



# Frequently Asked Questions

## Overview

### How do I sign up or activate my account?

You Can Sign Up for an OGPAY® Account by clicking [Here](#)

If you are an ORGANO Distribution Partner, ORGANO will create your OGPAY® account on your behalf. You will receive an activation email containing your temporary password and a link to begin the activation process.

### What do you recommend I should do first upon login?

Verify Information: Upon login, please verify all your information are correct.

Link Accounts: We recommend that you link a bank account or a credit card into your OGPAY® account, you can do this by going to 'Mobile Wallet', select 'linked accounts', then choose to link either a bank account or credit card.

Once you have linked either a bank account or credit card, you can load funds into your OGPAY® wallet so you can start using the benefits of OGPAY®. To load funds, go to 'Mobile Wallet', Select 'Load Money', then select the desired option and fill in the appropriate information.

### I'm an independent Distribution Partner, but I haven't received an activation email.

#### What do I do?

If you haven't received your account activation email, please contact OGPAY® Customer Service, and we will gladly assist.

**Toll Free:** 800-882-2314

**International call:** +1 800-882-2314

**Email:** [support@ogpay.com](mailto:support@ogpay.com)

**Hours:** Monday to Friday - 6AM to 6PM PDT  
Saturday - 6AM to 3PM PDT

### What is my Username?

You can select your own username upon sign up. If you forgot your username, you could click on 'Forgot Username' on the Sign In page. If you are an Organo distribution partner, your username is your Organo Distributor ID#. If you do not know your Distributor ID, please contact: [support@ogpay.com](mailto:support@ogpay.com)

### How do I change my profile information?

You can change the information of your OGPAY® Wallet profile by clicking on "Account" tab and update your information under customer address and mailing address. You can update your address, email and phone number.

For nameFor name corrections, please contact us by email at [support@ogpay.com](mailto:support@ogpay.com) or by phone Toll Free: 800-882-2314 International call: +1 800-882-2314

# Managing your Transactions

## What kind of transactions can I make with OGPAY®?

### Transaction Types:

- Transfer Mobile wallet funds to an OGPAY® Physical Visa Debit Card/Virtual Debit Card
- Load funds into your mobile Wallet from a Credit Card or any U.S. Bank Account
- Transfer Mobile Wallet Funds to your personal Savings or Checking Account.
- Send Mobile Wallet Funds to another Mobile wallet account or to your OG Pay Wallet Debit Card
- Request Payment from another OGPAY® Mobile Wallet Account
- Buy/Sell Digital Assets

## Can I transfer money from my OGPAY® to a personal account?

You can move money to any savings or checking account from your OGPAY® Wallet. Each transaction costs \$1.00 within the US and starts \$1.50 outside the US, depending on the service chosen. This will take 5 banking days. Additional fees may apply and be charged by your banking partner. Please contact your bank directly for more information.

## How long does it take for funds to get credited into my wallet when loaded via credit card?

Once the card has been approved and verified for the initial loads, loads via credit card are immediately credited to your OGPAY® wallet.

## How do I transfer funds from my OGPAY® to my bank account?

To transfer funds from your OGPAY® to a bank account, log in to your OG Pay account Click on "Mobile wallet" and then "send money". This section allows you to manage your bank transfer to any US bank accounts or bank accounts outside the US. Please ensure to fill out all fields with accurate information in order to avoid delays.

*\*You can find a complete guide on how to transfer funds in the document "OGPAY® International Banking Transfers Guide (Global)" available in your Back Office under "Resources".*

The screenshot displays the OGPAY mobile application interface. At the top, there's a navigation bar with 'Mobile Wallet' highlighted. Below it, a secondary navigation bar includes 'Send Money', 'Request Funds', 'Load Money', 'Linked Accounts', 'Scheduled Transactions', 'Nicknames', 'Wallet ID Management', and 'Close Account'. The main content area is split into two columns. The left column shows account balances: 'OG PAY ACCOUNT BALANCE' with 'Mobile Wallet Pending Balance', 'Mobile Wallet Available Balance', and 'Digital Currency' all at '\$0.00 (USD)'; and 'OG DEBIT CARD BALANCE' with 'Virtual Debit Card Balance' at '\$0.00 (USD)'. The right column is titled 'SEND MONEY TO ANY NON US BANK ACCOUNT' and contains a form with a 'Select Country' dropdown, an 'Amount' input field, and a section for selecting transfer types with checkboxes for 'Bank Account', 'Cash Pick up', 'Mobile Wallet', 'Home Delivery', and 'Mobile Recharge'. A 'Search For Payment Options' button is located at the bottom of the form.

## How much money I can transfer to my bank?

You can transfer funds that is not more than \$10,000 USD

## How can I link my bank account to my mobile wallet account?

To add your personal bank account, please go to 'Linked accounts' under mobile wallet and complete the required information. Once your bank account is on file, you will need to verify the account by doing a 'micro transaction'.

## How can I verify my bank account?

To verify your savings or checking account, please go to 'verify micro transactions'. Two micro withdrawals (less than \$0.16 each) will be withdrawn from that specific account. This process is used to securely determine the account to be yours as well as to protect your banking information.

To complete the micro withdrawal verification, select the account you wish to verify. If there are multiple accounts, a drop down list will display. Once the account has been selected, enter the 2 micro withdrawals that were withdrawn from the specified account and click Verify.

## How do I transfer Money to my Virtual Debit Card/another OG Pay Wallet Account?

To transfer funds from your OG Pay to your Virtual Debit Card or to another OG Pay Wallet, Click on "Mobile wallet" and then "Send Money". This section allows you to transfer funds into your Virtual debit card by selecting "OG PAY Debit Card" or to any OG Pay Wallet account by selecting "Mobile Wallet Account". Please make sure to fill out all fields with accurate information.

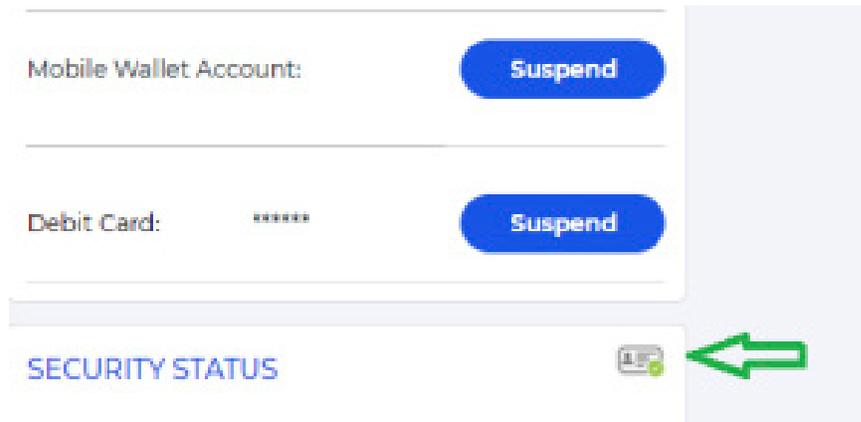
The screenshot shows the OG PAY mobile wallet interface. At the top, there's a navigation bar with 'Mobile Wallet', 'Debit Card', 'Portfolio Accounts', and 'Account'. Below that, a secondary navigation bar includes 'Dashboard', 'Send Money', 'Request Funds', 'Load Money', 'Linked Accounts', 'Scheduled Transactions', 'Nicknames', 'Wallet ID Management', and 'Close Account'. The main content area is titled 'Welcome' and features several sections: 'OG PAY ACCOUNT BALANCE' with fields for Mobile Wallet Pending Balance, Mobile Wallet Available Balance, and Digital Currency, all showing \$0.00 (USD); 'OG DEBIT CARD BALANCE'; and 'NEXT STEPS' with a table of tasks. The 'Send Money' form is the central focus, titled 'SEND MONEY FROM YOUR OG PAY TO OG PAY DEBIT CARD'. It includes a description, a 'Select Debit Card' dropdown menu (set to '-xxxx- Virtual Card'), and input fields for 'Amount', 'Your PIN', and 'Description'. A 'Send Money' button is located at the bottom of the form. A green arrow points to this button. Another green arrow points to the 'Send Money' button in the secondary navigation bar, and a third green arrow points to the 'Send Money' button in the top navigation bar.

TASKS	STATUS
✓ Verify Identity	Complete
Attach a Credit Card	To-Do

## Why the "Send Money" option is missing in my "Mobile Wallet" menu?

If you notice that there is no "Send Money" menu in your "Mobile Wallet", please check if your Identity has been verified. The "SECURITY STATUS" of your account on the left side of your OG Pay Dashboard should be "Identity Verified". If your identity is not verified, please contact the OGPAY® Customer Support and we will be happy to assist you.

If you are still unable to find the "Send Money" button, please check that your account is not "Suspended" (if your account is suspended you will find a "Restore" button to unsuspend the account in the "YOUR ACCOUNT STATUS" section).



## Do I need to link a US Bank account to transfer my funds?

Linking your US Bank Account is not mandatory and this is not the procedure of transferring your funds to your bank account. This is establishing your bank details as load and offloads methods. Linking your bank serves as a saved template whenever you will do a bank transfer and as load method. You can load money from your Bank to your OG Pay Account. However, you may also simply transfer your funds to your bank account without a linked account by going to "Mobile Wallet" and then, "Send Money".

## Why does it seem like I am transferring more money than the amount available in my balance?

If you are sending money to your Bank Account (outside the US. eg Canada ) please leave a minimum of \$ 3.51 USD in your wallet. \$3.50USD will be for used to cover any transaction fee and \$0.01 USD will remain in your wallet as a positive balance.

If you are sending money to a US Bank Account, please leave a minimum of \$1.01USD in your Wallet (\$1.00 USD will be used to cover any transaction fees, 0.01 USD will remain in your wallet as a positive balance).

## Can I use OG Pay as a payment method when placing an order with ORGANO?

Yes, you can use your OG Pay Wallet as a payment method with ORGANO.

When you use OG Pay as payment method in please ensure to enter the correct Mobile Wallet as it is set under "YOUR ACCOUNT STATUS" - "Mobile Wallet Account: "without adding any extra country code or prefix. Please also ensure that you have the mobile App downloaded as you will need to login to your OGPAY® account via the mobile app and approve the transaction via the app.

# Account Management

## How do I update my wallet number?

To update your mobile wallet number click 'wallet id management' under 'mobile wallet' and add your new mobile wallet number with the correct country code. Then click 'Update'.

## How do I update my notification methods as I am not receiving any security codes or Emails?

To update your notification methods click on 'update notification methods' on the left side of the homepage. After clicking "Update Notification Methods" you can select "Text and Message" as the desired method. Enter your email address and phone number\* and confirm by clicking "Update Notification Methods".

Note: for mobile numbers

1. Select the correct country code
2. Enter your mobile number without any country code or prefix

For security purposes, the system will send a security code via sms and/or email whenever you login to a new device. If you can't complete the process above, please contact OGPAY® Customer Support and we will be happy to assist you.

## What should I do if I forget my PIN?

If you forget your PIN, you can reset it using the "Forgot PIN" feature found in your online OGPAY® Portal under 'PIN management'.

Log in to your OGPAY® Wallet, click on 'PIN Management', and Select 'Forgot PIN'.

You will be asked to enter your OGPAY® username and password, and a security code will be sent to your mobile # via SMS or email (or both). To successfully receive the security codes please make sure you have set up your notifications properly. (Recommended option is to set up for both email and phone).

\*For security reasons, our customer service team have no access to this section and will not be able to assist with any Pin update.

## How can I access my OGPAY® account from my mobile device?

Download the App from the Apple App store or Google Play by searching 'OGPAY® Wallet' .You can also download the OGPAY® app by clicking on the appropriate boxes below.



## How do I log into my OGPAY® account via the mobile app?

Your OGPAY® App login is the same as your Web login. Enter your username and Password in the app's login screen and sign in. You will then receive a security code via SMS. Enter the security code to continue login in.

## How do I change my account password?

- Log in to your OGPAY® mobile wallet, click on 'Settings' under 'Account', then click on 'Password' and enter your old password.
- Select a new password, confirm it, and click 'Submit'

**Please note: Passwords must contain 6-15 characters and cannot be reused.**

## I forgot my OGPAY® password. What should I do?

1. To reset your password, select 'Forgot Password' on the login page and enter your username registered with the OGPAY® Mobile Wallet.
2. You'll soon receive a password reset link in your registered email. Follow the link and enter a new password that you have not previously used.
3. Confirm the new password and click on 'Submit.'

## I forgot my OGPAY® username. What should I do?

1. To reset your username, select 'Forgot Username' on the login page and enter your OGPAY® mobile wallet number
2. You'll soon receive a username reset link in your registered email. Follow the link and enter a new username you have not previously used.
3. Confirm the new username and click on 'Submit.'

## How do I verify my identity?

You can verify your Identity under 'Security Status' click on 'Verify Identity' and fill in the correct information. If you are an Organo Distribution Partner, Organo will verify your identity on your behalf. If you notice that your identity has not been verified yet, please contact OGPAY® Customer Support and we will be happy to assist you.

## I have recently changed my phone number; can I also change my mobile wallet number?

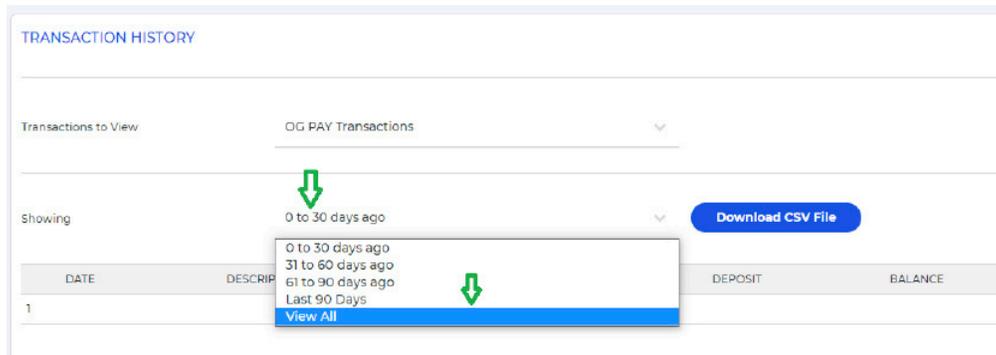
You can change your Mobile Wallet Number by following the steps below:

- Select 'Mobile Wallet' in the menu
- Click 'Wallet ID Management' and select 'Mobile Wallet Number'
- In the drop-down menu please select your country/country code and type your phone number

The screenshot shows the OGPAY mobile wallet interface. At the top, there's a navigation bar with 'Mobile Wallet' selected. Below it, a secondary navigation bar includes 'Wallet ID Management'. The main content area is titled 'MANAGING YOUR MOBILE WALLET NUMBER' and contains a form with fields for 'OG PAY Number', 'Country Code' (with a dropdown menu), and 'New Mobile Wallet Number'. There are buttons for 'Mobile Wallet Number', 'Alternate ID', and 'Alternate Security Code Notification Number' at the top of the form. A 'Update Mobile Wallet Number' button is at the bottom of the form. Green arrows point to the 'Mobile Wallet Number' button in the top navigation bar, the 'Wallet ID Management' link in the secondary navigation bar, the 'Mobile Wallet Number' button in the form, the 'Country Code' dropdown menu, the 'New Mobile Wallet Number' input field, and the 'Update Mobile Wallet Number' button.

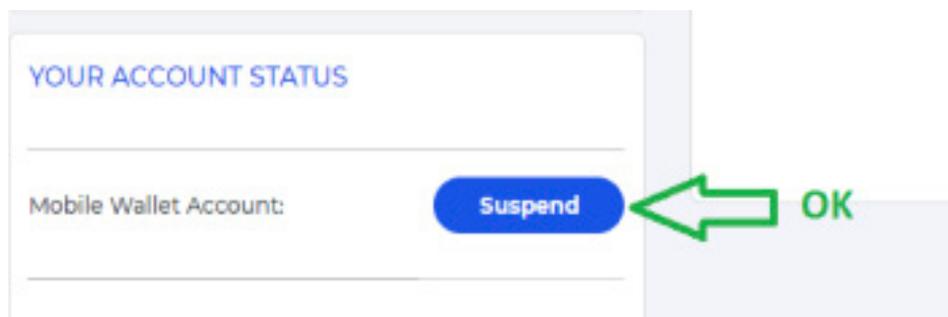
## I can only see the transactions of the last 30 days, can I see earlier transactions?

In order to see all your OG Pay transactions, log in to your OG Pay account, Click on "Mobile Wallet" and then "Dashboard". At the section "TRANSACTION HISTORY", under 'Showing', you will be able to change the time period using the drop down menu. You can also download your transactions in either Excel or PDF format.



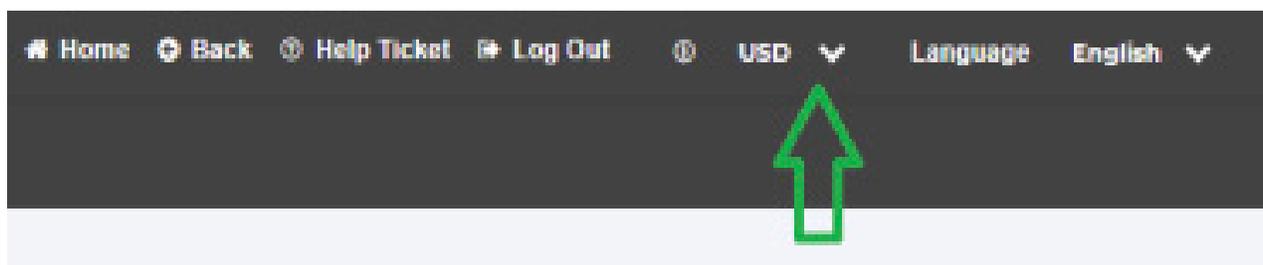
## What does the Suspend/Restore (unsuspended) in 'YOUR ACCOUNT STATUS' section do?

You can suspend your Mobile Wallet Account and your Debit Card by clicking on the blue button "Suspend" in the section "YOUR ACCOUNT STATUS" you will find under "Mobile Wallet" - "Dashboard" if you think your account has been compromised and need to suspend access to your account immediately. If you accidentally suspended your Mobile Wallet Account or your Debit Card please click on the blue button "Unsuspend" or "Restore" in order to reactivate your account.



## Can I use and check my balance in EUR or other currencies?

You can change the currency using the drop-down menu on the top right section of your OG Pay account, however, please note that the main currency denomination used in your wallet is US Dollars. Any other currency displayed is for your reference only and may fluctuate as OGPAY® uses real time foreign exchange rates and will use real time rates for any foreign transactions.



## **Is OGPAY® Available in other languages?**

You can select your preferred language using the drop-down menu on the top right side of the OG Pay Wallet website.

## **How do I send funds to another mobile wallet account, and what do I enter in the Acct/Mobile /Nickname Field?**

Sending money to another Mobile Wallet Account allows you to send money from your OG PAY wallet to another OG PAY wallet with no extra charge for this money movement and no limits on how often you can send money.

Click on 'Mobile Wallet', then click 'Send Money', Select 'Send Money to Another Wallet'.

Make sure to put in the correct amount and put in the recipient's Mobile Wallet # in the 'Acct/Mobile/Nickname' field. To ensure you are sending money to the correct Mobile Wallet Account #, please make sure to ask the recipient to provide you with the Mobile Wallet Account number as shown under 'Your Account' in their OGPAY® mobile wallet without adding additional country prefix, + or 00

You may put in any description for the transaction, enter your PIN and click 'Send Money'

## **How do I refer a friend so they can sign up for an OGPAY® mobile wallet account?**

Login to your OGPAY® Mobile Wallet, under 'Account', click on 'Refer a Friend', Enter their mobile number or email address, and click on 'Refer a Friend'. They will then receive a text or email invitation to sign up for an OGPAY® account.

## **My last transaction failed for incorrect IBAN/ BIC-SWIFT/NAME ON ACCOUNT, what should I do?**

If your last transaction failed for incorrect IBAN/BIC-SWIFT/NAME ON ACCOUNT please make sure to verify these detailed information with your bank, please also check with your beneficiary bank If you are able to receive US dollars in your bank account. If the transaction fails again please contact OGPAY® Customer Service and we will be happy to assist you.

## **I don't have a Transit Number/Sort Code, is it mandatory?**

This field is only mandatory for the UK. The transit Number/Sort Code\* field is not mandatory. If you don't have a Transit Number/ Sort Code please leave the field empty.

(Note that this field is only mandatory for UK transactions and it should follow the format XX-XX-XX)\*

## **The amount of money I transferred and the amount I actually received in my account do not match, why?**

Each transaction costs \$1.00 within the US and starts \$1.50 outside the US, depending on the service chosen.

Any other possible difference between the amount transferred and the amount received depends exclusively on the destination bank. We suggest you check in advance with your banking partner if there are any service fees or foreign exchange fees applied to bank transfers from a US account.

# OGPAY® APP

## I have not received a security code via SMS after entering my credentials, what should I do?

In order to receive the security code, you need to update your 'Notification Methods' using the OGPAY® Web version via your computer. Login to your OGPAY® Account via web, click "Update Notification Methods" on the bottom left side of your Homepage.

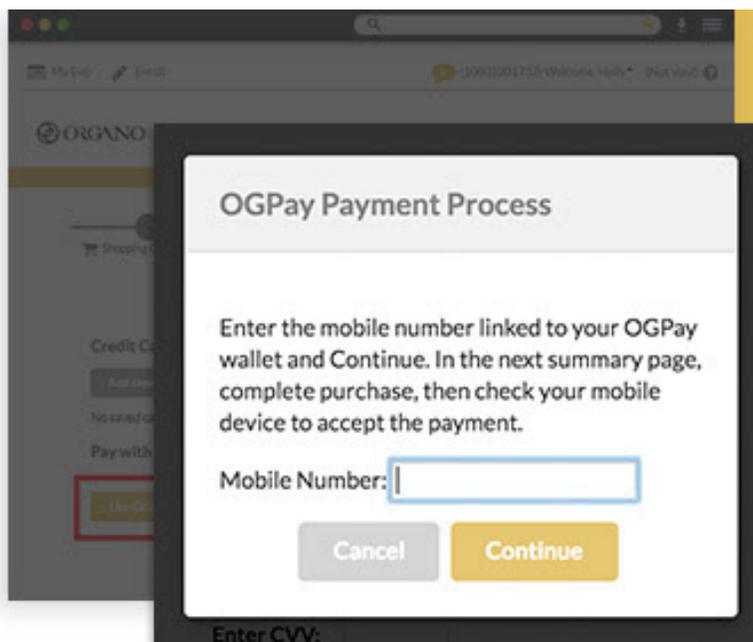
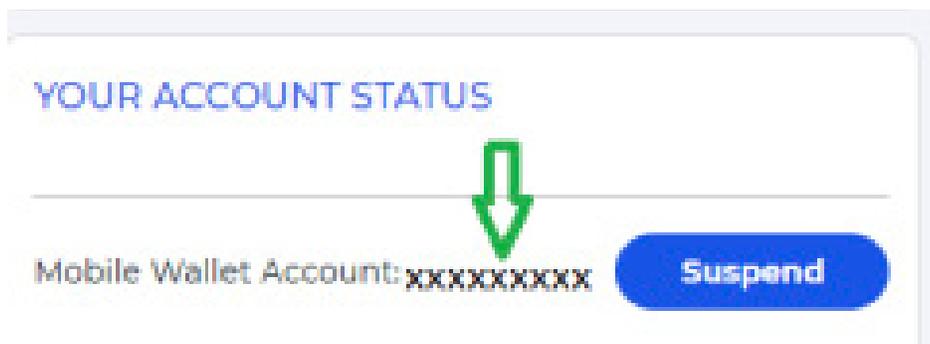
1. After clicking "Update Notification Methods" you can select "Text and Message" as method.
2. Insert your email address and phone number\* and confirm by clicking "Update Notification Methods".

\*Please enter the country code not only in the 'country' section but also with the phone number, for example: Italy +39

39XXXXXXXXXX (no + or 00, just the prefix)

## When I use OG Pay as payment method with ORGANO and the Mobile Wallet # is invalid, where do I find the correct Mobile Wallet #?

Your correct Mobile Wallet # can be found under "YOUR ACCOUNT STATUS" - "Mobile Wallet Account:" Please enter it as it is without adding any extra country code or prefix.



## I used OGPAY® as payment method for my ORGANO order but I don't have enough funds in my wallet, is there a solution to pay for the remaining balance?

You can link a credit card to your OGPAY® Wallet under the section "linked accounts", click on 'Credit Card', then click on the '+' sign on the top right corner and fill in your card information.

Once you have a credit card linked to your OGPAY® Wallet, the funds will be automatically loaded from the credit card into your OGPAY® Wallet to cover for the balance. A 3% fee on the load amount will apply.

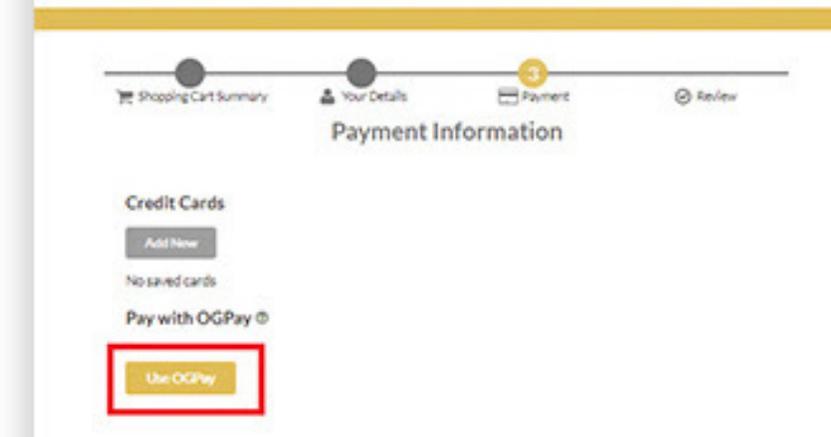
## How long do I have to accept a pending payment for an ORGANO order in my OGPAY® app?

The pending payment will remain in your OGPAY® Wallet under 'Pending Payments' section for 5 days. The order will be deleted after 5 business days, so please ensure to approve it within that time frame.

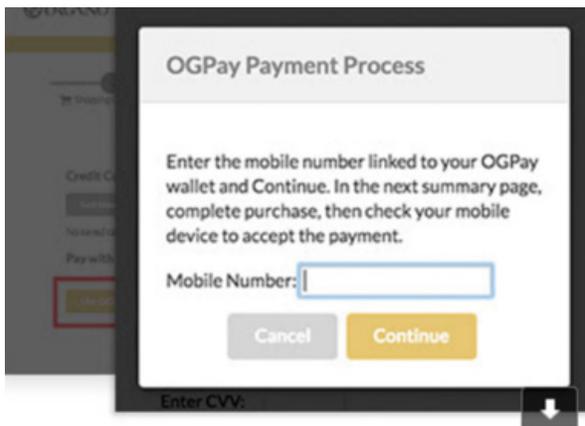
## How to pay for an ORGANO order with OGPAY®?

Make sure you download the OGPAY® Mobile app on your phone, and that you have successfully logged in via the App. Then just follow these steps:

1. Select "USE OGPAY® as mode of payment upon check out on the payment information page.

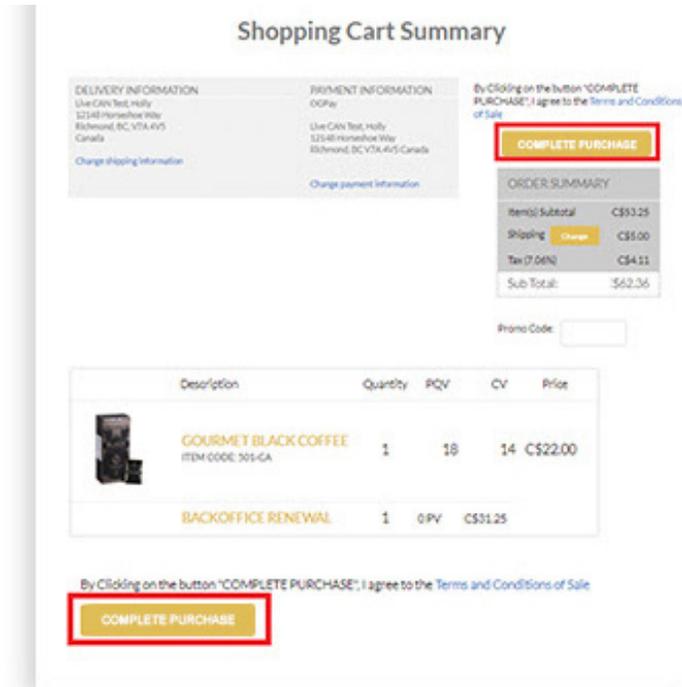


2. A pop-up window will display prompting you to enter your OGPAY® Mobile Wallet #. Please make sure that the mobile number matches the one in your OGPAY® account.

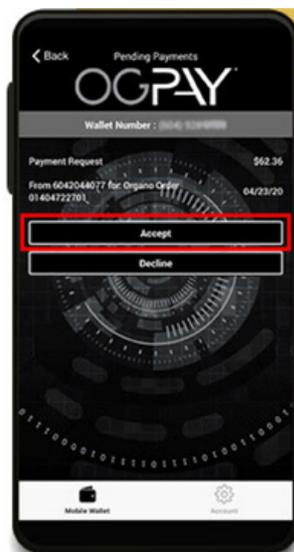


A pop-up window will display prompting you to enter your **OGPAY Mobile Wallet Number**. Please make sure that the mobile number matches the one in your **OGPAY account**.

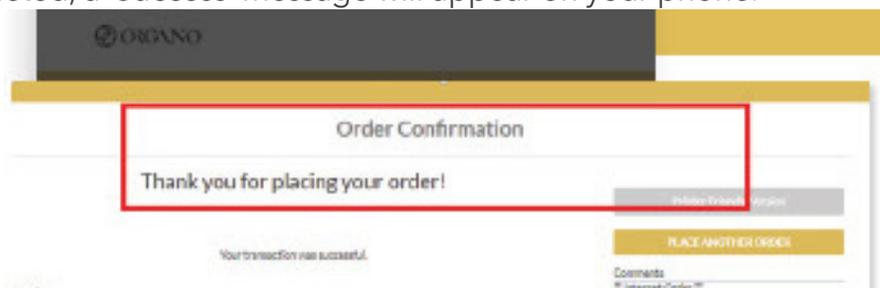
3. The Shopping Cart Summary window will appear, click on 'Complete Purchase' on the bottom of the screen.



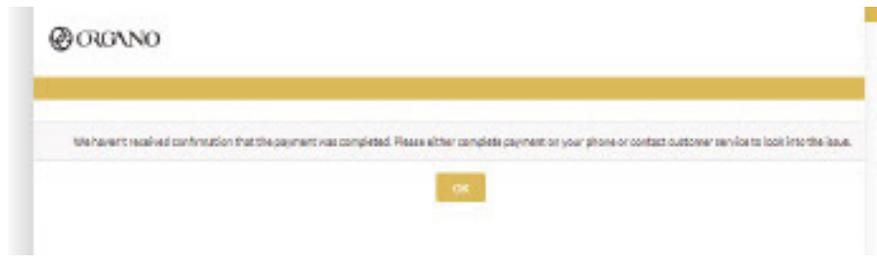
4. Have your mobile device handy and make sure you know your OGPAY® Pin. Check your OGPAY® Mobile App, open 'Pending Payments' and authorize the transaction by clicking 'ACCEPT'.



5. Once completed, a 'Success' message will appear on your phone.



6. In case the payment cannot be approved within 2 minutes, your order will be placed in pending status. Login to your OGPAY® App again and make sure to accept the payment to complete the order.



## My Virtual Debit Card

### Where can I find my virtual Debit Card?

Log in to your OGPAY® account, on the dashboard select 'Debit Card', then select 'Virtual Debit Card'. If you have not requested your virtual card yet, click 'add debit card' and select 'virtual card program'. Your OGPAY® Virtual Debit card can be used for any online purchases that accepts Visa. Keep this information safe and secured to prevent unauthorized and/or fraudulent charges.

### I have money in my wallet, why did my transaction using the virtual Card decline?

Before using your Virtual Card, please make sure that you move enough funds from your OGPAY® Mobile Wallet account to the Virtual Debit Card.

To transfer funds from your OGPAY® Mobile Wallet to your Virtual Debit Card, click on "Mobile Wallet", then click on "Send Money". Select "Send Money to Virtual Debit Card", then fill in the amount you wish to send, the description of the transaction, and your Pin.

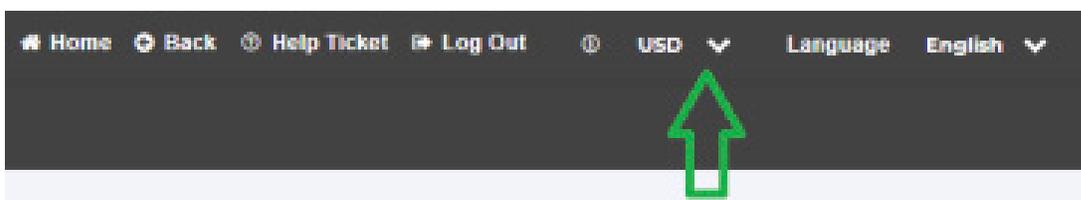
Please ensure to fill out all fields with accurate information always using a dot "." And not a comma "," for decimal numbers.

### I have the correct amount in EUR/GBP/CAD in my Virtual Card, why does my Virtual Debit Card keep declining?

Please note that the currency in your OGPAY® Wallet and in your virtual debit card is in US Dollars. We recommend that you to display the currency of your wallet in USD (US Dollars) when checking on your Wallet balance or Virtual Debit Card Balance for accuracy.

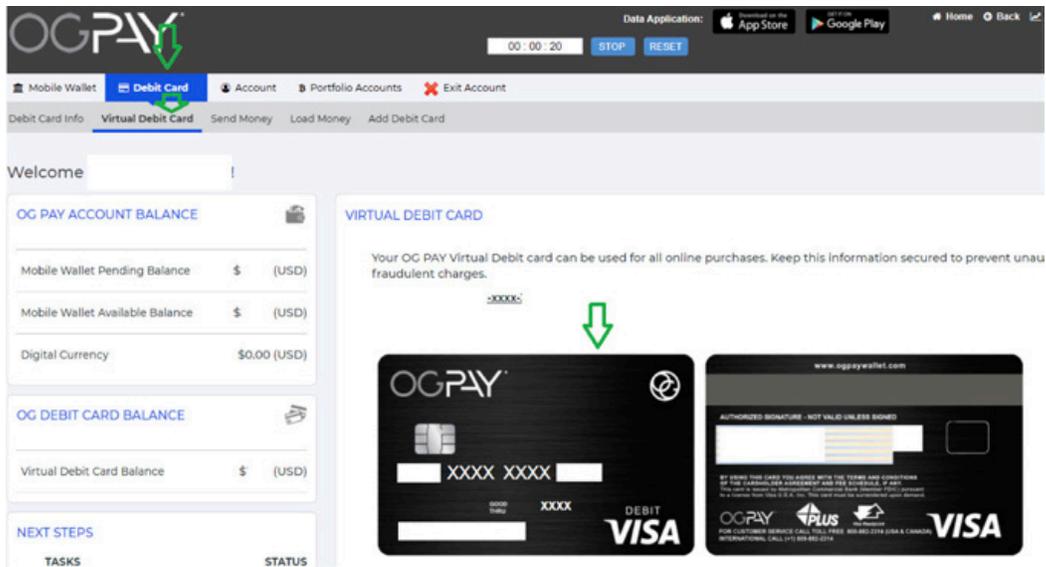
*\*Please note that other currencies displayed on the OGPAY® wallet is for reference only and we cannot guarantee for any exact conversions as it uses real time exchange rates and may fluctuate, therefore, it is best to transact in USD when using OGPAY®.*

You can change the currency of your mobile wallet back to USD using the drop-down menu on the top right section of your OGPAY® account.



## Where can I use my Virtual Debit Card?

Your OGPAY® Virtual Debit Card is a VISA debit card. The card can be used for online or telephone transaction where VISA cards are accepted. You can find your Virtual Debit Card Details under “Debit Card”, click “Virtual Debit Card”, enter your Pin and the screen will display a copy of your virtual debit card when you can see the card number, expiry and CVV.



## Is there any limit on the amount I can load into Virtual Debit Card?

The OGPAY® Virtual Debit Card has a maximum available balance of \$5000.00 Money transfers into the virtual debit card can't exceed a total of \$5000.00

## My OGPAY® Physical Debit Visa Card

### How do I view the Cardholder Agreement?

You can find the agreement by visiting [ogpaywallet.com](http://ogpaywallet.com) on the top right corner of the website, or you can click [Here](#).

### How can I order a physical Debit Visa Card?

Log in to your OGPAY® account, click on 'Add Debit Card'. Choose a debit card type program on the drop-down menu, complete the required information, and click submit.

***\*You can also order a Virtual Debit Visa Card which will be available for your use immediately.***

### My card didn't arrive within the normal delivery time frame. What should I do?

If you do not receive your card within 7-10 business days,

**please contact OGPAY® Customer Support.**

### What are the benefits of using your Debit Visa Card?

Your Debit Visa Card allows you to:

- Use funds on your Debit Visa Card anywhere Visa Card is accepted.
- Withdraw funds from your Debit Visa Card via any ATM worldwide.
- Move funds from your OGPAY® Mobile Wallet account into your Debit Visa Card in real-time and for FREE.
- Load Payroll deposits right into to your Debit Card
- Load funds from GreenDot onto your Debit Card

## **How do I activate my new Debit Visa Card?**

Once you receive your card in the mail, your card is ready to use. No activation is needed.

## **How and where do I get my card's PIN?**

Your card's PIN is the same as your OGPAY® Mobile Wallet PIN.

## **Can my Debit Visa Card be in the name of my business?**

Debit Visa cards can only be issued in the name of an individual. The cards can also only be mailed to a physical address and not a PO box.

## **How can I obtain my card balance?**

- Log into your OGPAY® Wallet and look for your 'Transaction History'. Transactions to view are OGPAY® Transactions and Debit Card Transactions.
- Using your smartphone, access your OGPAY® Wallet via the mobile app. Click the pancake button on the top left of your screen and look for "view transactions tab."
- You can also check it through any ATM Machines.

## **How long does it take for my transaction history to update with my card transactions?**

Your OGPAY® Wallet transaction history will be updated with your card transactions a few moments after the card processor receives the information. Please note that not all merchants may immediately submit their card transactions for processing, so you might not see these transactions in your history instantly.

## **Can I use my Debit Visa Card to withdraw cash via an ATM?**

You can use your physical Visa debit card to make cash withdrawals at any ATM bearing the Acceptance Mark displayed on your card front or back. Please refer to your Cardholder Agreement to view your cash withdrawal limits.

## **Can I use my Debit Visa Card outside of the country?**

Yes, your Debit Visa Card can be used Internationally where Visa is accepted. If you make a purchase or withdrawal in a currency other than the currency in which your card was issued, the Issuer may assess a foreign currency conversion fee of 3% on the transaction amount.

## **Can I make transfers to my Debit Visa Card and/or view card transactions via the Mobile App?**

Yes, you can view your transactions, card balance and history by logging into your account via your OGPAY® Mobile App.

## **What is the maximum balance my Debit Visa Card can carry?**

Your card type determines your maximum balance. Please refer to your Cardholder Agreement for your maximum balance.

## **What limits is my Debit Visa Card subject to?**

Your Debit Visa card is subject to transaction limits as defined in your Cardholder Agreement under Fees and Limits Schedule.

## What should I do if I forget my PIN?

If you forget your PIN, login to your OGPAY® Wallet account, click on “Mobile Wallet”, then select ‘PIN Management’, click on ‘Forgot Pin’, a screen will pop up and will ask you to re-enter your username and password again.

## What should I do if my Visa Debit Card is lost or stolen?

If you believe your Card or Access Code(s) (“PIN”) has been lost or stolen, call the number on the back of your Card immediately. You can also login to your OGPAY® wallet, under the ‘Debit Card’ Section, click ‘Report Lost Card’ and fill in the information.

## What should I do if I don’t recognize the merchant listed on my card statement?

Some merchants may bill under a name other than their operating name, or bill from a state different from where you made your purchase. If you still have questions about the transaction, please contact the merchant directly.

## What is a Visa Debit Card Dispute?

If you believe that a prepaid card transaction has been posted to your account by mistake, you may submit a Prepaid Card Dispute within 60 days of the date that appears on the transaction statement or receipt.

## What should I do before I submit a Visa Debit Card Dispute?

You should try to call the merchant directly first and inquire about the ‘charge’ and resolve your card dispute with the merchant directly for an easier process. If this is still not resolved with the merchant directly, then you can go ahead and submit a dispute.

## How do I submit a Prepaid Card Dispute?

Identify the card issuer, it is normally displayed on the back side of the card near the bottom. Download the corresponding issuer dispute form and fill it out according to the instructions indicated on the form:

- Disputes are subject to time limits which vary between 30 and 120 days after the date they appear on your transaction history.
- Most transactions must be disputed within 60 days of the date when they appear on your transaction history.

## How long will it take to be reimbursed for unauthorized charges?

Approximately 45 - 60 days, but no guarantees.

### OGPAY® CUSTOMER SUPPORT

**Toll Free:** 800-882-2314

**International call:** +1 800-882-2314

**Email:** support@ogpay.com

**Hours:** Monday to Friday - 6AM to 6PM PDT

Saturday - 6AM to 3PM PDT