User Guide

PERSONAL ACCOUNT-HOLDER

How To Register & Verify Your Free Paxum Personal Account

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How To Register Your Free Paxum Personal Account

Paxum accepts new accounts from individuals and businesses located in countries all around the world, with only a few exceptions (*please see Paxum Terms & Conditions for specific details*).

A registered Money Services Business, Paxum provides its clients with a secure e-wallet platform that enables real-time instant payment transfers on a global scale. Bulk payment options are also available for verified Paxum Business Account-Holders.

What does that mean for you?
That means you can send and receive money in real-time transactions, 24 hours a day, 7 days a week, practically anywhere in the world!

Anyone can register for a free Paxum account. Simply visit the Paxum website (http://www.paxum.com) and click SIGN-UP NOW. *(See Illustration 1)*

NB: *When you visit Paxum.com you can confirm you are on the correct site by viewing the GREEN Address bar showing the Extended Validation SSL. This Security Certificate is the highest encryption available. It's validity proves that you are definitely on the Paxum site, so you can easily avoid Phishing attempts. Just click the certificate in the address bar to verify.*

Illustration 1: Paxum.com Sign Up Now

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After you click to sign-up for your free Paxum Personal account, you will see the following form that you need to complete *(See Illustration 2)*:

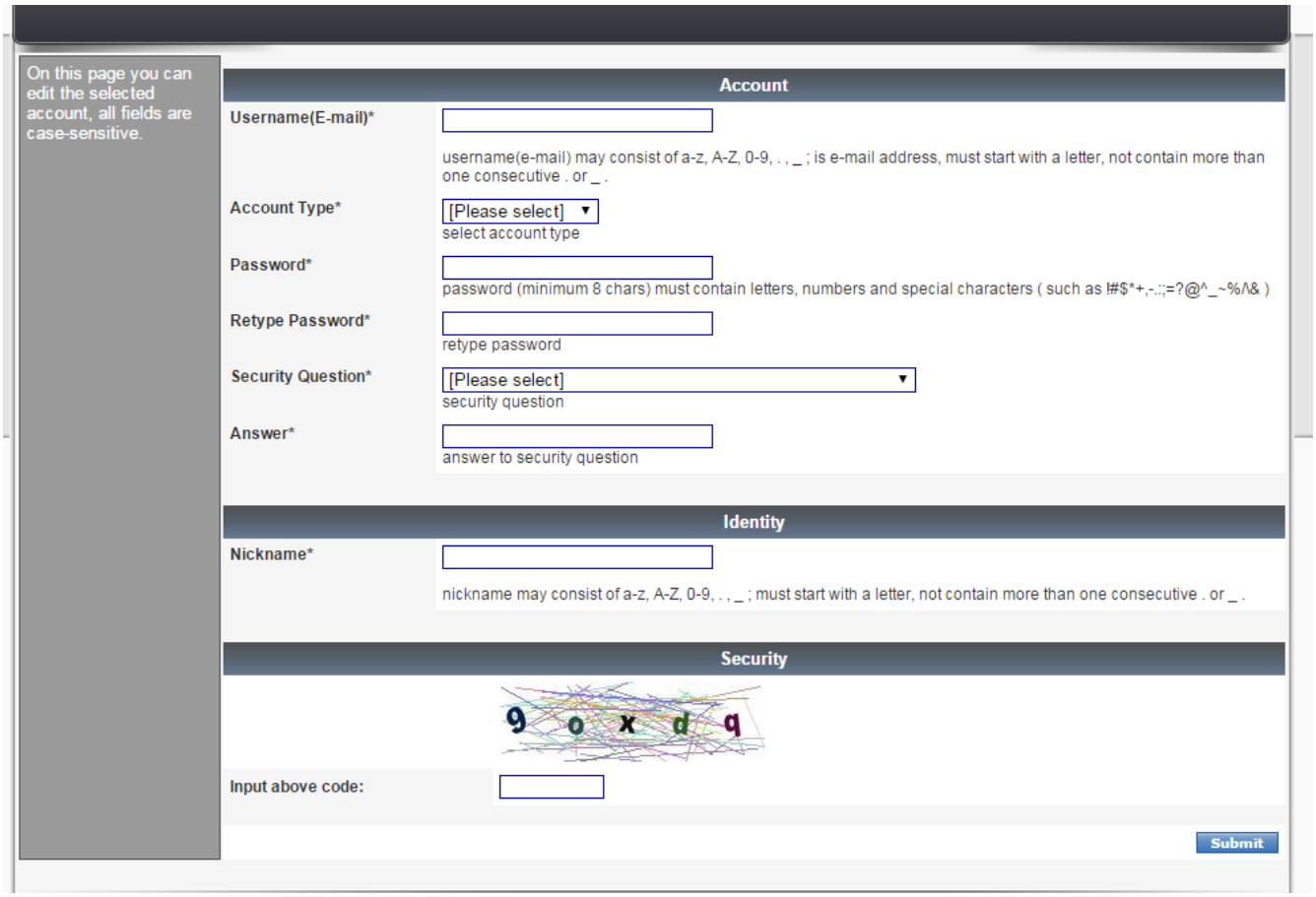

Illustration 2: The Register Page

Username (E-mail)* - The Username is the email address you will use to log-in to your account and receive notifications about your account activity. Your username must start with a LETTER.

Paxum Tips & Tricks *– When possible, we recommend that you choose a private email address for your Paxum Username, rather than an email address that you give to others frequently. This will provide enhanced protection against hackers and fraudulent activity, as your Username can remain private at all times. To maintain your privacy when receiving payments, you will have the opportunity to confirm additional email addresses to your account after Paxum account registration.*

Account Type* - Select Personal or Business. If you own/operate a company and plan to issue bulk payments, we recommend you select Business, otherwise we suggest you select a Personal account.

Password* - Your password MUST contain a variety of Letters, Numbers, and at least ONE special character (such as !#$*+,-.:;=?@^_~%/\&). Must be minimum 8 characters in length.

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Retype Password* - Simply retype your chosen password to confirm it. Remember, all fields on the Registration form are case-sensitive.

Security Question* - You have the option to select from the following four Security questions:

- *Which are the last 4 digits of your identification number?*
- *What is your mothers maiden name?*
- *What is your city of birth?*
- *What is the first school you graduated?*

Select one of these four questions from the drop-down menu.

Answer* - Input the answer you wish to provide to the security question you selected.

Nickname* - When you communicate with Paxum through the Support Message Center, your Nickname will be used. Enter any nickname you wish as a combination of numbers or letters. Your Nickname must begin with a letter.

Security* - As you probably expect, we require you to enter a security code to prove that your application was submitted by a human being.

After you submit your application, you will receive a notification email to the Email Address you specified as your Paxum Account Username.

If you do not receive the confirmation email within a few minutes, check your spam/junk folder in case it went astray.

The confirmation email will contain a verification link that you must click to confirm that you initiated the request to create a Paxum account.

After you click the confirmation link, you will be redirected to the Paxum website to agree to Paxum's Terms of Service, and Privacy Policy, and to confirm that you are the final beneficiary of the account (ie: you are the account owner).

After you agree, you can complete the rest of your registration information (name, address, etc) and submit your verification documents.

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How To Verify Your Free Paxum Personal Account

Paxum account verification is straightforward, and secure.

For Paxum Personal Account-Holders we require the following valid documentation for account verification:

1) Picture ID
2) Proof of Address

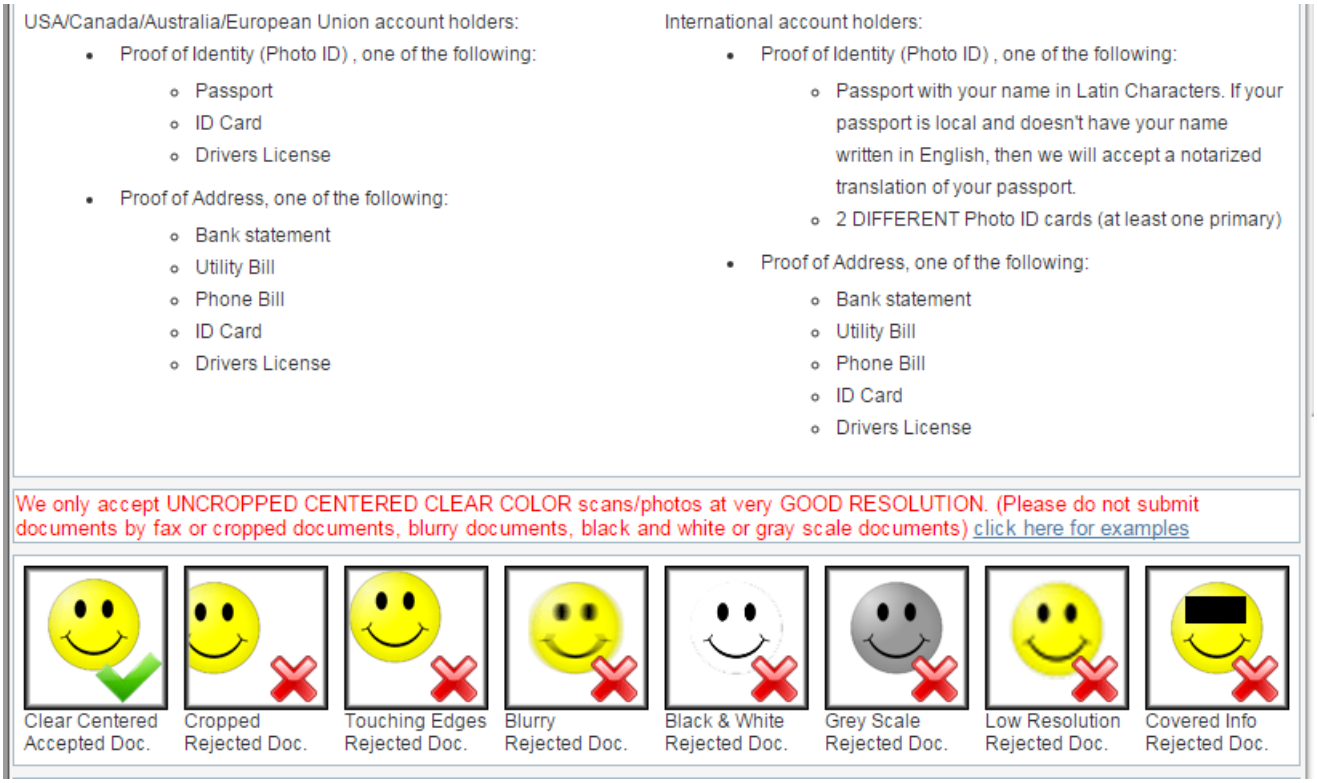

Illustration 3: Document Submission Rules

All verification documents should be submitted from inside your secure Paxum account control panel. Refer to *Illustration 3,* above, for document scan/photo resolution requirements. More examples can be viewed inside your Paxum account.

Submitting Your Picture ID

For Picture ID submission, you will need to go to the following section inside your Paxum account:

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About halfway down the page you will see a form that you need to complete with details of the documentation you plan to submit:

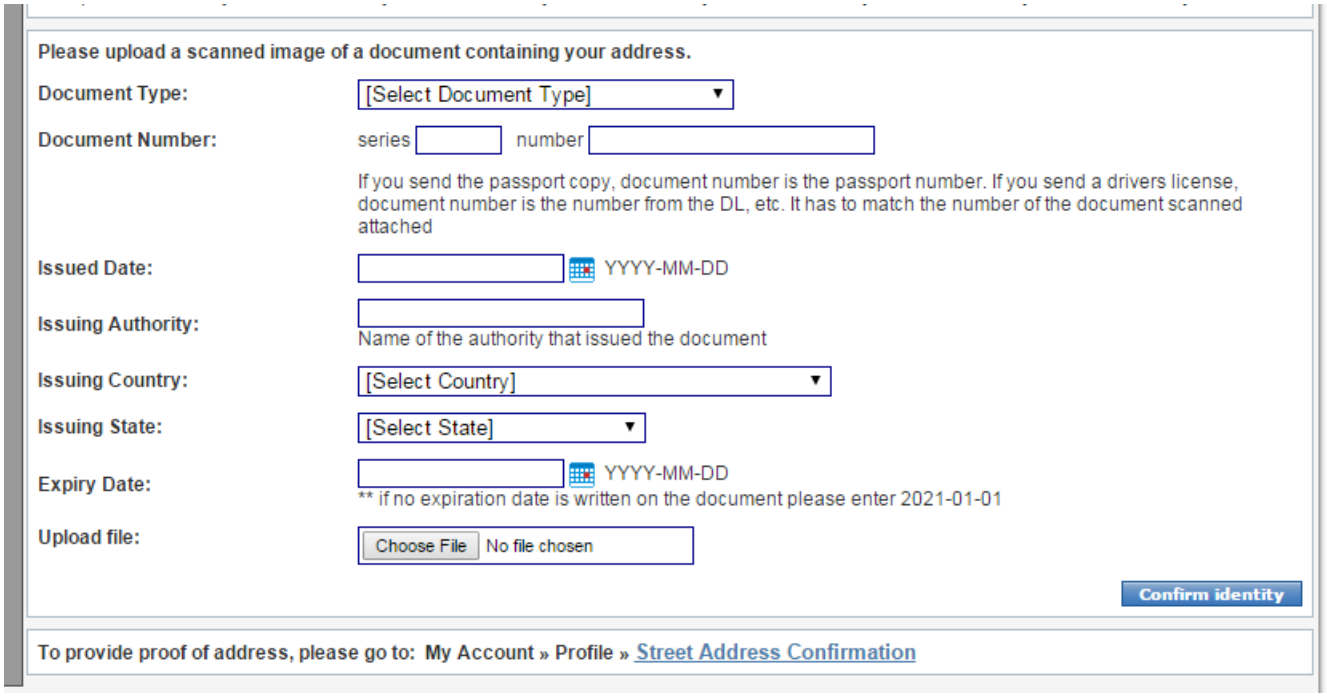

Illustration 4: Picture ID Document Submission Form

Let's quickly go through each of those fields, to avoid any problems:

Document Type: Select the document type from the drop-down menu. The following options are listed:

Primary

- Passport
- ID Card
- Driver's License

Secondary

- Bank Statement
- IFE Voter Card
- Military ID
- State ID/Government Work Card
- Notarized Statement

Paxum Tips & Tricks – If you have one, an International Passport is the preferred Picture ID to submit for Paxum personal account verification.

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Document Number: There are two fields here; Series and Number. If your document does NOT contain a Series, then simply input a hyphen "-" in that field. In the Number section, that is where you will input the number found on your Document (passport number, DL number, etc)

Issued Date: Input the issued date as shown on the document. We provide a handy calendar to easily select the date.

Issuing Authority: Who issued the document? It should state on your document which governing authority issued it. Input that information in this field.

Issuing Country: What country issued the document? Input that information in this field.

Issuing State: Which state issued the document? Input that information in this field.

Expiry Date: Input the expiration date of the submitted document. If there is no expiry date on your document, then simply input 2021-01-01 in this field.

Upload File: Browse your directories and select the correct file.

Submit the document by clicking the blue button in the bottom right corner of the page "Confirm Identity".

Your document will be reviewed within 72 hours of upload.

Please note; Paxum Verification Department is active Monday to Friday, they do not work weekends.

Submitting Your Proof Of Address

For Proof of Address submission, you will need to go to the following section inside your Paxum account:

My Account >> Profile Settings >> Street Address Confirmation

This section shows any and all street addresses that are associated with your Paxum account. You can add new street addresses in this section, you can assign addresses as Home or Business, and you can submit documentation to verify an address.

You should see five columns in this section; Select, Address, Type, Status, Confirmed.

Identify the address you wish to verify, and in the end column "Confirmed" you should see a hyperlink that reads "Confirm Now". Click that link and you will be taken to a page where you can upload your

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Proof of Address document. It should look like the screencap below; *Illustration 5*:

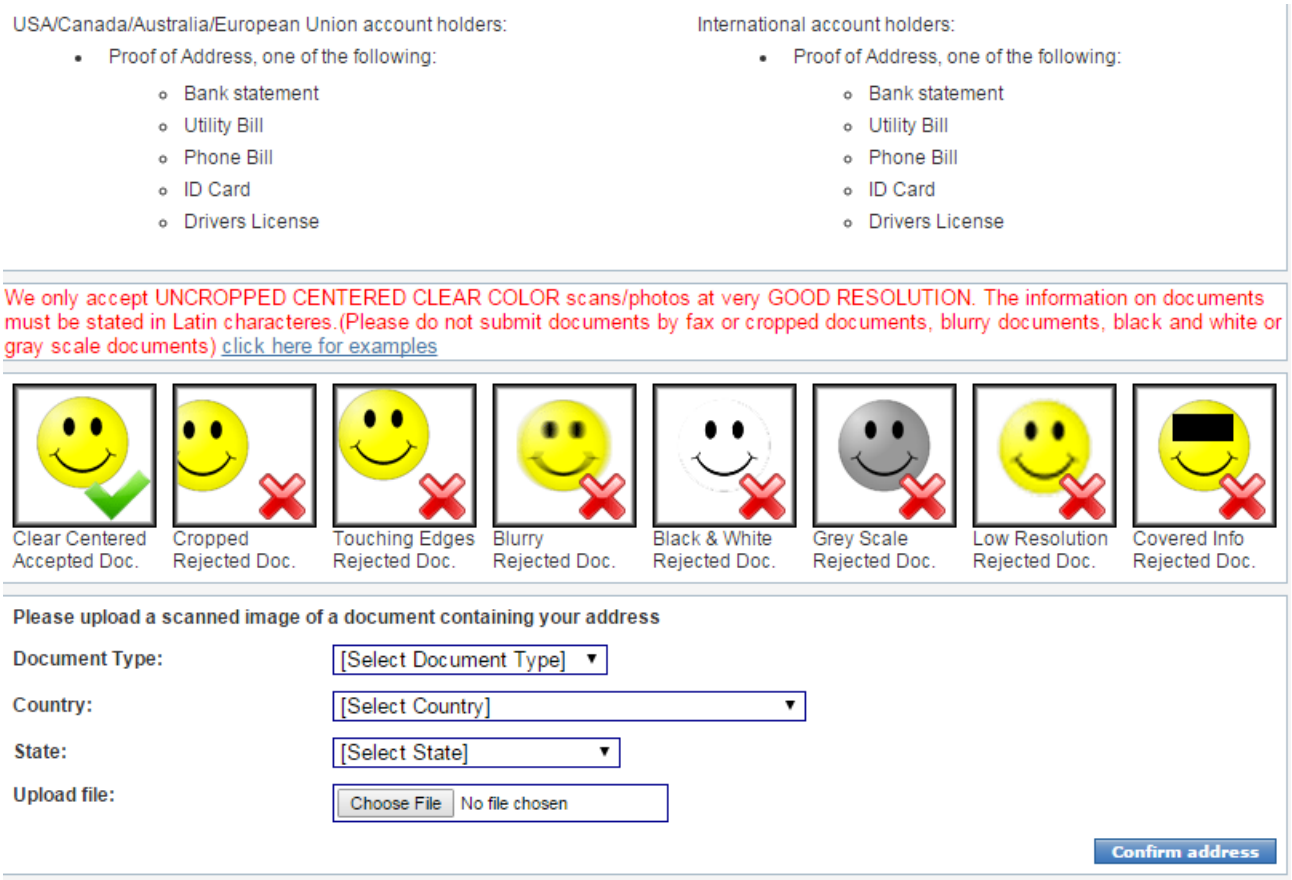

Illustration 5: Street Address Confirmation Submission Form

Document Type: From the drop-down menu select the type of document you will be submitting. The following options are listed:

- Electricity Bill
- Gas Bill
- Passport
- ID Card
- Driver's Licence
- Bank Statement
- Card Statement
- Public Authority Bill
- Cable Bill
- Internet Bill
- Water Bill
- Lease Contract
- Insurance Bill
- Garbage Bill

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- Notarized Statement
- Other

Country: From the drop-down menu, select the country of origin of the document.

State: From the drop-down menu (this menu will update after you select the country), select the appropriate state associated with the document.

Upload File: Browse your directories and select the right file.

Paxum Tips & Tricks - For Proof of Address documents, Paxum will accept E-Documents (e-bills, etc) if preferred to scans or photographs of actual documents.

Submit the document by clicking the blue button in the bottom right corner of the page “Confirm Address”.

Your document will be reviewed within 72 hours of upload.

Please note; Paxum Verification Department is active Monday to Friday, they do not work weekends.

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