

BRICS PAY (C2B)

USER MANUAL

TABLE OF CONTENTS

1. REGISTRATION IN THE APP	2
1.1 Selecting a citizenship country	3
1.2 Registration by phone number	4
1.3 Registration by email	9
2. AUTHORIZATION	13
2.1 Authorization by phone number	13
2.2 Authorization by email	15
2.3 Authorization by Passcode	16
3. PASSWORD RECOVERY	18
4. COMPLETING THE KYC PROCEDURE	21
5. BANK CARDS	25
5.1 Adding a bank card	26
5.2 Changing bank card settings	28
5.3 Removing a card	30
6. BALANCE TOP UP	
7. PAYMENT BY SCANNING A QR CODE	34
8. PAYMENT VIA QR CODE GENERATION IN APP	37
9. TRANSACTION HISTORY	38
10. SHOPS	39
11. ADDING A PHONE NUMBER	42
12. CHANGE YOUR PHONE NUMBER	
13. ADDING AN EMAIL ADDRESS	
14. CHANGE YOUR EMAIL ADDRESS	
15. ADDING A PASSWORD	
16. CHANGE PASSWORD	
17. 2FA ACTIVATION	61
18. 2FA DEACTIVATION	66
19. ENABLE/DISABLE APPLICATION DARK THEME	68
20. CHANGE LANGUAGE	69
21. CHANGE OF CURRENCY CONVERSION	70
22. TECHNICAL SUPPORT CONTACTING	72
23 LOG OUT OF YOUR ACCOUNT	73



1. REGISTRATION IN THE APP

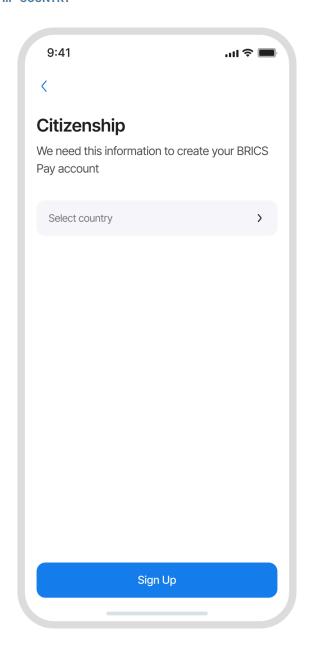
After installing the BRICS Pay application, onboarding screens will become available, which contain the "Sign Up" and "Log In" buttons. To go to the registration page, click on the "Sign Up" button, a registration page will open for selecting your country of citizenship.



One of the onboarding pages



1.1 SELECTING A CITIZENSHIP COUNTRY



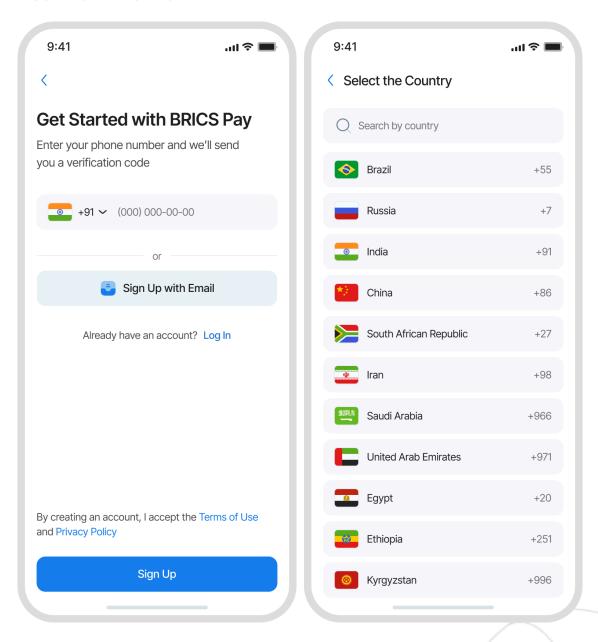
Citizenship country selection page

Select your country of citizenship from the list of countries in the application and click the "Sign Up" button to go to the registration page by phone number or email.

IMPORTANT: Not all countries of the world are currently available for registration. The list of countries is periodically updated. If your country of citizenship is not on the list, you will not be able to use the application until the country is added to the list.



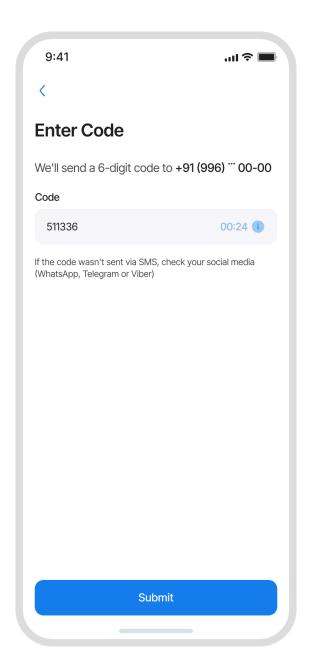
1.2 REGISTRATION BY PHONE NUMBER



Registration pages using phone number and country selection

To register by phone number, enter the appropriate number to which the two-factor authentication code (2FA) will be sent. If necessary, select the country and click the "Sign Up" button to go to the page for entering the two-factor authentication code.

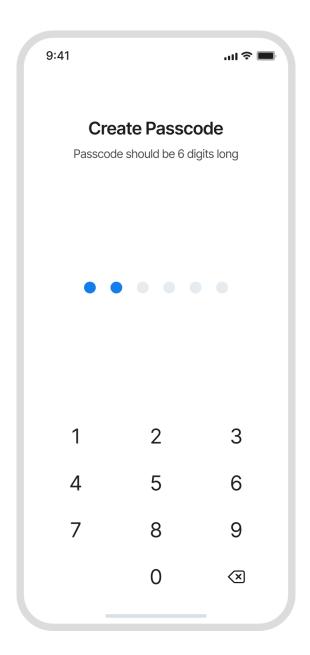




2FA code entry page

Enter the six-digit 2FA code that was sent via SMS or messenger message associated with the specified phone number. If the message was not received, request a resend of the message by clicking the "Resend Code" button after 60 seconds. If the 2FA code is entered incorrectly four times, a modal window with an error will appear, after which you will need to start the process over again. After entering the 2FA code correctly, click the "Submit" button to go to the Passcode installation page.





Passcode Setup Page

Enter the six-digit code that will be used to authenticate the authorized user when opening the application. After entering the code, the Passcode confirmation page will open.

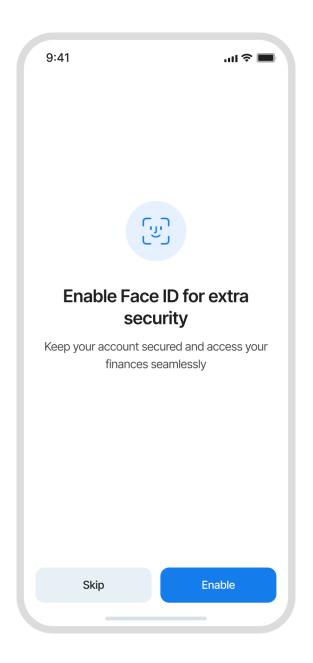




Passcode Confirmation Page

Confirm the six-digit code that was provided on the previous page. If you enter an incorrect code, the error "Wrong passcode. Please, try again." will be displayed. After entering the correct code, the Face ID enablement setup page will open.

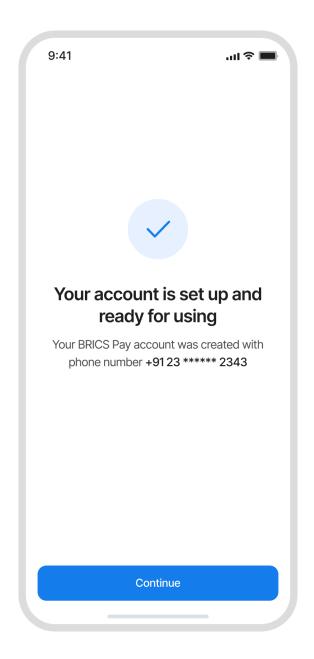




Face ID Activation Page

You can activate the Face ID function by pressing the "Enable" button, or skip this step by selecting the "Skip" button. After pressing either button, a page will open for successfully finishing the registration process.





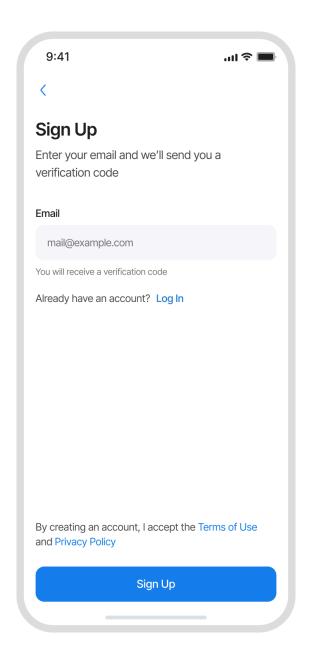
Successful Registration Page

Click on the "Continue" button to go to the main page of the application.

1.3 REGISTRATION BY EMAIL

If you want to register using email, click "Sign Up with Email" to be taken to the email registration page.

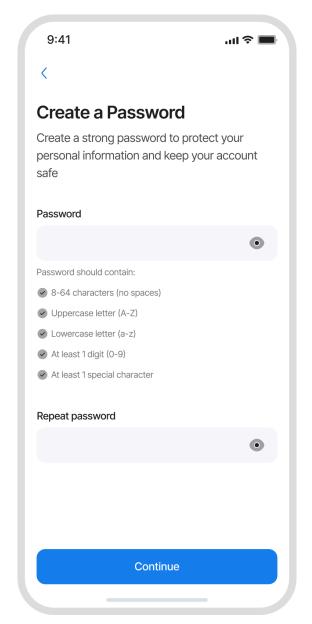




Email Registration Page

On this page, enter the email address to which the 2FA code will be sent. Click the "Sign Up" button to go to the password entry page.

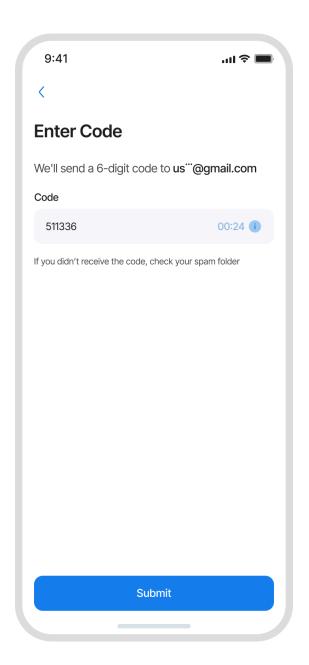




Password Setting Page

Create a password. The password must contain upper and lower case Latin letters, numbers, special characters, and be at least 8 characters long and no more than 64 characters long. By clicking on the eye icon in the password entry or confirmation field, you can display the entered password in plain text. Click the "Continue" button. If the entered password and its confirmation do not match, a corresponding error will be displayed when you click "Continue". If you enter the correct password that meets the requirements and confirm it, after clicking "Continue", a page for entering the 2FA code will be opened.





2FA code entry page

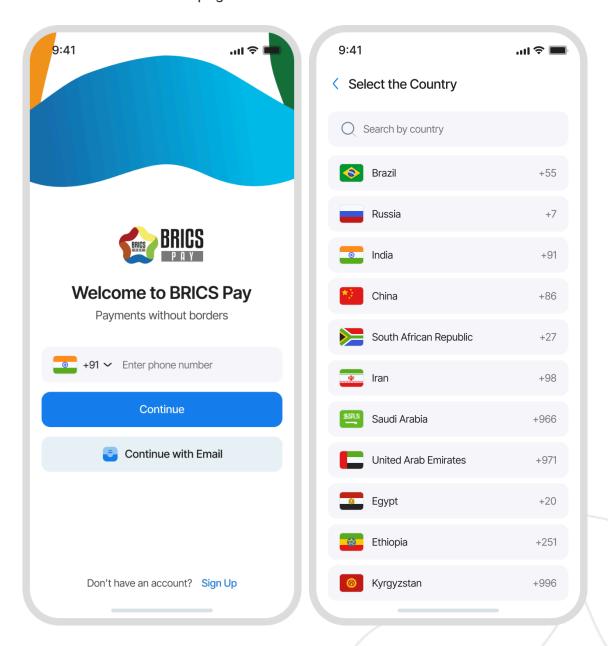
Enter the 2FA code that was sent to the email address you specified during registration. If the message was not received, request a resend of the message by clicking the "Resend Code" button after 60 seconds. If you enter the 2FA code incorrectly four times, a modal window with an error will be displayed, after which you will need to start the process over again. After entering the correct 2FA code and clicking "Submit", a page for setting the Passcode will open. The next steps are similar to those for registering via phone number.



2. AUTHORIZATION

2.1 AUTHORIZATION BY PHONE NUMBER

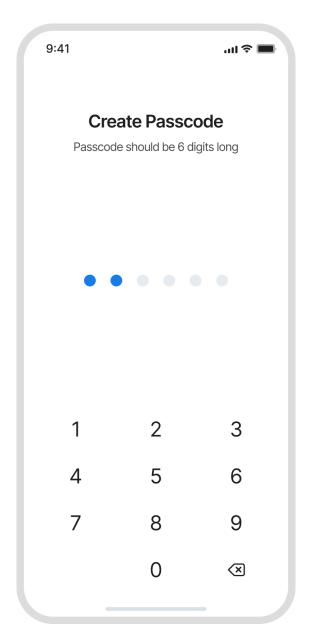
To log in to the app, click the "Log In" button on any onboarding page. This will open the phone number authorization page.



Authorization pages by phone number and country selection

Enter the phone number registered in the system. If necessary, select the country. After clicking the "Continue" button, a page for installing the Passcode will open.

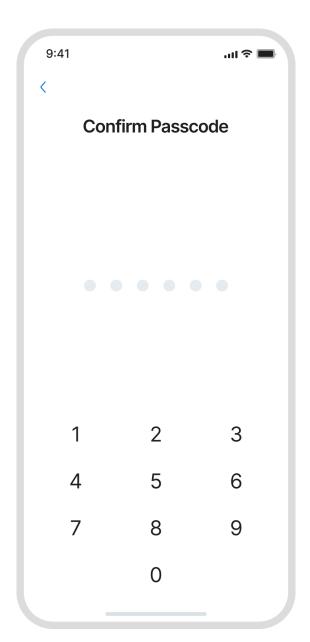




Passcode Setup Page

Enter the six-digit code that will be used to authenticate the authorized user when opening the application. After entering the code, the Passcode confirmation page will open.





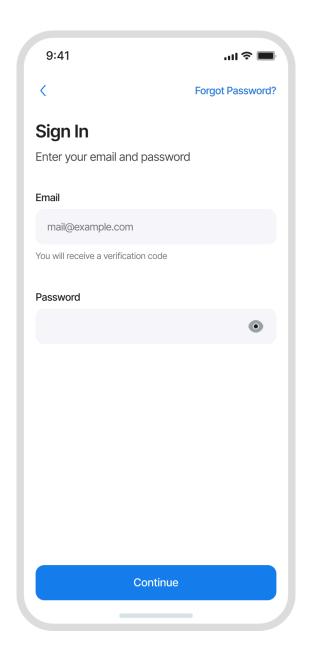
Passcode Confirmation Page

Confirm the six-digit code that was provided on the previous page. If you enter an incorrect code, the error "Passcodes don't match" will be displayed. After entering the correct code, the application main page will open.

2.2 AUTHORIZATION BY EMAIL

To Log In via email, select the "Continue with Email" option on the phone number login page. A page will open to continue the login process using email.





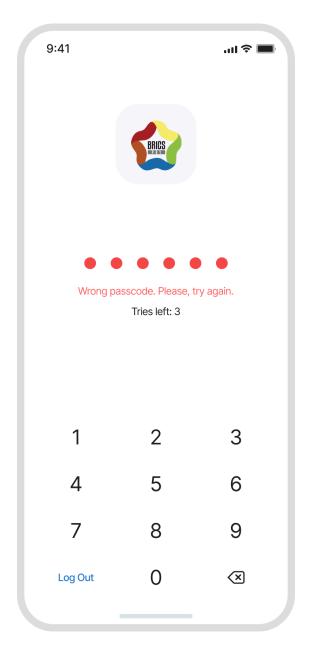
Email Login Page

Enter the email registered in the system, as well as the password you have set. Click the "Continue" button. If you enter incorrect data, a corresponding error will be displayed. If you fill out the form correctly and click the "Continue" button, a page for installing the Passcode will be opened. The next steps are similar to those for authorization by phone number.

2.3 AUTHORIZATION BY PASSCODE

When you minimize the application without logging out of your account and then try to reopen the application, you must enter the password for access (Passcode). If you enter the Passcode correctly, the main page of the application will open.





Passcode input page with error

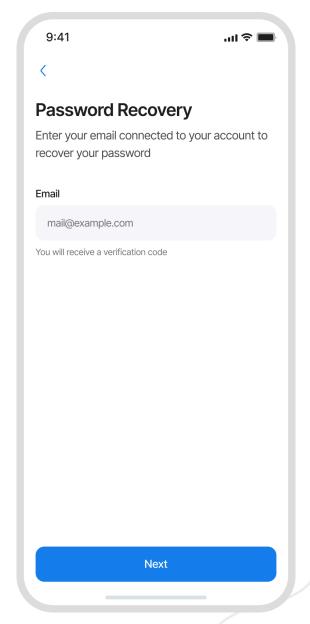
After two unsuccessful attempts to enter the password, the system will display the number of remaining attempts and the corresponding error. After five unsuccessful attempts to enter the Passcode, the authorization page by phone number will open.

To log out of your account, click "Log Out".



3. PASSWORD RECOVERY

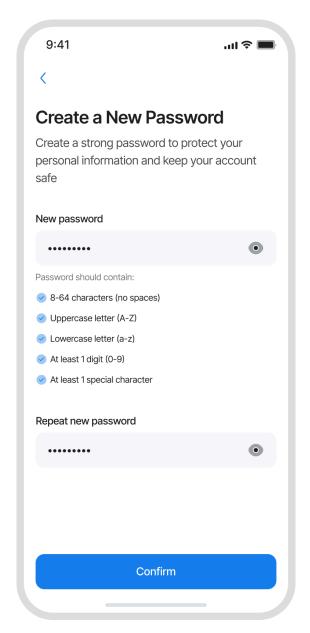
Click the "Forgot Password?" button on the email login page to open the password recovery page.



Email Input Page

Enter the email address registered in the system and click the "Next" button. A page for creating a new password will open.

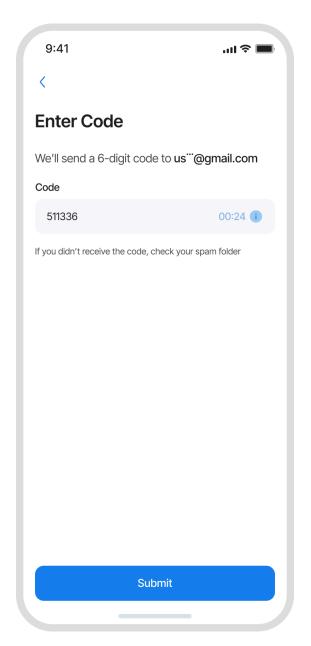




Password Setting Page

Enter a new password according to the requirements and repeat it to confirm, click the "Confirm" button. If the entered password and its confirmation do not match, a corresponding error will be displayed when you click "Confirm". If you enter the correct password that meets the requirements and confirm it, after clicking "Confirm", a page for entering the 2FA code will be opened.

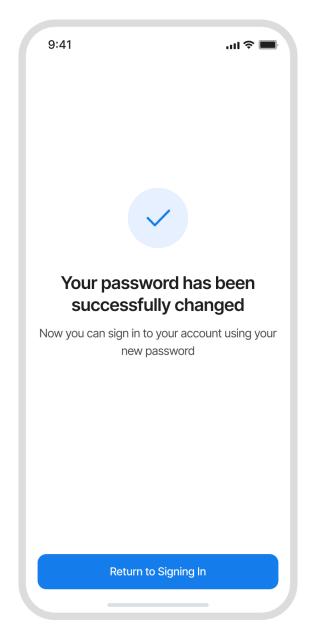




2FA code entry page

Enter the 2FA code received through the activated 2FA methods and click "Submit". If the message was not received, request a resend of the message by clicking the "Resend Code" button after 60 seconds, except for the 2FA method via Google Authenticator. If the 2FA code is entered incorrectly four times, a modal window with an error will be displayed, after which you will need to start the process over again. The display of 2FA methods on this page depends on which method is enabled in the profile. After entering the correct 2FA code and clicking "Submit", a page for successful password recovery will be opened.





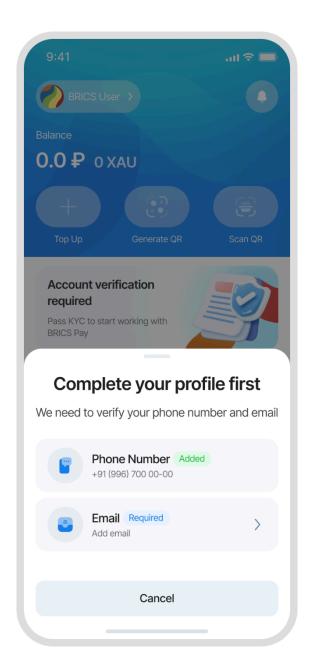
Successful password recovery page

Click on the "Return to Signing In" button to go to the email authorization page.

4. COMPLETING THE KYC PROCEDURE

To add a bank card to the application, you need to go through the Know Your Customer (KYC) procedure. To successfully pass KYC, you must have a phone number and email address specified in your account profile. If they are missing, a modal window for adding a phone number and email will be displayed on the main page when you click on the banner with KYC.

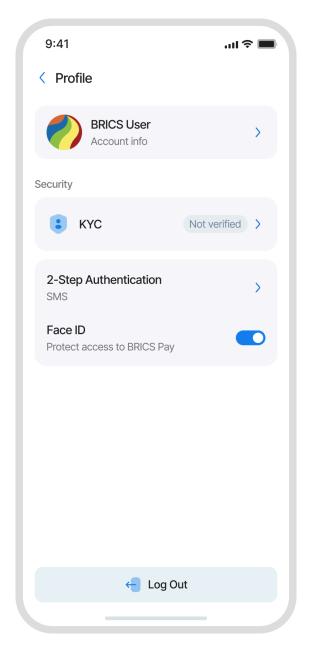




Home page with modal window for adding phone number and email

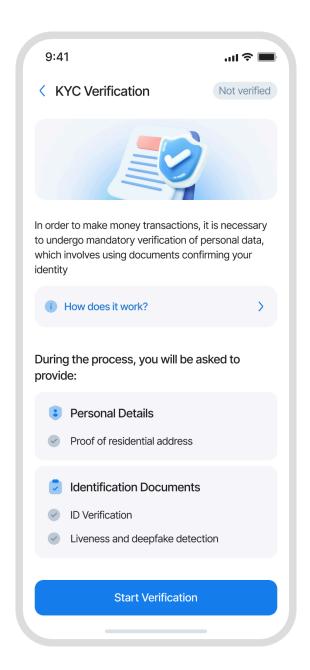
After adding your phone number and email address on the main page, go to the "Profile" section through your account name, and then go to the KYC section or click on the KYC banner on the main page. A page with the KYC procedure will open.







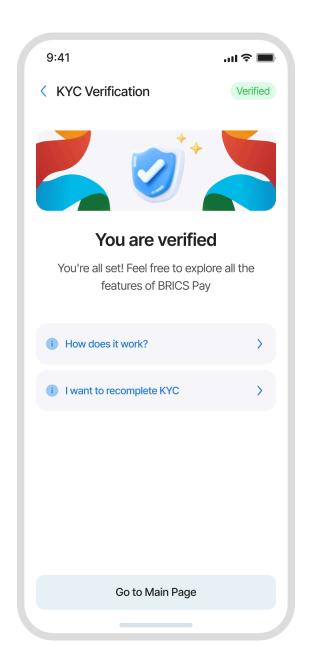




KYC Page

This page displays the current KYC status, as well as the reasons for rejection in case of refusal, with the ability to resend documents. When you click the "Start verifications" button, a modal window is additionally displayed with the acceptance of the partner crypto exchange agreement. In this modal window, you must check the checkbox and click the "Go to Verification" button, after which the Sumsub SDK page will open, where you must go through all the steps and return to the application. In the Sumsub system, you must approve the KYC of this applicant, after which the status on the KYC page will change to match the verification results.





KYC Success Page

This page displays the successful KYC status. Click on the "Go to Main Page" button to go to the main screen of the application.

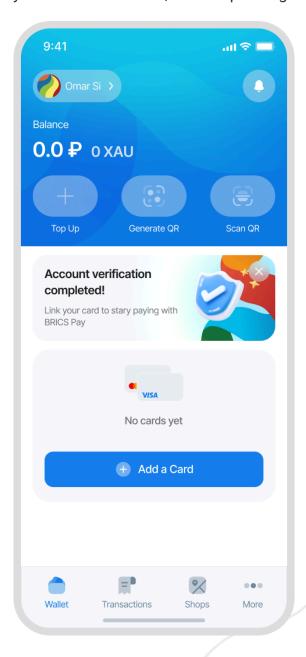
5. BANK CARDS

The application provides functionality for working with bank cards.



5.1 Adding a bank card

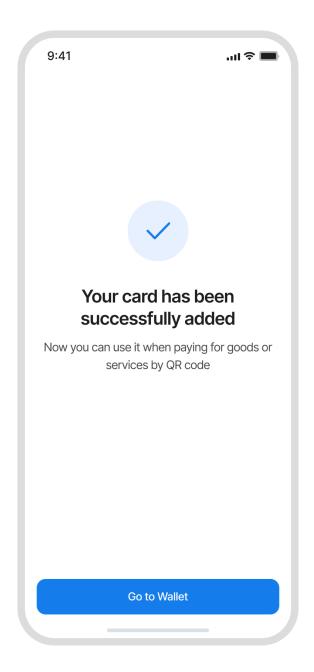
After successfully completing the KUS procedure, you can add a bank card by clicking on the "Add a Card" button on the main page of the application. The application can only add three cards, and if you try to add a fourth card, a corresponding error will be displayed.



Home page of the application without cards

On the card adding form page, fill it with valid data and submit the form, the page for successfully adding the card will open.

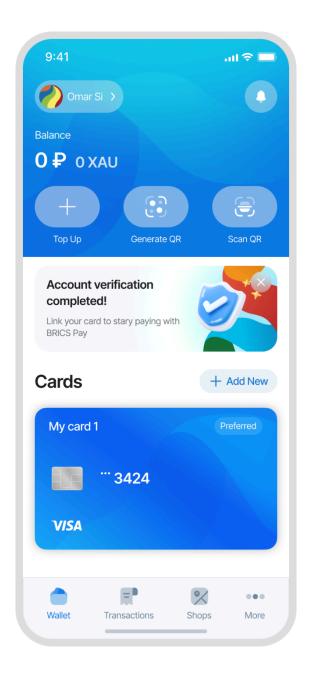




Successful Add Card Page

Click on the "Go to Wallet" button, the main page with the added card opens.



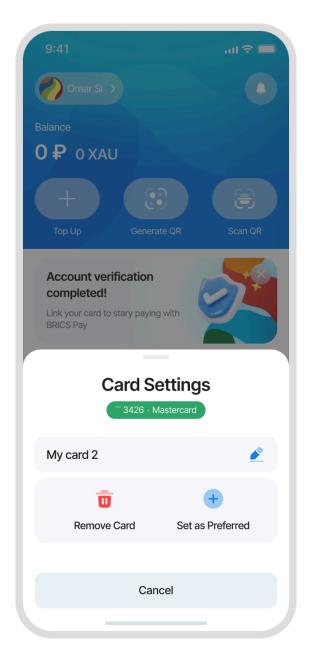


Home page with added bank card

5.2 CHANGING BANK CARD SETTINGS

When you click on any added card on the main page, a modal window will open in which you can change the priority of this card.



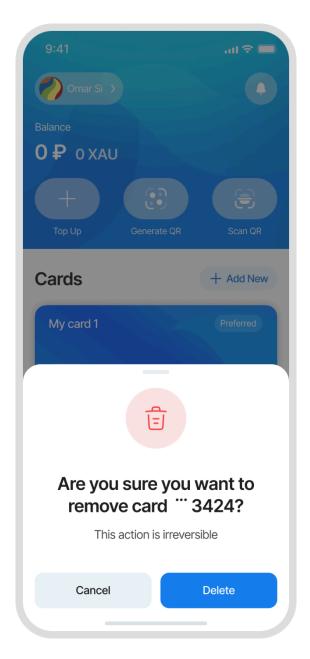


Card Settings Page

To set the priority of a bank card, click the "Set as Preferred" button. After successfully changing the priority, "Preferred" will be displayed on the selected card. Click the "Cancel" button to close the card settings window. If you want to change the name of the card, click the pencil icon next to the current name and enter a new name.



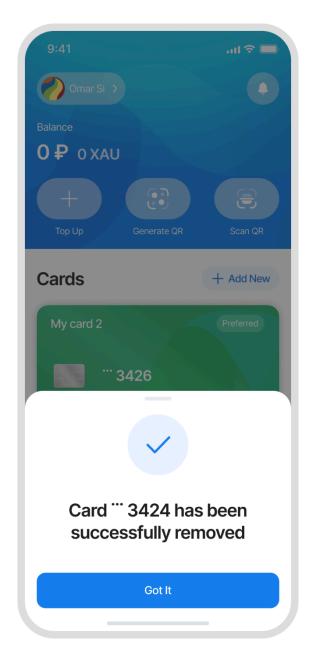
5.3 Removing a card



Card Remove Page

To remove a card, click the "Remove Card" button and confirm the removal actions. To close the window, click the "Cancel" button.





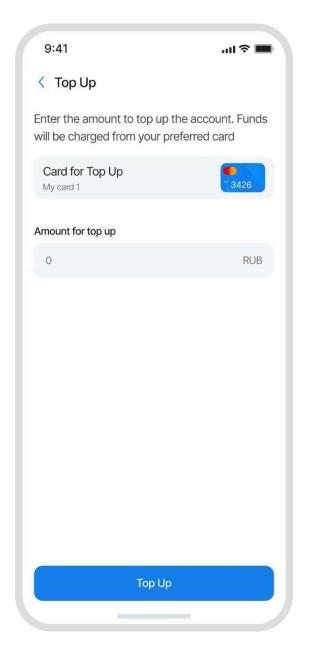
Successful card removed page

Click on "Delete", a window will open with the successful completion of deleting the card. This deleted card will disappear from the list of cards.

6. BALANCE TOP UP

You can top up your wallet balance using cards added to the app. On the main page, click the "Top Up" button to open the balance top-up page.

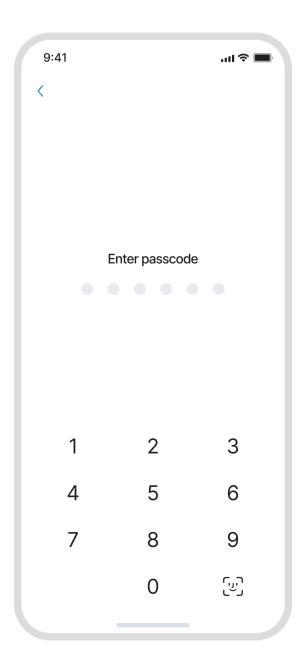




Wallet Top Up page

The priority card will be installed automatically. Specify the top-up amount in the application currency. Click the "Top Up" button to go to the Passcode entry page.

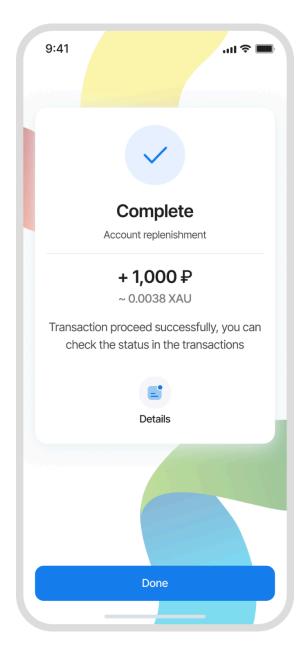




Passcode Input Page

Enter the password. If the password is correct, a page with a 3D Secure form in iFrame will open. Fill out the form.





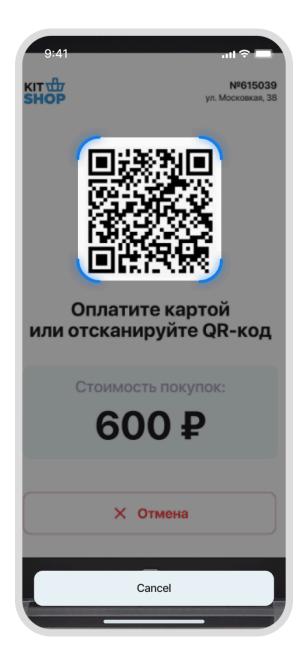
Successful Top Up Page

When you click on the "Done" button, the Home page of the application will open. If the replenishment is successful, the balance on the Home page will change.

7. PAYMENT BY SCANNING A QR CODE

To open the QR code scanning page, click the "Scan QR" button on the main page.

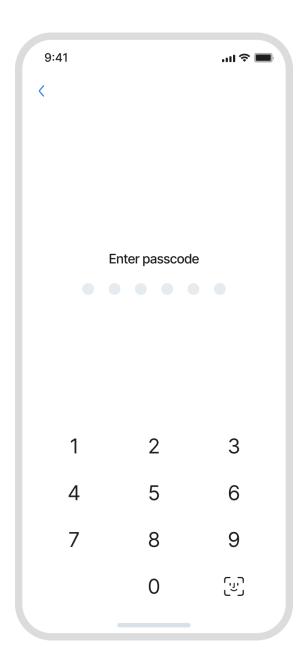




QR code scanning page

Scan the QR code from the POS terminal, the Passcode entry page will open. To return to the main page of the application, click the "Cancel" button.

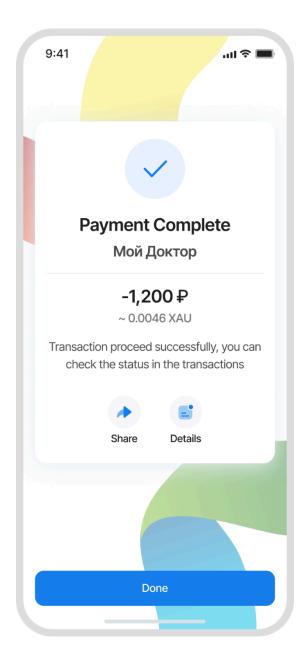




Passcode Input Page

Enter your password. If you enter the correct password, a page with successful payment will open.





Successful Payment Page

Click on the "Done" button to go to the main page of the application.

8. PAYMENT VIA QR CODE GENERATION IN APP

To open the QR code generation page, click the "Generate QR" button on the Home page.





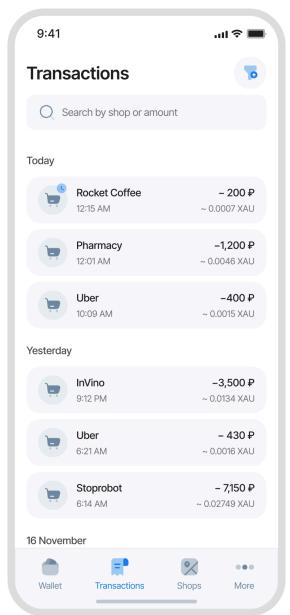
QR code generation page

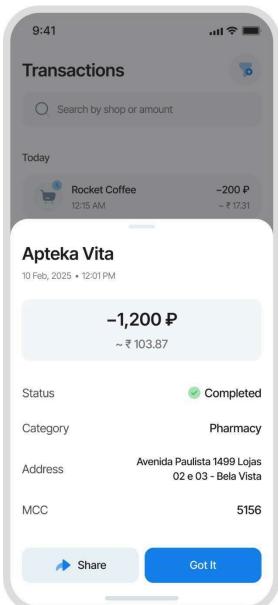
To pay by generating a QR code, scan this QR code using the POS terminal scanner or camera. After successful payment, the payment completion page opens. To go to the Home page of the application, click the "Cancel" button.

9. TRANSACTION HISTORY

In the "Transactions" section, you can view the details of a transaction by selecting the appropriate one from the list of available transactions.





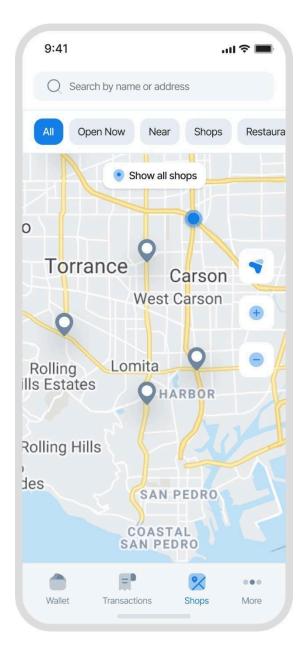


Pages with a list of transactions and with detailed information about a transaction

10. SHOPS

When you first open the Shops page by clicking the "Shops" button, you will be asked to allow geolocation. If you have not granted geolocation access permission, a map with the center in Moscow will be displayed by default (without the user's position marker).

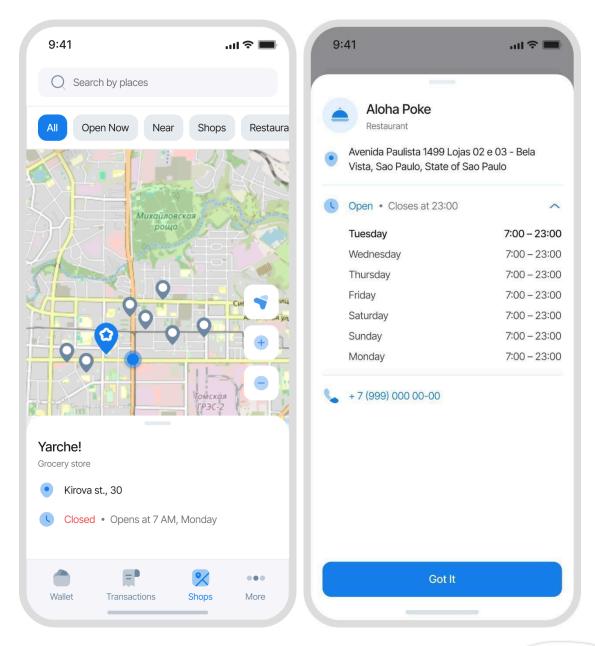




Shops Map Page

This page shows a map with available shops, search function, filtering by tags and map management tools. Your position is indicated by a dot, available stores are gray markers.



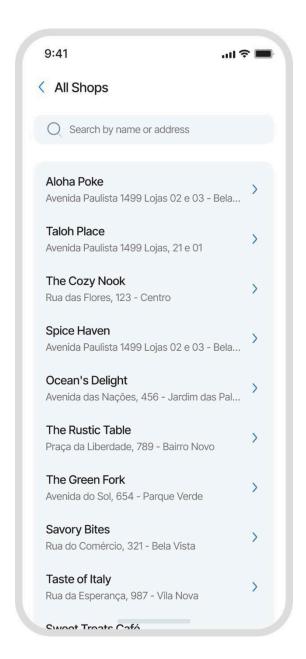


Shop information pages

When you click on a store on the map, a modal window with information about this shop is displayed. To view detailed information, scroll the modal window up. To close the window, click the "Got It" button.

Click the "Show all shops" button to view a list of all stores.





All Shops Page

A list of all shops will be displayed with the ability to search by shop.

11. ADDING A PHONE NUMBER

If you registered via email, you can add phone numbers present. Go to the "Profile" section and select "Account info". Click on the "Add" button next to the phone number, a page for adding a phone number will open. You can add a phone number when trying to enable the corresponding 2FA method in the "2-Step Authentication" section or in the "Complete your profile first" modal when clicking on "Phone number".

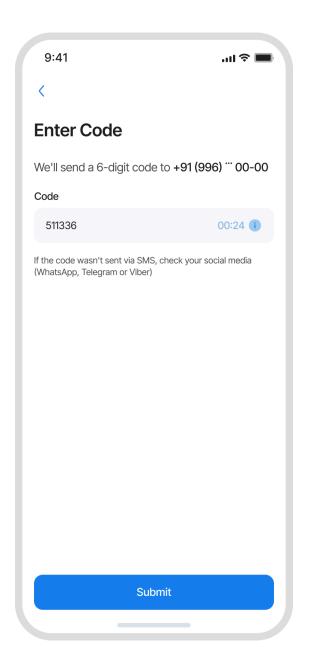




Add Phone Number Page

Enter the phone number to which the 2FA code will be sent. Select the country if necessary. Click on the "Continue" button, a page for entering the 2FA code will open.

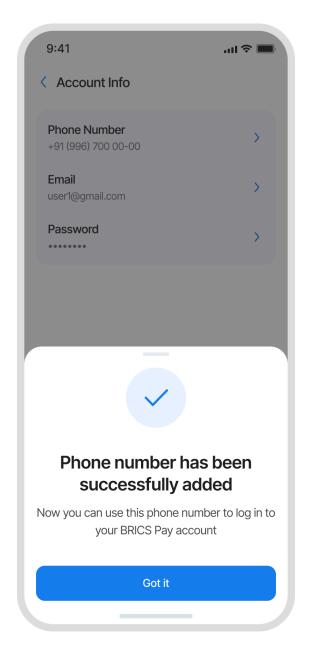




2FA code entry page

Enter the 2FA code sent in an SMS message or a message in messengers associated with the specified phone number and click the "Submit" button. If the message was not received, request a resend of the message by clicking the "Resend Code" button after 60 seconds. If the 2FA code is entered incorrectly four times, a modal window with an error will appear, after which you will need to start the process over again. After entering the 2FA code and clicking the "Submit" button, a modal window will open with the successful addition of the phone number.

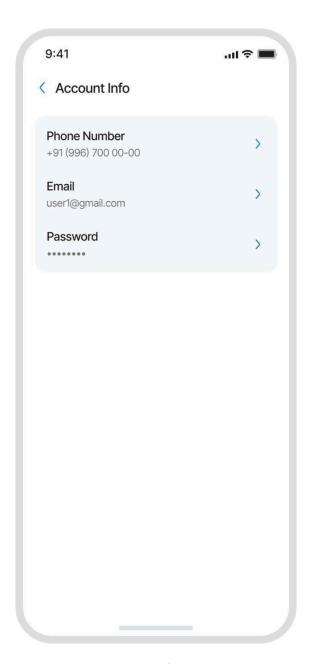




Modal window for successful entered of phone number

To close the window, click "Got it". The added phone number will be displayed on the "Account info" page.





"Account info" Page

12. CHANGE YOUR PHONE NUMBER

You can change your phone number if you have added it to your profile or registered in the app via a phone number. To change your phone number, go to the "Profile" section and select "Account info". Click on "Phone number" to go to the phone number change page.

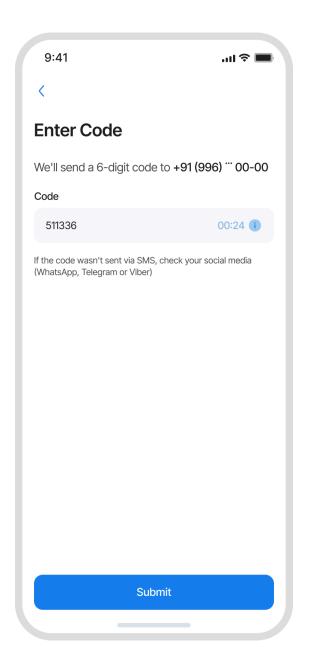




Phone Number Change Page

This page displays the current preset phone number, which can be changed if necessary. Select the country if necessary. After changing the phone number, click the "Continue" button to go to the page for entering the 2FA code.

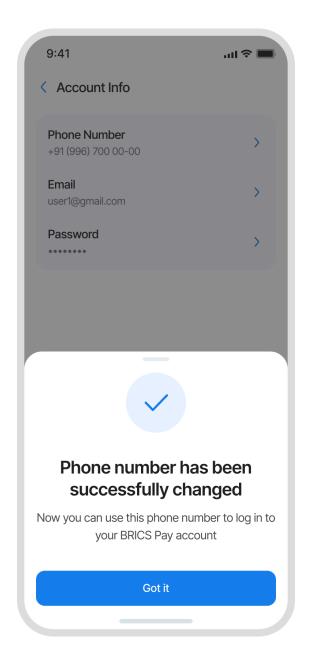




2FA code entry page

Enter the 2FA code sent in an SMS or messenger message associated with the current phone number and click the "Submit" button. If the message was not received, request a resend of the message by clicking the "Resend Code" button after 60 seconds. If the 2FA code is entered incorrectly four times, a modal window with an error will appear, after which you must start the process over again. After entering the 2FA code and clicking the "Submit" button, a modal window will open with a successful change of phone number.





Modal window for successful change of phone number

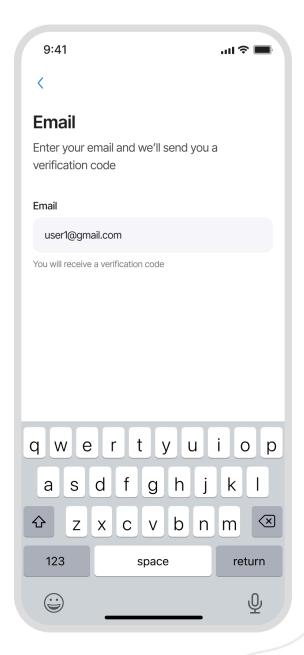
To close the window, click "Got it". The changed phone number will be displayed on the "Account info" page.

13. ADDING AN EMAIL ADDRESS

If you registered via a phone number, you can add an email address. To add an email address, go to the "Profile" section and select "Account info". Click the "Add" button next to the email address to open the page for adding an email address. You can also add an



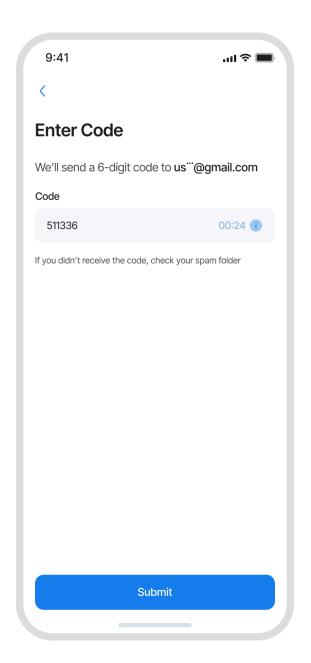
email address when trying to enable the corresponding 2FA method in the "2-Step Authentication" section or in the "Complete your profile first" modal by clicking "Email".



Add Email Address Page

Enter the email address to which the 2FA code will be sent. Click the "Continue" button to open the page for entering the 2FA code.

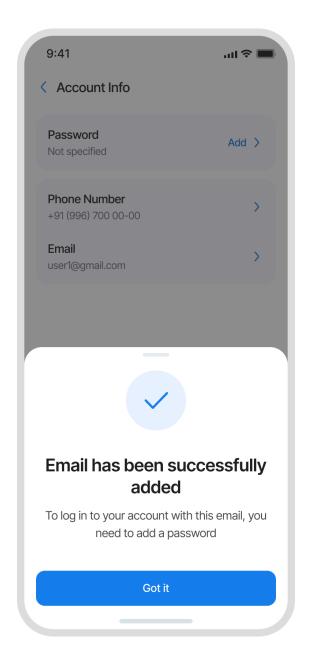




2FA code entry page

Enter the 2FA code sent to the specified email and click the "Submit" button. If the message was not received, request a resend of the message by clicking the "Resend Code" button after 60 seconds. If the 2FA code is entered incorrectly four times, a modal window with an error will appear, after which you must start the process again. After entering the 2FA code and clicking the "Submit" button, a modal window will open with a successful addition of the email address.





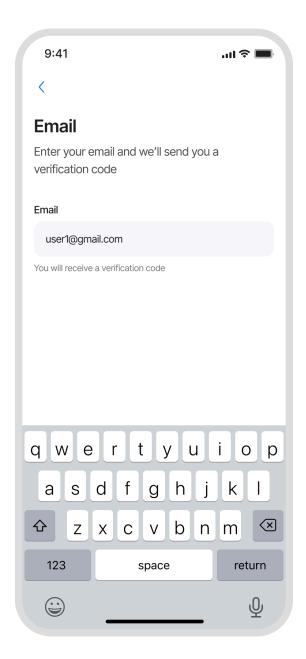
Modal window for successful adding of email address

To close the window, click "Got it". The added email address will be displayed on the "Account info" page.

14. CHANGE YOUR EMAIL ADDRESS

You can change your email address if it is added to your profile or you registered via email. To change your email address, go to the "Profile" section and select "Account info". Click on "Email" to open the email address change page.

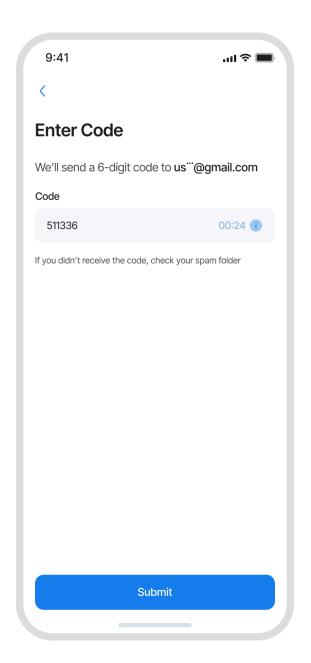




Change Email Address Page

This page displays the current preset email address, which can be changed if necessary. After changing the email address, click the "Continue" button to open the page for entering the 2FA code.

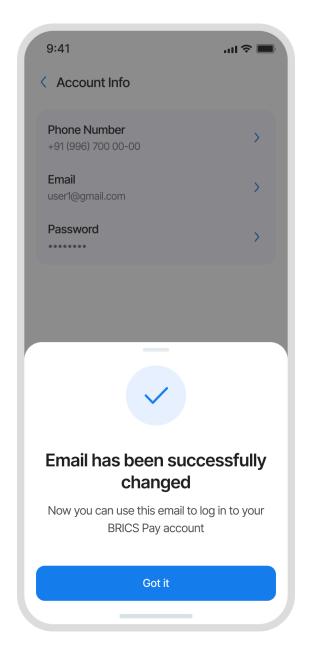




2FA code entry page

Enter the 2FA code sent to your current email and click the "Submit" button. If the message was not received, request a resend of the message by clicking the "Resend Code" button after 60 seconds. If you enter the 2FA code incorrectly four times, a modal window with an error will appear, after which you must start the process again. After entering the 2FA code and clicking the "Submit" button, a modal window will open with a successful change of email address.





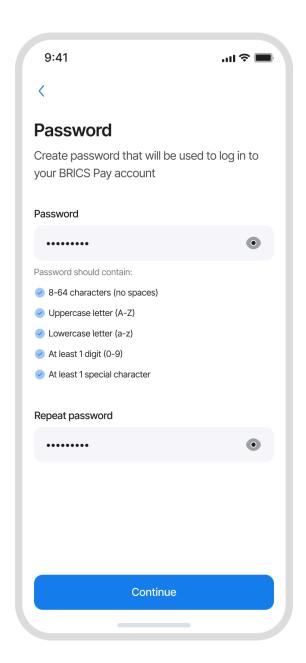
Email address change success modal window

To close the window, click "Got it". The changed email address will be displayed on the "Account info" page.

15. ADDING A PASSWORD

You can add a password if you are registered via a phone number and have an email address added. To add a password, go to the "Profile" section and select "Account info". Click the "Add" button next to the password to open the password addition page.

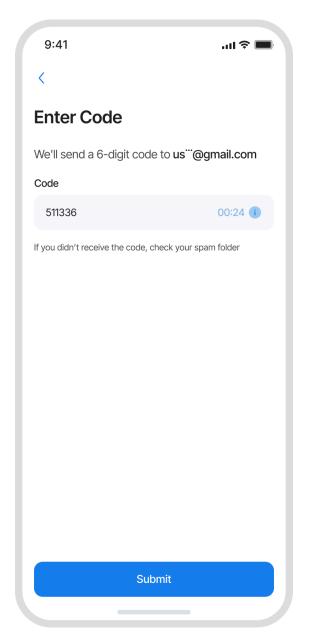




Password Setup Page

Enter a new password and repeat it, click "Continue". The password must contain Latin letters in upper and lower case, numbers, special characters, and be at least 8 characters and no more than 64 characters long. By clicking on the eye icon in the password entry or confirmation field, you can display the entered password in plain text. If the entered password and its confirmation do not match, a corresponding error will be displayed when you click "Continue". If you enter the correct password that meets the requirements and confirm it, after clicking "Continue", a page for entering the 2FA code will open.

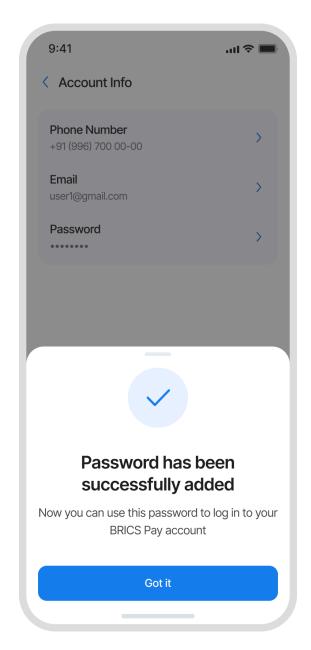




2FA code entry page

Enter the 2FA code received through the activated 2FA methods, click the "Submit" button. If the message was not received, request a resend of the message by clicking the "Resend Code" button after 60 seconds, except for the 2FA method via Google Authenticator. If the 2FA code is entered incorrectly four times, a modal window with an error will appear, after which you must start the process again. After entering the 2FA code and clicking the "Submit" button, a modal window will open with a successful password addition.





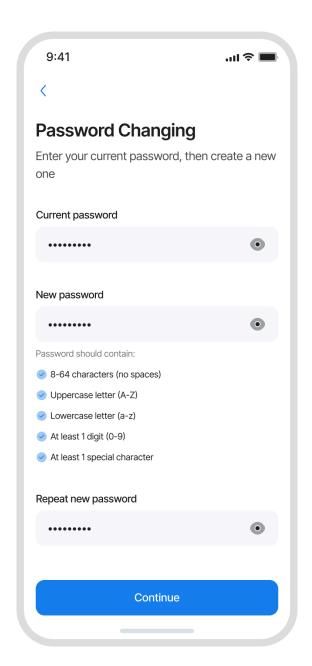
Modal window for successful password addition

To close the window, click "Got it". The hidden password you added will be displayed on the "Account info" page.

16. CHANGE PASSWORD

You can change your password if you have added it to your profile and you are registered via email. To change your password, go to the "Profile" section and select "Account info". Click on "Password" to open the password change page.

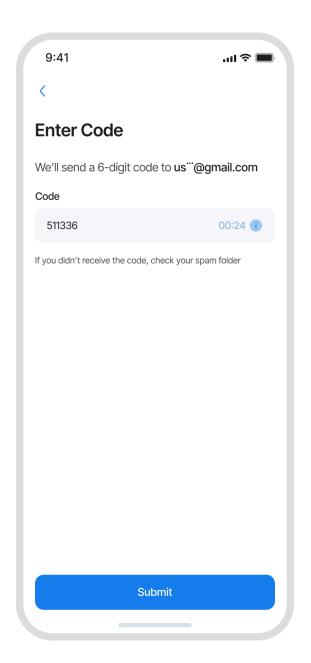




Change Password Page

Enter your current password, new password, repeat the new one, and click "Continue". The password must contain upper and lower case Latin letters, numbers, special characters, and be at least 8 characters and no more than 64 characters long. By clicking on the eye icon in the password entry or confirmation field, you can display the entered password in plain text. If the entered password and its confirmation do not match, a corresponding error will be displayed when you click "Continue". If you enter the correct password that meets the requirements and confirm it, after clicking "Continue", a page for entering the 2FA code will be opened.

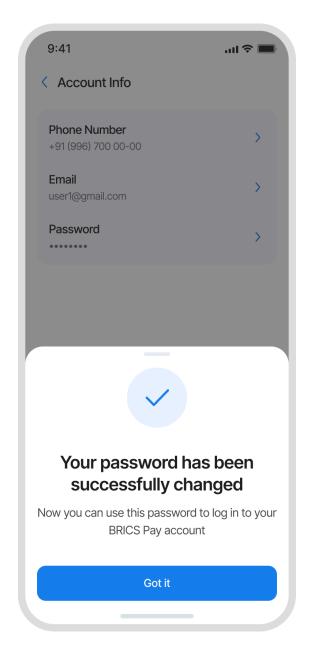




2FA code entry page

Enter the 2FA code received through the activated 2FA methods, click the "Submit" button. If the message was not received, request a resend of the message by clicking the "Resend Code" button after 60 seconds, except for the 2FA method via Google Authenticator. If the 2FA code is entered incorrectly four times, a modal window with an error will appear, after which you must start the process again. After entering the 2FA code and clicking the "Submit" button, a modal window will open with a successful password change.





Modal window of successful password change

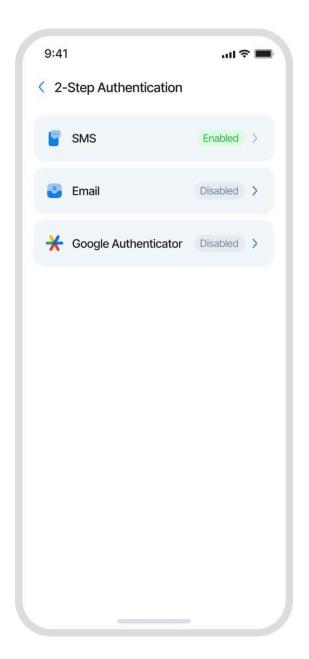
To close the window, click "Got it".

17. 2FA ACTIVATION

You can activate 2FA methods via email and phone number. To activate these methods, go to the "Profile" section and select "2-Step Authentication".

We recommend that you always enable 2FA activation.

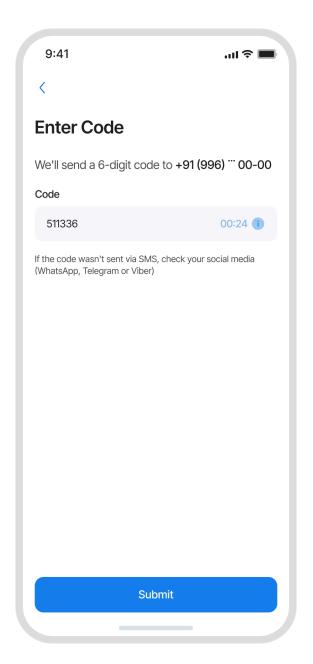




2-Step Authentication Page

This page displays a list of 2FA methods. Click on the deactivated 2FA method via email or phone number to open the page for entering the 2FA code.

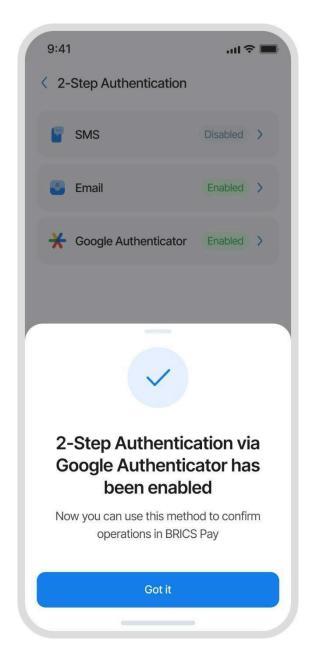




2FA code entry page

Enter the 2FA code received through the activated 2FA methods, click the "Submit" button. If the message was not received, request a resend of the message by clicking the "Resend Code" button after 60 seconds, except for the 2FA method via Google Authenticator. If the 2FA code is entered incorrectly four times, a modal window with an error will appear, after which you must start the process again. After entering the 2FA code and clicking the "Submit" button, a modal window will open with successful activation of the 2FA method.



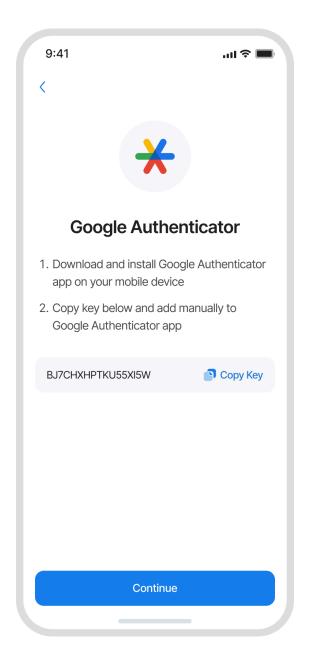


Modal window of successful activation of 2FA method

To close the window, click "Got it". The page will display the activated 2FA method.

To activate the 2FA method via Google Authenticator, an additional page will open, where the key will be displayed, copy the key and add it to the Google Authenticator application.





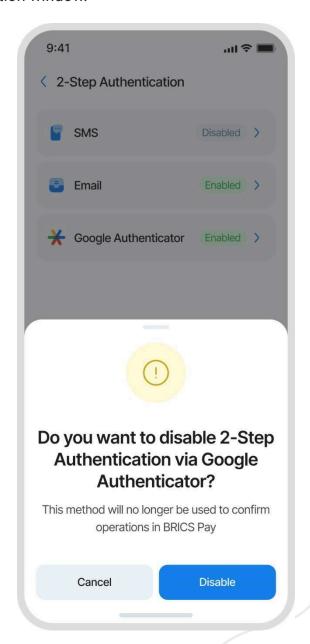
Google Authenticator Method Activation Page

Click the "Continue" button to open the 2FA code entry page, which asks for activated 2FA methods and enter the Google Authenticator code. Click the "Submit" button. After entering the 2FA codes and clicking the "Submit" button, a modal window will open with successful activation of the 2FA method.



18. 2FA DEACTIVATION

You can deactivate 2FA methods. To deactivate these methods, go to the "Profile" section and select "2-Step Authentication". Click on the activated 2FA method to open the deactivation confirmation window.

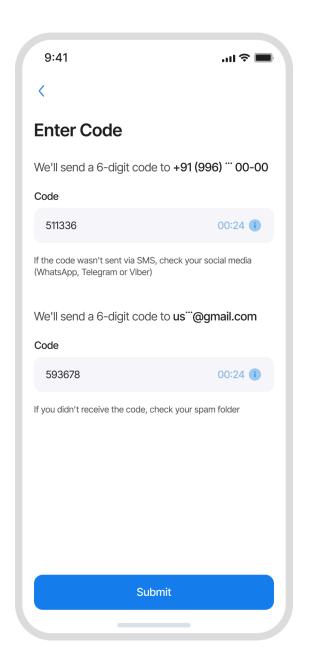


Modal window for confirming the deactivation of the 2FA method

Click on the "Disable" button to open the page for entering the 2FA code. To close the confirmation window for deactivating the 2FA method, click on the "Cancel" button.

We do not recommend disabling the 2FA method.

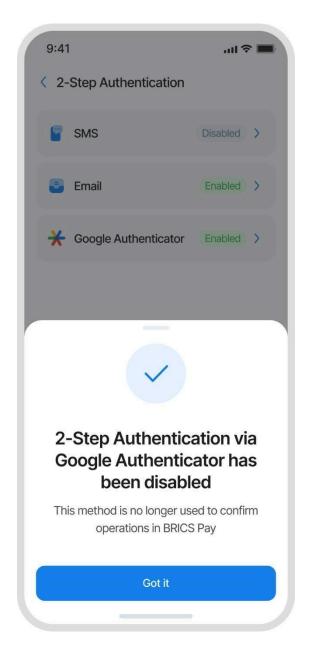




2FA code entry page

Enter the 2FA code received through the activated 2FA methods, click the "Submit" button. If the message was not received, request a resend of the message by clicking the "Resend Code" button after 60 seconds, except for the 2FA method via Google Authenticator. If the 2FA code is entered incorrectly four times, a modal window with an error will appear, after which you must start the process again. After entering the 2FA code and clicking the "Submit" button, a modal window will open with successful deactivation of the 2FA method.





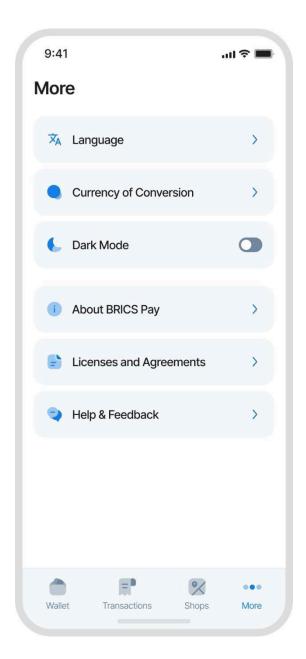
Modal window of successful deactivation of 2FA method

To close the window, click "Got it". The page will display the deactivated 2FA method.

19. ENABLE/DISABLE APPLICATION DARK THEME

You can enable/disable the dark theme of the application. To enable/disable the dark theme of the application, go to the "More" section and click on "Dark mode".





More Page

20. CHANGE LANGUAGE

You can change the language of the application. To change the language, go to the "More" section and select "Language".





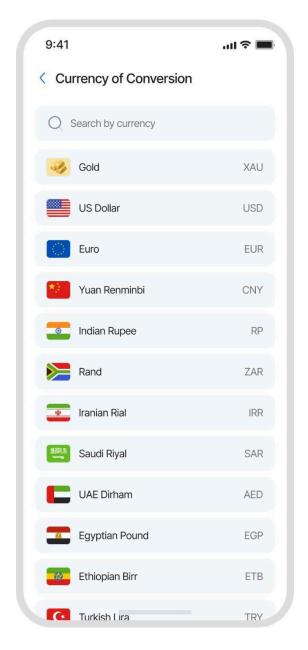
Language Change Page

The page will display a list of languages available for selection: English and Russian now available. When you select a language, the language in the application interface will change.

21. CHANGE OF CURRENCY CONVERSION

You can change the conversion currency. To change the display currency, go to the "More" section and select "Currency of Conversion".





Currency conversion change page

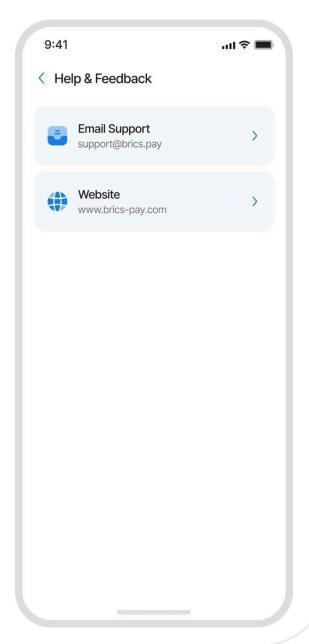
The page will display a list of currencies available for selection with a search function by currencies. When you select a currency, it will change in the application in the following values:

- balance equivalent
- equivalent of balance Top Up amount (recalculation on Top Up form)
- equivalent of balance Top Up amount (screen about payment success)
- equivalent of transaction amount in transaction history



22. TECHNICAL SUPPORT CONTACTING

You can contact technical support. To contact technical support, go to the "More" section and select "Help&Feedback".



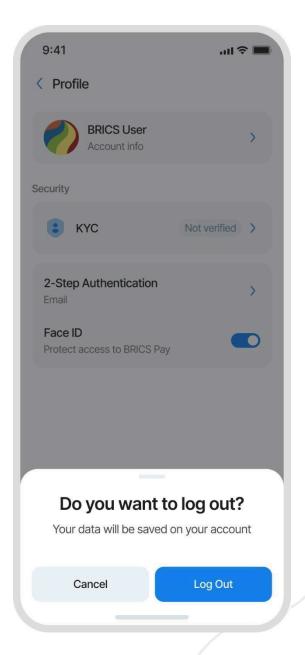
Technical support contact page

When you click on the "Email Support" link, you will be redirected to the email service on the page, where the necessary data will be automatically filled in. You can also go to the product website.



23. LOG OUT OF YOUR ACCOUNT

You can log out of your account. To log out of your account, go to the "Profile" section and select "Log Out".



Log Out modal window

Clicking the "Log Out" button will log you out of your account and redirect you to the authorization page. To close the window, click the "Cancel" button.

