharge** option inside your FPay Wallet.

Bank Deposit





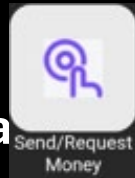
Request Money

Request Money from another wallet

Send Money from your wallet to another FPay wallet

Pay to another Bank. Follow the steps and save your beneficiary for next time.

Save your Beneficiaries



09:40

5G

73

×

FPAY

FPAY FPAY FPAY FPAY FPAY FPAY FPAY FPAY FPAY FPAY

Request Money

Send Money

Pay to other Bank

Beneficiaries

09:48

5G

72

×

FPAY

Select Beneficiary's Bank

ABSA

African Bank

Bidvest Bank

Capitec

Discovery

FNB

Investec

Nedbank

Standard Bank

TYME Bank

Other Banks

Beneficiary Account Details

Account Name

Account Type

Account Number

Reference

Email Proof of Payment

Email Address

Before proceeding with the operation, please validate that:

* Your account number is 11 digits long

* If your account number is 10 digits long, please add the digit

Back

Confirm Beneficiary



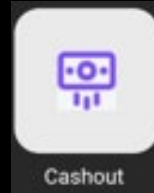
Cashout Options

For Myself

For Another Number

On Behalf of Someone

You can cash out at any **Nedbank ATM**, or you can use your **Nedbank voucher** at participating Nedbank retail partners. An SMS with your Nedbank voucher details will be sent directly to you once the cashout is processed.



Fpay: Get R with
voucher and PIN
which expires on
2025-12-20 14:12:21. Withdraw
at Nedbank ATMs and
participating retailers. Please
state that it is a Nedbank
voucher at Retailers

SMS

The image displays two side-by-side screenshots of the iF PAY mobile application interface, illustrating the cashout process for different user scenarios. A yellow arrow points from the 'For Another Number' option in the left screenshot to the 'Mobile Number' field in the right screenshot.

Left Screenshot (09:52):

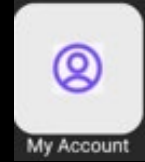
- Top bar: iF PAY logo, status bar (09:52, 5G, 71% battery).
- Options: Three buttons at the top: 'For Myself' (highlighted in blue), 'For Another Number', and 'On Behalf of Someone'.
- Form fields: 'Wallet' (dropdown menu), 'Cashout Point' (dropdown menu), and 'Amount' (text input field).
- Bottom bar: 'Request Cashout' button with a card icon.

Right Screenshot (09:56):

- Top bar: iF PAY logo, status bar (09:56, 5G, 70% battery).
- Options: Three buttons at the top: 'For Myself', 'For Another Number' (highlighted in blue), and 'On Behalf of Someone'.
- Form fields: 'Mobile Number' (text input field), 'Wallet' (dropdown menu), 'Cashout Point' (dropdown menu), and 'Amount' (text input field).
- Bottom bar: 'Request Cashout' button with a card icon.

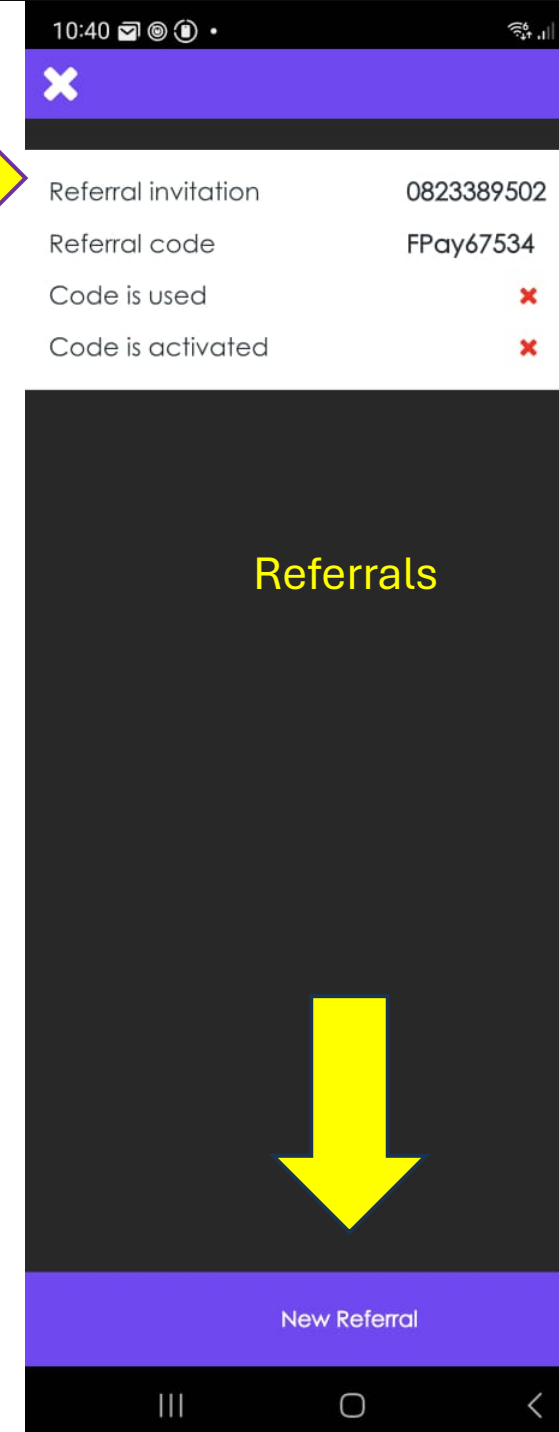
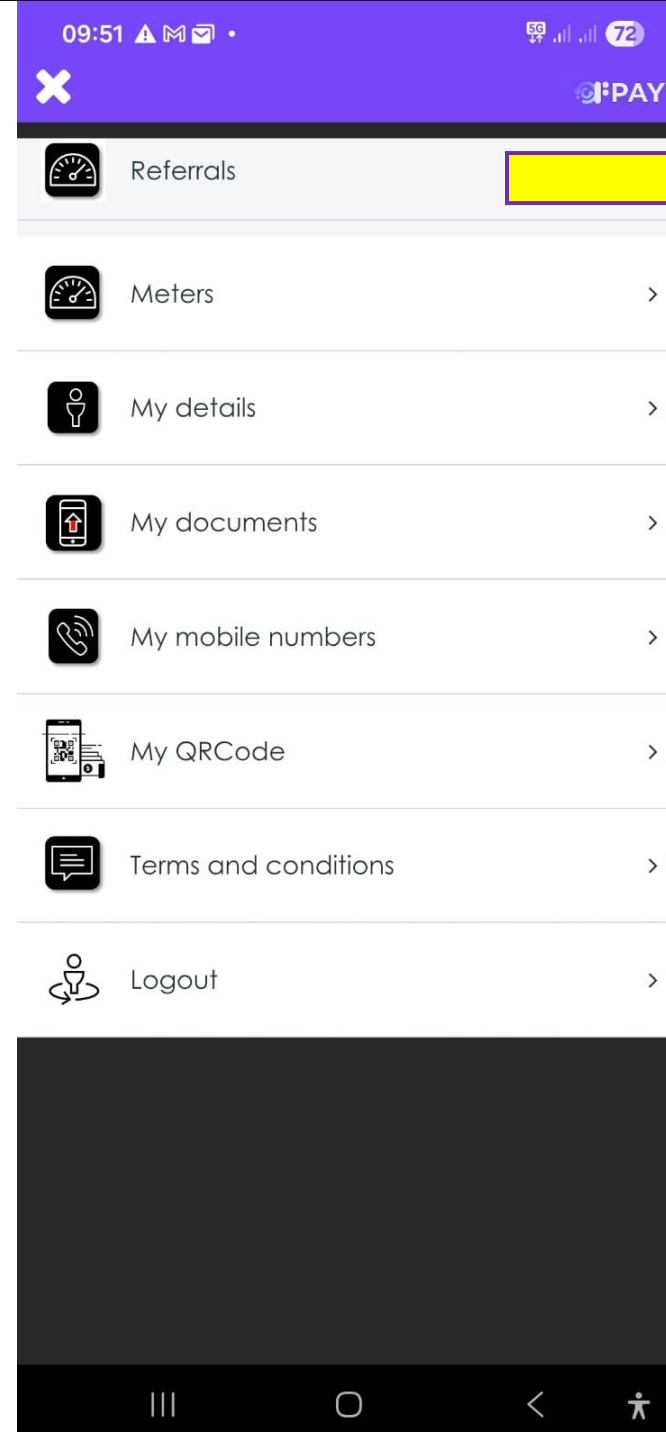


Referrals



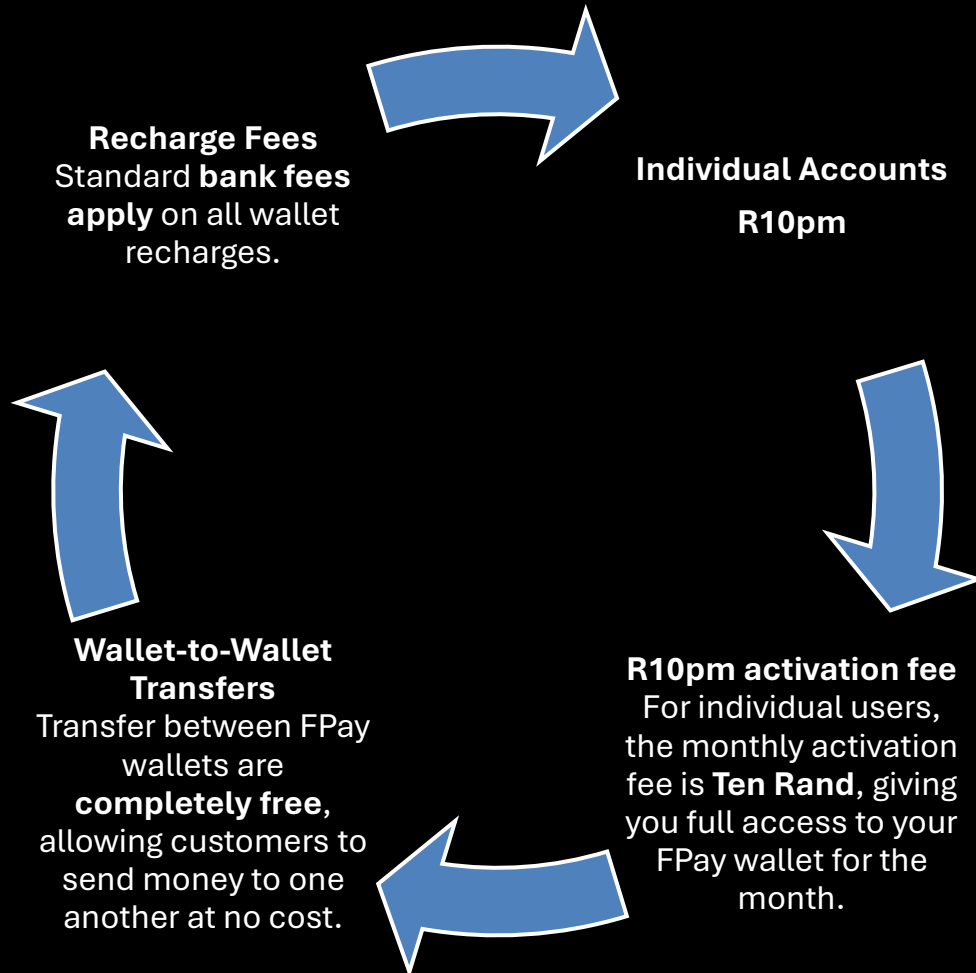
FPay Procedure: Add a Referral and Send SMS Code

1. Log in to Your FPay Account
2. Navigate to the Referral Section
3. On the main menu, select “**Referrals**” or “**My Network**” (depending on your version).
4. Click on “**Add Referral**”.
5. **System Generates the Referral Code**
6. FPay automatically creates a **unique referral code** linked to your account.
7. The system prepares an **SMS invitation message** containing:
8. **SMS Is Sent to the Referral**
9. After registration, they are automatically linked under your **referral network**.





Fee Structure



Pay as you go wallet

Fpay is built specifically to support both formal and informal markets.

Our mission is to enable integrated, simple and transparent payments for everyone anywhere, anytime

This includes businesses, individuals and suppliers. We are driven by the belief that we can enable the growth of businesses and provide convenience to masses of people while helping with economic growth.



Soft Lunch

This is a soft launch, and we will continue adding new features, updates, and information over the next few weeks.

Thank you for your support as we refine and grow the FPay experience.

If you need any assistance, please contact us at:

support@fpay.co.za

We hope you'll join the FPay family — see you in the next video!

A bright yellow rectangular sticky note with a slightly torn edge at the top left, pinned to a white background with a grey corner tab. The words "Thank You!" are written in a blue, hand-drawn, sketchy font. The word "Thank" is on the top line and "You!" is on the bottom line.

Thank
You!