MYTIME WALLET

Welcome to the next generation of mobile payments

mytimewallet.com

User Guide

FINANCIAL FIREWALL FOR
ONLINE SHOPPING

GLOBAL
MONEY TRANSFER

NEW WAY TO MANAGE YOUR
MONEY WITHOUT ALL THE FEES

GREAT FOR PARENTS, KIDS,
AND SENIORS

MYTIME
WALLET

TABLE OF CONTENTS

Welcome to MyTime Wallet 05

System Overview 11

Customer Account Management 13

Mobile Wallet 15

Merchant Payment Processing 20

Debit Card 25

Account Management 27

Portfolio Accounts 29

Market Place 31

Customer Service 33

Summary 35

MYTIME
WALLET

Welcome to MyTime Wallet. Let's get started.

Say goodbye to banking fees and protect your personal information when making on-line purchases. Our state-of-the-art payment management system was originally created for the Department of Defense and has now been re-purposed for the consumer market to simplify and reduce the costs of moving money to family and friends living anywhere in the world.

The MyTime mobile wallet also acts as a virtual savings account earning interest at a 3.0% APR.

Our mobile wallet and Debit Card system uses three separate account balances to maximize security and protect your financial assets.

We've built a very powerful suite of financial services which allows you to securely and cost efficiently manage your money all using your mobile devices. Move money to family and friends anywhere in the world in real time and for FREE.

We're so glad you've joined our mobile payments revolution!

VIRTUAL DEBIT CARD

Used for extra secure on-line shopping where the balance should be kept at $0 at all times until you are ready to use. Also link your Virtual Debit Card as the funding source for PayPal, Venmo, ShopPay, Amazon, and any other on-line payment technologies around the world. This is the ultimate financial firewall protection against hackers stealing money from you.

MOBILE WALLET

PHYSICAL DEBIT CARD

Great for payroll deposit and retail purchases. MyTime creates the form needed for you to get paid two days earlier and funds go right to your Virtual or Physical Debit Card. Pay bills automatically and then move all your extra money to your mobile wallet where its locked down and earning 3% APR.

+

PORTFOLIO INVESTMENTS

COMPANION DEBIT CARDS

Add up to 3 personalized Companion Cards: ideal for kids and elderly so they can safely purchase goods and services on-line. Also great for moving money to loved ones abroad for FREE and in real-time.

PROTECT YOUR ONLINE PURCHASES

The MyTime 3 tiered industry-leading security, provides you with an unparalleled level of safety while on-line shopping and buying goods and services at retail locations around the world.

Use your MyTime Virtual Debit Card as the funding source for all your on-line purchases as well as the funding source for: PayPal, Venmo, Apple Pay, Google Pay, Amazon, and any other payment technologies you use to buy goods and services online.

This allows you to create a financial firewall between your sensitive banking information and merchants.

GLOBAL
MONEY MOVEMENT

+

COMPANION DEBIT CARD

+

FREE & REAL TIME
MONEY TRANSFERS

MOVE MONEY GLOBALLY

The MyTime mobile wallet platform provides you with a variety of ways to move money anywhere in the world in real-time and even for FREE.

The MyTime mobile wallet account allows you to load money via your bank account, credit card, employer, other wallet users, cash at participating ATMs, and retail locations around the world and then move money to loved ones anywhere in the world.

Our mission is to bring the whole world closer together and more financially connected to one another.

LOAD MONEY

Financial Institutions

Global Bank Accounts
Credit Card
Debit Card

Peer to Peer

Receive Money

Other Payment Technologies

Authorized retail locations
Participating ATMs

Payroll

Employer Payroll

(Not available for companion cards)

OFFLOAD MONEY

Financial Institutions

Global Bank Accounts
International SWIFT / Wire Transfers
Global ATMs

Peer to Peer

Send Money

Other Payment Technologies

Any US Debit Card
Paypal / Venmo
Apple Pay
Google Pay
Wireless Phone Accounts

Payments

Use funds anywhere VISA is accepted

CUSTOMER ACCOUNT MANAGEMENT

Mobile Application

MyTime has built an extremely secure iPhone and Android mobile application. Our feature rich mobile application allows you to untether yourself from your computer and securely manage your money anytime and anywhere in the world.

MyTime has locked down the application with Multi Factor Authentication, Advanced AI based security, and E2EE / RSA End to End Encryption.

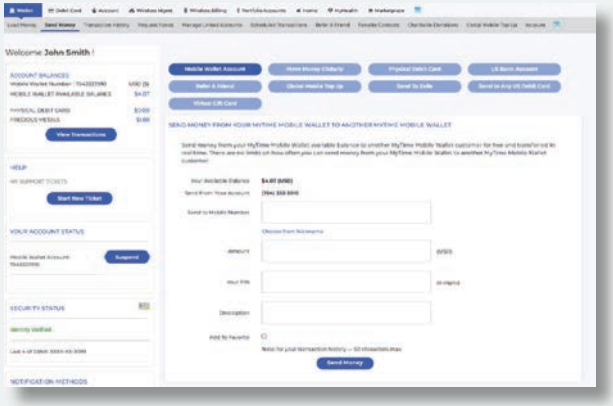
Desktop Web Portal

The MyTime customer self-care portal website provides you full access to all of our Mobile Wallet & Debit Card functionality and all with a secure desktop connection. For customers who prefer a larger screen, our self-care portal will quickly and securely allow you to manage your money.

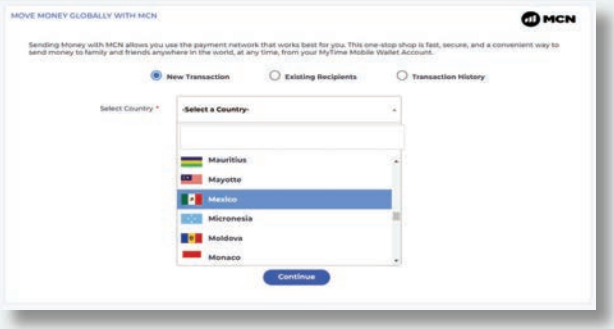
MyTime has also locked down its on-line care portal with Multi Factor Authentication, Advanced AI based security, and E2EE / RSA End to End Encryption.

MOBILE WALLET

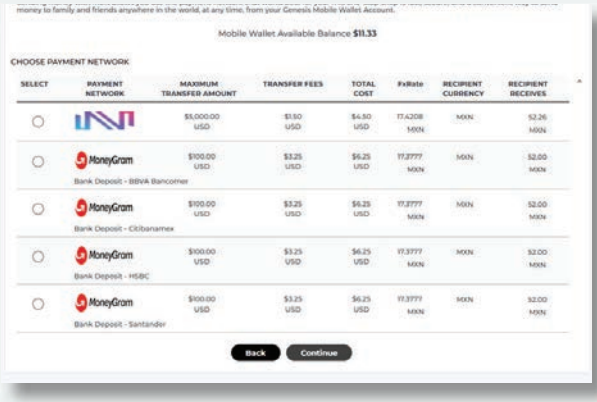
There are multiple ways to **send money** within the MyTime Wallet platform.



When sending money internationally, there are different options available to you. Some options are even FREE of charge.

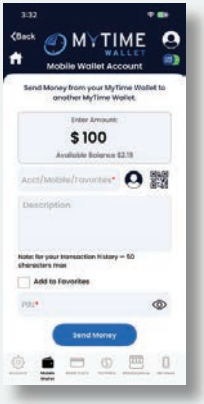


Select the country you wish to **send money** to and the system will help you find the most cost efficient way using our proprietary MCN payment gateways.

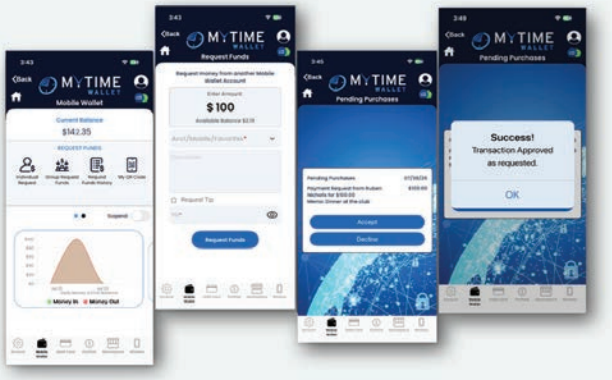


MyTime Wallet customers can now add money to any wireless phone account around the world. Navigate to Mobile Wallet> Mobile Recharge and successfully send money to virtually any wireless carrier around the world (4 billion phones in over 140 countries). Funds are delivered usually same day and for FREE.

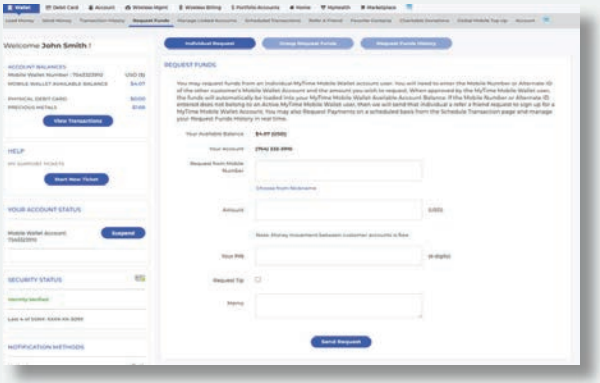
Send money with any of the payment options from your computer or mobile device.



Our mobile wallet makes it easy to **request funds** from individuals or groups (great for splitting bills).



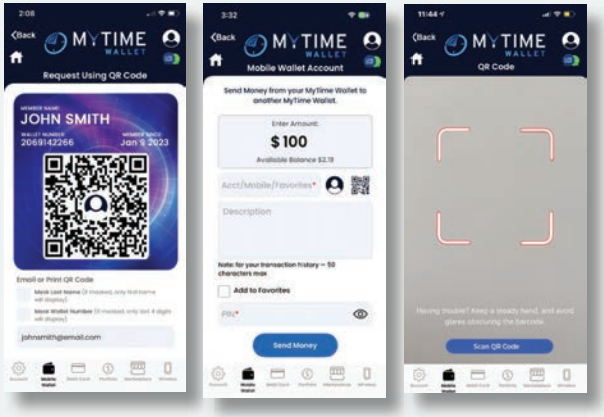
Our customer portal will guide you through the process every step of the way wherever you are.



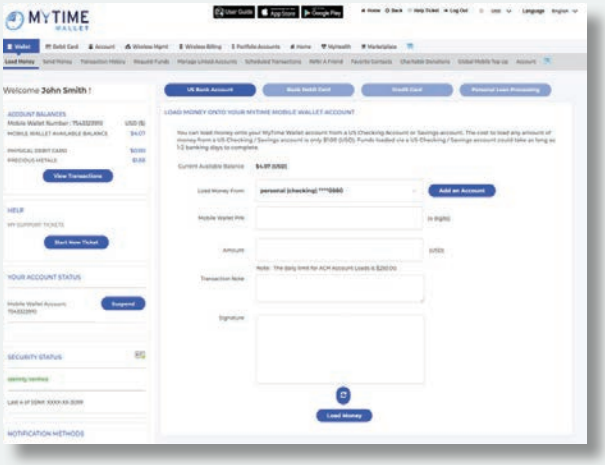
Assign and manage **nicknames** for the people you send money to the most to make it even easier and quicker to send funds.

Request & Send Funds Using QR Code:

Each MyTime customer has their own unique QR code. You can request and send funds using this QR code.



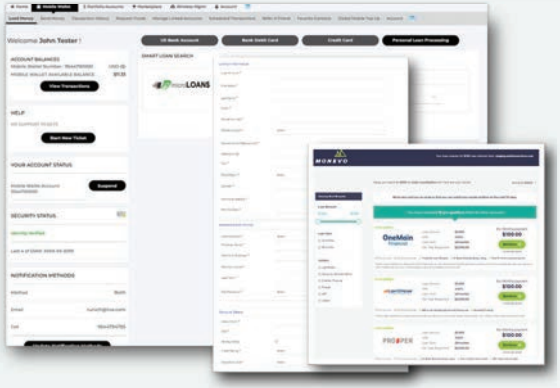
Load money to your mobile wallet account via your U.S. or international bank account, a credit card, or at over 300,000 locations world-wide.



Load Money via Personal Loans

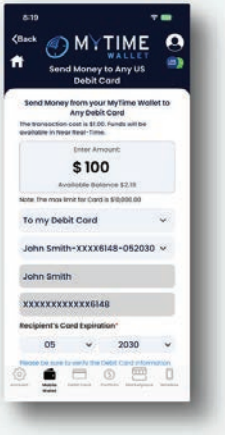
MyTime Wallet has integrated into multiple banks to create a consortium of lenders so you can quickly and easily apply for a loan or financing for purchases in our proprietary "Marketplace".

- Low interest personal micro loans
- Buy now pay later financing for consumer purchases including cellular phones
- Personal installments ranging from 6 - 24 months
- Loans vary from $500 to $10,000+
- Real time approvals
- Funds are added to your debit card or mobile wallet account



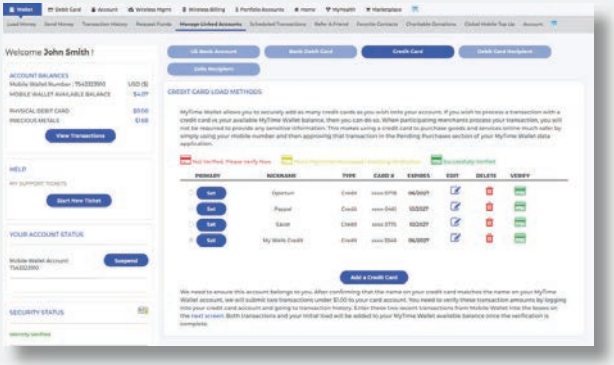
Send to Any US Debit Card

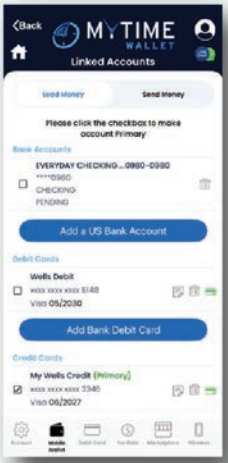
MyTime allows you to send money to any US debit card. Money is sent in almost real time. In our mobile app just you will see the option on the send money tab.

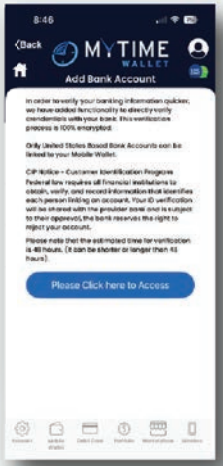


Manage linked Accounts

Manage your **linked accounts** including bank accounts, credit cards, and even your MyTime Debit Cards.

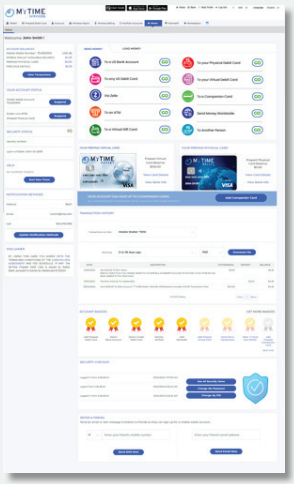


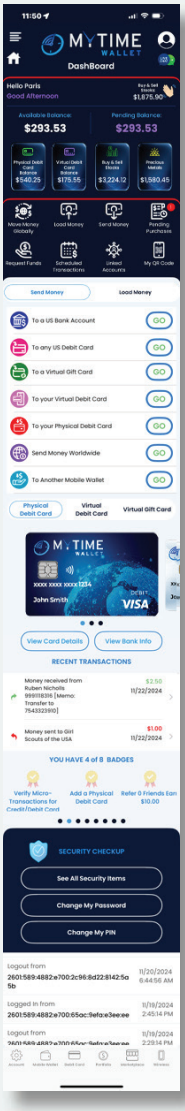




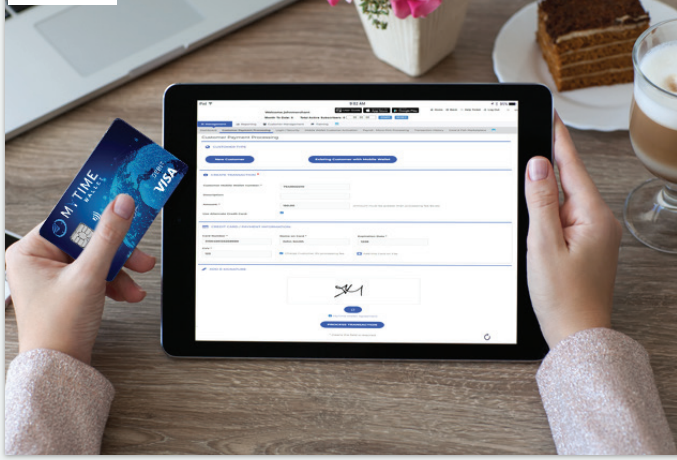
Easy to Use Dashboard

Mytime has built a state-of-the-art dashboard where you are always 1-2 clicks away from what you need to do. Our Send / Load Money section allows you to process 90% of everything you need to do. Giving you back time to do things more important to you.





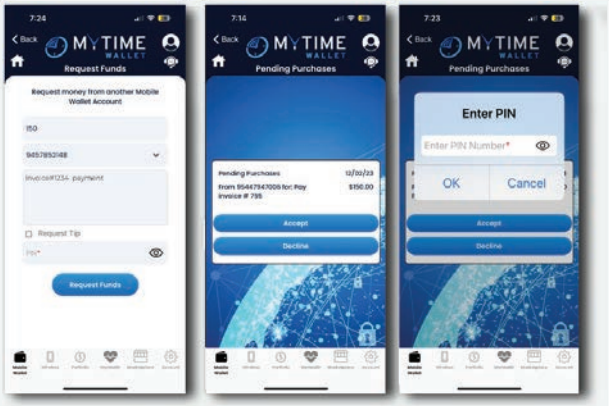
Mobile Wallet



Secure Merchant Payment Processing

You can request funds to individuals as well as to a group of people. Use this technology to collect money for goods and services that you provide to others. There are no merchant processing costs for wallet to wallet transfers, you receive your money instantly, and we 100% guarantee no bad debt.

Finally a secure, cost effective, and easy way to collect money from your friends and your customers. You can even sign up as a merchant distributor and upgrade to a more robust merchant processing module.

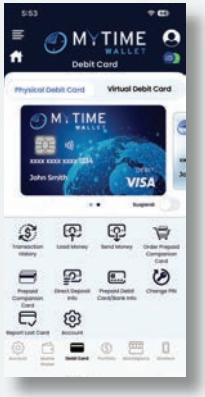


DEBIT CARD

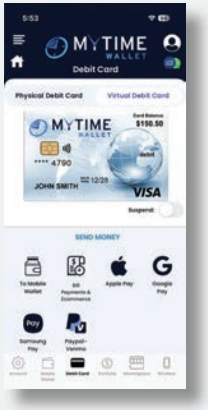
Your MyTime Virtual Debit Card can be used for online purchases while the majority of your money stays safe and secure in your mobile wallet. Only add funds to your Virtual Debit Card when you want to purchase products and services on-line. To avoid potential credit card fraud, keep your balance as close to $0 as you can.

Add an optional Physical Debit Card to allow access to your money via ATM's around the world and use your card anywhere VISA is accepted. Only keep the money you need on your Debit Card and keep the rest of your money safe and secure in your mobile wallet account earning 3% APR.

Add up to 3 optional personalized Companion Cards for friends or loved ones – anywhere in the world. Easily move money to your Companion Cards in real-time and for FREE.



Send money from your MyTime mobile wallet account to your MyTime Debit Cards and back in real time and for FREE. Again, only keep the funds you need on your Debit Card to better optimize the security of your money.

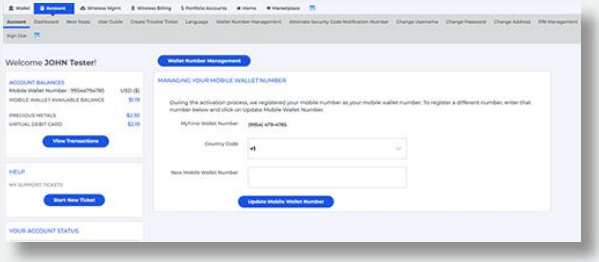


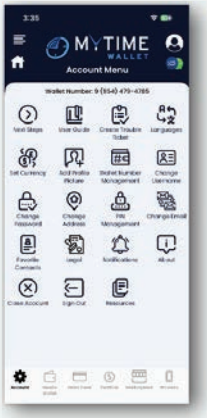
Load money directly to your MyTime Debit Cards from your employer, bank account, or even load funds from over 300,000 retail locations around the world.

Bill Payment

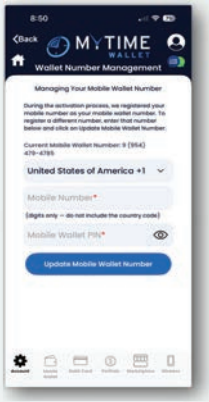
MyTime customers can pay bills with the funds on their Virtual or Physical Debit Cards. Go to the website of the company you would like to pay your bill and add your Debit Card as the method of payment. And usually if you sign up for auto-pay, you will receive additional benefits such as a discounts off your bill or additional perks.

ACCOUNT MANAGEMENT



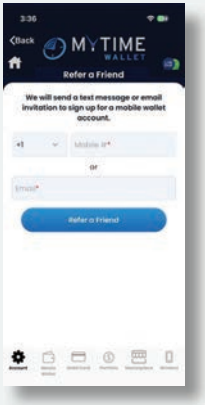


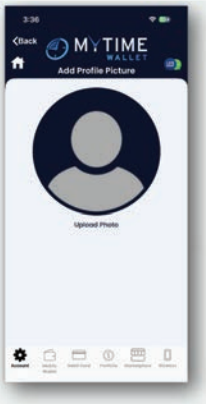
Managing your MyTime account is convenient both via our mobile app or desktop web portal. Update your address, create and check your support tickets, manage security settings, verify micro transactions, access PIN management, refer a friend, and even suspend your mobile wallet or Debit Card account in real time.



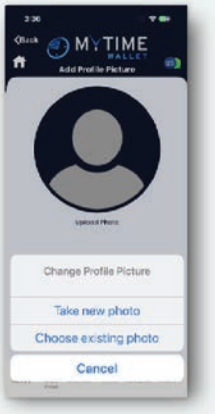
MyTime customers can refer family and friends to open a MyTime Wallet account. You can send an email or text message to friends or family, so they can quickly and easily sign up for a mobile wallet account.

If you try to send funds or request funds from a mobile number that is not registered in our system, then we will automatically send an SMS link to that mobile number so they can sign up for a mobile wallet account.

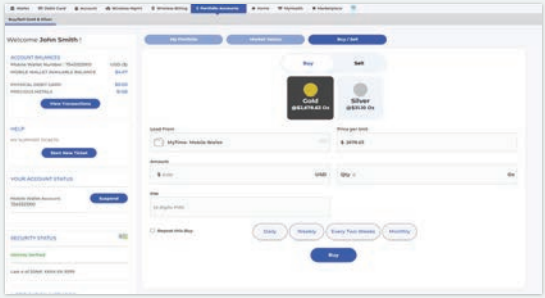




Mobile wallet users can easily add a profile picture by choosing an existing photo from your phone or by taking a new picture. By adding a profile picture, it can help other mobile wallet users verify your identity.



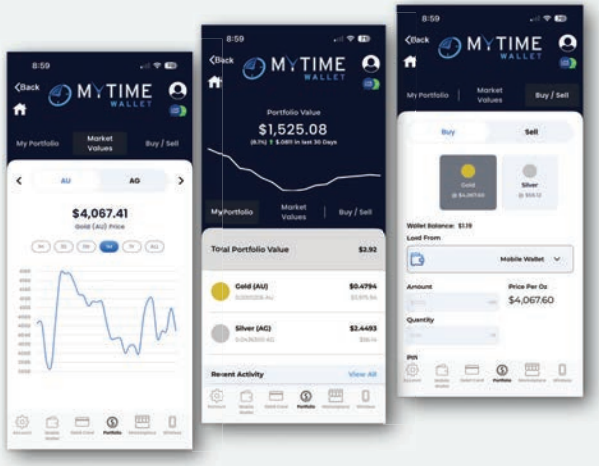
PORTFOLIO ACCOUNTS/ MANAGEMENT



Your MyTime Wallet account makes it easy to buy and sell gold and silver and coming soon stocks and mutual funds.

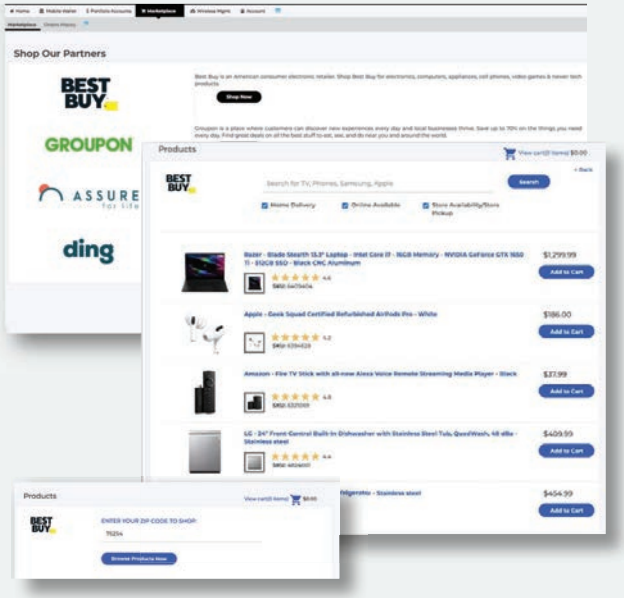
Track your investments in My Portfolio, check market values and buy /sell directly from our desktop or mobile app.

- All selling is completed in real-time so no more waiting hours or days to receive your money.

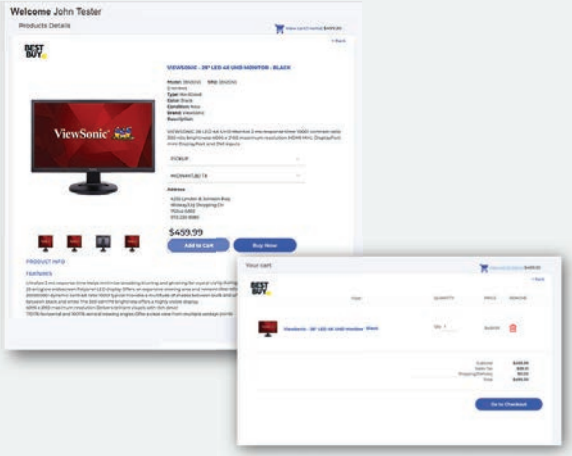


MARKET PLACE: BEST BUY / GROUPON

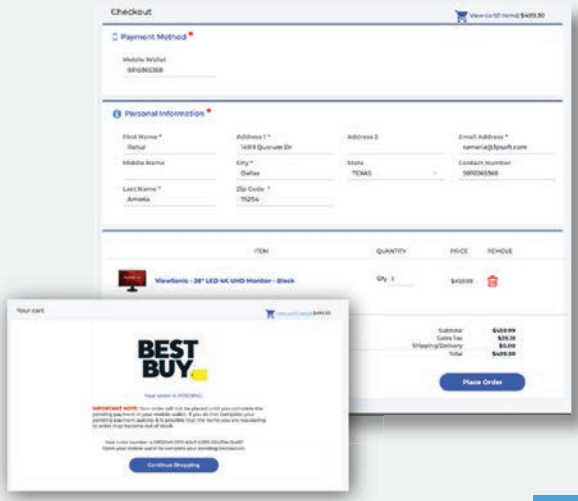
- The MyTime Marketplace allows you to buy goods and services from a variety of retailers including: Best Buy, Groupon, Priceline, and more.
- You can earn real time cash back (10% to 20%) on all purchases which are then immediately credited to your mobile wallet account.
- You have full access to all the available inventory from Best Buy and can select in-store pick up or you can ship directly to your home.
- No credit card or personal information is ever used to make marketplace purchases and you can use the funds right from your mobile wallet.



- Transaction takes 3-5 seconds to process and uses our state of the art pending purchases technology to secure the transaction.



- Once the order has been placed in the marketplace, you simply open the MyTime data application and click on the pending purchases icon on the top of the main dashboard screen and approve the transaction.

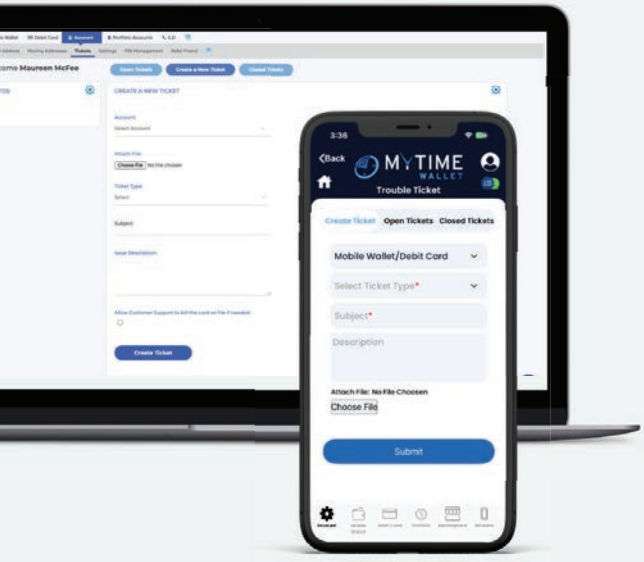


CUSTOMER SERVICE

Get the help you need right from the MyTime Wallet customer portal or directly from our mobile application.

Contact our 24-7-365 support team via live chat, submit a trouble ticket, check on in-progress requests, and / or reach out to a live customer service representative by phone.

We're here to help you when need us and on your terms.



If you can't find what you need on our website, Mobile App or customer portal, not to worry. We are only a phone call, email, or live chat away!

LIVE CUSTOMER SERVICE

1-877-392-9942

EMAIL SUPPORT

support@mytimeservices.com

Money management without the Bank

The MyTime Mobile Wallet technology suite is an industry leading payment management system with a wide range of security features which allow you to protect your money. The MyTime Wallet also significantly reduces the costs of moving money domestically and internationally and at the same time provides you with unparalleled security to ensure your money never falls into the wrong hands. Mobile Wallet Funds are not FDIC insured

The MyTime Wallet technology including the mobile wallet account, Virtual Debit Card, Physical Debit Card, and Companion Cards have been designed to cut your banking costs by over 80% and at the same time dramatically increases security of your confidential banking information. MyTime is a financial technology company, not a bank. Banking services are provided by Regent Bank, Member FDIC. FDIC insurance only covers failure of insured depository institutions. Certain conditions must be satisfied for pass-through FDIC deposit insurance to apply

Finally, you have an easy and cost effective way to manage your money and on your terms.

We are so glad to have you on board!

MYTIME WALLET

MYTIME WALLET

Welcome to the next generation of mobile payments

Support: 1-877-392-9942

support@mytimeservices.com

mytimewallet.com