



## User Guide

### *How To Withdraw Funds To External Credit Or Debit Card*

Withdraw funds to external credit or debit card is an option available to most verified Paxum account-holders.

Paxum clients located in Canada, USA, Japan or Israel are unable to use this withdrawal option. We apologize for any inconvenience.

**The Associated Fee is \$6 USD + 3% per transaction**

**Daily Limit = \$2,500 USD**

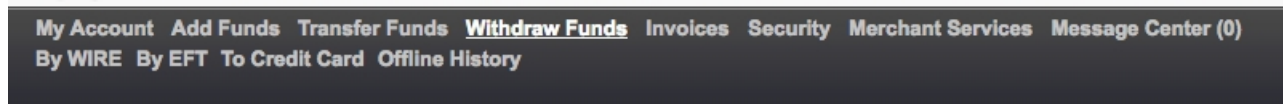
**Monthly Limit = \$30,000 USD**

(or the equivalent in EUR funds after currency conversion)

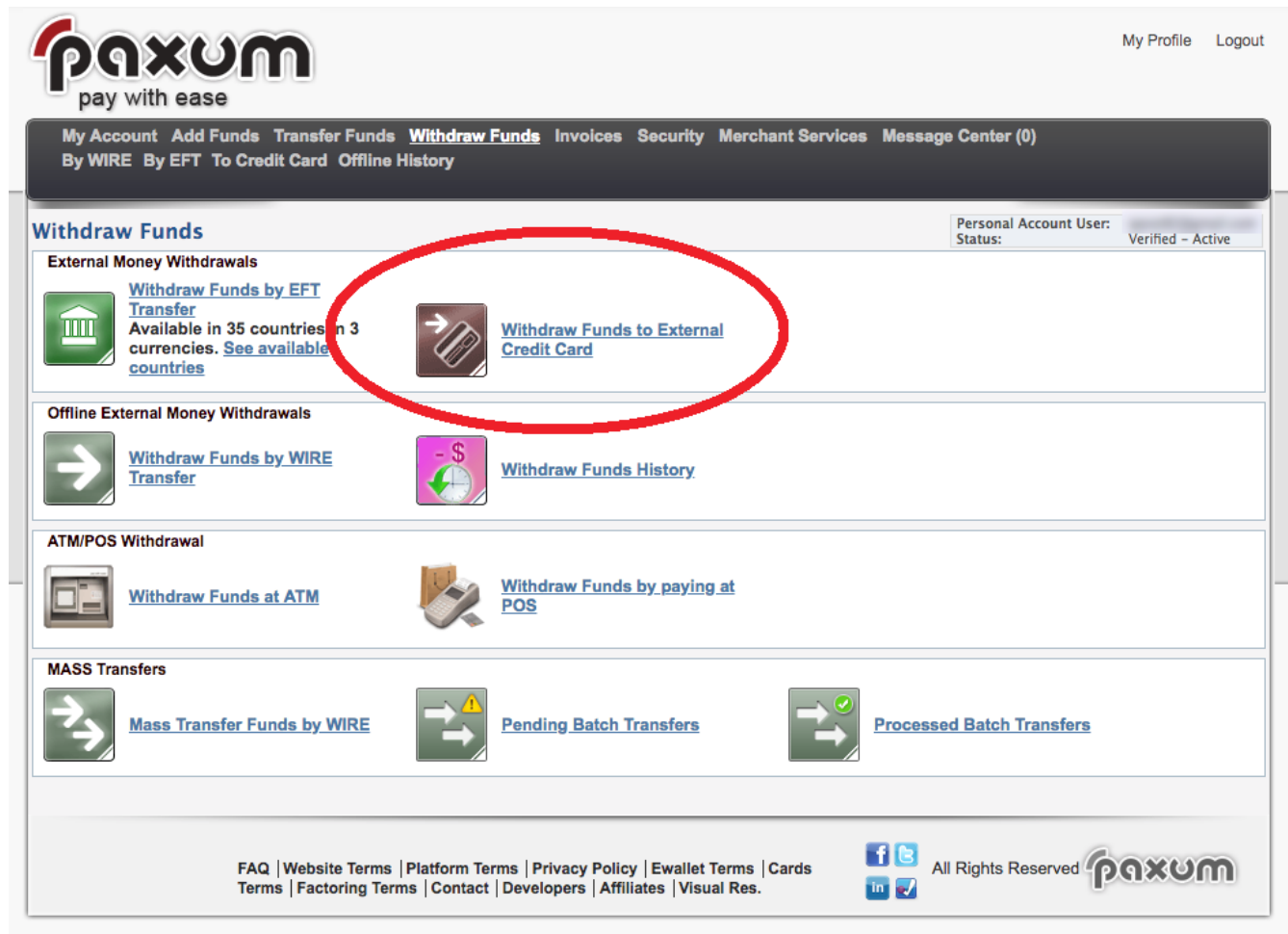
### **How To Withdraw Funds to External Credit or Debit Card**

Log-in to your Paxum account.

Click the Withdraw Funds option in the Top Menubar:



From the Withdraw Funds Main Menu page, Click Withdraw Funds to External Credit Card:



If you haven't already added a Credit Card to your Paxum account, you can do it directly in this section. Simply click the Add Credit Card hyperlink as indicated by the red circle in the below image:

The screenshot shows the Paxum website interface. At the top left is the Paxum logo with the tagline 'pay with ease'. On the top right are links for 'My Profile' and 'Logout'. A dark navigation bar contains links for 'My Account', 'Add Funds', 'Transfer Funds', 'Withdraw Funds', 'Invoices', 'Security', 'Merchant Services', and 'Message Center (0)'. Below this, there are sub-links: 'By WIRE', 'By EFT', 'To Credit Card', and 'Offline History'. The main heading is 'Withdraw Funds » To Credit Card'. On the right, it shows 'Personal Account User: Verified - Active' and 'Status: Verified - Active'. A red warning message states: 'You can withdraw funds to Credit Card. Please note that all withdrawals have to go only to PERSONAL card to the name on your account. We do not accept withdrawals to third party entities in order to comply with anti-money laundering requirements. Withdrawals to External cards are done in local currencies only, regardless if your bank account is in USD. Your credit card issuer may apply currency conversion fees.' Below this is the 'Select Account' section. It asks the user to 'Select account you want to transfer funds from. Specify the amount you would like to transfer and currency.' The 'From:' field is set to 'Current EUR : [redacted] available'. The 'To:' field is a dropdown menu with '[Select Credit Card]' selected. A red circle highlights the '+ Add Credit Card' and 'Manage Credit Cards' links. Below the dropdown is a note: 'Credit Card issued by your financial institution only. Prepaid cards withdrawals are usually rejected by the receiving card issuer.' The 'Amount:' field is empty, with 'EUR' and 'Maximum Amount' options. A disclaimer follows: 'Please note that we cannot recall a withdraw to an external credit card and that transaction is final. If for any reason your credit card issuer does not accept the deposit they will have to send back the funds to us as we cannot stop the transaction from our end. Please note, this option is NOT available in Canada, USA, Israel or Japan. Supported card brands: Visa, Visa Electron, MC, Maestro.' The 'Description' section has a text area. The 'Coupon (optional)' section has a text field. A 'Continue' button is at the bottom right.

On The Add Credit Card or Debit Card screen there are several fields you need to complete.

**Name on card:** Please enter your name as it appears on the card

**Card Type:** Select your card type from the dropdown menu

**Card Number:** Enter the full card number found on the front of your card

**Expiration Date:** Select Month and Year from the dropdown menu

**\*Currency:** Select your card currency from the dropdown menu

*\*you can select any currency that is available in the dropdown. Withdrawals are issued in the Paxum currency you select as the FROM account (see page 5 of this user guide) field of the withdrawal page (USD, EUR, etc). Your card issuer may convert the funds to local currency upon receipt.*

**Type:** Select whether this is a primary or secondary card from the menu

**Billing Address:** Use the dropdown menu to select the appropriate verified address for your

credit or debit card

Click Save when the information is entered completely.

The screenshot shows the Paxum user interface for adding a credit or debit card. At the top left is the Paxum logo with the tagline "pay with ease". On the top right, there are links for "My Profile" and "Logout". A navigation bar contains links for "My Account", "Add Funds", "Transfer Funds", "Withdraw Funds", "Invoices", "Security", "Merchant Services", "Message Center (0)", "Overview", "Statements", "Resolution Center", "Profile Settings", "Announcements", and "Apply for Card (coming soon)". The main heading is "Profile Settings » Credit Card List » Add Credit Card or Debit Card". On the right, it shows "Personal Account User: Status: Verified - Active". The form fields include: "Name on card:" (text input), "Card Type:" (dropdown menu showing "VISA"), "Card Number:" (text input with a "VISA" logo), "Expiration Date:" (dropdowns for "01" and "2018"), "Currency:" (dropdown menu showing "USD"), "Type:" (dropdown menu showing "Primary"), and "Billing Address:" (text input with "Mo" and "31" visible). Below the address field is a note: "Enter the address where you receive billing statements for this card. In order to verify your bank card number, the billing address must be the one displayed on your bank receipt." At the bottom right of the form are "Save" and "Cancel" buttons. The footer contains links for "FAQ", "Website Terms", "Platform Terms", "Privacy Policy", "Ewallet Terms", "Cards Terms", "Factoring Terms", "Contact", "Developers", "Affiliates", and "Visual Res.", along with social media icons and the Paxum logo.

You can add as many Credit or Debit cards as you want. Please make sure that you only add Credit or Debit cards that are issued in your name; the same name verified for your Paxum account.

After your Credit or Debit card is added to your account, you can now select it from the dropdown menu in the TO: field on the Withdraw Funds >> To Credit Card page.

The screenshot shows the "Withdraw Funds" form. At the top, it says "Select account you want to transfer funds from. Specify the amount you would like to transfer and currency .". The "From:" field is a dropdown menu showing "Current EUR (available)". The "To:" field is a dropdown menu with a blue bar over the top option "[Select Credit Card]". Below this, a list of options is visible, each starting with a number (5, 4, 5, 5, 4, 4, 4, 4, 4, 5, 4, 5, 4, 5, 5). The "Amount:" field is empty. There is a checkbox with the text "Please note that the deposit they will have to pay for this transaction is final. If for any reason you cancel the transaction from our end." Below the checkbox is a "Description:" field with a "Description:" label.

- FROM:** In this dropdown select the Current Account you wish to withdraw from (USD, EUR, etc)
- TO:** In the dropdown select the Credit or Debit Card you want the funds to be sent to.
- AMOUNT:** Enter the amount you wish to withdraw.\*

*\*Please note, if you plan to withdraw all your account funds please calculate the withdrawal fee and deduct it from the amount you enter.*

Make sure to check the box to confirm you read and agree to the text beneath the Amount Field. (Indicated by Red arrow on image below):

**DESCRIPTION:** You must enter a reason for the withdrawal in this section. 'Own Funds Transfer' is a good description as you are withdrawing your own funds from your Paxum account.

Click Continue to proceed.

The screenshot shows the Paxum website interface for withdrawing funds to a credit card. The page title is "Withdraw Funds » To Credit Card". The user's account status is "Personal Account User: Verified - Active". A red arrow points to a checkbox labeled "Please note, this option is NOT available in Canada, USA, Israel or Japan." which is checked. The "Amount" field is set to 500 USD. The "Description" field contains "Own Funds Transfer". The "Continue" button is visible at the bottom right.

**From:** Current US (9,953.03 available)

**To:** XXXXXX

**Amount:** 500 USD [Maximum Amount](#)

Please note, this option is NOT available in Canada, USA, Israel or Japan.

**Description:** Own Funds Transfer

**Coupon (optional):**

[Continue](#)

After you click Continue you will be taken to a confirmation page as shown below



[My Profile](#) [Logout](#)

[My Account](#) [Add Funds](#) [Transfer Funds](#) [Withdraw Funds](#) [Invoices](#) [Security](#) [Merchant Services](#) [Message Center \(0\)](#)  
[By WIRE](#) [By EFT](#) [To Credit Card](#) [Offline History](#)

[Withdraw Funds](#) » [To Credit Card transfer](#)

Personal Account User: verified - Active  
Status:

Your withdrawing funds to external credit card request was successfully submitted. A transfer will be made to your credit card.

[Ok](#)

[FAQ](#) | [Website Terms](#) | [Platform Terms](#) | [Privacy Policy](#) | [Ewallet Terms](#) | [Cards Terms](#) | [Factoring Terms](#) | [Contact](#) | [Developers](#) | [Affiliates](#) | [Visual Res.](#)



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This confirms that your payment has been successfully submitted and will be processed within minutes.

Estimated time of arrival does vary based on your card provider and how they handle external card loads.

Credit time to your card is instant in many cases however for some it can take a few hours. In rare cases it can take a day or two. Please only contact Paxum Customer Support after Two BUSINESS days have passed, and not before.