



Debit **Card**

**Welcome to BIX Card – Empowering
payments with speed and efficiency**

Send, receive and spend money effortlessly



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How To Create Your BIX Account

Seamless. Secure. Smart.

How To Create Your BIX Account



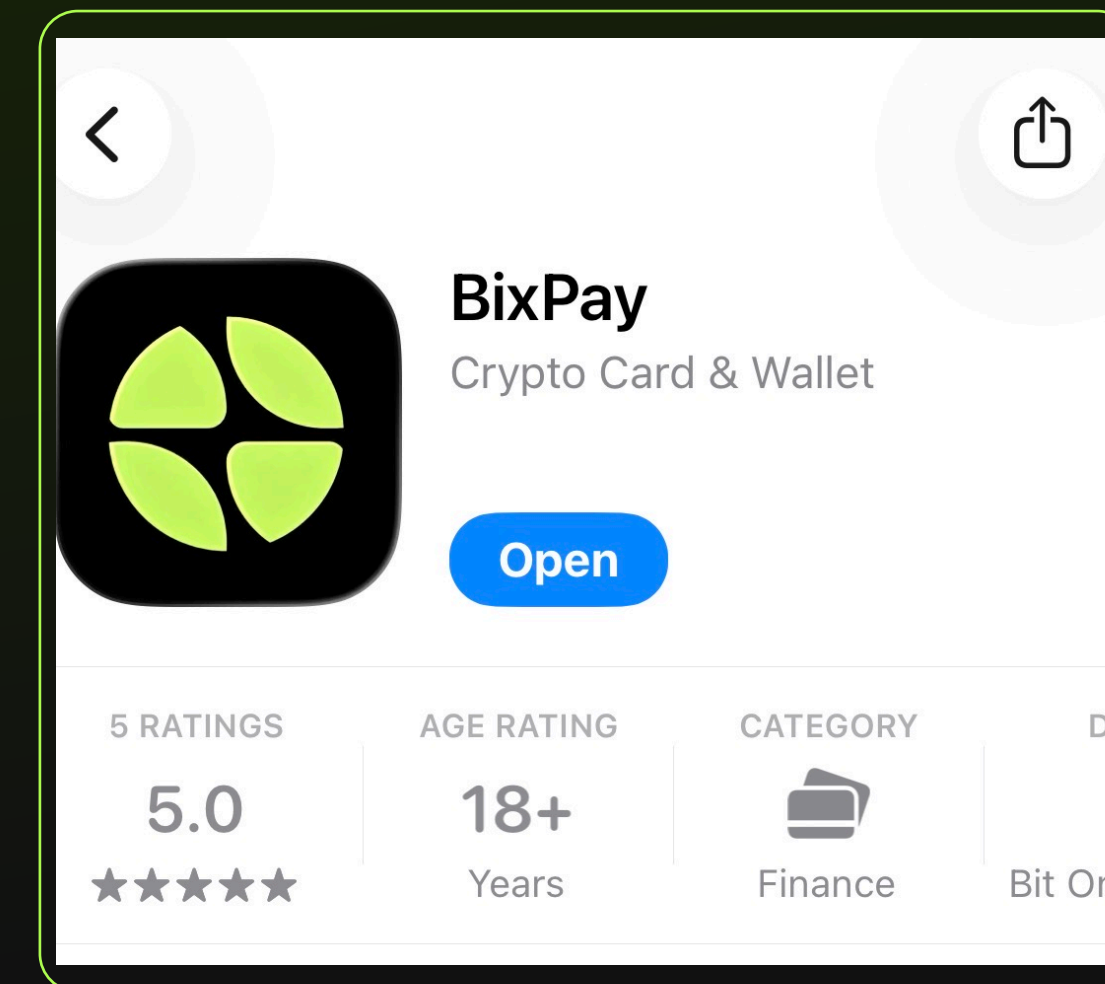
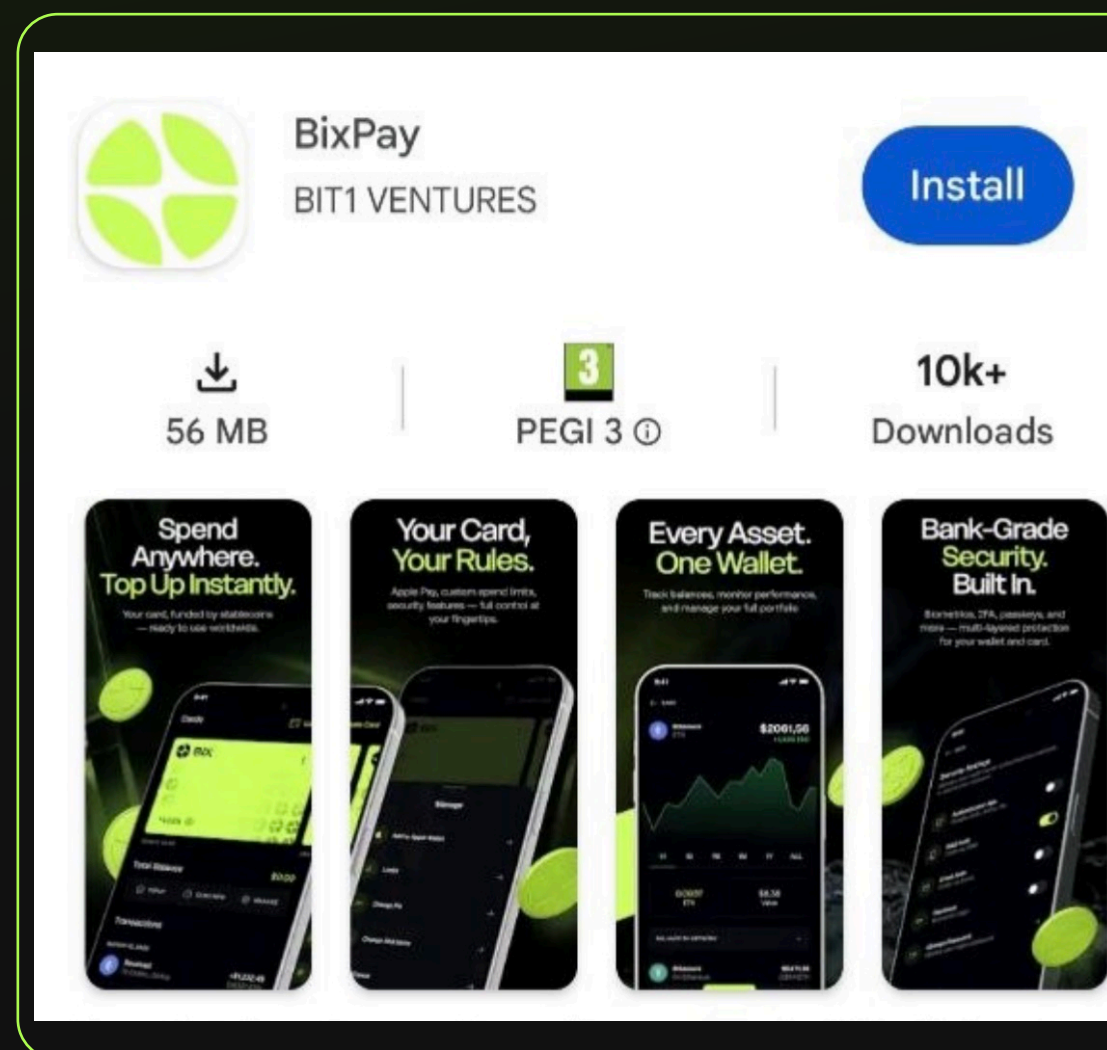
Getting started is simple-just download the app for your mobile device:

- **Android:**

Download **BixPay App** from **Google Play Store**

- **IOS:**

Download **BixPay** from the **App Store**



How To Create Your BIX Account

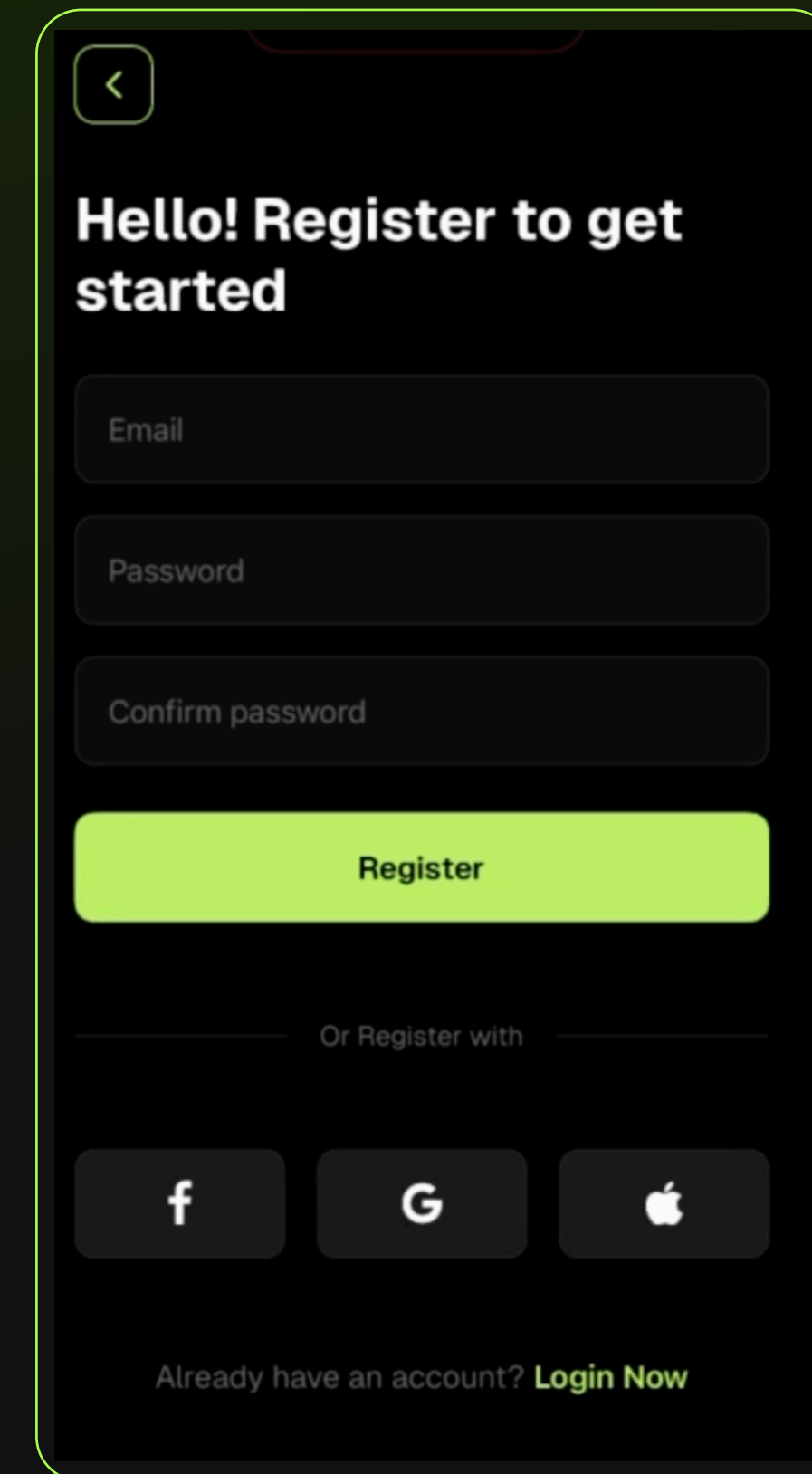
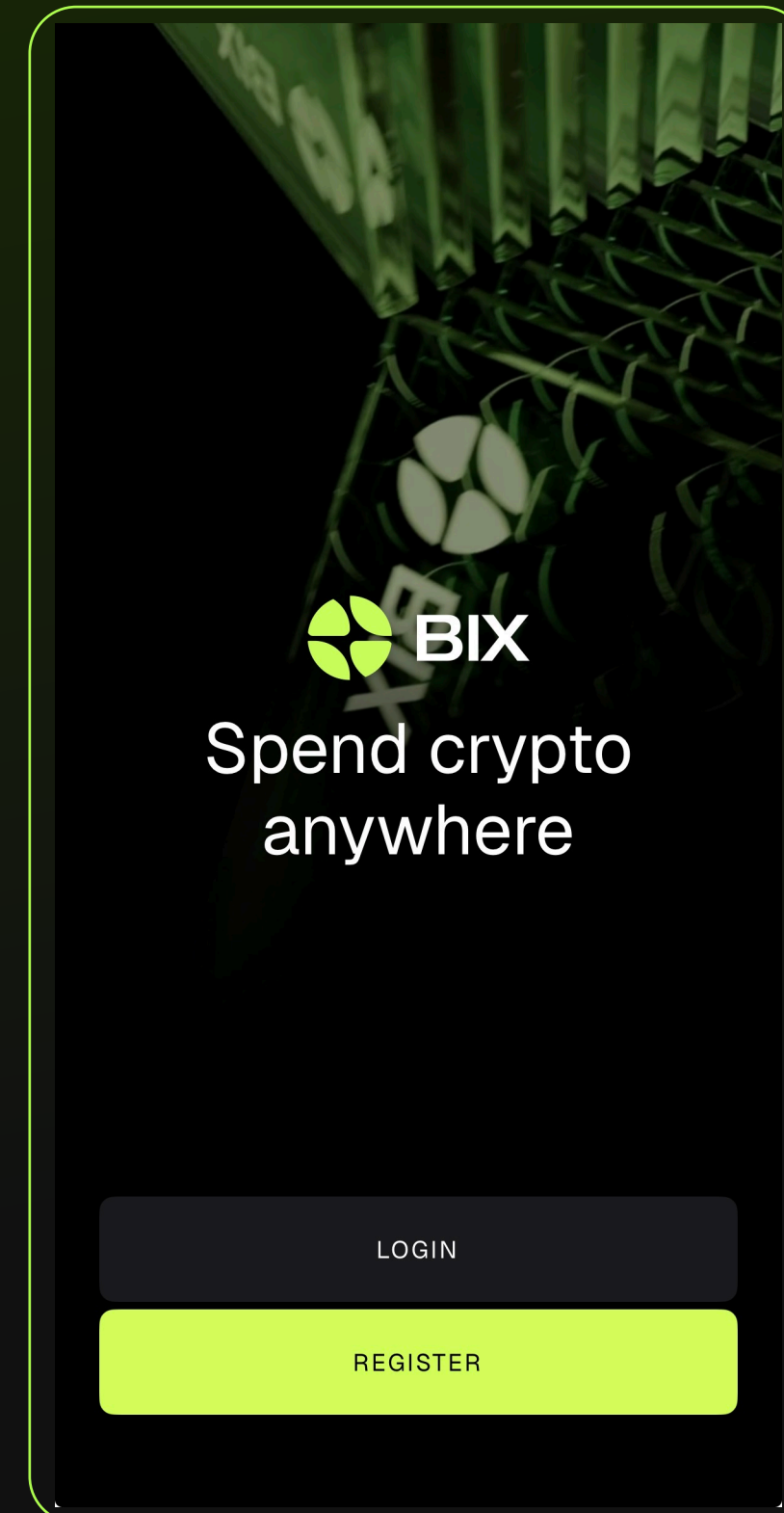
- Open the **BixPay App**
- **Click “Register ”**
And start creating your Bix account

- **Enter Your Details**

Enter your email address and password, then confirm your password.

- **Click “Register ”**

Submit your details to continue.



Email Verification

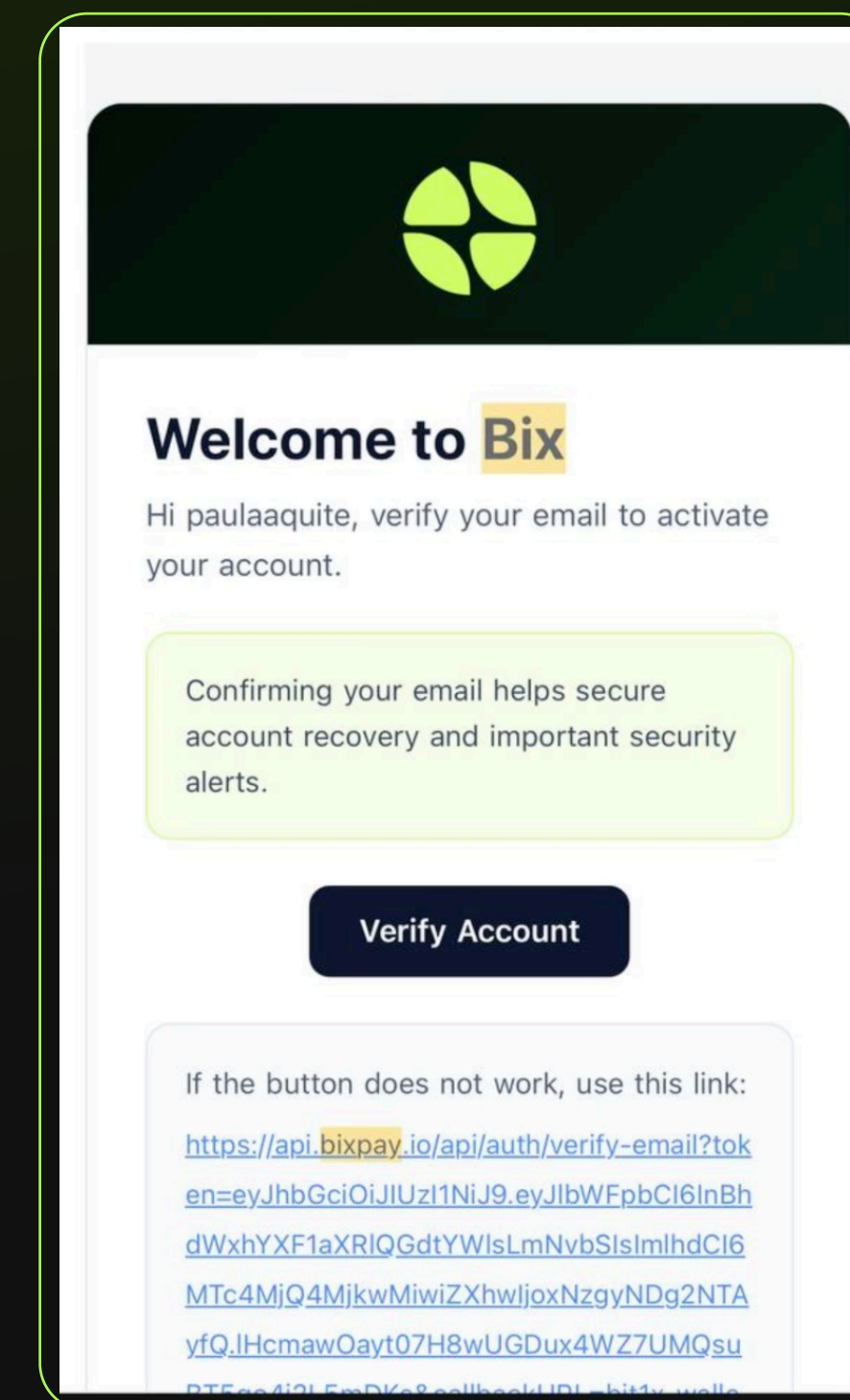
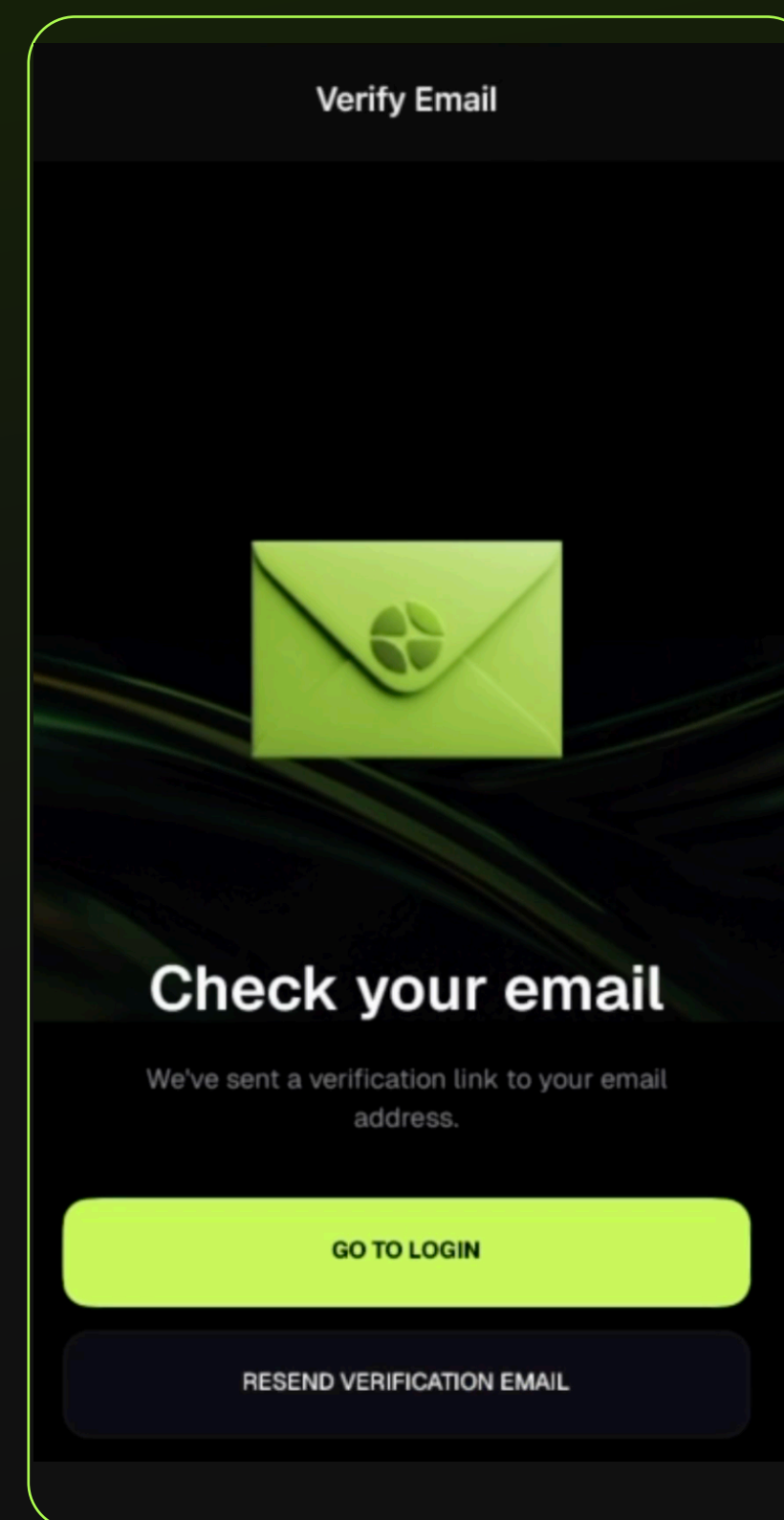


- **Verify Your Email**

A verification email will be sent to your registered email address.

- **Verify Your Account**

Open the email and **click “Verify Account”** to complete your registration.





How to Sync Your IB Portal With BixPay

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How to Sync Your IB Portal With BixPay



1)Log in to Your IB Portal

Sign in to your IB Portal.

A screenshot of the IB Portal login page. It features a "Log In" heading, input fields for "Email or Username" and "Password", a "Remember me?" checkbox, a "Forgot Password?" link, a success message with a green checkmark, and a "Login" button at the bottom.

2)Go to “Profile”

Scroll down to “BIX Wallets & Debit Card.”

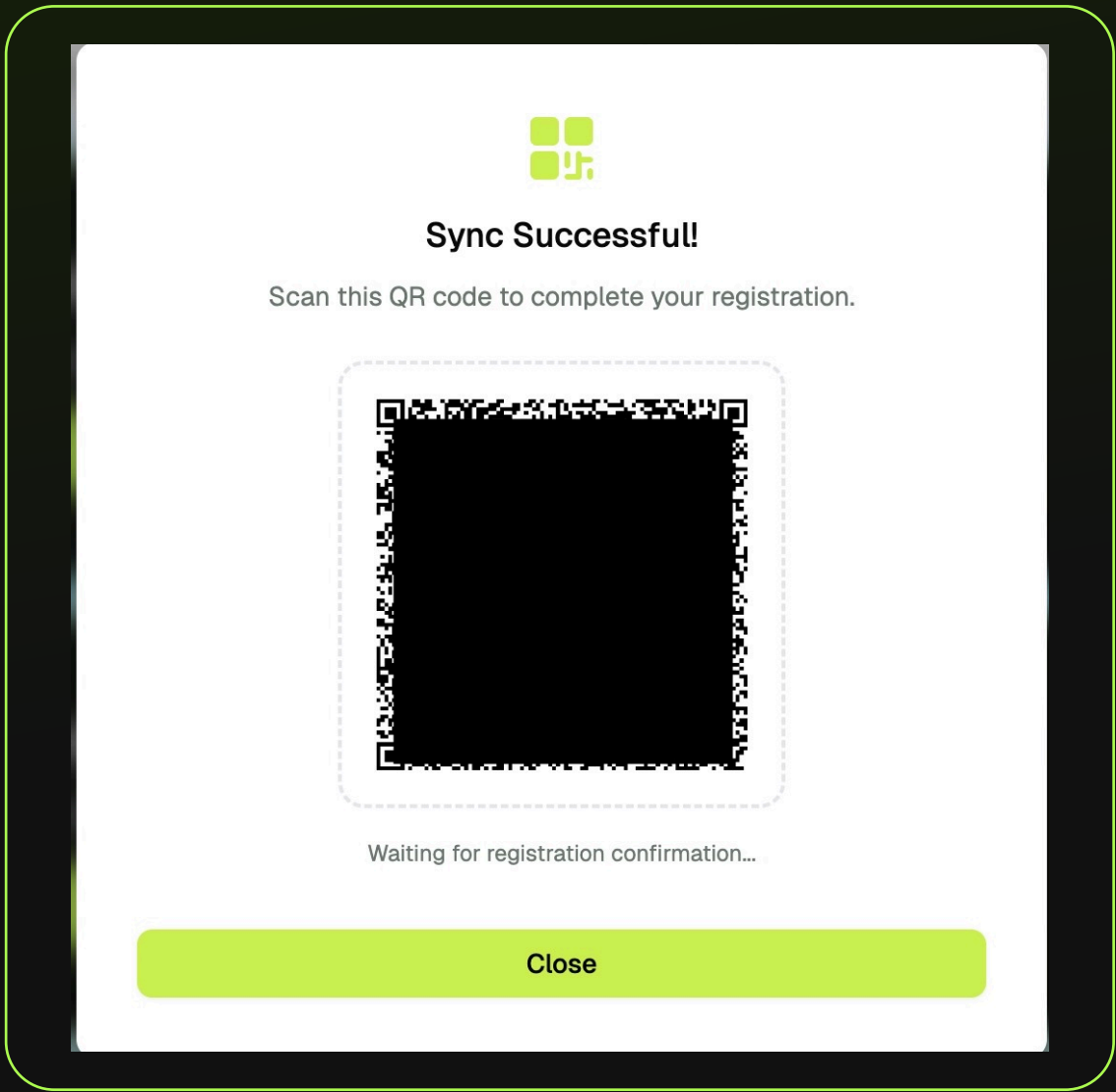
A screenshot of the IB Portal profile section. It shows a "Balance" field, a "Copy X" button, and a "Profile" link highlighted with a red box. A red arrow points from the "Copy X" button to the "Profile" link.A screenshot of the "BIX Wallets & Debit Card" section. It includes a green checkmark icon, the text "BIX Wallets & Debit Card", a subtext "Add an extra layer of security to your accour", and a "Register" button with a document icon. A blue arrow points to the "Register" button.

How to Sync Your IB Portal with BixPay



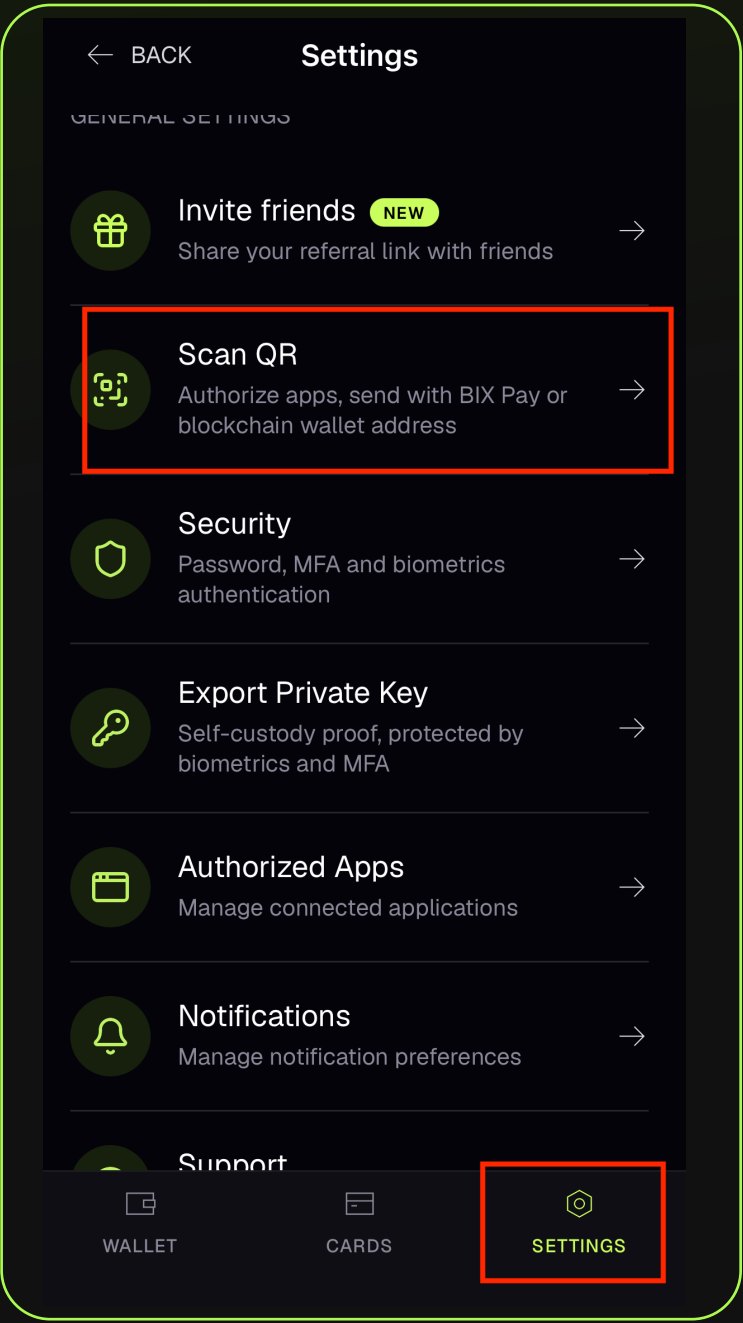
3)Click “Register”

A QR code will appear on the screen.



4)Open the BixPay App

Go to **Settings** → “Scan QR Code.”

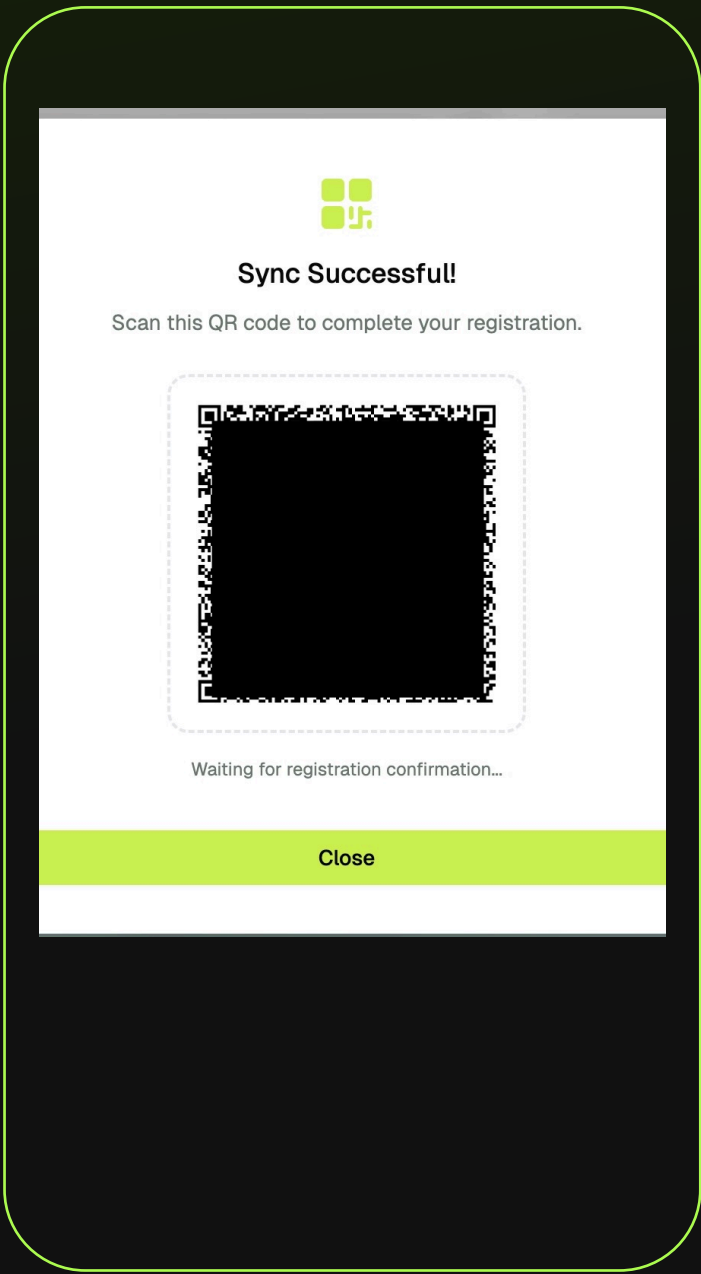
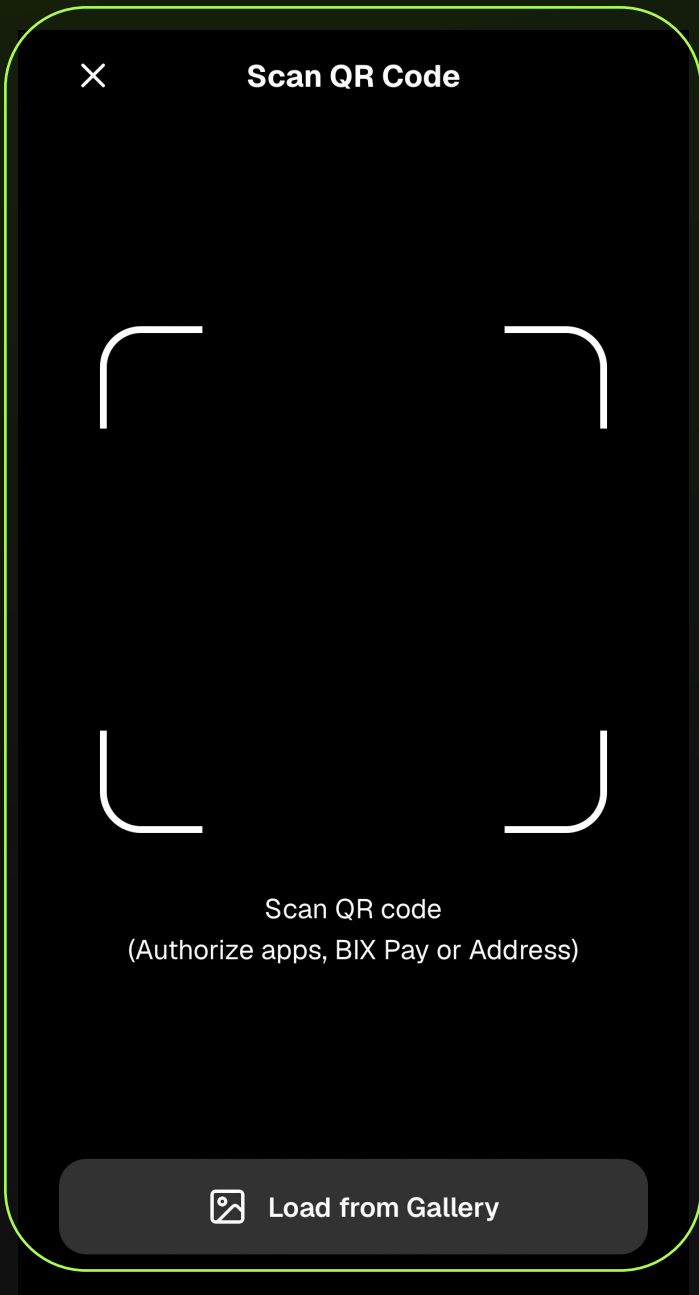


How to Sync Your IB Portal with BixPay



5)Scan the QR Code

Return to the **IB Portal** .
Then **scan the QR code** displayed from the screen.

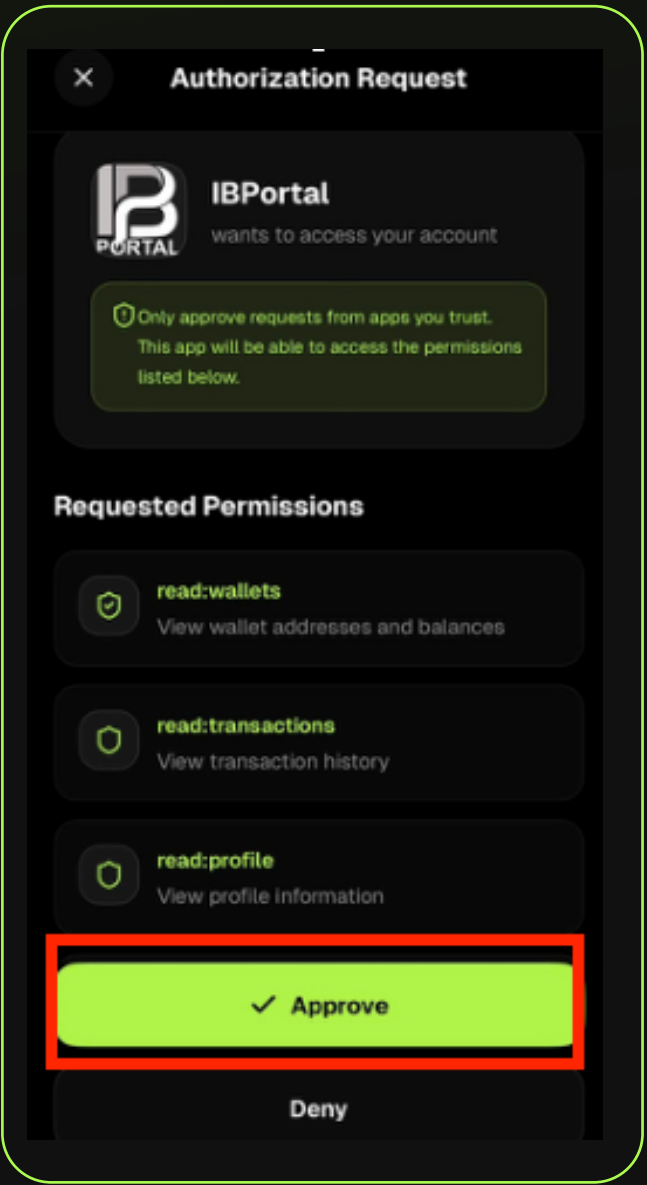


6)Approve the Sync

Once the QR code is scanned successfully,
go back to the BixPay app.

Click “**Approve**”

Sync Complete!





How to Verify Your Identity

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KYC Verification



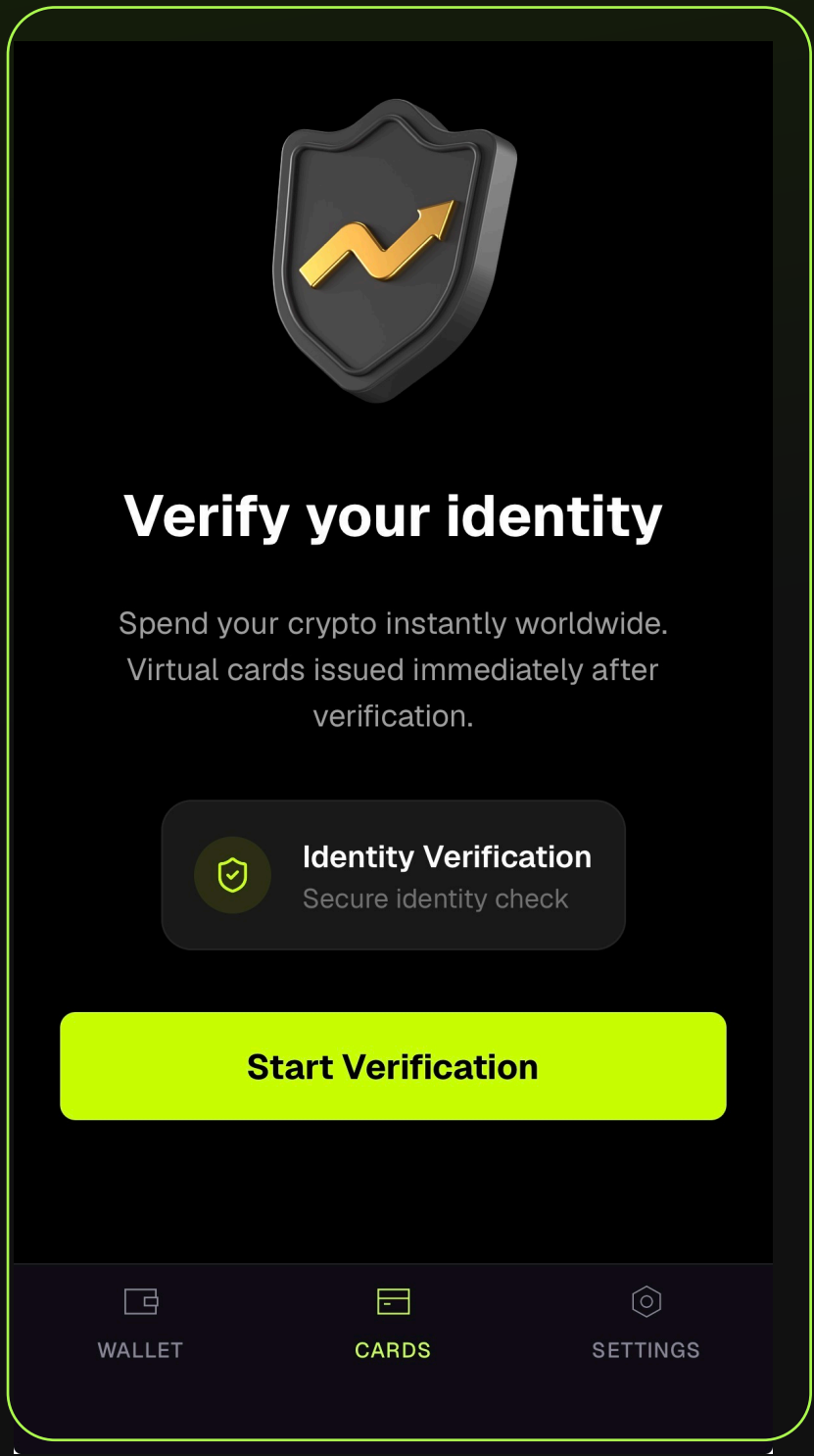
1)Log in to your BixPay account

Enter your login details



2)Click “Cards”

Click “ **Start Verification**”



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3)“Verify Your Identity”
window will appear.

Click “Continue”
Press “Agree and continue”

✕

Verify your identity

It will only take 2 minutes

📄

Identity document

Take a photo of your ID

📷

Selfie

Take a selfie

🏠

Proof of address

Take a photo of your Proof of address

⋮

Profile details

Verify and complete your personal information.

📝

Questionnaire

We will ask you few questions

Continue

Powered by Sumsub

Verify your identity

It will only take 2 minutes

📄

Identity document

Take a photo of your ID

📷

Selfie

Take a selfie

🏠

Proof of address

Take a photo of your Proof of address

⋮

Profile details

Verify and complete your personal information.

📝

Questionnaire

We will ask you few questions

By clicking «Agree and continue»:

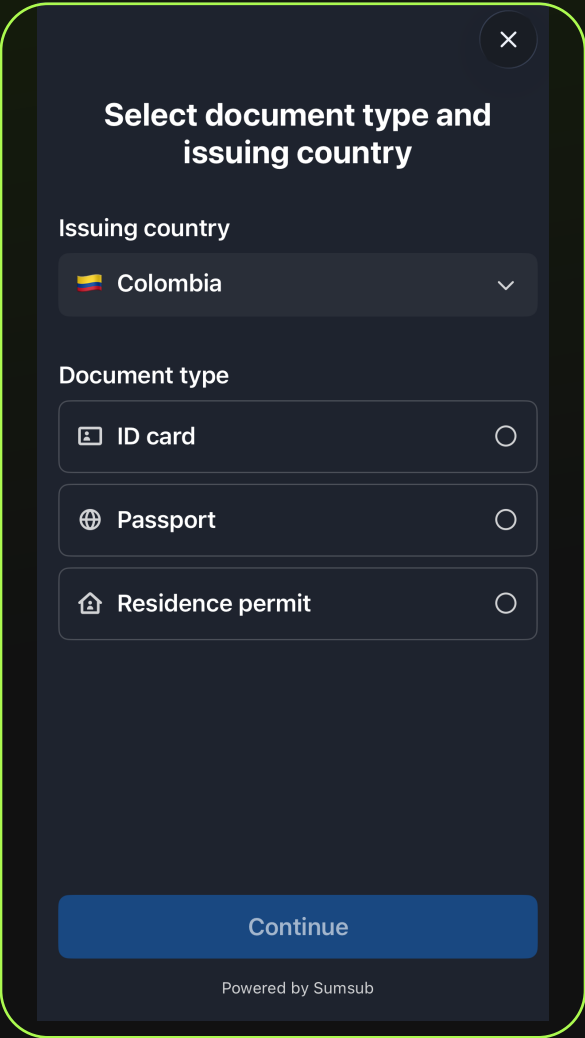
• I confirm that I have read the [Privacy Notice](#) and the [Notification to Processing of Personal Data](#)

Agree and continue

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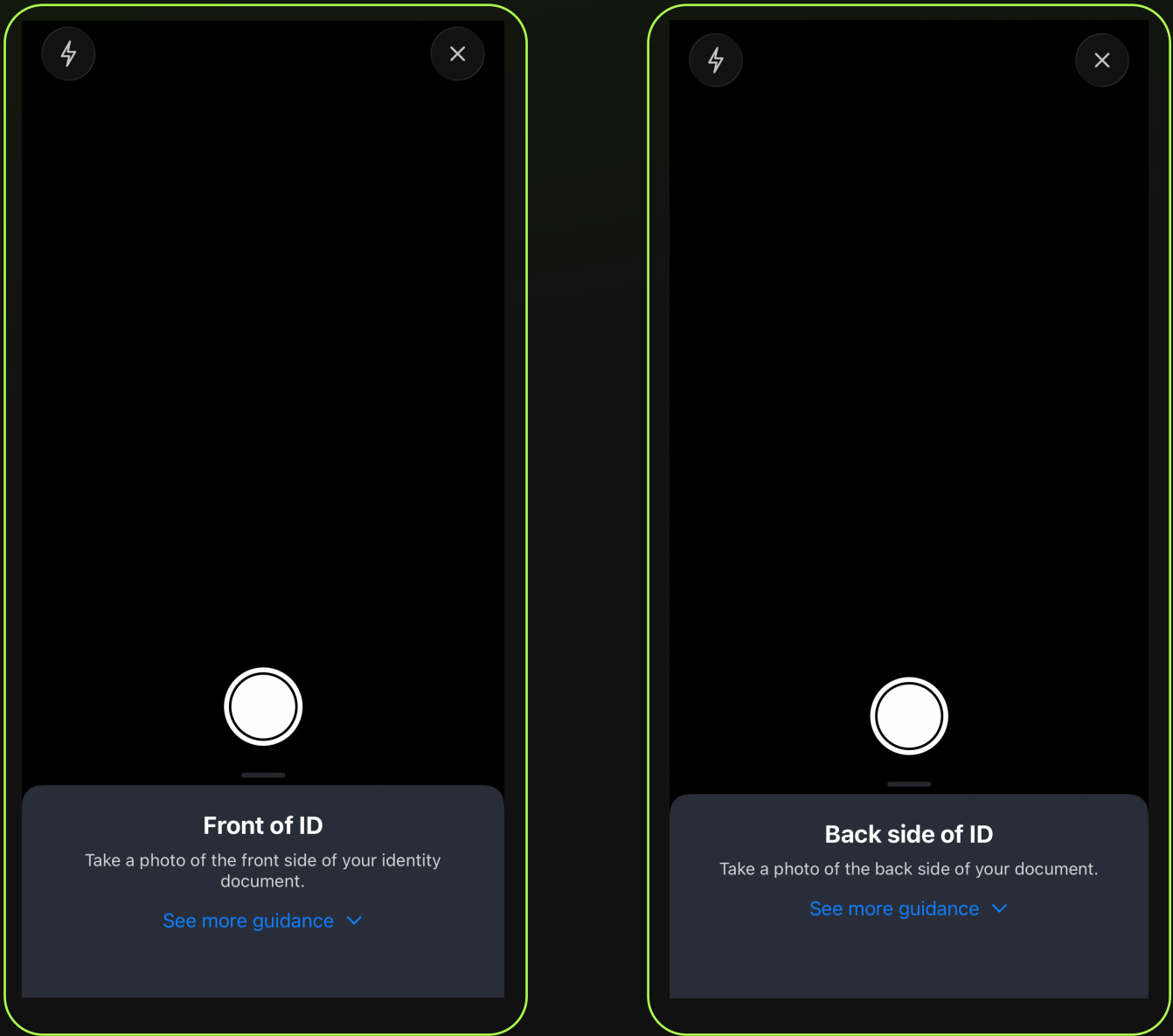
4)Select Your Document

Choose your Issuing Country
and Document Type
then click “**Continue.**”



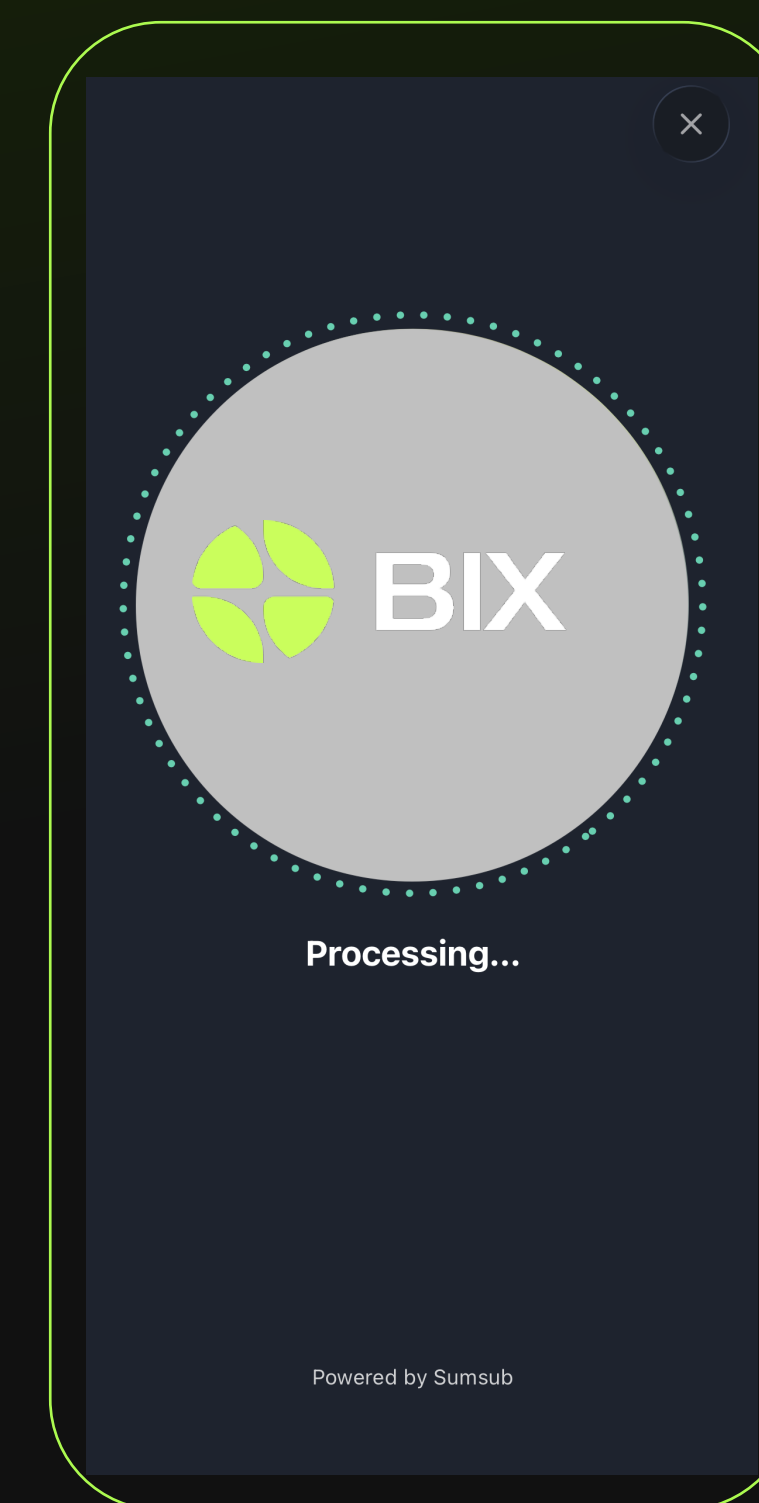
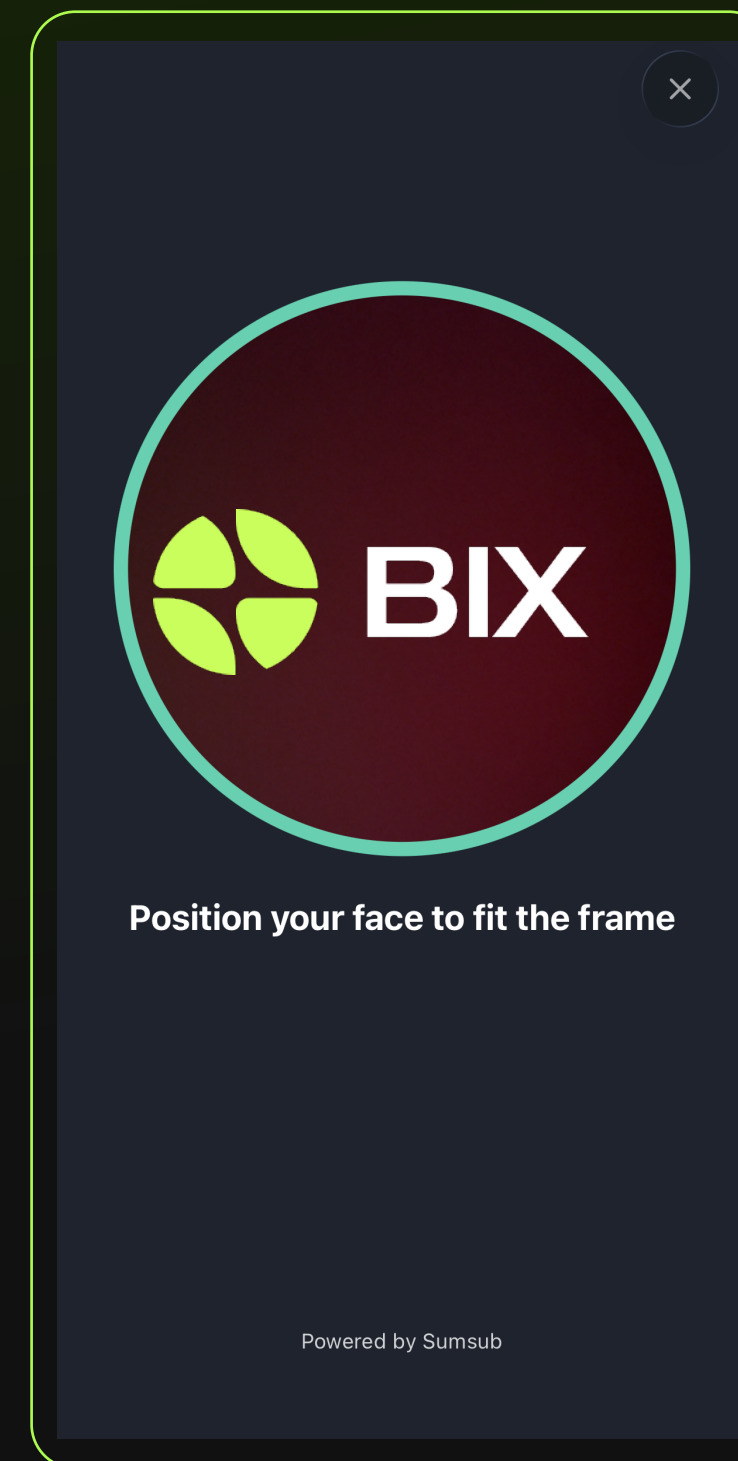
5)Take Photos of Your ID

Follow the instructions
to capture photos of your ID.



6) Complete the Liveness Check

Follow the on-screen instructions to complete the check.



7) Upload Proof of Address

Upload your proof of address document and click “**Continue.**”

×

Upload your proof of address document

The document must show your address

Add file

Examples

- Valid ID document with address details
- Bank documents (last 6 months)
- Utility bills (last 48 months)
- Government-issued documents (last 48 months)

[What else can I upload?](#)

Continue

Powered by Sumsu

×

Your data has been accepted

Powered by Sumsu

8)Complete Your Profile

Fill in all required fields marked with a red *, then click “Continue.”

×

Profile details

Verify and complete your personal information.

Nationality *

Address line 1 *

City *

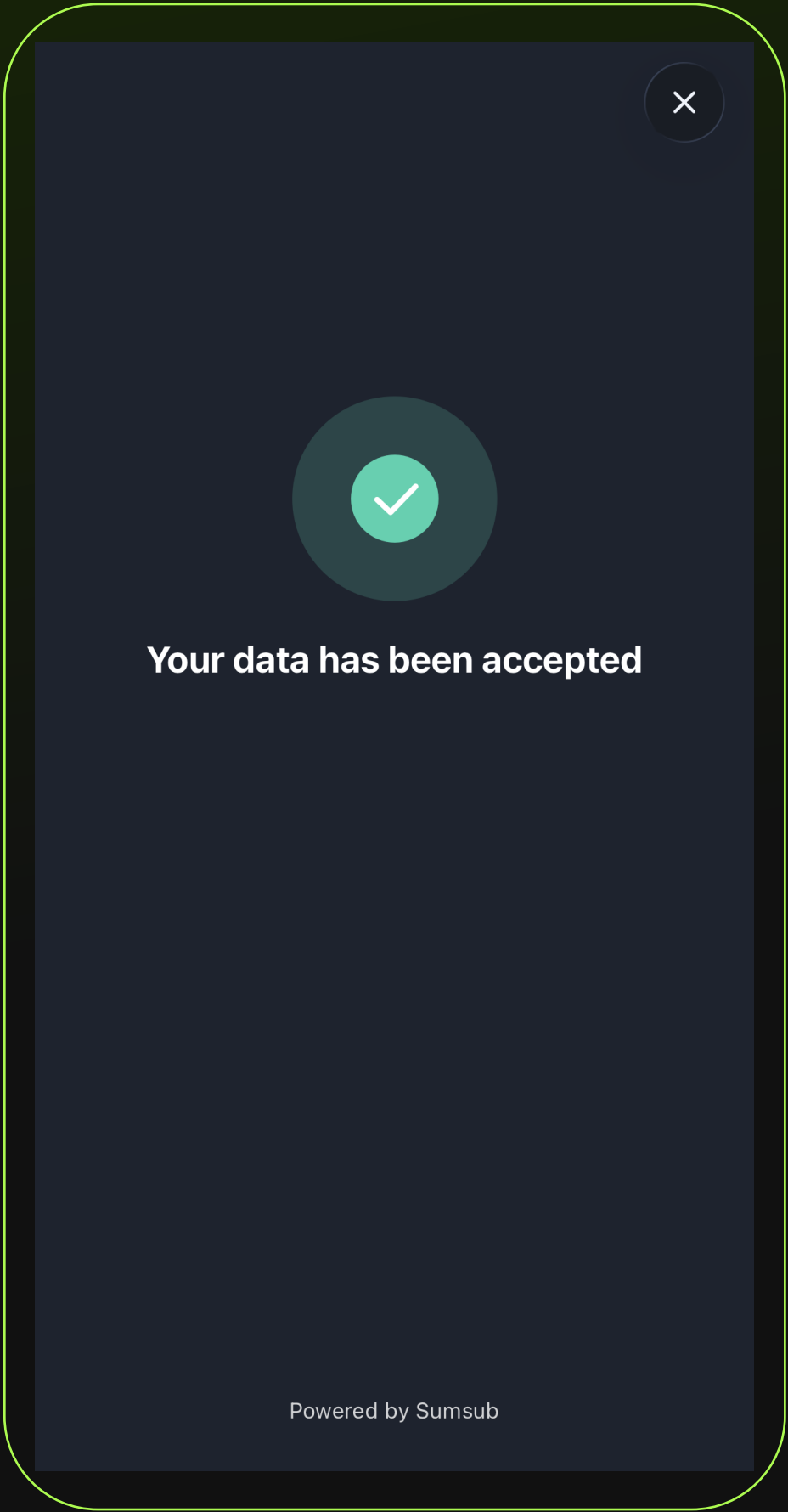
Post code *

Building number *

Contact number *

Continue

Powered by Sumsu





9)Complete the questionnaires

Click “Continue.”

10)Review PEP Information

Read the information about PEP
and click “Continue.”

×

We need some information about you

Please provide information how you plan to use the app

☐

Card purchases including restaurants, shopping, leisure

☐

Flights, hotels, car hire etc.

☐

Mortgage/rent payments etc. and ATM withdrawals

☐

Other

Please provide information about your employment status

☐

Employed / Self Employed

☐

Retired☐

Continue

Powered by Sumsub

×

(PEP). Please read the below definition carefully and select the relevant box, confirming you are a PEP / not a PEP. It's your obligation to inform us of a change to your status as a PEP (or) Non PEP should it change at any time in the future. Anti-money laundering legislation defines "PEP" as follows:

PEP's in Government Roles: senior member of Legislative Bodies, Executive Bodies, Diplomatic Roles, Judiciary Bodies, State-Owned Enterprises

PEP's in Organisation's and Institution's: senior member of Central Financial Institutions, Armed Forces, International Sports Committees

Known "Close Associates" who are Considered PEP's: Anyone who has a close business relationship or joint beneficial ownership of legal entities or legal arrangements with a PEP or anyone who has the sole beneficial ownership of a legal entity which is known to have been set up for the benefit de factor of the PEP

Immediate Family Members ho are Considered PEP's: Parents and Children of PEPs, Spouse or Partner, Siblings, Uncles and Aunts, Indirect family members such as In-Laws will also be considered as a politically exposed persons.

Continue

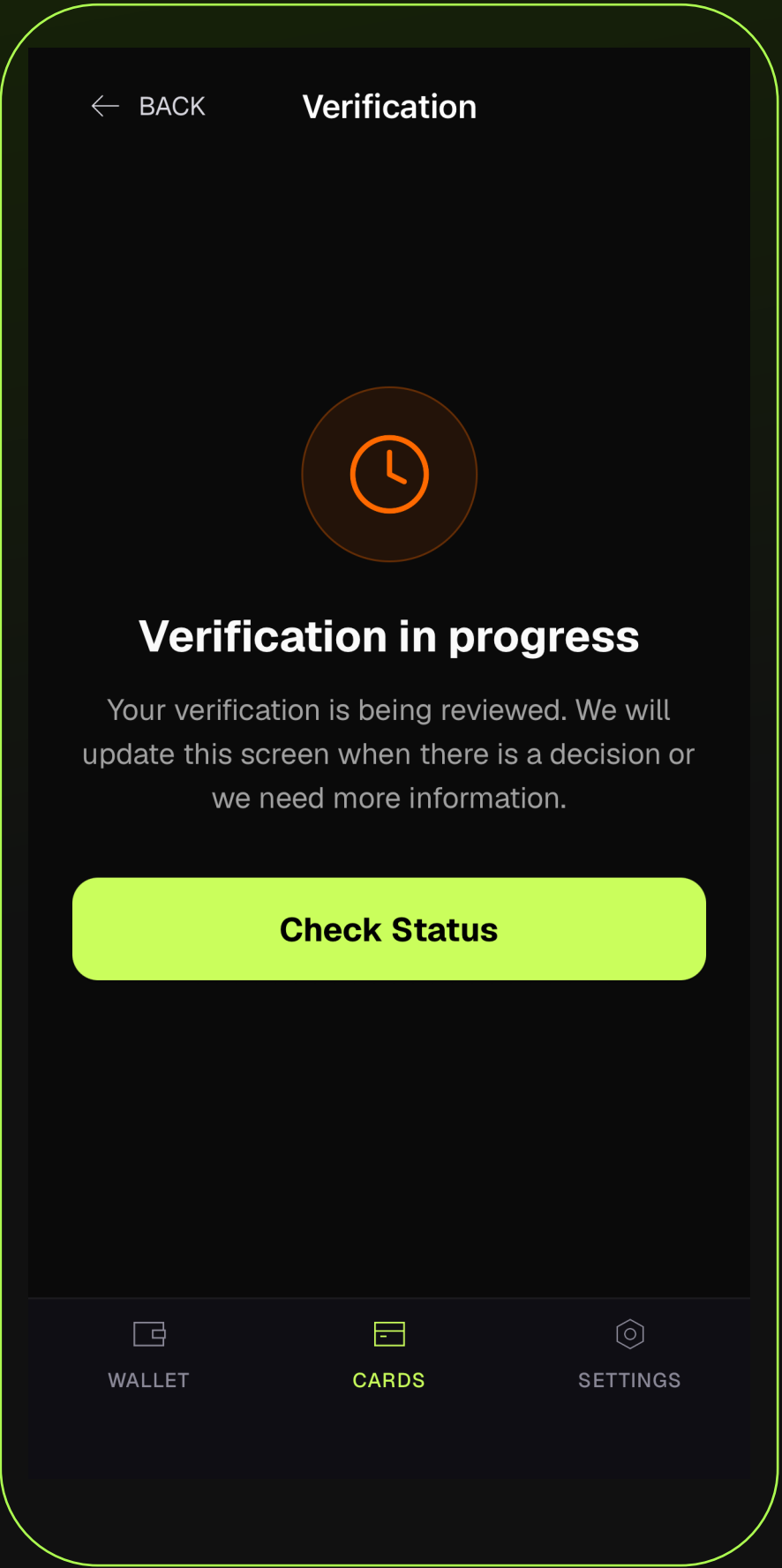
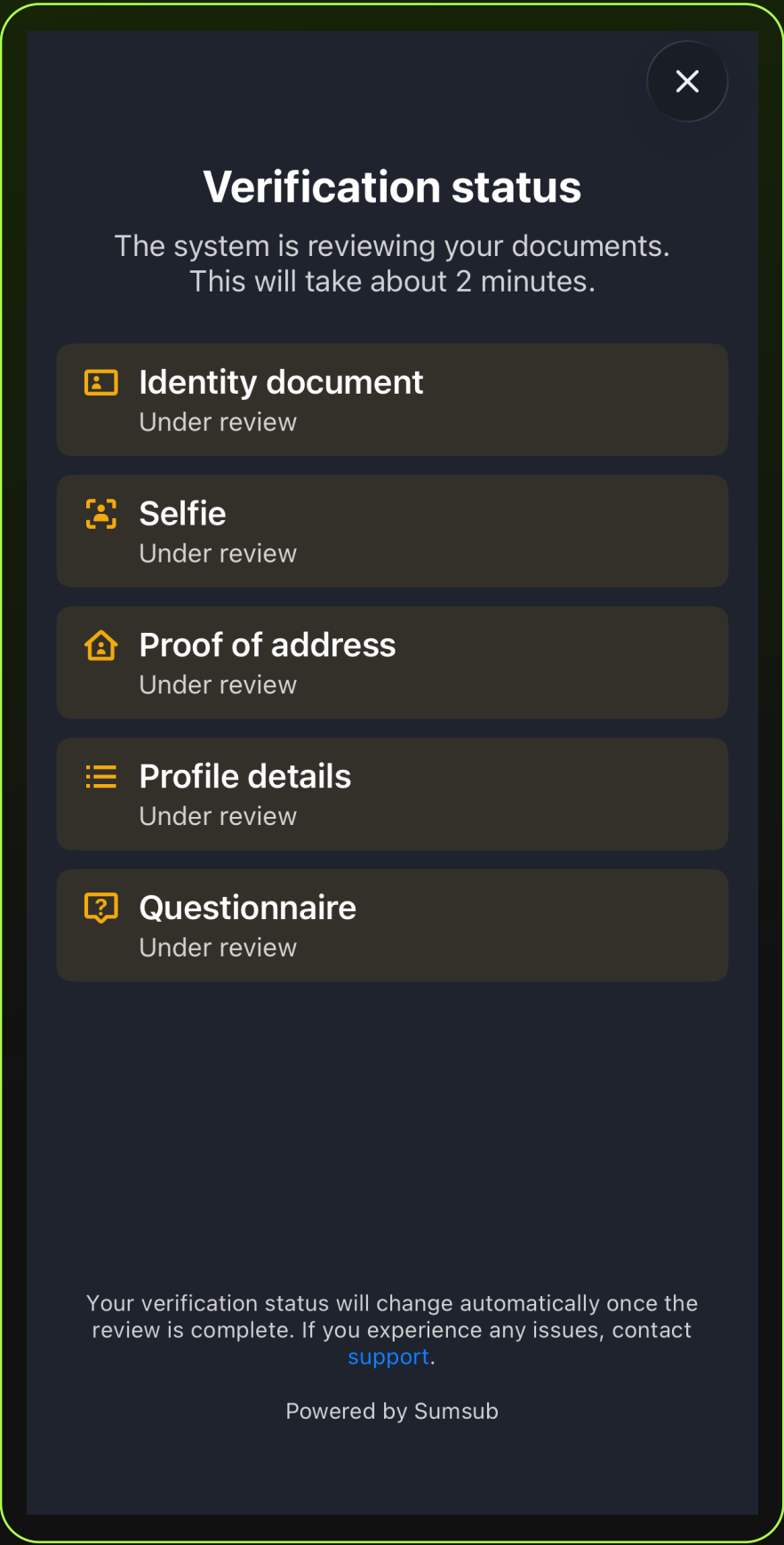
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11)The “Verification status ”window will appear.

Simply wait for the KYC to be approved!

You can also return to **Cards** section to check your status!





How to Create Your First Card

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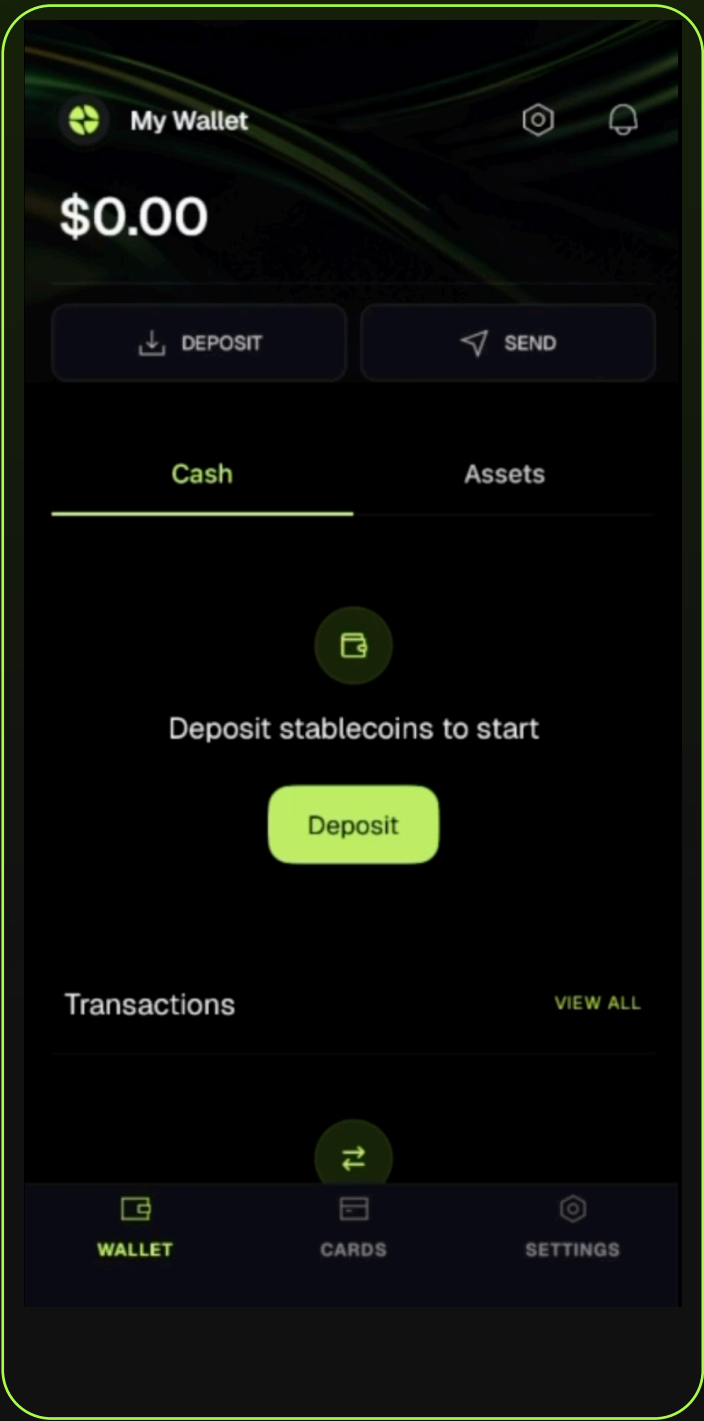
How to Create Your First Card



1)Log in to your BixPay account

Click “ **Wallet**”

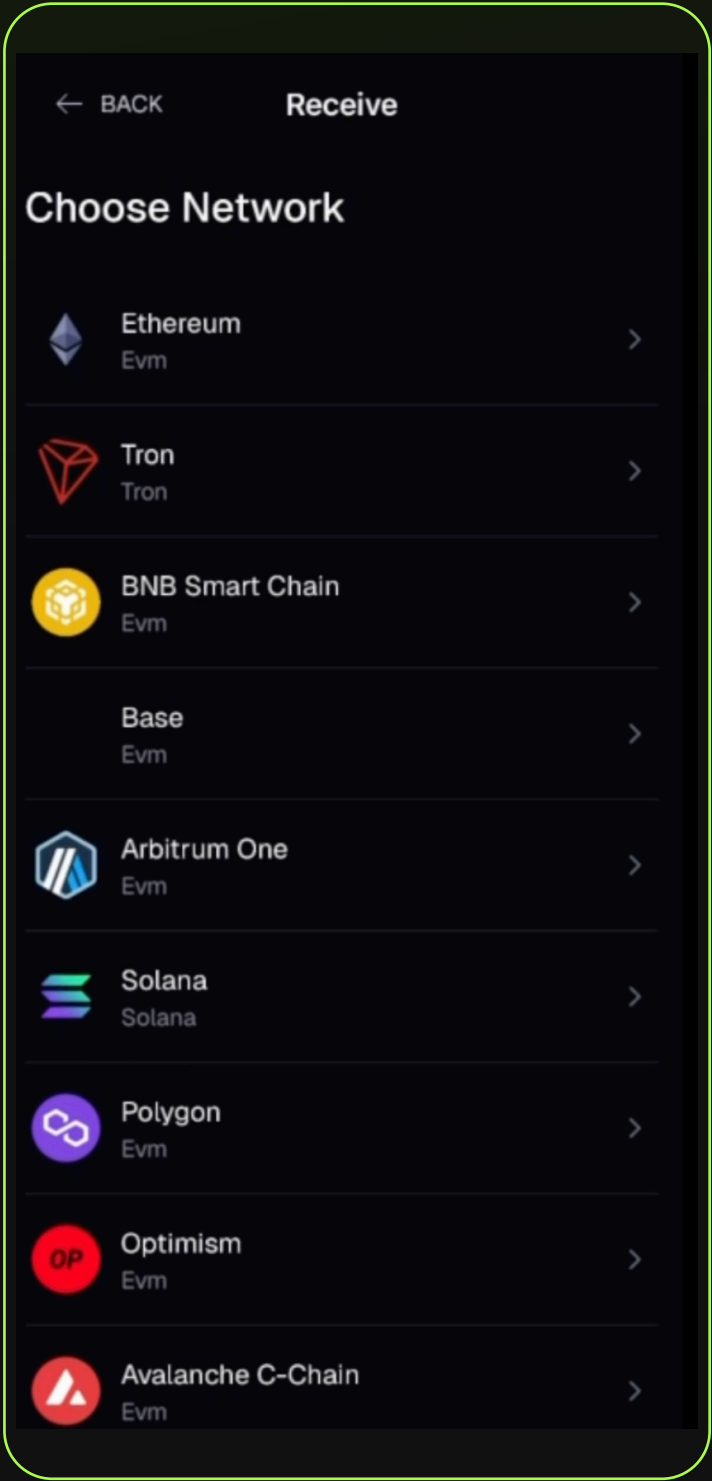
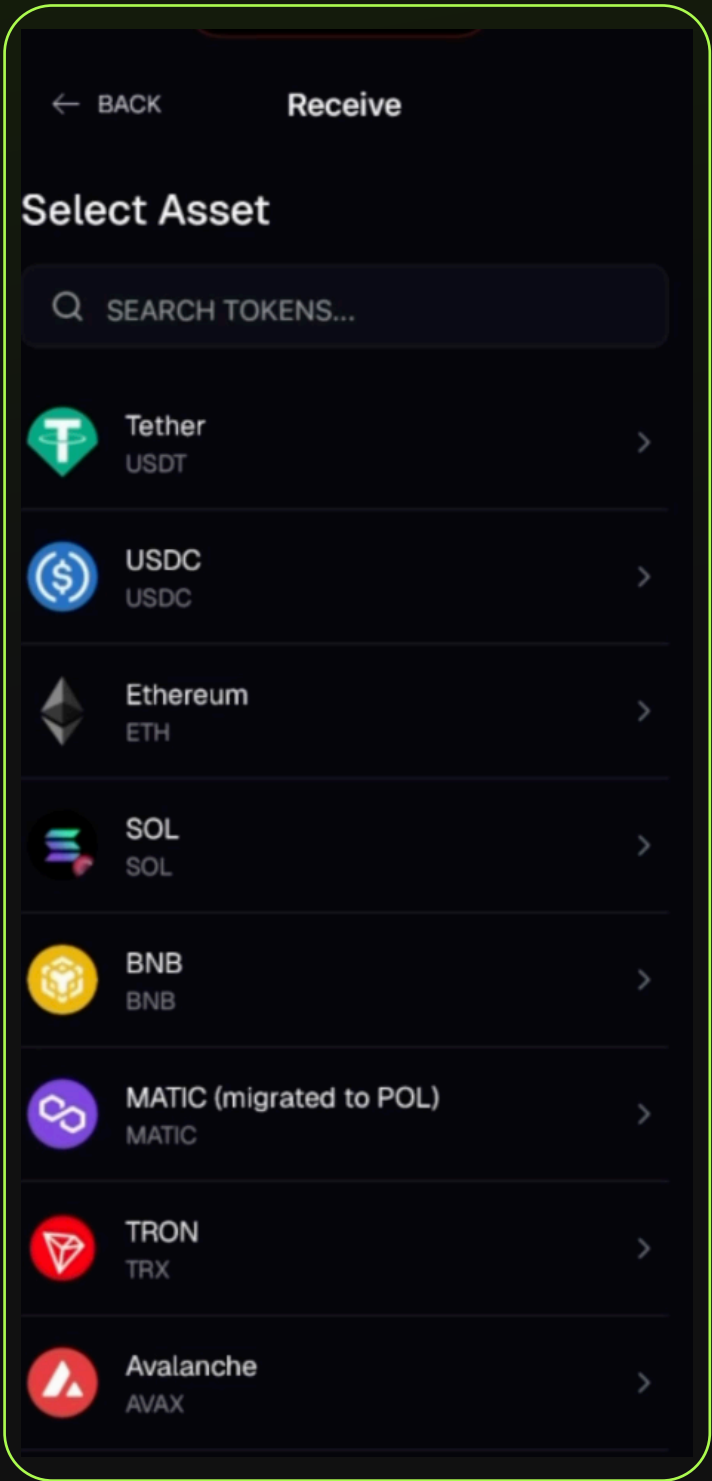
Then Select “**Deposit**”



2)Choose a Cryptocurrency

You’ll see all available crypto options.

Select the cryptocurrency you’d like to use.

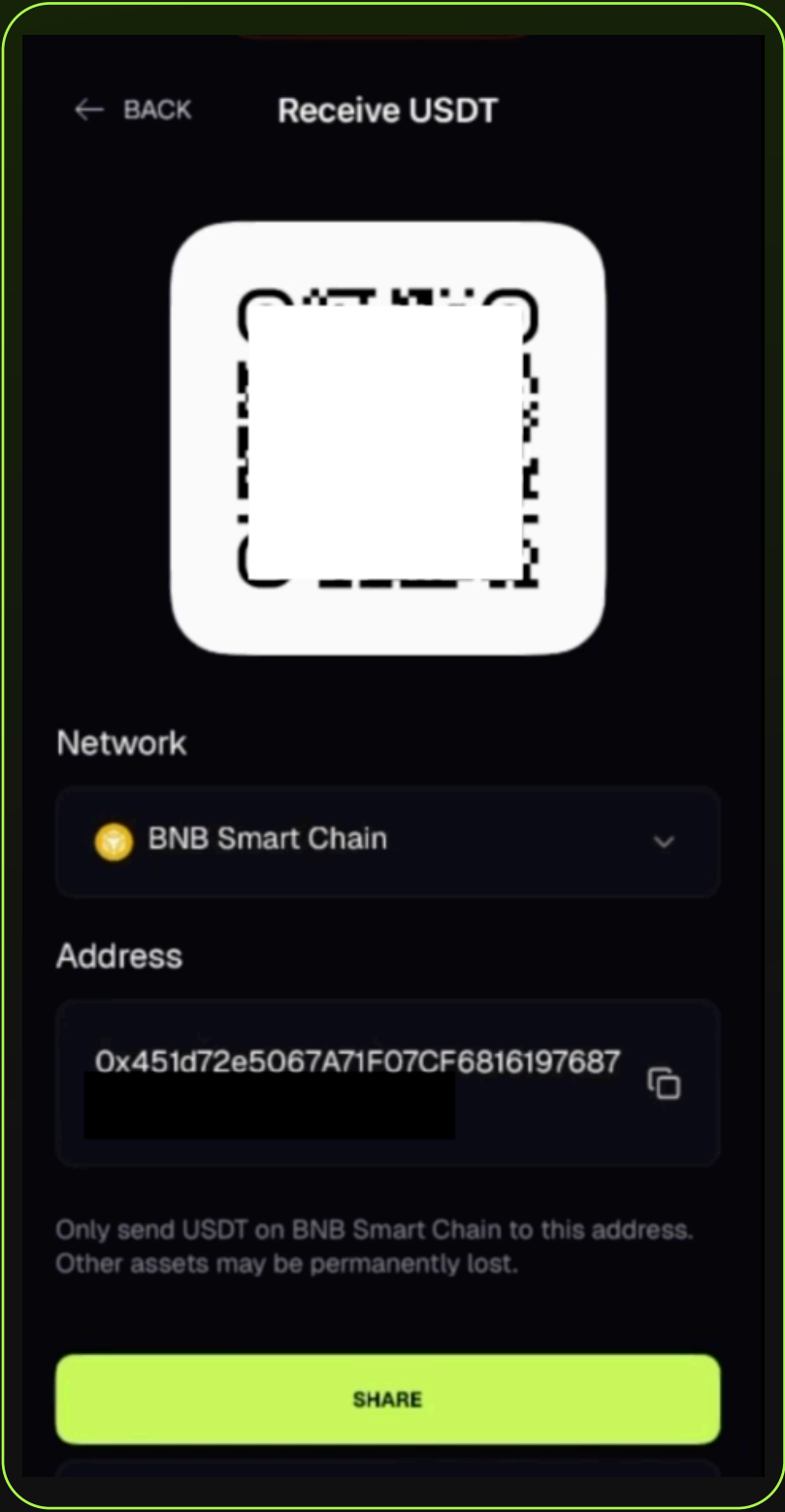


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How to Create Your First Card



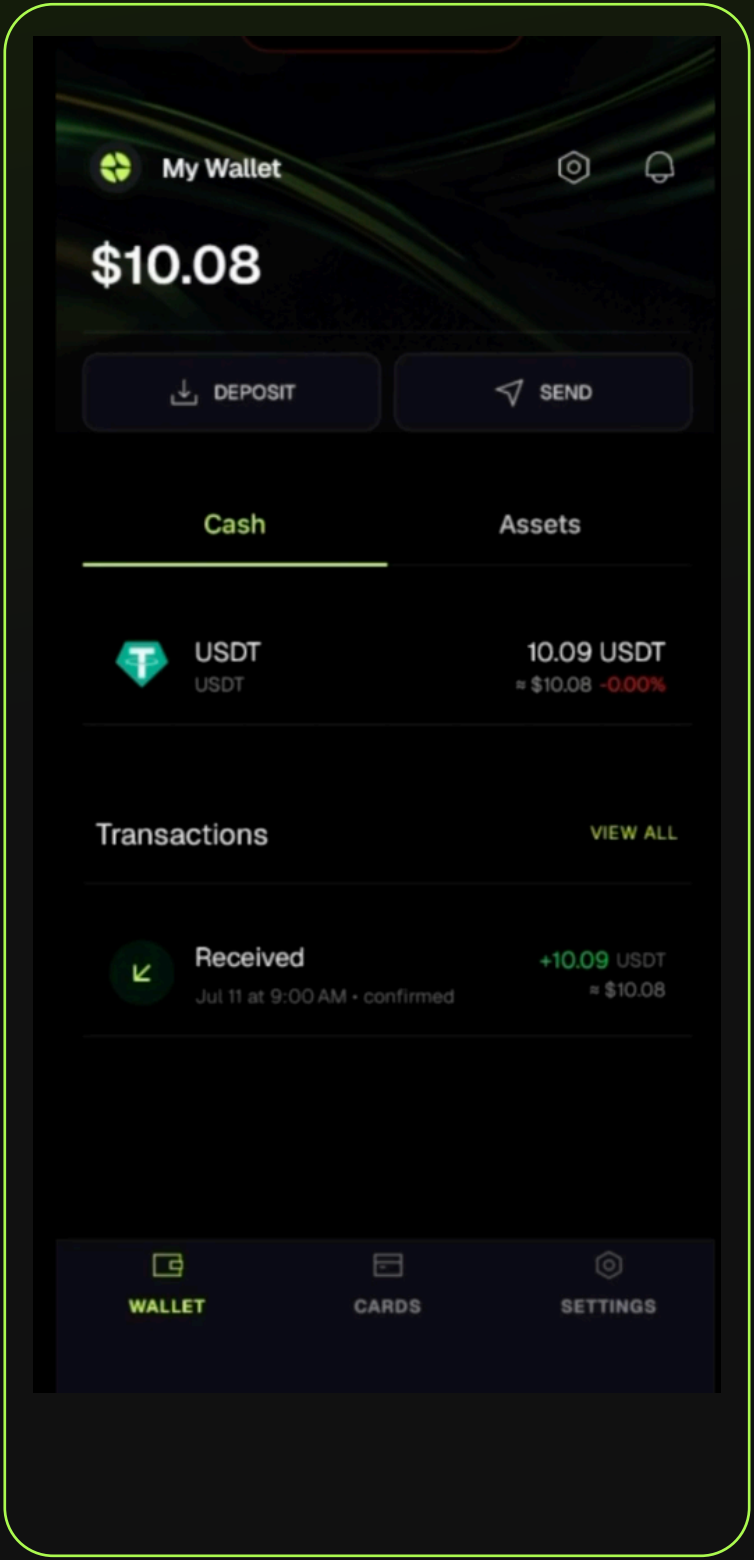
3)Copy The Wallet Address



Transfer funds from your crypto exchange to your BIX Wallet.

Please double-check the network and wallet address before sending.

Once the deposit is completed, you will see the funds in your wallet.

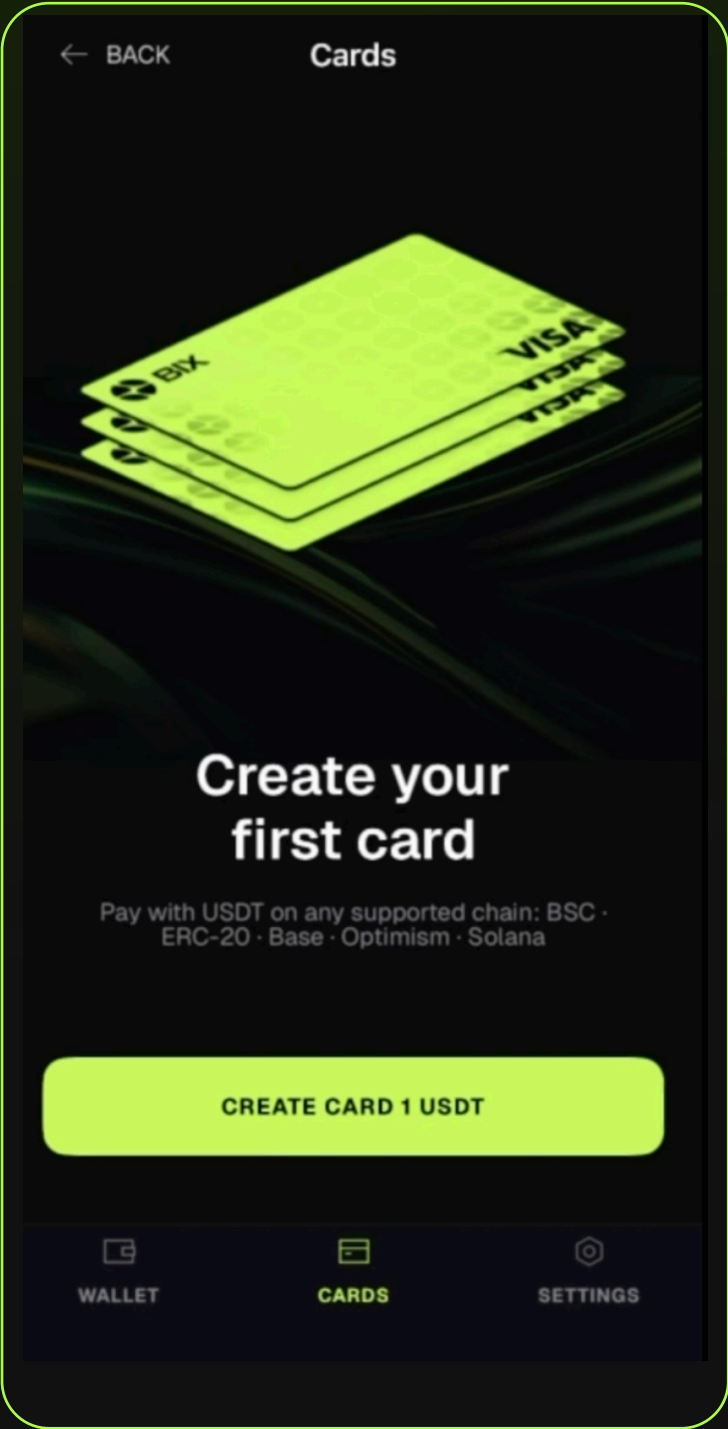


How to Create Your First Card



4)Go to the Cards section.

Select **Create Card**.

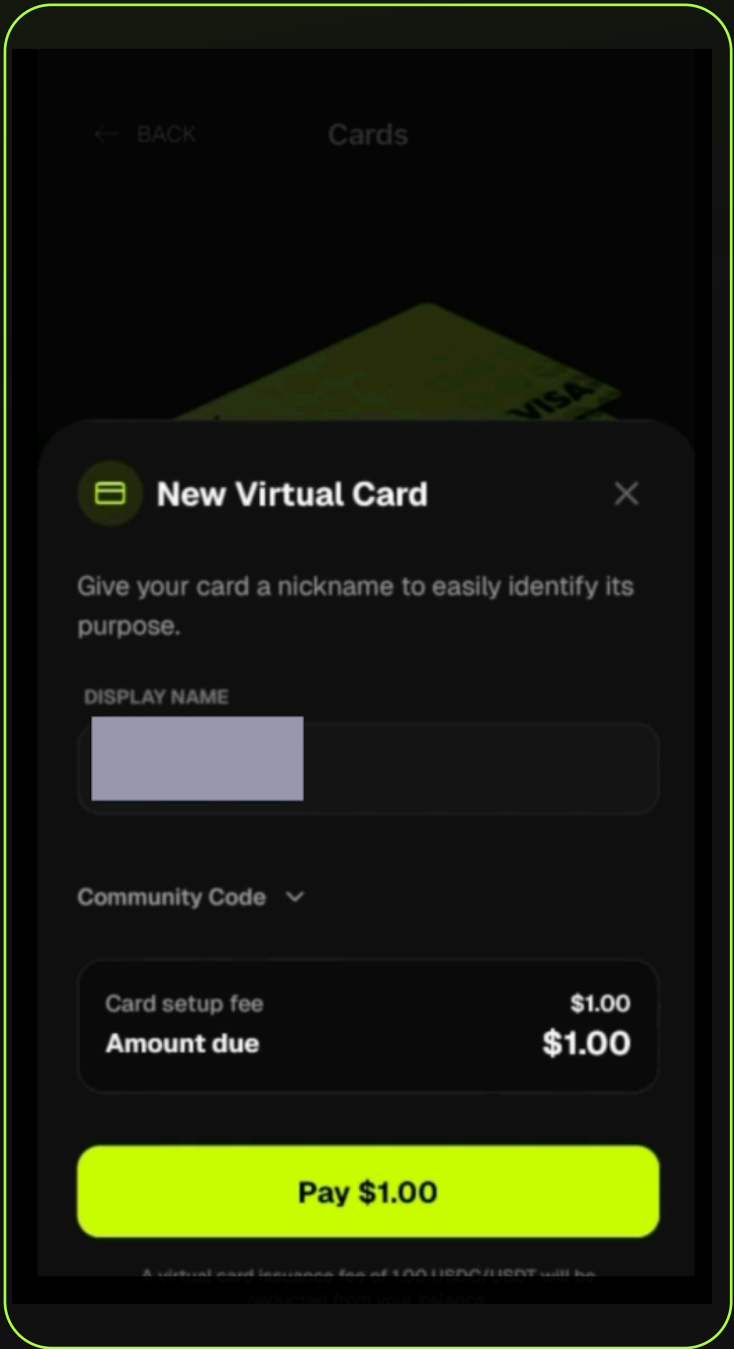
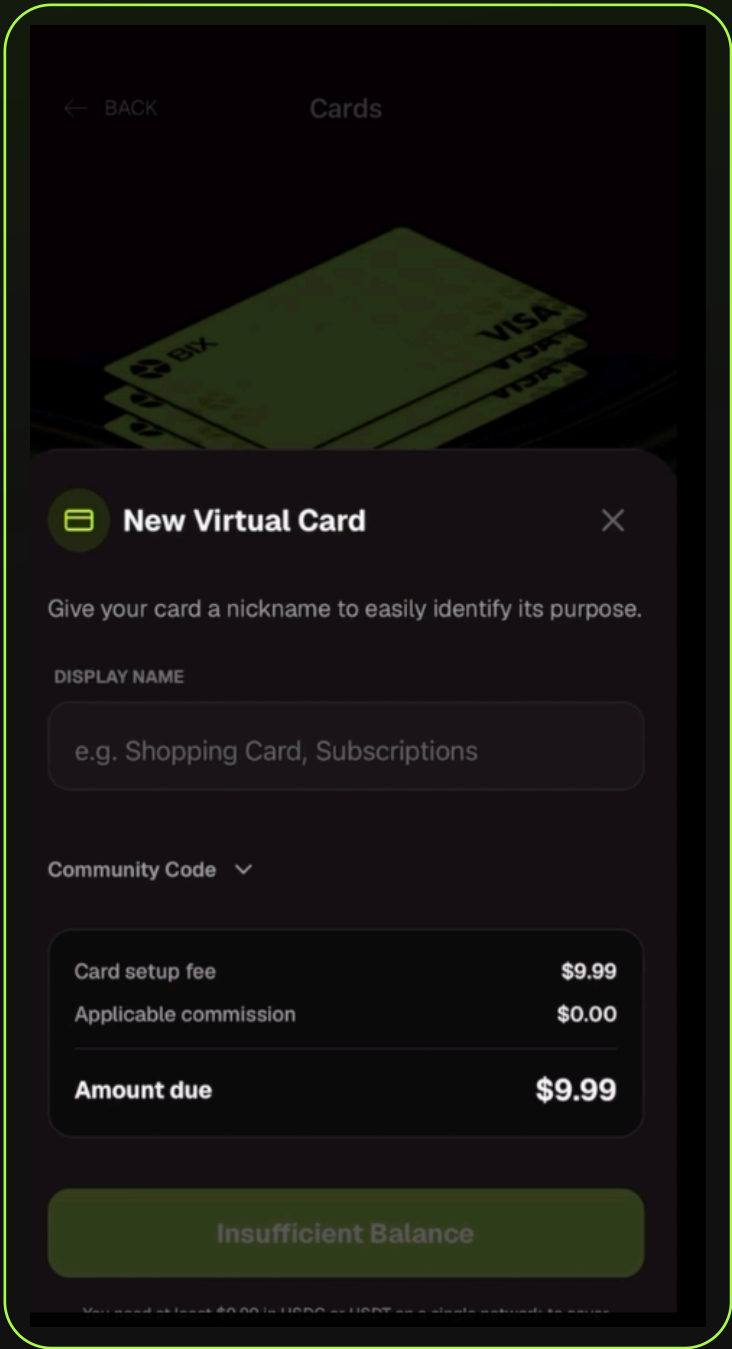


5)Review the card fees displayed.

Select **Create Card**.

Enter your card name (**optional**).

Tap **Pay** to complete the payment.

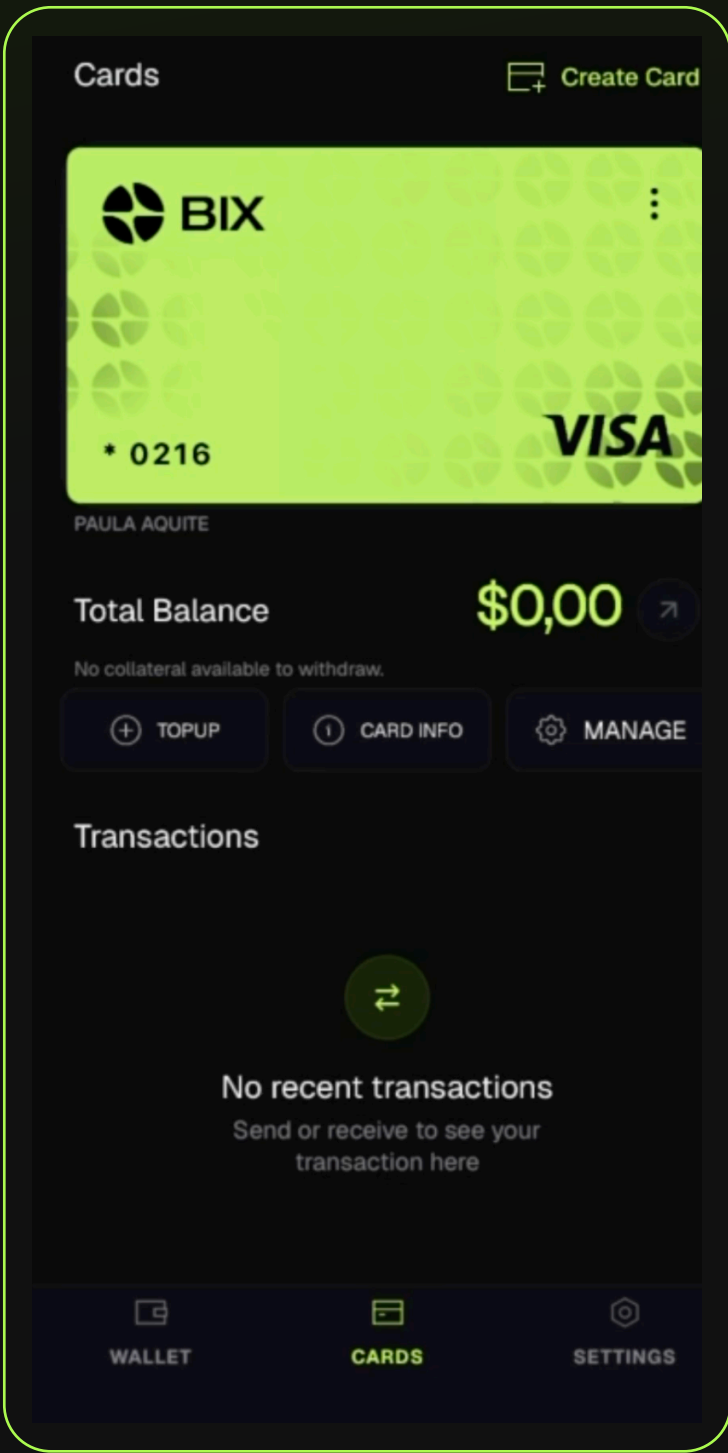
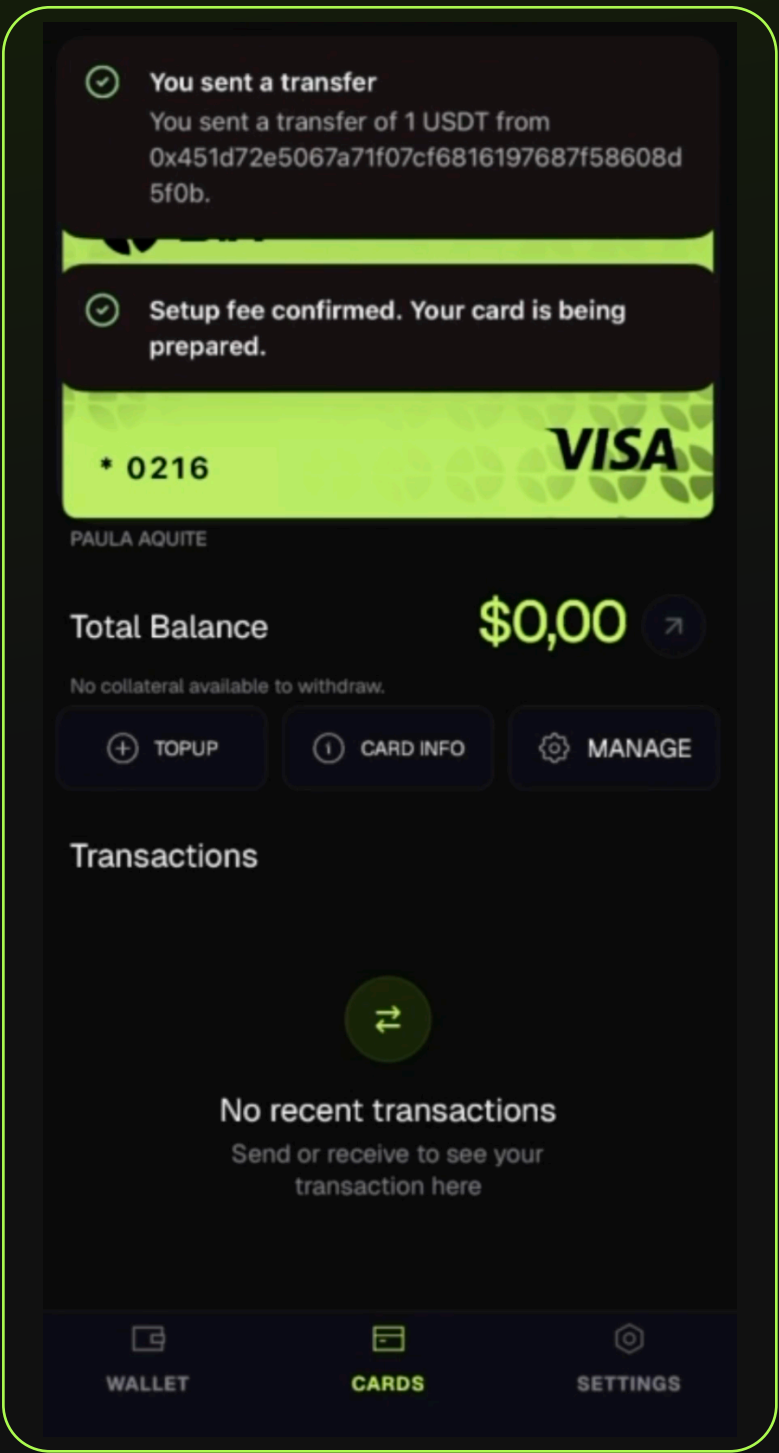
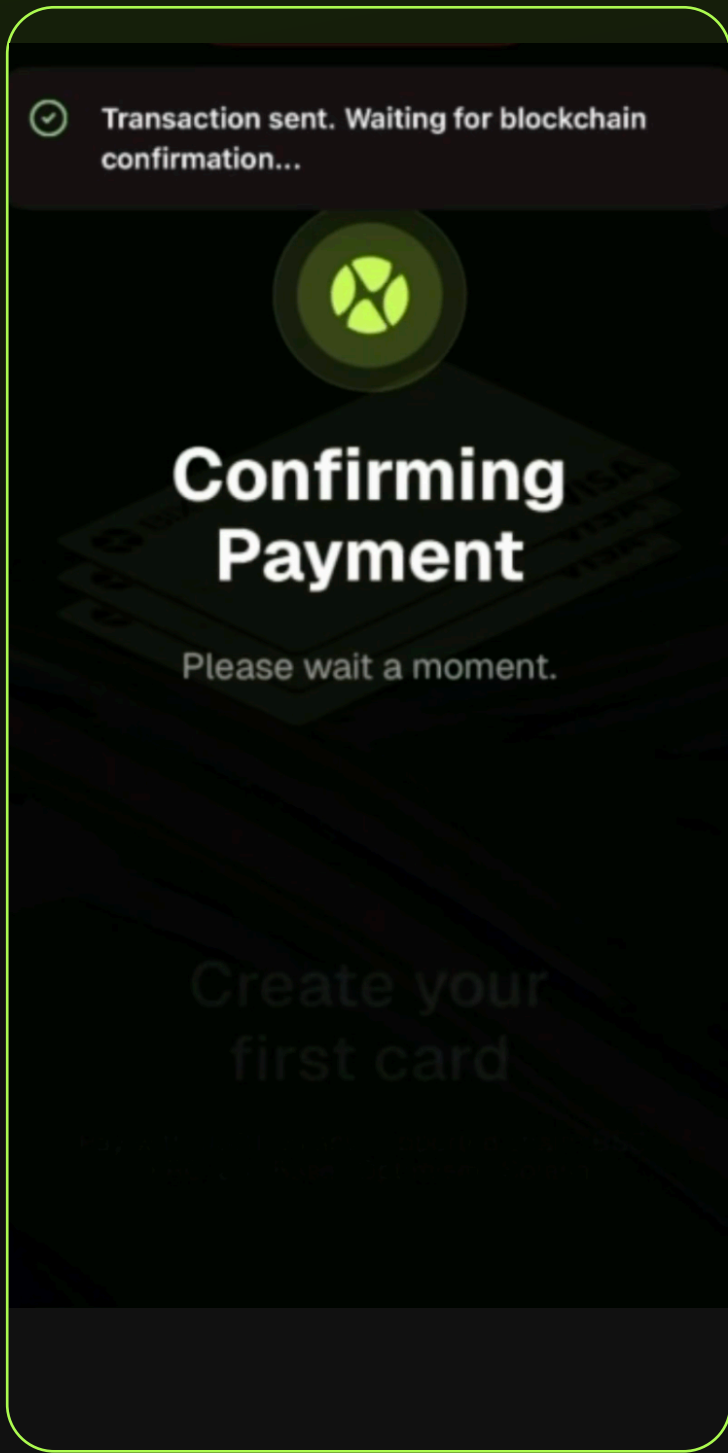


How to Create Your First Card



6)Your card has been successfully created.

Your card is ready!
Enjoy seamless payments wherever you go.



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How To Add Your Virtual Card to Apple Pay

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Add Your Virtual Card To Apple Pay



Enjoy the convenience of using your Virtual Card directly through Apple Pay!

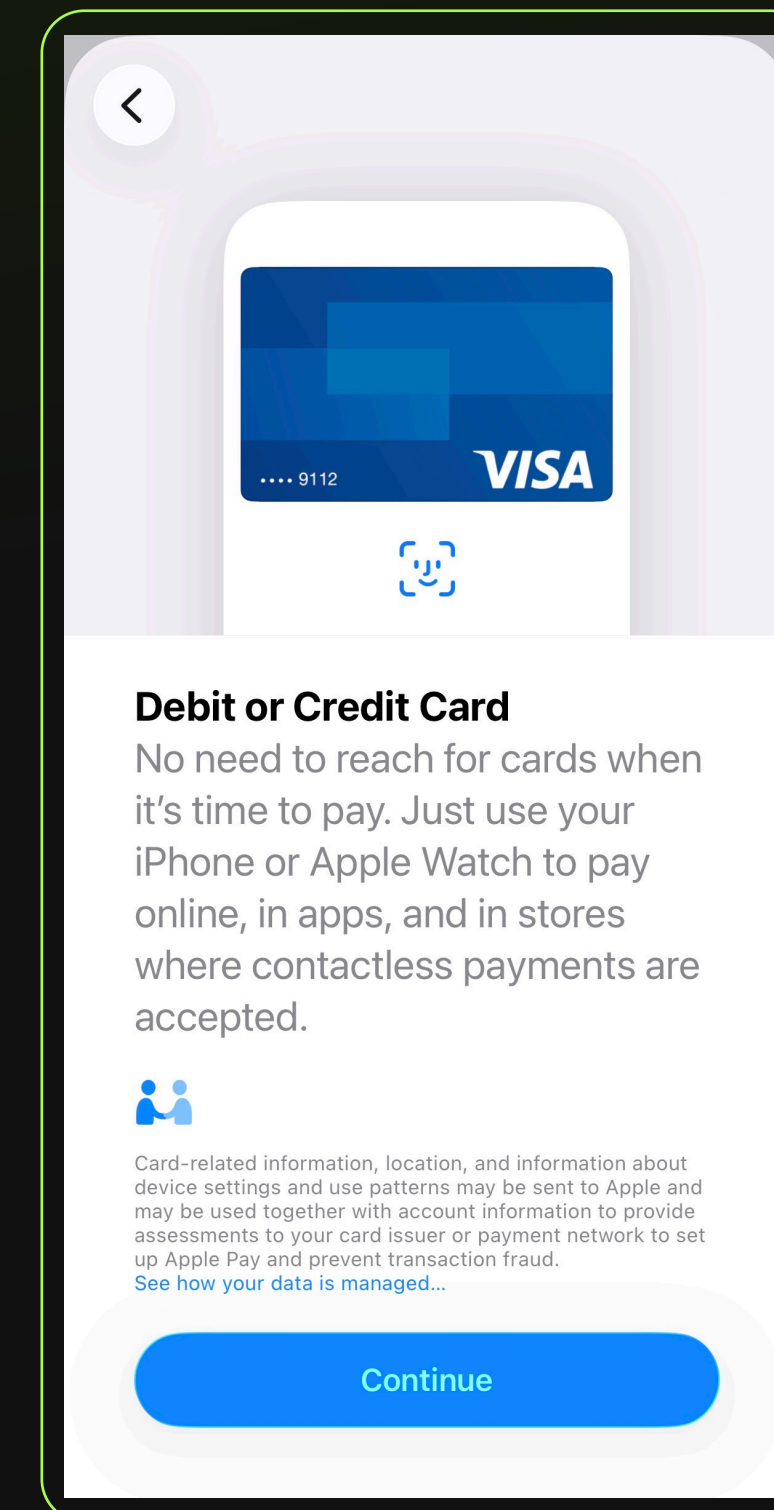
Follow these easy steps:

1) Open Apple Wallet

Open the **Wallet** app on your iPhone and tap the “+” button.

2) Select Your Card

Choose **Debit or Credit Card**, then tap **Continue**.



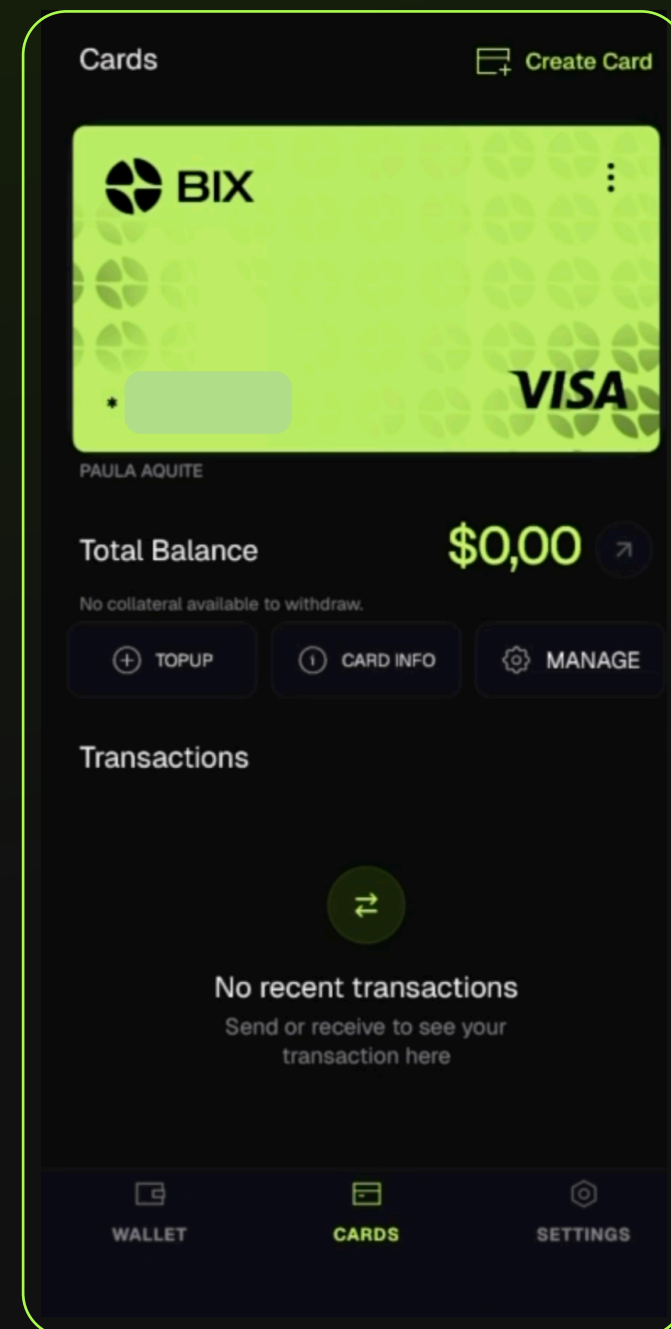
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Add Your Virtual Card To Apple Pay



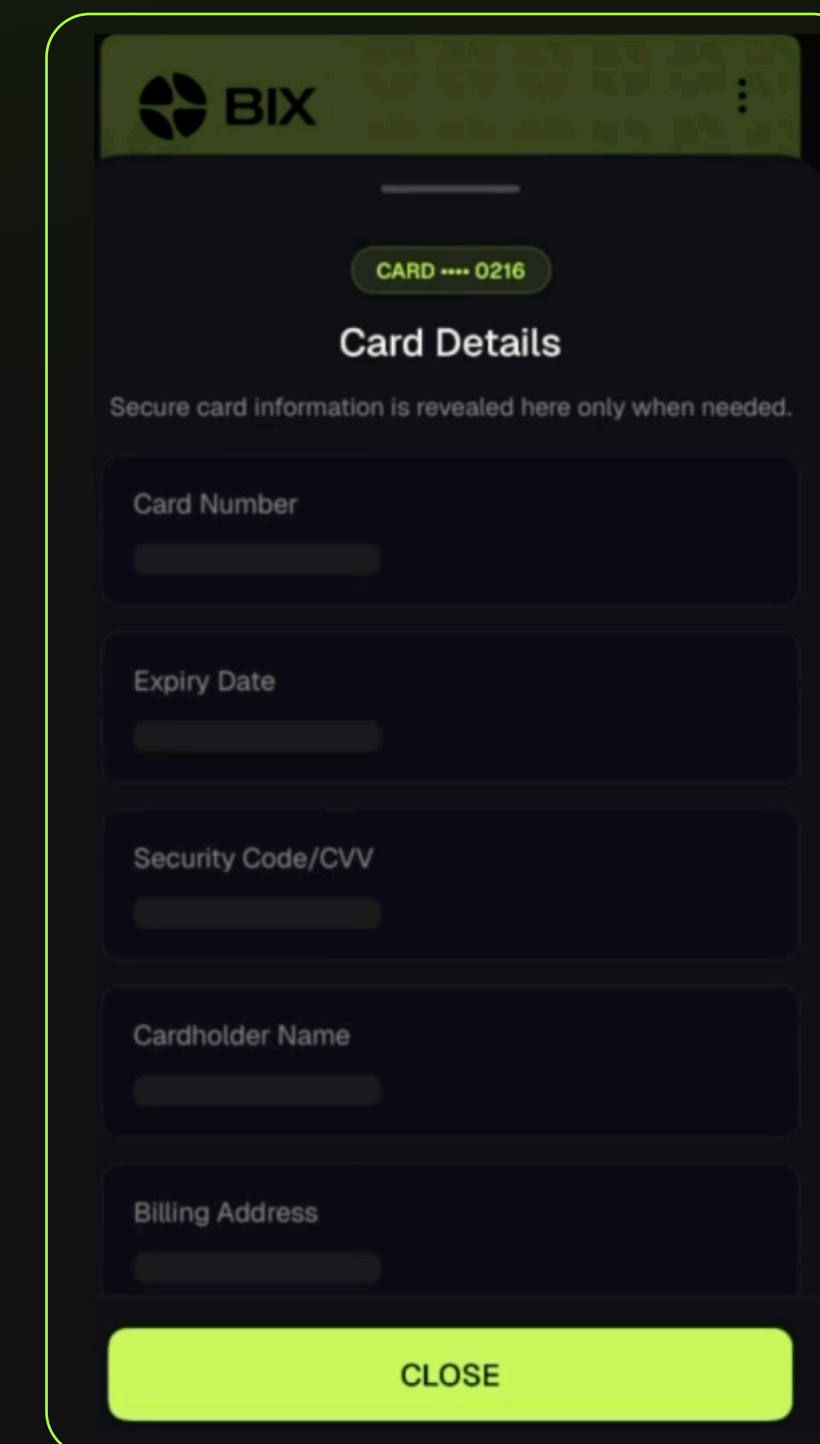
3) Get Your Virtual Card Details

Open your **BixPay App** → go to **Cards**



Select your **Virtual Card**

→ tap **Reveal** to view your card details.



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BIX

Enter the Virtual Card details from BIX to continue.

[illegible]

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Add Your Virtual Card To Apple Pay



BIX

5) Complete Verification

Agree to the **Terms & Conditions**
Then complete the card verification using the
verification code.

6) You Are All set!

Your **Virtual Card** is now added to Apple Pay
and ready to use.

Terms and Conditions

Terms for BlueBanc Corporate Spend Card to a Digital Wallet

These Terms for Adding Your BlueBanc Corporate Spend Card to a Digital Wallet (the "Terms") apply when you choose to add your BlueBanc Corporate Spend Card ("Card") to a Digital Wallet ("Digital Wallet"). In these Terms, "you" and "your" refer to the Cardholder; "BlueBanc" refers to BlueBanc, LLC; and "we," "us," and "our" refer to BlueBanc, LLC and Sutton Bank, member FDIC.

PLEASE READ THESE TERMS OF USE CAREFULLY BEFORE CREATING, ACTIVATING OR USING YOUR CARD IN THE DIGITAL WALLET, BECAUSE BY DOING SO, YOU ACCEPT AND AGREE TO BE BOUND AND ABIDE BY THESE TERMS.

IF YOU DO NOT AGREE TO THESE TERMS, YOU MUST NOT CREATE, ACTIVATE OR USE A CARD IN A DIGITAL WALLET.

1. Adding Your Card.

You can add an eligible Card to the Digital Wallet by following the instructions of the Digital Wallet provider. Only Cards that we indicate are eligible can be added to the Digital Wallet. If your Card or underlying account is not in good standing, then your Card will not be eligible to enroll in the Digital Wallet or may be removed. When you add a Card to the Digital Wallet, the Digital Wallet allows you to use the Card to enter into transactions where the Digital Wallet is accepted. The Digital Wallet may not be accepted at all places where your Card is accepted.

2. Terms that Apply.

The terms of service for your BlueBanc Corporate Spend Card account do not change when you add your Card to the Digital Wallet and these Terms do not amend or supersede such agreements. You understand that the Digital Wallet simply provides another way for you to make purchases with the Card and that your existing agreements or terms of service with BlueBanc Corporate Spend may provide for limitations and restrictions which might impact your use of the Digital Wallet, and you agree to be solely responsible for all such limitations and restrictions.

Disagree

Agree

We do not charge any additional fees for adding your Card to the Digital Wallet or using your Card in the Digital Wallet. However, the Digital Wallet provider and other third parties, such as wireless

BIX

VISA

Signature

0216

Card Verification

Hold Near Reader

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BIX

Debit **Card**

Seamless. Secure. Smart.

BIX Debit Card — the future of payments,
in your hands.

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