

# REWARDS JUST GOT SMARTER

# gftwallet



**FINANCIAL FIREWALL FOR  
ONLINE SHOPPING**

**GLOBAL  
MONEY TRANSFER**

**NEW WAY TO BANK  
WITHOUT ALL THE FEES**

**GREAT FOR PARENTS, KIDS,  
AND SENIORS**

# TABLE OF CONTENTS

Welcome to GFT Wallet.....	05
System Overview.....	11
Customer Account Management.....	13
Mobile Wallet.....	15
Debit Card .....	25
Account Management .....	27
Portfolio Accounts .....	29
Market Place .....	31
Customer Service.....	33
Closing & Summary.....	35



## Welcome to GFT 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 repurposed to simplify and reduce costs of moving money to family and friends living anywhere in the world.

GFT's mobile wallet is the equivalent of a virtual savings account paying out interest at 3.0% APR and our integrated VISA debit card acts as a virtual checking account.

Our mobile wallet and debit card system uses two 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 even for FREE.

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





ONLINE  
SHOPPING

+



FINANCIAL  
FIREWALL

+



CUSTOMER'S  
MONEY



## PROTECT YOUR ONLINE PURCHASES

GFT's industry-leading security provides you with a new level of safety while online shopping and buying goods and services.

Use the GFT Visa debit card as the funding source for PayPal, Venmo, Apple Pay, Google Pay, Samsung Pay, Amazon, and to even pay bills.

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





**GLOBAL  
MONEY MOVEMENT**

+



**INTERNATIONAL  
VIRTUAL DEBIT CARD**

+



**FREE & REAL TIME  
MONEY TRANSFERS**



## MOVE MONEY GLOBALLY

GFT's industry-leading banking system provides you with a variety of ways to move money anywhere in the world in real-time and many times for FREE. GFT's mobile wallet account allows you to load money via your bank account, credit card, employer, other users, cash at participating ATMs, bank tellers, and retail locations around the world.

The GFT mobile wallet account allows you to load money via your bank account, credit card, direct deposit, other users, cash at participating ATMs, bank tellers and retail locations around the world.



**LOAD MONEY** → ]



**Financial Institutions**

- U.S. Bank Account ACH
- U.S. Bank Teller Load
- Credit Card



**Peer to Peer**

- Receive Money



**Other Payment Technologies**

- PayPal / Venmo
- Sigue
- Visa Ready Link
- Participating Retail locations
- Participating ATMs



**Payroll**

- Employer Payroll

[ \$ → **OFFLOAD MONEY**



**Financial Institutions**

- U.S. Bank Account
- International SWIFT Wire Transfers
- ATM Transaction



**Peer to Peer**

- Send Money



**Other Payment Technologies**

- PayPal / Venmo
- Sigue
- Amazon
- Apple Pay
- Samsung Pay
- Wireless Phone Accounts



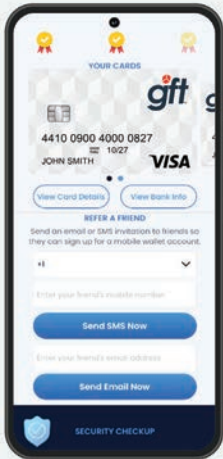
**Payments**

- Virtually any merchant that accepts Visa

# CUSTOMER ACCOUNT MANAGEMENT

## Mobile Application

GFT Wallet has built an iPhone and Android data application. Our Mobile applications let you untether yourself from your computer and securely manage your money anytime and anywhere in the world.



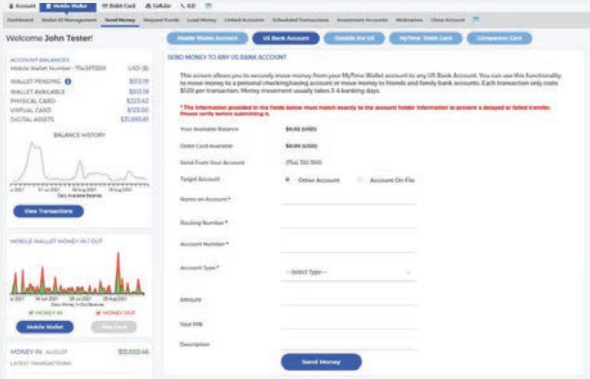
## Desktop Web Portal

The GFT wallet 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 bigger screen, our self-care portal will quickly and securely allow you to manage your money.

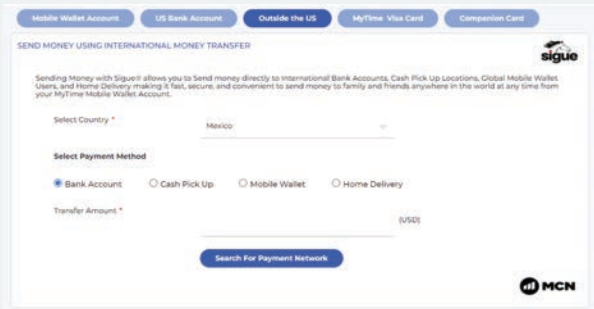


# MOBILE WALLET

There are multiple ways to **send money** within the GFT 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 payment gateways.

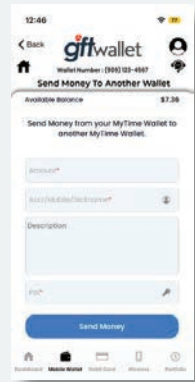
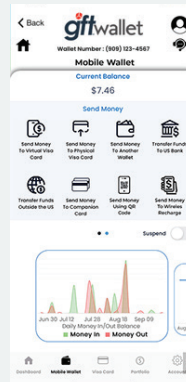
PAYMENT NETWORK: DETAILS & LOCATION	RECIPIENT FUNDS AVAILABILITY	MAXIMUM TRANSFER AMOUNT	TRANSFER FEE	TOTAL COST	RECIPIENT CURRENCY	RECIPIENT RECEIVES	SELECT
ABC CAPITAL (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>
AF HOME (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>
AffHome (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>
BANAMEX (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>

**Proceed with Transfer**

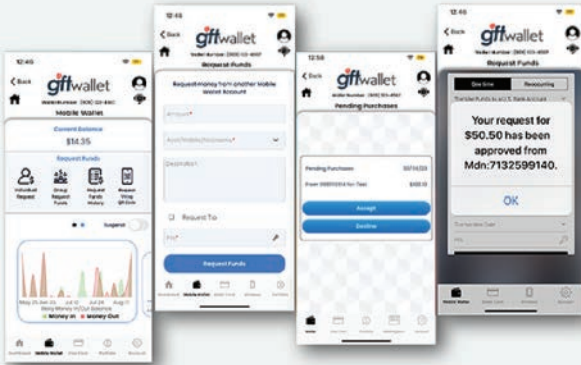
GFT wallet customers can now add money to any prepaid wireless phone account around the world. Navigate to Mobile Wallet> Mobile Recharge and successfully send money to virtually any wireless carrier around the world (4 billion phones in over 140 countries). Funds are delivered usually same day and for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



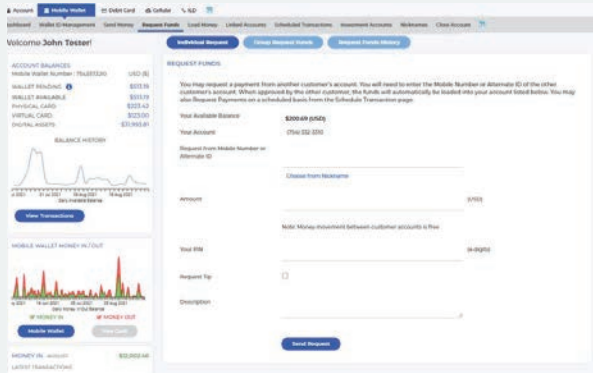
**Send money** with any of the payment options from your computer or mobile device.



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



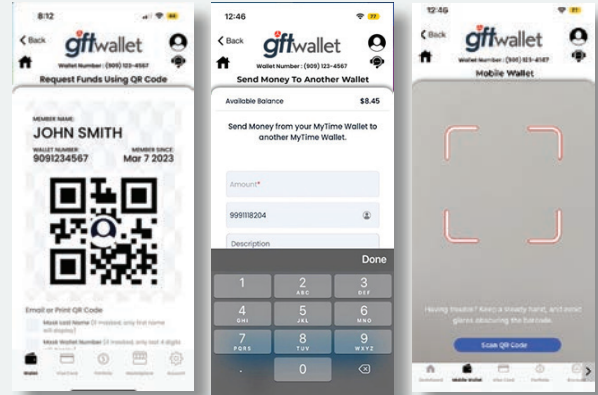
Our customer portal will guide you through the process every step of the way wherever you are.



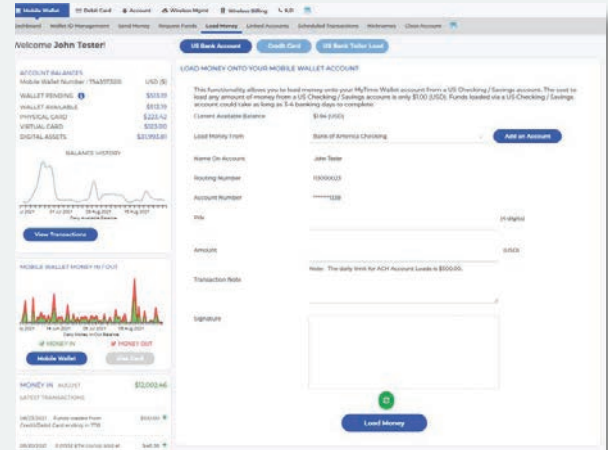
Assign and manage **nicknames** for the people you send money to the most to make it even easier and quicker to send funds.

## Request & Send Funds Using QR Code:

Each GFT customer has their own unique QR code. You can request and send funds using this QR code. You can even use this QR code to collect funds as a merchant providing you a FREE and real time way to collect money for your goods and services.



Load money to your mobile wallet account via your U.S. or international bank account, a credit card, or at over 500,000 locations world-wide.



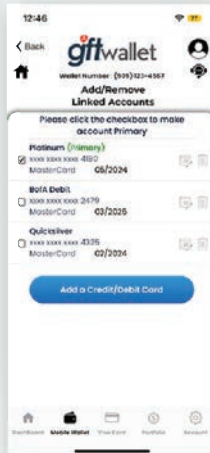
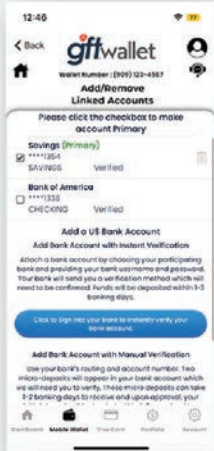


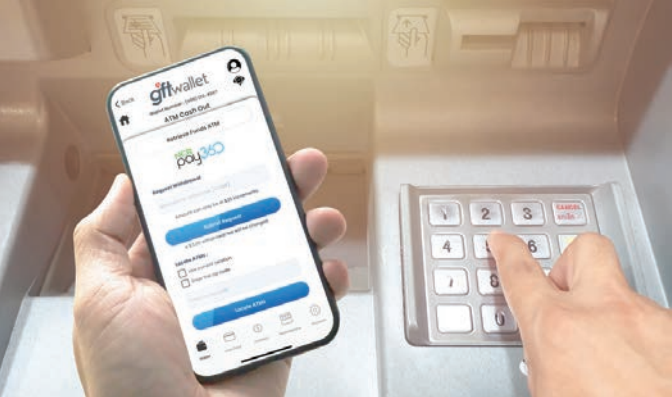
Manage your **linked accounts** including bank accounts, credit cards, and even your GFT Visa debit card.



### Load Money at Bank Teller & Mobile Check Deposit

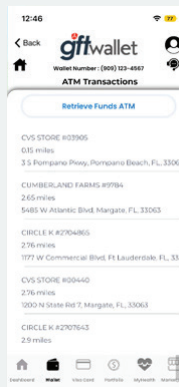
You can load funds to your GFT mobile wallet account at any participating bank including (Chase, Wells Fargo, and Bank of America). Go to Mobile Wallet Load Funds> Bank Teller Load and fill out a deposit slip as per the directions and present that to a bank teller to complete the deposit. Please keep your receipt. Cash deposits will be loaded and available in your mobile wallet the same day. Check deposits will not be available on your mobile wallet account for 3-4 banking days.





## ATM Cash Load / Withdrawal

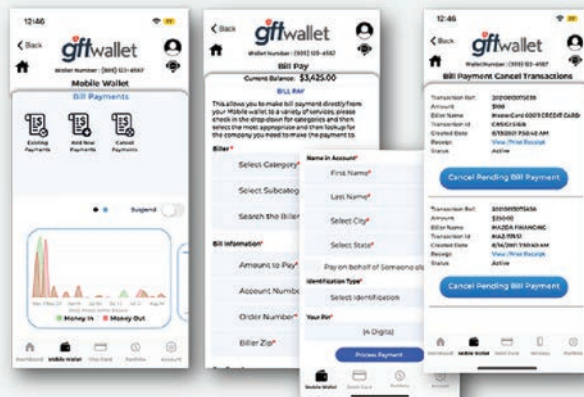
GFT allows you to load funds onto your mobile wallet account at thousands of participating ATMs without using a debit card. You can locate these specialized ATMs that are equipped to load cash by navigating to Mobile Wallet / Load Funds ATM in the data app. You then simply request an authorization code, select your preferred ATM location, and you then have up to 1 hour to use your code at the selected ATM. Once you reach the ATM machine, simply press the cardless transaction option to begin the process. You will then enter your mobile number and the code that you received. The ATM will prompt you to insert your funds and confirm the amount. The funds will then be immediately added to your mobile wallet account.



GFT also allows you to withdraw cash from your mobile wallet account at select ATMs without using a debit card. The cardless ATM withdrawals have lower ATM fees than more traditional debit card ATM withdrawals. You can locate these specialized ATMs that are equipped with cardless withdrawal in the data app by navigating to the Mobile Wallet > Retrieve Funds ATM where you will be prompted to request an authorization code and view ATM cardless withdrawal locations.

## Bill Payment

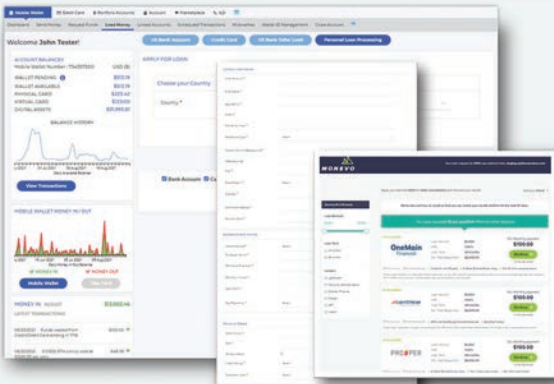
GFT customers can now pay bills from funds on their mobile wallet account. You simply navigate to the Mobile Wallet > Bill Payment Screen. Setting up domestic bill payments is fast and secure and provides access to over 15,000+ billers. You simply select the biller you wish to pay and your bill payment can be processed the same day, next day, or as a standard delivery option.



## Load Money via Personal Loans

GFT 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



## Spend IT at Retail Stores

GFT has also added functionality to allow you to purchase goods and services using the funds on your mobile wallet account at participating retail merchants throughout the United States. You can complete these types of purchases at select merchant locations by selecting Mobile Wallet>Send Money>Pay Merchant Account.



## Load Money at Retail Stores

GFT has implemented a program that enables you to load funds onto your mobile wallet account at over 80,000 merchant retail locations throughout the United States. You can locate these select retail stores by clicking Load Cash at Retail Stores in the data app Load Money Screen and the app will list all the available locations closest to the entered zip code. You will be charged a cash load fee of only \$2.95 for any load amount when you load money at these select retail store locations. You will receive a barcode which you will need to present at the store. The barcode will expire in 1 hour and all funds will be loaded to your mobile wallet account in real-time. Funds are loaded directly to your mobile wallet account.



# VISA DEBIT CARD

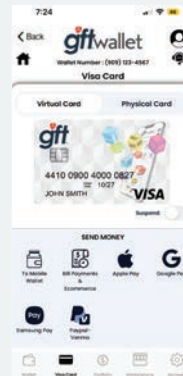
Your GFT FDIC Virtual Visa Debit Card can be used for online purchases while the majority of your money stays safe and secure in your mobile wallet. Only add funds to your virtual debit card when you want to purchase products and services online. To avoid potential credit card fraud, keep your balance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



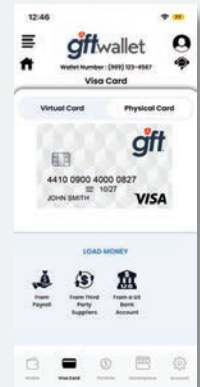
Add an optional physical VISA debit card to allow you access to your money via ATM's around the world and use your card anywhere VISA is accepted. Only keep the money you need on your debit card and again keep the rest of your money safe and secure in your mobile wallet account earning 3% APR.



Add up to 5 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.



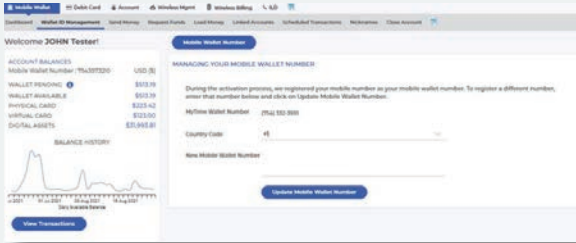
Send money from your GFT mobile wallet account to your GFT debit card and back in real time and for FREE. Again, only keep the funds you need on your debit card to better optimize the security of your money.



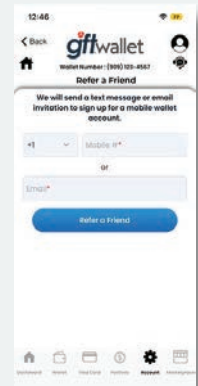
Load money directly to your GFT debit card from your employer, bank account, bank teller load at participating banks, or even load funds from over 500,000 retail locations around the world.



# ACCOUNT MANAGEMENT



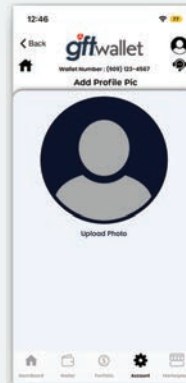
GFT customers can refer family and friends to open a GFT wallet account. You can send an email or text message to friends or family, so they can quickly and easily sign up for a mobile wallet account.



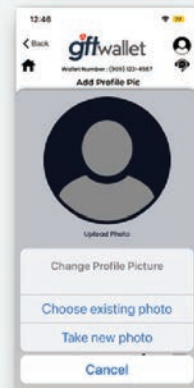
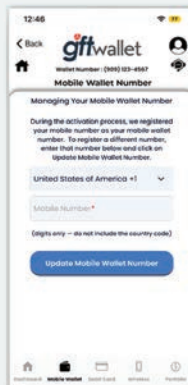
If you try to send funds or request funds from a mobile number that is not registered in our system, then we will automatically send an SMS link to that mobile number so they can sign up for a mobile wallet account.



Managing your GFT 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.

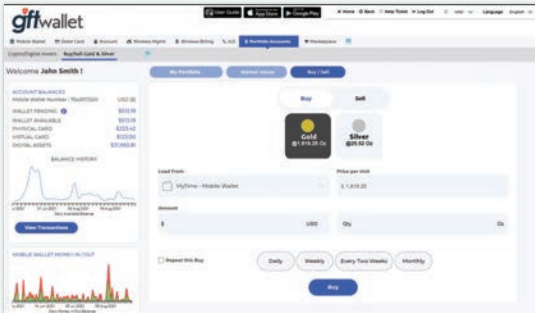


Mobile wallet users can easily add a profile picture by choosing an existing photo from your phone or by taking a new picture. By adding a profile picture, it can help other mobile wallet users verify your identity.



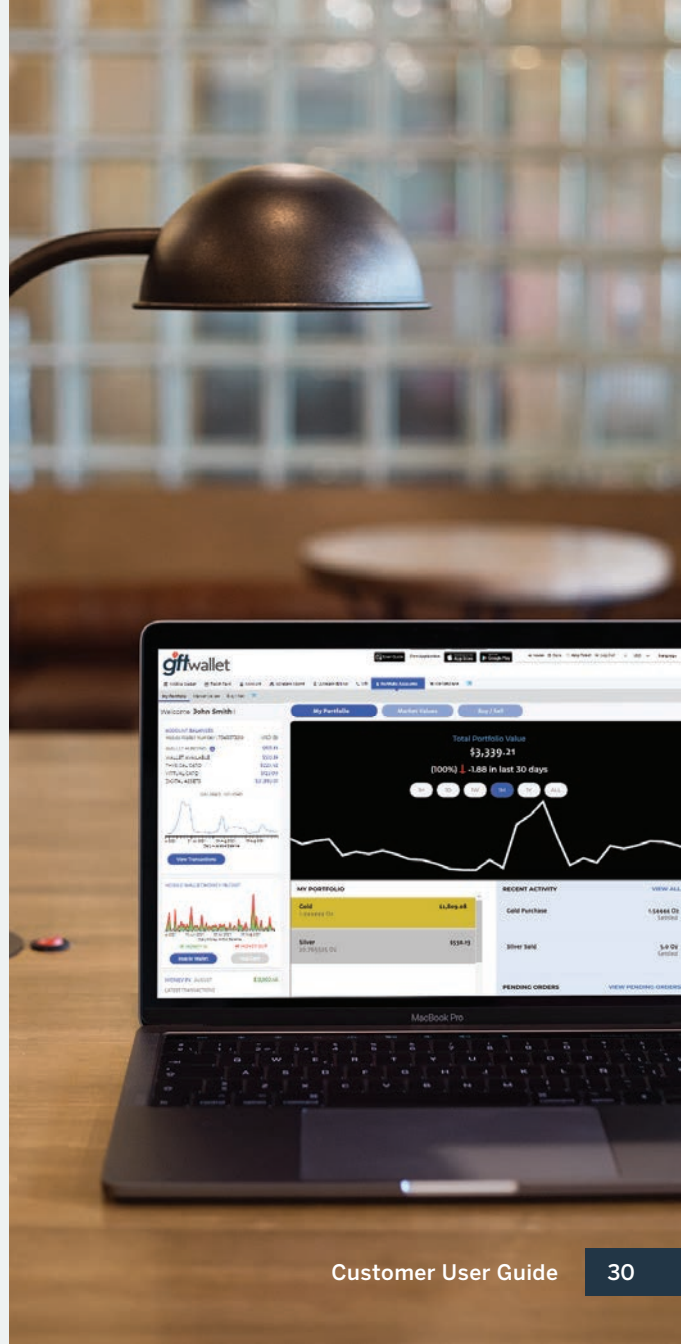
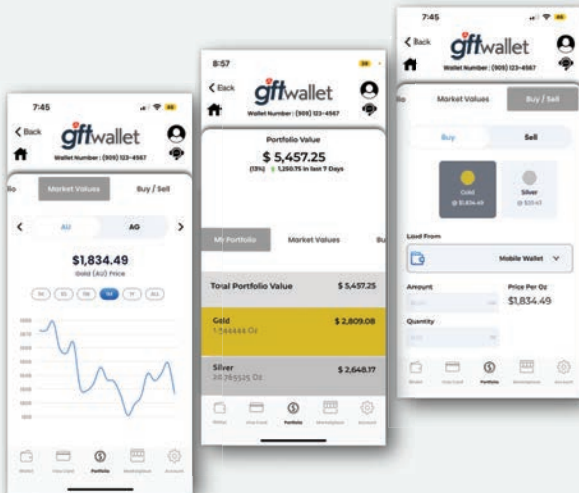


# PORTFOLIO ACCOUNTS/ MANAGEMENT



Your GFT wallet account makes it easy to buy and sell gold and silver. Track your investments in My Portfolio, check market values and buy /sell directly from our desktop or mobile app.

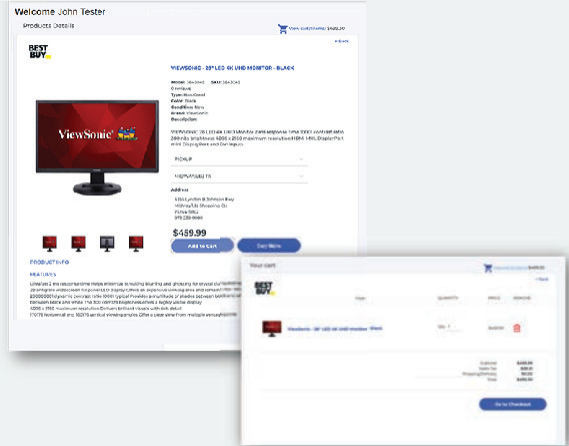
- ✓ All selling is completed in real-time so no more waiting hours or days to receive your money.



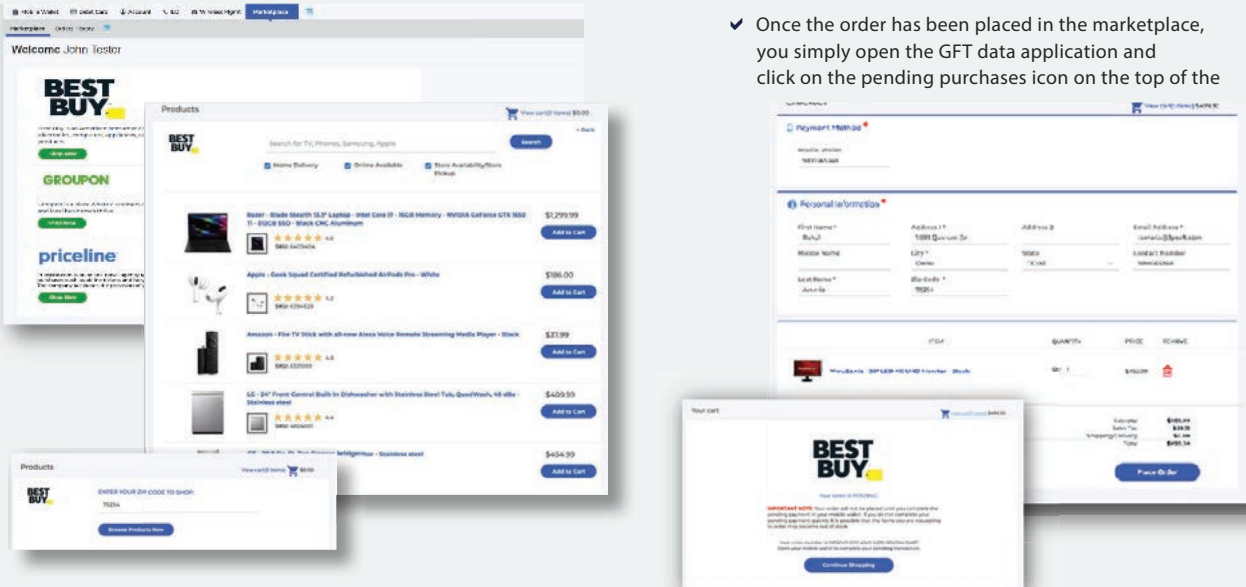
## MARKET PLACE: BEST BUY / Groupon

- ✓ The GFT 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 30%) 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 instore 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 GFT data application and click on the pending purchases icon on the top of the

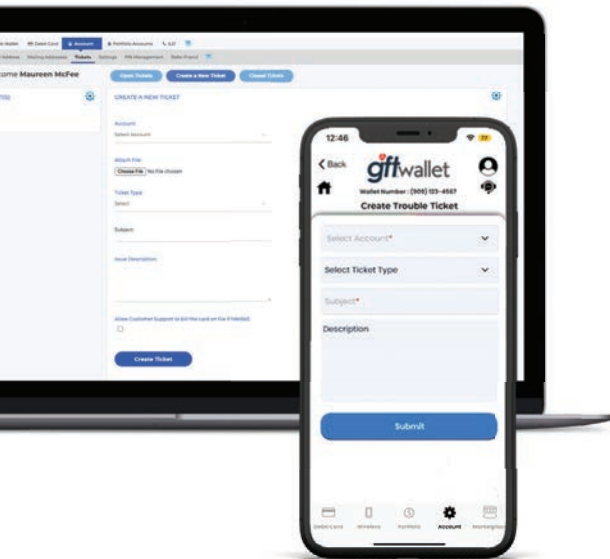


## CUSTOMER SERVICE

Get the help you need right from the GFT wallet customer portal or directly from our data 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 or customer portal, not to worry. We are only an **email**, or **live chat** away!



LIVE CHAT  
CUSTOMER  
SERVICE



EMAIL  
SUPPORT

[support@myGFTwallet.com](mailto:support@myGFTwallet.com)

# REWARDS JUST GOT SMARTER

## Banking without the Bank

GFT's technology suite is an industry leading payment management system with a wide range of features. Our cutting edge product significantly reduces the costs of moving money and at the same time provides you with unparalleled security to ensure your money never falls into the wrong hands.

The GFT Wallet technology including the Visa virtual and physical debit card add-ons, have been designed to cut your banking costs by over 80% and at the same time dramatically increases security of your confidential information.

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!



support@myGFTwallet.com



myGFTwallet.com