



1) Get a smart phone

Our mobile payment app runs on practically all mobile phones; Android, iOS and Java. You must have access to the Internet so a data plan is highly recommended.

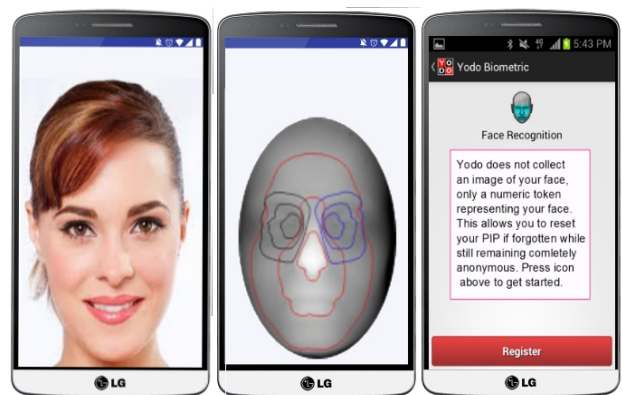
2) Download the App

Navigate to Google's Play Store, or Apple's App Store, to download **YodoPay** the mobile payment App. Our one-time-use QR payment credential has a time stamp so under phone settings set date and time from the network to ensure your phone properly syncs with our servers.



3) Run the App to register yourself

Run the App to self-register and create your personal Yodo account. You must first accept Yodo's conditions of use and choose a secret phrase (PIP) to access your account. You are required to provide a face bio-token (not a picture) used for resetting your PIP should you forget. We never collect any other personal information so you remain anonymous when using Yodopay. The App will lead you through the registration process so simply follow the prompts.



4) Load your account with cash by visiting any Yodo merchant.

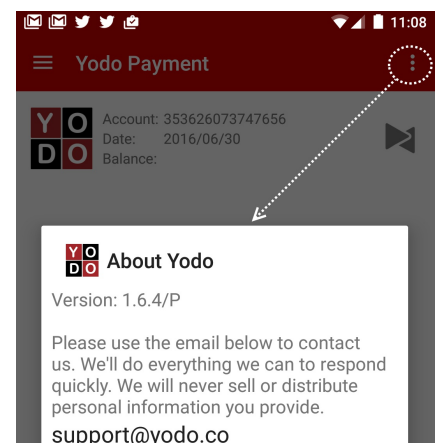


Load value onto your account by visiting a Yodo Merchant and tendering cash ***in excess of the good or services being purchased.*** For example, purchase an item costing \$3.68 by tendering \$5.00. When you indicate you wish to use YodoPay, the clerk will accept your \$5 and scan your account code which you generate by

touching the payment icon and entering your secret phase. Finalize your purchase by presenting your QR code to the scanner.

The code will automatically disappear from your screen after a few seconds and be replaced by an e-receipt which you may save or delete. Your change of \$1.32 is left with the merchant and credited to your account for future purchases at any Yodo merchant **or** e-commerce merchant accepting YodoPay.

Only allow the merchant to scan your QR code when you are satisfied with the purchase details as shown on the merchant's POS and have checked that the "merchant logo" visible on the POS screen corresponds to the merchant location in which you are shopping.



5) Need Help?

contact us at
support@yodo.co

Keep a positive balance in your account to continue using Yodopay