UPI Prepaid Card

User Manual

Version 1.4.1

Catalogue

Introduction

・ This manual contains the contents that the card holder needs to know before using UPI Prepaid Card. Please read this manual and follow the instructions. All the images, text and information are owned by our company. Without authorization, all or part of contents of this manual are prohibited to reproduce, copy or reprint.

・ The manual may be changed without prior notice.

・ The information on this manual is provided to the cardholder as confidential.

* The actual image may be different from the image in this manual.

* If there is any confusion, please contact the agent who handles the card business.

1. About UPI Prepaid Card

UPI Prepaid Card is a prepaid card that can be charged with the following currencies: USD, JPY. Since it is not a credit card, there is no danger of overdraft. The UPI Prepaid Card is an Union Pay International/UPI brand Card. Generally it can be used in UnionPay stores worldwide. (However, in some stores it may not able to be used due to restrictions of the limitations of the store itself or UPI regulations. In this case, it is recommended to try it in other UnionPay stores.)

A prepaid card needs to be charged before using and can be used repeatedly until the balance becomes zero. Thus, prepaid cards have the same features with cash. As long as card holder loads the prepaid card, they can use it freely.

In conclusion, prepaid card is more analogous to cash payment compared to debit card.

* Difference between prepaid card, debit card and credit card

Prepaid card	Pay in advance	Buy the card in advance and charge beforehand
Debit card	Pay forthwith	Necessary to charge to account in advance and deduct money from account when using the card
Credit card	Pay afterwards	Credit (like income) is necessary

2. Application

For information about card application, how to fill the Application Form and KYC documents, please refer to UPI Prepaid Card Application Form Guideline.

3. Card Receival and Usage

3-1. Card Delivery

When you receive your envelope, please check the contents. We have enclosed an information sheet with your card and a document with the serial number and the last four digits of your card number.

※ The sheet printed with the last four digits of the card number is an important document containing a six-digit password (hereinafter referred to as PIN). It is your responsibility to keep it separate from the card so that it will not be known to third parties.

3-2. Card Activation

The card can be loaded in USD and JPY respectively, and will be automatically activated when the first load is completed. (No specified load amount).

3-3. Card Loading

For instructions on load the card, please refer to the website where you applied for the UnionPay prepaid card for more information, or contact the sales agent or agent who provided you with the card.

3-4. Card Usage

You can use this card when paying at ATMs, POS or online with UnionPay International/UPI logo. (Some service locations may not be available.)

※ Please note that you need to enter your six-digit password (PIN) when using the card.

3-5. Card PIN Reset/Card Lock

In the event you input wrong PIN for more than 3 times, or withdrawal exceeds the maximum transaction limit, or the card company determines that abnormal transactions may occur, the card will be blocked automatically for 24 hours and cannot be used.

If the card is locked, please wait 24 hours before trying again.

If cardholder has lost or forgotten the card PIN, or if the card has been locked for more than 24 hours however cardholder is still unable to use the card, cardholder can reset the card PIN by submitting a PIN reset request form and signing it.

For more information on PIN change/reset, please contact the card agency.

In addition, according to your card usage and KYC documents, we may contact you to resubmit KYC and related documents. Please be sure to submit within 2 working days. We will not assume any responsibility if the card cannot be used or any expenses are incurred due to the delay in submitting the required documents.

4. Card Limits

Items	Fee ($)
Maximum Transaction Amount per Transaction	USD 2,000
Maximum Transaction Amount per Month	USD 10,000
Maximum Usage Allowed per Hour	5 times
Maximum Usage Allowed per Day	20 times
Maximum Amount Limit per Load	USD 10,000
Maximum Load Limit per Month	USD 25,000

*Total times and amount of ATM withdrawal and POS/Online Purchase.
* Per Month means Calendar Month (GMT+8)
*When the currency is JPY, the limit is 100 times the amount stated.
(Example: if the limit for USD is 10,000, then the limit for JPY should be JPY1,000,000)
* During ATM withdrawal, if card holder can't withdraw before reaching transaction limit, it's probably because ATM's limit setting itself, please try on other ATM.

5. Card Fees

Items	Fee ($)
ATM Withdrawal	$5.00 + ATM Fee(Based on ATM)
POS/Online Purchase	$1.50
ATM Balance Inquiry	$0.00~2.00 + ATM Fee(Based on ATM)
Foreign Exchange (FX) Rate	Rate specified by the bank and ATM
Lost/Stolen Card Replacement Fee	Card Fee + Post Fee
Card Activation Fees	$2.00
Monthly Fee	$2.00 / per month
Inactive Card Fee(Card without transaction for 6 consecutive months)	$3.00 / per month (charged monthly starting on the 7th month)
Dormant Card Fee(Card without transaction for 12 consecutive months)	$3.00 / per month (charged monthly starting on the 13th month)
New PIN Reset	$1.00

Note:

* When using ATM/POS, please keep the receipts and slips properly. In case there is any problem, you will need to cooperate with the presentation of relevant receipts and slips for investigation and confirmation.

* Please check ATM for the fees charged by the local ATM.

* The ATM withdrawal fee will include $5 charged by the card issuer and the local ATM fee.

* Please visit portal site to check the balance and transaction history of the card. If cardholder checks it on ATM, according to different ATM, it may be unavailable but still be charged inquiry fee. The inquiry fee will be borne by the cardholder.

* If you find that transaction history on website does not match actual transaction condition, to fill in a form to describe it will be required. You may contact our customer support for detailed instruction.

* Please note that ATM Withdrawal fees and POS/Online Purchase fees apply to both successful and declined transactions. (Causes of failure might include but not limited to: Exceeded withdrawal frequency limit, Incorrect PIN, Exceeded withdrawal limit, Insufficient fund, etc.)

* Please note that regardless of the issue with the card, if you request the card issuer to conduct an investigation, fees may be charged by card issuer and deducted from the card balance to pay for the investigation.

6. Portal Registration and Usage

You can easily check your card balance and transaction history through the Portal.

If a function on the Portal cannot be found in this manual, the function cannot be used.

6-1. Portal Registration

(1) Visit Portal in your browser, click the icon 👤 in the upper right corner, and follow the instructions on the page to open the login page.
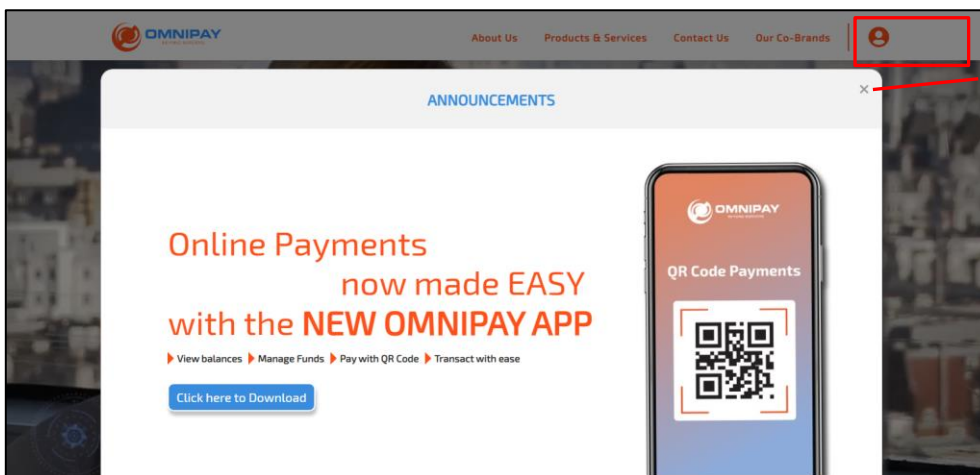
If a pop-up window appears, click the X in the upper right corner to close it.

(2) If you have already registered, please enter your 'Username' and 'Password' on this page and complete 'hCaptcha' to log in directly.
   If not, please click 'Sign Up Now!' Button to enter the registration page.
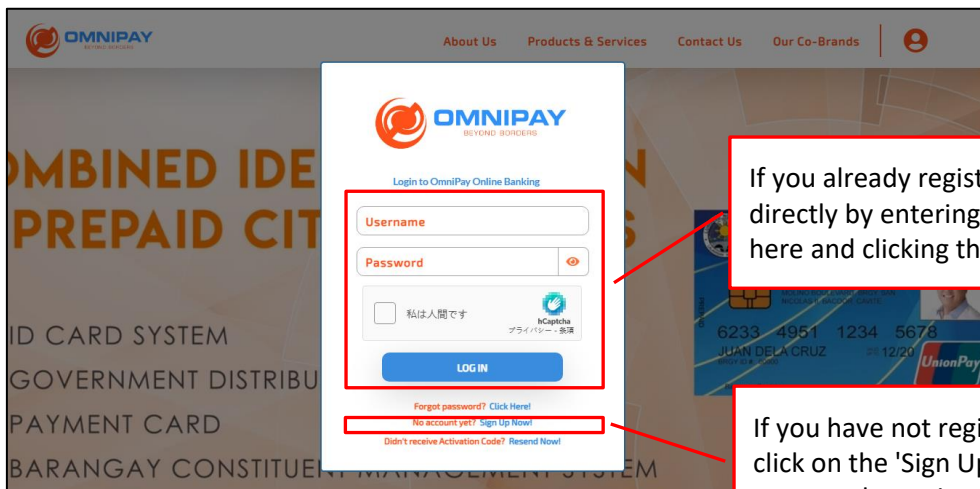
If you already registered, you can log in directly by entering your login details here and clicking the 'LOG IN' button.

If you have not registered yet, please click on the 'Sign Up Now!' button here to go to the registration page.

Back to Catalogue

※ Please enter the information according to what you provided in the application form.

'Username' will be your login ID when you log in. Please register and save a string of characters that you will not forget.

Please refer to the List of Occupation/Profession for Occupation/Profession type.

List of Occupation/Profession

※If there is no matching occupation/profession in the pull-down menu, please select the item closest to the occupation/profession and source of funds you have indicated on the card application form.

1.Central Government	10.Media
2.Charitable and Voluntary	11.Membership Association
3.Criminal Justice	12.Regulators
4.Education and Childcare	13.Religious
5.Finance, Insurance, and Credit	14.Retail and Manufacturing
6.Health	15.Social Care
7.Land or Property Services	16.Political
8.Legal	17.Telecoms and Internet Service Provider
9.Local Government	18.Travel and Leisure

Back to Catalogue

※ Please enter the information according to what you provided in the application form.

Please split the address into two parts

Enter the information and go to the next page

※ Please enter the details of your identity certificate and upload it

Enter the information and go to the next page

Back to Catalogue

※ Please use a secret question and answer that you will not forget.

e.g.
Birth Place: Peking
Favorite animals: Cat
Favorite color: Red
Grandmother's : Li Mei

Enter your secret questions and answers in English and save them properly so that you will not forget them.

Are These details correct?

Please check whether your information on this page is correct. If there is no problem, please click 'Confirm'. If there are any errors or corrections, please click 'Back' to correct them.
After clicking on 'Confirm', complete the security check pop-up window ('hCaptcha') and click on 'CONFIRM'.

After clicking on 'CONFIRM', the following registration success page will be displayed. And an email will be sent to the email address you registered with.

There may be a delay of a few minutes in receiving the email, so please hold the page for a few minutes and try refreshing your mailbox; if you do not receive the email for more than 15 minutes, please click the 'RESEND ACTIVATION LINK' button on the page.
Or, please contact the sales agent or agent who provided you with the card.

①

Registration Success

SUCCESS !

Please check your email for account activation link

②

OmniPay Site Registration

Omnipay Host

Dear ████████

Thank you and welcome to the OmniPay website! To continue your registration, please visit the activation URL below. We find that Firefox, Chrome, or Safari works best.

You will be asked to enter the following activation code below:

████████ → Activation Code

You may cut and paste the URL below in a browser of your choice, or click on the URL and allow your browser to take you to our activation page.

HTTPS://WWW.██████████████ → URL of Activation page

Again, thank you and see you on our site.

****
***** This is a system generated message. There is no need to respond to it. ******
****

Go to the activation page provided in the body of the email and enter the activation code received in the 'Activation Code' field. Click 'Proceed' and you will receive an email with 'Initial Password'.
※The 'Initial Password' is the password you use when you first log in to your account.
For security concerns, we recommend that you change this initial password to one that you can easily remember. (For information on how to change your password, please refer to the following contents.)

Account Activation

③

Activate Account
To use your account you have to enter the activation code for validation

Please do not leave this empty.

| Activation Code | Enter the activation code provided in the email | |
| hCaptcha authentication |

Proceed

Click on 'Proceed'

Make sure you have received the Initial Password email before proceeding to the next step.

(If you are unable to receive the email, please check your spam box.
 If you do not find the email in the spam box, please check whether your system is set to reject overseas emails, or re-register with another email address.
If you are still unable to receive the mail, please contact the sales agent or agent who provided you with the card.)
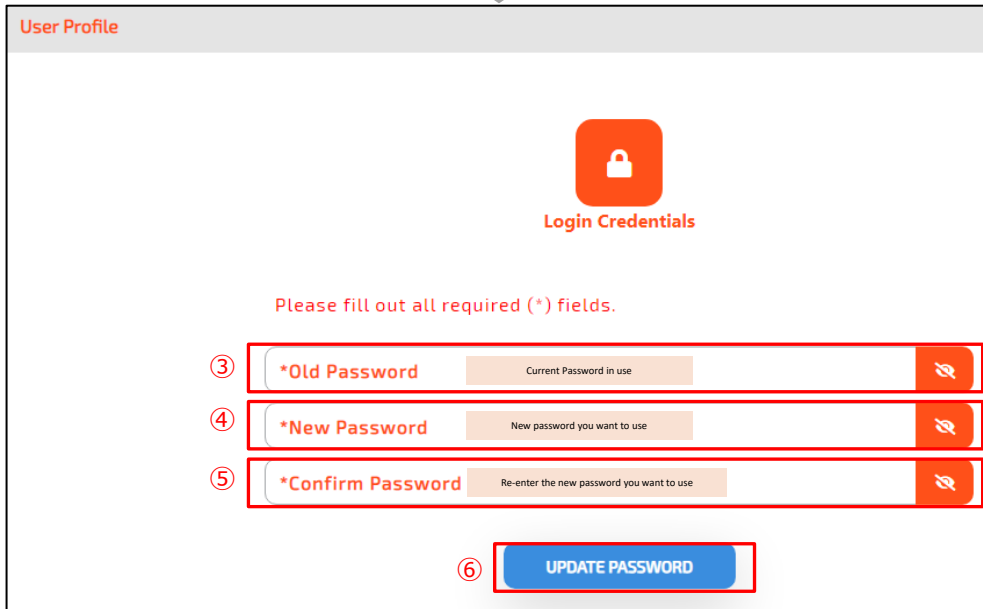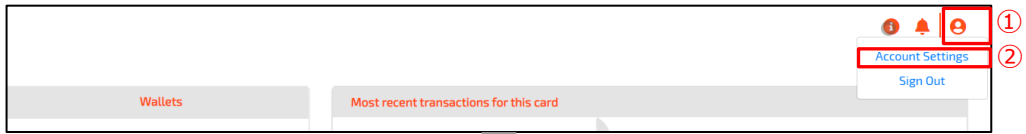

Initial password *You can use this password to log in.

(4)   Click 🧑 on the home page, enter the 'Username' registered in step (3) and the initial password provided in the email to complete the hCaptcha authentication, then click on the 'LOG IN' button 。

Back to Catalogue

(5)   Click 🧑 on the top right corner > 'Account Settings', enter 'Old Password', 'New Passward' and 'Confirm Password' on the 'User Profile' page, then click 'UPDATE PASSWORD', if 'Successfully changed password' is displayed, the password has been successfully changed.

6-2. Enroll Card

Please read the instruction carefully before enrolling your card!

Before enrolling your card, please log out firstly and log in again. And make sure you log in with the correct account.
Once the card has been successfully enrolled, it can only be removed after you log in to your account. There have been cases where the card transaction history cannot be inquired and the card cannot be removed due to the loss of the password.
(From April 2023, you will need to contact us to change your portal account password or remove your card, and you may have to wait a few days to complete the process).

Only loaded and activated cards can be enrolled.

Click 'MANAGE CARDS' in the left menu to enter the [Manage All Cards] page.
Click 'ENROLL NEW CARD', follow the instructions on the page, select 'Omnipay' in [Select Cobrand],
then enter your 16 digit card number, your name, card validity (month/year), card CVV (3 digits on the back of the card) and attached ATM password (6 digits), and then click 'ENROLL CARD' to enroll your new card.
When the message 'Success' is displayed, the card enrolling is completed.
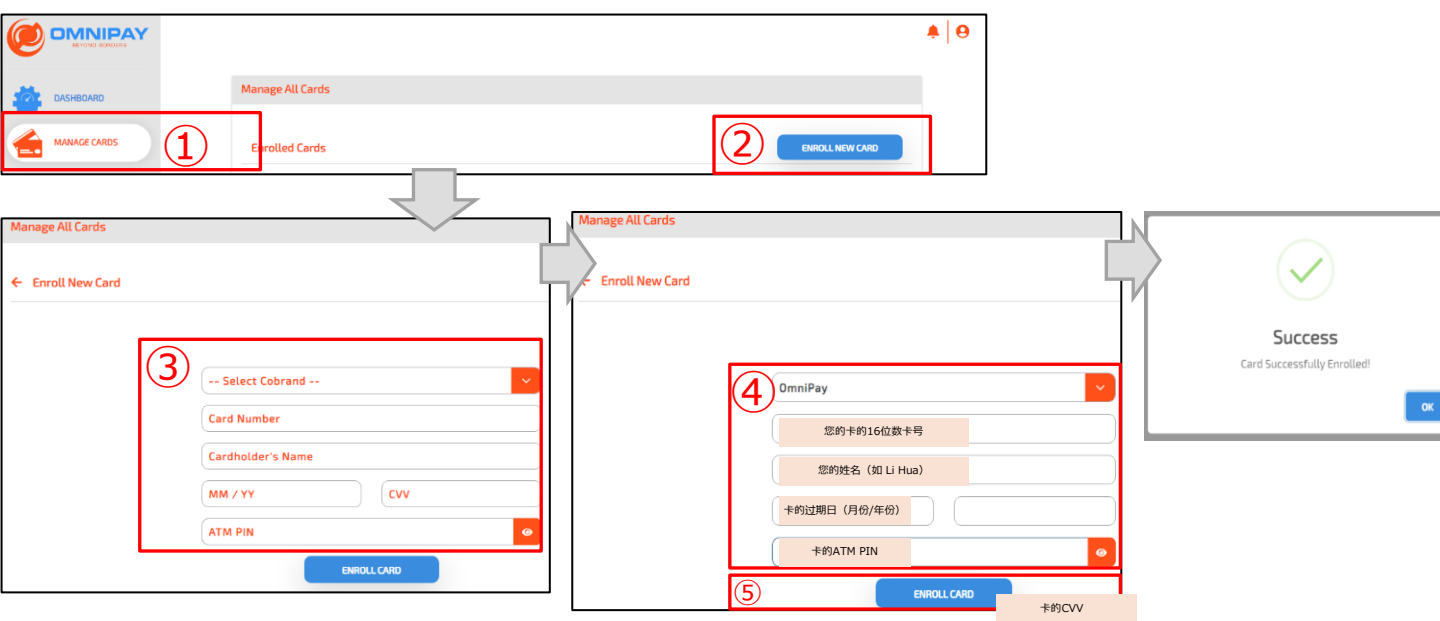
[Back to Catalogue](#)

6-3. Remove Card

Click 'MANAGE CARDS' in the left menu to enter the [Manage All Cards] page.
On [Manage All Cards] page, find the card you want to remove, and click the gear symbol in the lower right corner of the card.
Check the information displayed in the pop-up window, and click [REMOVE CARD] if there are no errors.
Follow the instructions displayed in the pop-up window, enter the 16-digit card bumber, card validity term (month and year) and PIN of the card you want to remove, then click 'CONFIRM'.
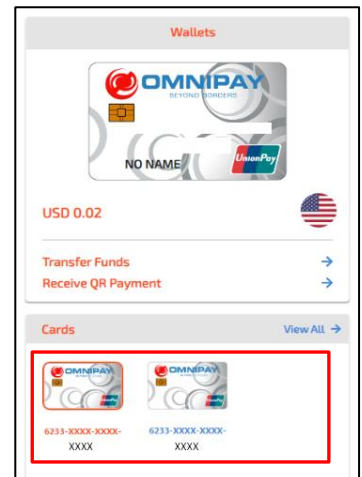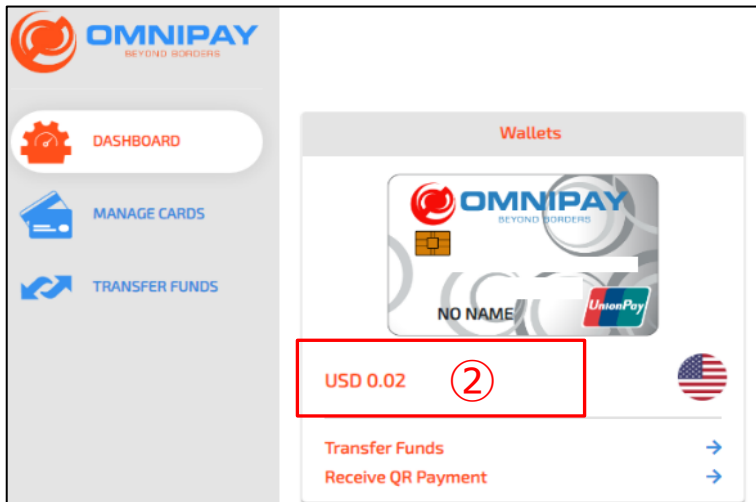When the message 'Success' is displayed, the card is removed.

[Back to Catalogue](#)

6-4. Check Card Balance

You can check your card balance by selecting a currency using the flag icon in the lower right corner of 'Wallets'.

Note: If you have more than one card, please select your card in the 'Cards' section below and follow the steps below to check your card balance.
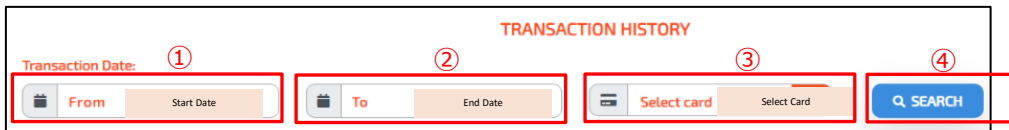
6-5. Check Card Transaction History

'Most recent transactions for this card' shows recent transactions. You can check the transaction history of the specified time period by clicking 'View All'.
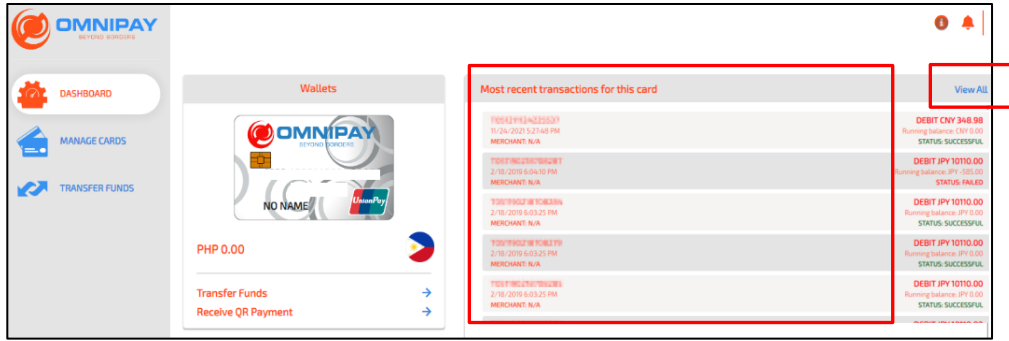
Select the start and end dates of the period you want to check, select the card and click the SEARCH button.

Select the type of transaction records you want to check (All, Successful, Failed).
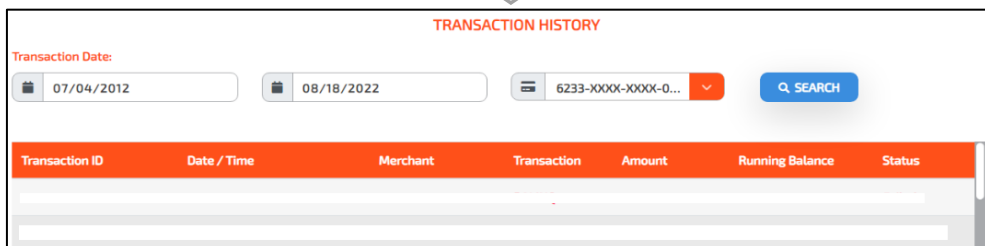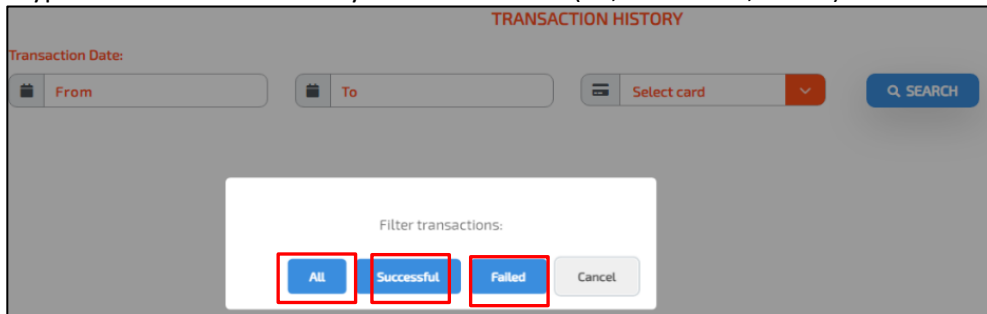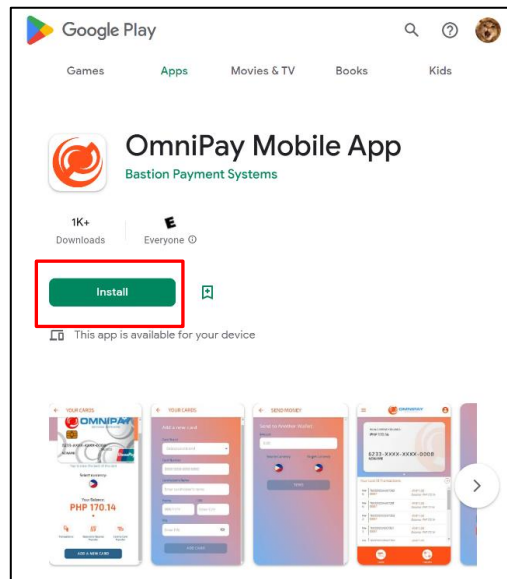

[Back to Catalogue](#)

7. Portal-Mobile Phone Version

If you already registered an account on Portal via your personal computer, you can directly use the Andoroid APP with the same username/password.

If a function on the Portal cannot be found in this manual, the function cannot be used.

7-1. Download

Open the Google play APP on your mobile device, search for "OmniPay (or Omnipay)", find "OmniPay Mobile App", click [Install], and follow the instructions on the page to download and install.
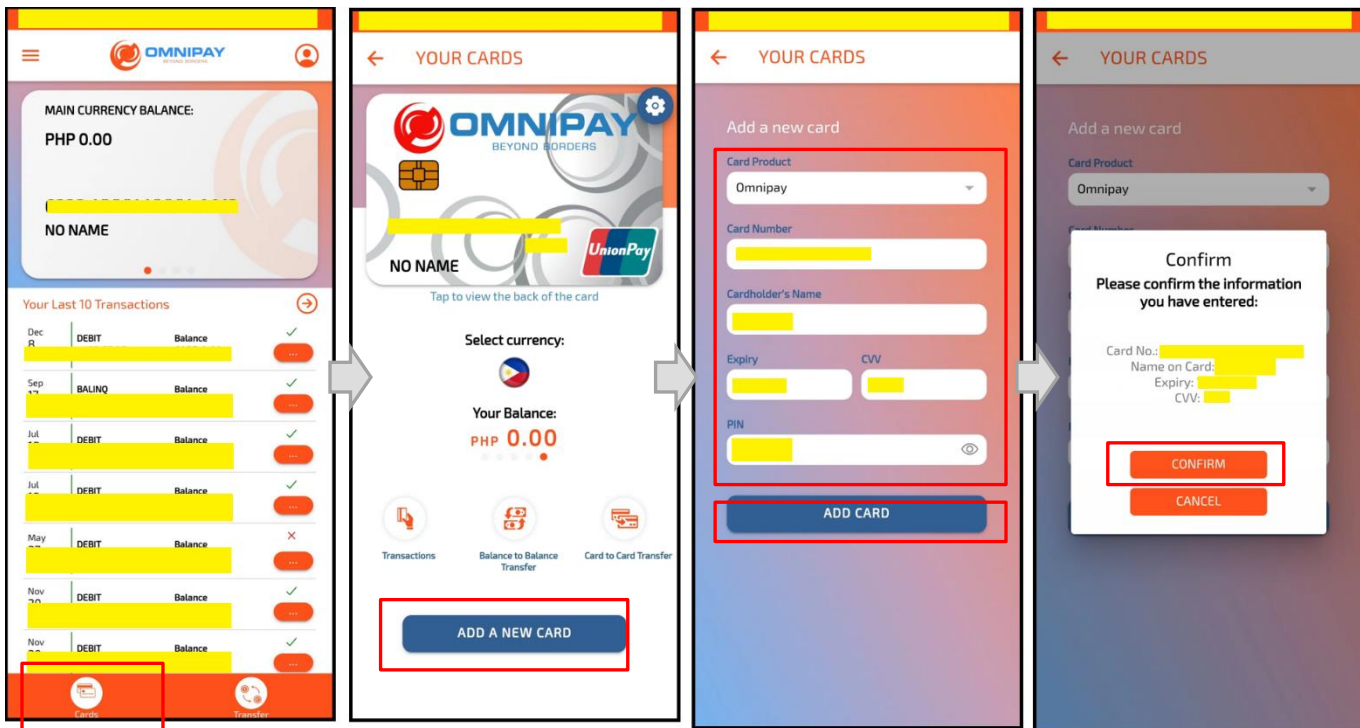
7-2. Enroll Card

Please log in to your account with your Username and password, and follow the steps below to enroll your card. (Even if you have already enrolled your card to the Portal of PC version, please also enroll your card to the APP.)

(1) Click 'CARDS' on the bottom of the page.
(2) Click 'ADD A NEW CARD' on the bottom of [YOUR CARDS] page.
(3) On the page of [Add a new card], select [Omnipay] in [Card Product], and enter [Card Number], [Cardholders' Names], [Expiry], [CVV], and [PIN], then click [ADD CARD].
(4) Check the information displayed in the pop-up window, and click 'CONFIRM' if there are no errors. Then the card enrolling is completed. (*The enrolled card cannot be enrolled to another account again. If you want to enroll your card to any other acccount, please remove the card in advance.
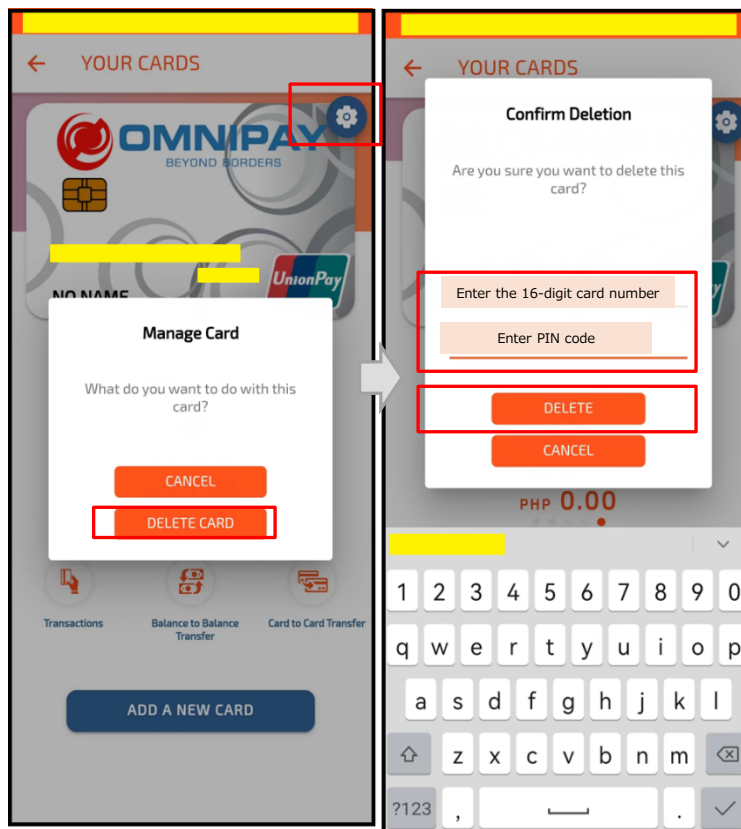
7-3. Remove Card

Please log in to your account, and follow the steps and the screenshots below to remove your card.

(1) On [YOUR CARDS] page, find the card you want to remove, and click the gear symbol in the upper right corner of the card.
(2) Click 'DELETE CARD' in the pop-up window.
(3) In the pop-up window of [Confirm Deletion], enter the 16-digit card number and PIN of the card you want to remove, and click 'DELETE'.

7-4. Check Card Balance

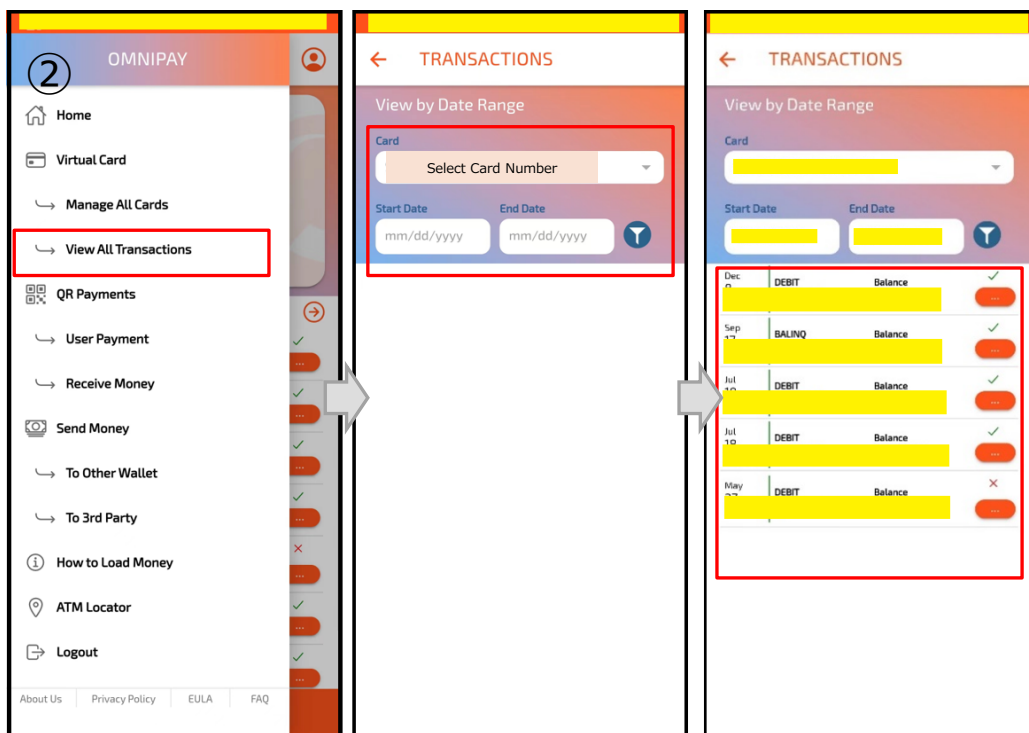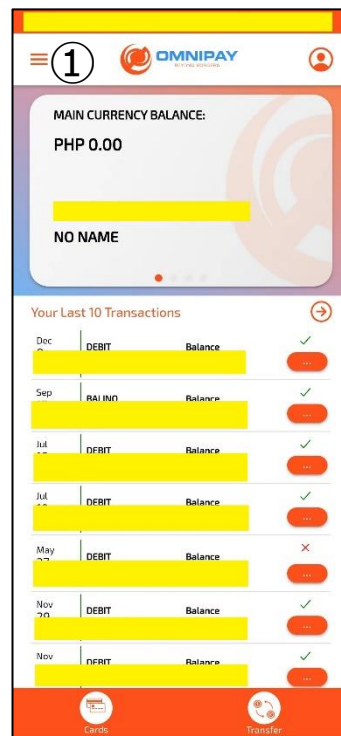On [YOUR CARDS] page, you can check your card balance by selecting a currency using the flag icon below the card.
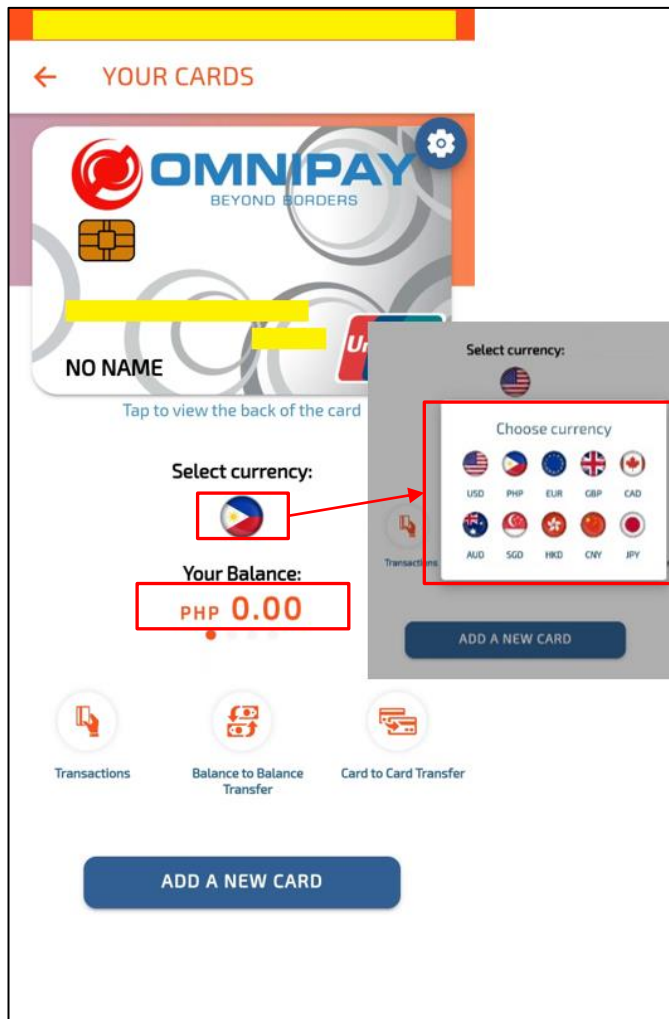
7-5. Check Card Transaction History

The last 10 transactions are displayed at the bottom of the home page. (Refer to Figure 1)

You can check the transaction history of the specified time period by clicking 'View All Transactions' in the upper left corner and select the card number, the start and end dates. (Refer to Figure 2)