



User Guide

PERSONAL ACCOUNT-HOLDERS

Withdrawal Options

How To Add A Bank Account

Whether you want to add funds or withdraw funds by Wire transfer, you will need to add a bank account.

To do this you need to log-in to your Paxum account and visit the section;

My Account >> Profile Settings >> Bank Accounts

The screenshot shows the 'Bank Accounts' section of a user interface. At the top, there is a search bar with a text input field, a dropdown menu set to 'FirstName', and two buttons: 'Search' and 'Show All'. Below this is a table with the following columns: 'Select', 'Bank Account', 'Type', 'Status', and 'Confirmed'. The table is currently empty, displaying the text 'No records available.' and a link to '+ Add Bank Account'. Navigation controls for pages and results are visible above and below the table.

Illustration 17: Adding A Bank Account

Click the link that reads Add Bank Account. A new page will load where you can enter the information (*Illustration 18*):

There are multiple fields to complete. Here is a brief explanation:

Section One is **Bank Account Country**.

- Simply select the country where your bank account is located from the dropdown menu.

Section Two is **Account Holder Information**.

- Here you will input your First Name, Last Name, Company Name (if applicable), Phone Number, Complete Address including ZIP Code.

Section Three is **Account Holder's Bank Information**.

- In this section you input your Bank's Name, SWIFT code, Bank Address, Bank Account Number, Currency of account, the ABA and the account type.

Section Four is **Account Holder's Intermediary Bank (Optional)**

- If your Bank requests that wires be issued through an intermediary bank to your account, then this is where you will input that information. If you are unsure, please check with your bank to confirm as it is imperative that this information be correct to avoid any wire issues or delays.

Once you have entered the information simply click the **blue ADD BANK ACCOUNT button** and the

bank account will be added to your Paxum Account.

Bank Account Country

Bank Account Opened in: United States

Account Holder Information

First Name:

Last Name:

Company Name:
You must complete this field only if this bank account belong to your company.

Phone:

Address:

City:

Country: United States

State: [Select State]

ZIP / Postal Code:

Account Holder's Bank Information

Bank Name:

Bank SWIFT Code:

Bank Street:

Bank City:

Bank Country: United States

Bank Province/State: [Select State]

Bank ZIP / Postal Code:

Bank Account Number: For US find this information at the bottom of your personal check.

Currency: USD

Bank ABA/Routing Code:

Account Type: Checking

Bank Account Type: Primary

⑆ 123456789 ⑆ ⑆ 012345678912 ⑆
Bank Routing Code Bank Account Number

Account Holder's Intermediary Bank (Optional)

Name:

Street:

Country: [Select Country]

Province/State: [Select State]

City:

ZIP / Postal Code:

SWIFT:

Code of Bank (Transit no, ABA, routing #, etc):

Further Credit To Account:

Further Credit To Bank:

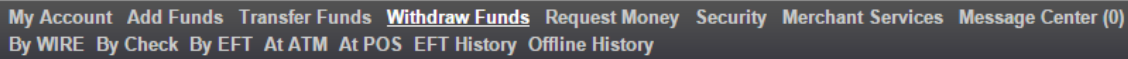
Illustration 18: Add A New Bank Account

Paxum Tips & Tricks – For Wire Purposes you DO NOT need to confirm or verify your bank account. Once the information is entered, that is sufficient for the purpose of adding or withdrawing funds by Wire Transfer.

How To Withdraw Funds By Wire

You can withdraw funds by wire at any time from inside your Paxum account. The fee for Wire Withdrawal is \$50 USD.

To withdraw by wire, simply log-in to your account and visit the WITHDRAW FUNDS section (*Illustration 19*).



My Account Add Funds Transfer Funds **Withdraw Funds** Request Money Security Merchant Services Message Center (0)
By WIRE By Check By EFT At ATM At POS EFT History Offline History

Illustration 19: Menu Bar Location of Withdraw Funds

From that section, click the WIRE Transfer option (*Illustration 20*)

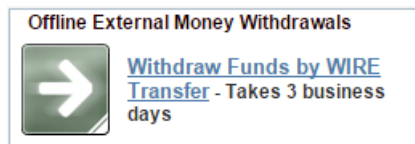
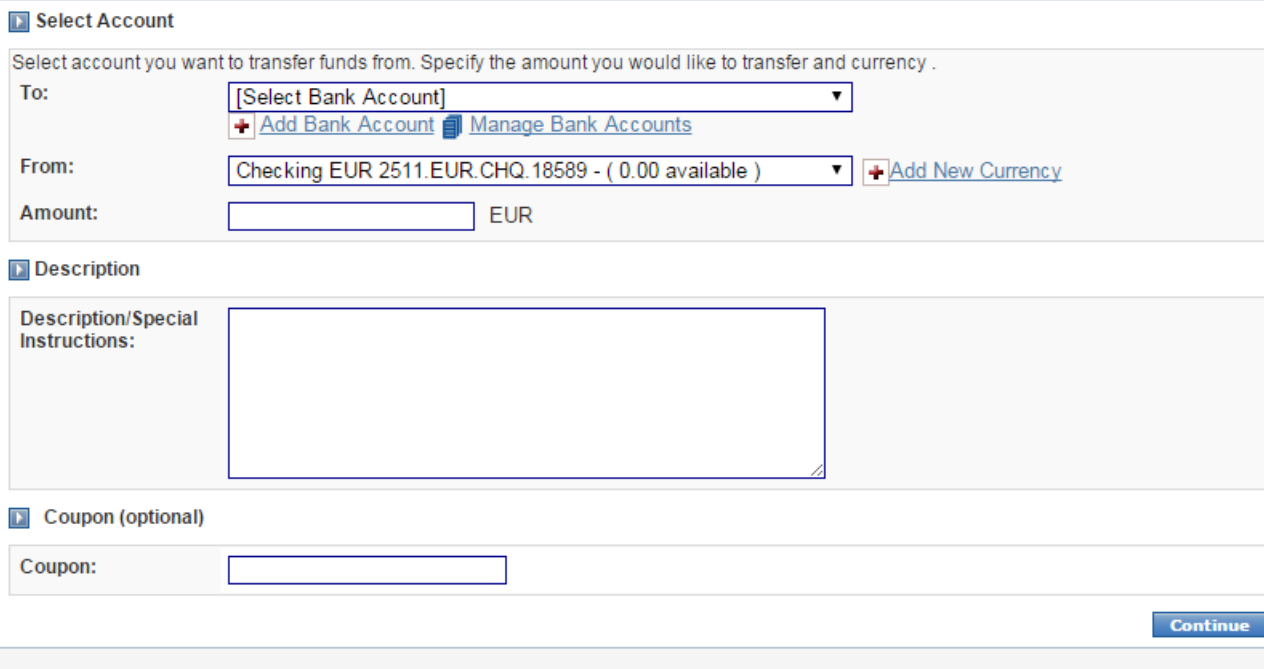


Illustration 20: Withdraw by WIRE

You will be taken to a page with the following fields (*Illustration 21*):

You can withdraw funds by WIRE. Please note that all withdrawals have to go to the name on your account personal or business name only. We do not accept withdrawals to third party entities in order to comply with money laundering requirements.



Select Account

Select account you want to transfer funds from. Specify the amount you would like to transfer and currency .

To: [Add Bank Account](#) [Manage Bank Accounts](#)

From: [Add New Currency](#)

Amount: EUR

Description

Description/Special Instructions:

Coupon (optional)

Coupon:

[Continue](#)

Illustration 21: Withdraw Funds by WIRE Transfer Form

To: From the drop-down menu select the correct bank account where you wish to receive the Wire Transfer.

From: From the drop-down menu select the appropriate Paxum Checking account where you wish to withdraw funds by Wire Transfer. For example, if you are withdrawing funds to your Canadian bank account, select your Paxum CAD Checking Account in this section.

Amount: How much do you wish to withdraw? Make sure to deduct the \$50 USD wire withdrawal fee (or alternative currency equivalent) when calculating how much you will withdraw.

Description/Special Instructions: If there are any special instructions you need to provide to us, or a description you wish to come through with the Wire Transfer request, enter that information in this field.

After you complete the form, click the blue CONTINUE button and your Wire Withdrawal request will be submitted. You should see a notification on-screen as shown in *Illustration 22*

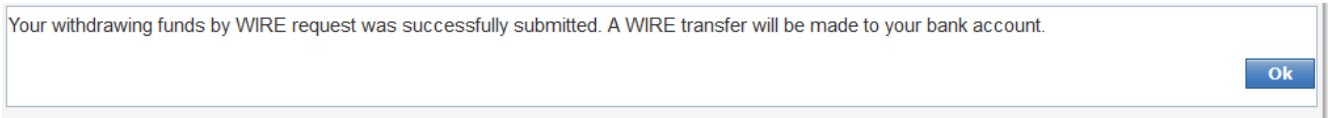


Illustration 22: Wire Withdrawal Confirmation Notice

How To Withdraw Funds By Check

Another available withdrawal option for your Paxum e-wallet funds, is Check withdrawal.

You can request a check withdrawal at any time from inside your Paxum Account. The fee is \$5 USD per withdrawal. The daily withdrawal limit is \$10,000 USD for personal account-holders.

To withdraw by Check, simply log-in to your Paxum account and visit the WITHDRAW FUNDS section. In that section, click the CHECK withdrawal option (*Illustration 23*)



Withdraw Funds by
CHECK - Takes 3 business days
to mail out, please add postal
delivery time

Illustration 23: Withdraw Funds by CHECK

You will be taken to a page with the following fields (*Illustration 24*):

From: From the drop-down menu, select the Paxum Checking account you wish to withdraw the funds from by check. You can select from all Checking accounts activated inside your account.

Amount: How much do you wish to withdraw? Input the amount here, and make sure to deduct the \$5 USD fee (or alternative currency equivalent) when calculating how much you will withdraw.

Name: Enter your name as it is shown inside your Paxum account. We do not offer 3rd party withdrawals, so this name must match exactly with the name verified for your Paxum account.

Address: From the drop-down menu, select the correct address where you want the Check to be sent. We can only send Checks to verified addresses.

Description: Here you can enter a description that will display within your Paxum account for your reference.

Illustration 24: Withdraw Funds by Check Form

You can withdraw funds by CHECK. Please note that all withdrawals have to go to the name on your account personal or business name only. We do not accept withdrawals to third party entities in order to comply with money laundering requirements.

In case the check is lost in the mail or you wish to stop the withdrawal for any reason before it is cashed in, please note that a stop payment fee will be applied. For your reference please check [Fee Pages](#)

For faster credit time by your local bank, please deposit the check at the ATM instead of the teller. Also, declaring any check as "winnings", be it from a contest, lottery, or gambling, will likely cause the bank to reject the deposit and cancel the check.

Select Account

Select account you want to transfer funds from. Specify the amount you would like to transfer and currency .

From: [+ Add New Currency](#)

Amount: EUR

Beneficiary

Name:

Address: [+ Add new address](#) [Manage addresses](#)

Description

Description:

Coupon (optional)

Coupon:

[Continue](#)

Make sure all the information is correct, and then click the blue CONTINUE button in the bottom right

corner of the page. This will finalize your request, and a Check will be issued within 3 business days of your request.

How To Verify Your Bank Account for EFT or ACH

ACH and EFT may be named differently, but essentially they are the same thing. To be able to use EFT or ACH for withdrawal purposes at Paxum you must first verify your bank account.

ACH is for US citizens only, EFT is for International citizens.

ACH stands for Automated Clearing House, EFT stands for Electronic Funds Transfer.

When you verify your bank account for EFT or ACH, you give Paxum permission to send funds to you directly, bank-to-bank.

****Important Note** – ACH is only available in the *United States*. EFT is only available for the following countries. *Australia, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Spain, Finland, France, India, Germany, Gibraltar, Greece, Hungary, Hong Kong, Japan, Republic Of Ireland, Iceland, Italy, Lithuania, Luxembourg, Latvia, Malta, Mexico, Netherlands, Norway, Poland, Portugal, Romania, Russia, Singapore, Sweden, Slovenia and Slovakia, Switzerland, Turkey, Ukraine, United Arab Emirates, United Kingdom*. If your country is not listed, we apologize.**

To verify your bank account for EFT or ACH you need to log-in to your Paxum account and visit the section:

My Account >> Profile Settings >> Bank Accounts

On the Bank Accounts page you will see a list of all the bank accounts you have added to your Paxum account. If you haven't already added a bank account, you should do that now. To the right of each Bank account, in the CONFIRMED column, you will be able to see whether your bank can be verified for EFT or ACH.

If you see the same as displayed in *Illustration 24* (below) next to any of your listed bank accounts in the Confirmed column, then that bank account can be verified for EFT or ACH.

Confirmed

[Sign Authorization](#)

Verify Bank Account

*Account does not need to be verified for wire transfer.

Illustration 24: Prompt To Sign Authorization For EFT/ACH Verification

Simply click the blue “Sign Authorization” link to proceed.

When you click the Sign Authorization link, a new page will display (*Illustration 25*)

Steps to give us authorization to Add / Withdraw funds to / from your account via EFT. Your file extension must be JPG, JPEG, GIF, PNG, PDF and your file size must be less then 4Mb.

Step 1 Download the following form.
[EFT Authorization Form](#)

Step 2
Upload the signed EFT Authorization Form :
Browse... No file selected.

Upload Documents

Illustration 25: Downloading the EFT Authorization Form

As you can see from Illustration 25, the first step in the process is to Download the EFT Authorization Form. Click the blue link to download the form.

The form will be pre-filled with your bank account details. Check through the information to be sure it is correct. After you confirm it is accurate, you need to print the form and then sign it in BLUE INK. After it is signed and dated, take a color scan or photograph of the completed and signed form, and then proceed to Step 2, as shown in Illustration 25.

Upload the document, and click the blue UPLOAD DOCUMENTS button, to submit the EFT request form. Your document will be reviewed within 72 hours of submission.

After the document is validated, Paxum will send a small payment (between \$1 and \$3 USD) to your bank account through the EFT/ACH system. This payment usually takes 5-7 business days to display inside your Bank Account.

As soon as you see the verification amount in your Bank Account (it may display as a payment from PAXUM, or it may display as a payment from CHEXX, please check for both), you then need to log-in to

your Paxum account, visit My Account >> Profile Settings >> Bank Accounts and, in the Confirmed column, click the VERIFY BANK ACCOUNT link, as shown in *Illustration 26*

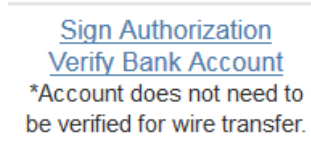


Illustration 26: Final Step in EFT/ACH Verification

After you click the VERIFY BANK ACCOUNT link you will be taken to a page where you can input the amount you saw on your bank statement (*Illustration 27*)

Click the blue Confirm button to finalize EFT/ACH verification for your selected Bank Account.

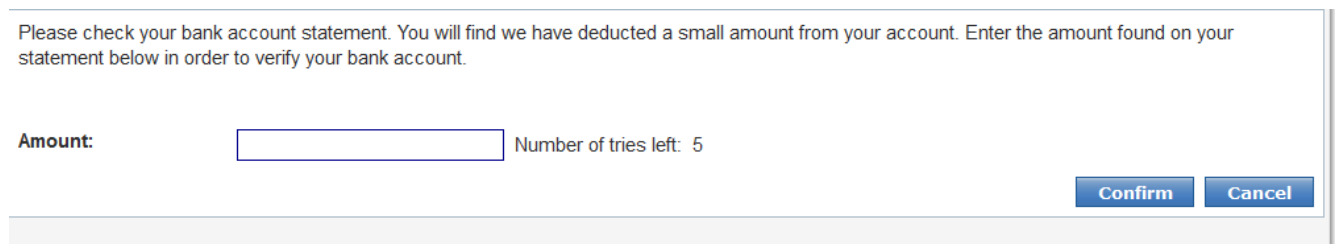


Illustration 27: Finalize EFT/ACH Verification

Once confirmed, you will be able to withdraw funds by EFT/ACH at any time from within your Paxum account in the WITHDRAW FUNDS section.

How To Withdraw Funds By EFT or ACH

After you complete the EFT/ACH Verification process, you can withdraw funds by EFT/ACH at any time from within your Paxum account.

Per transaction, ACH withdrawal has a \$5 USD fee, and EFT withdrawal has a \$8.95 USD fee.

To withdraw by EFT/ACH, simply log-in to your Paxum account, and visit the WITHDRAW FUNDS section. Click through the EFT/ACH option, as shown in *Illustration 28*



[Withdraw Funds to Your Verified Bank Account \(EFT\) - Takes 5-7 business days](#)

Illustration 28: Withdraw by EFT/ACH

You will be taken to a new page with the following fields (*Illustration 29*):

A screenshot of a web form titled "Select Account". The form has a light gray background and a thin border. It contains four main input fields: "To:" with a dropdown menu showing "[Select Bank Account]" and a red "+" icon next to the text "Add Bank Account"; "From:" with a dropdown menu showing "Checking USD 2511.USD.CHQ.347 - (0.00 available)" and a red "+" icon next to the text "Add New Currency"; "Amount:" with a text input field followed by the text "USD"; and "Coupon (optional)" with a text input field. A blue "Continue" button is located in the bottom right corner of the form.

Illustration 29: Withdraw Funds by EFT/ACH form

To: From the drop-down menu, select from your Verified Bank account(s).

From: From the drop-down menu, select the Paxum Checking account you wish to withdraw funds from.

Amount: Input the amount you wish to withdraw. Allow \$5 USD for the ACH fee, or \$8.95 USD for the EFT fee.

Once the form is complete, click the blue CONTINUE button and the request will be submitted and finalized.

EFT/ACH withdrawal typically takes 5-7 business days to deposit to your verified bank account.