



User Guide

PERSONAL ACCOUNT-HOLDER

How To Register & Verify Your Free Paxum Personal Account

How To Register Your Free Paxum Personal Account

Paxum accepts new accounts from individuals and businesses located in countries all around the world, with only a few exceptions (*please see Paxum Terms & Conditions for specific details*).

A registered Money Services Business, Paxum provides its clients with a secure payment platform that enables real-time instant payment transfers on a global scale. Bulk payment options are also available for verified Paxum Business Account-Holders.

What does that mean for you?

That means you can send and receive money in real-time transactions, 24 hours a day, 7 days a week, practically anywhere in the world!

Anyone can register for a free Paxum account. Simply visit the Paxum website (<http://www.paxum.com>) and click REGISTER. (See Illustration 1)

NB: When you visit Paxum.com you can confirm you are on the correct site by viewing the GREEN Address bar showing the Extended Validation SSL. This Security Certificate is the highest encryption available. It's validity proves that you are definitely on the Paxum site, so you can easily avoid Phishing attempts. Just click the certificate in the address bar to verify.

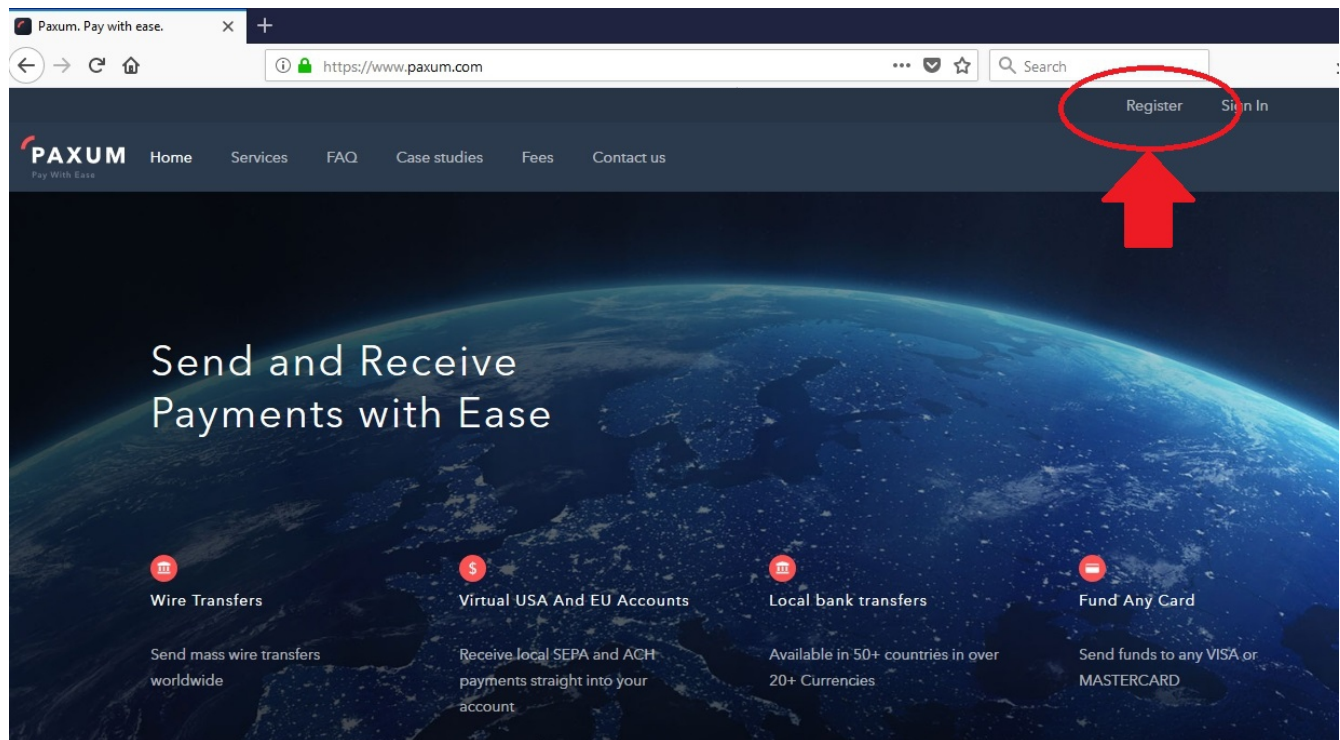
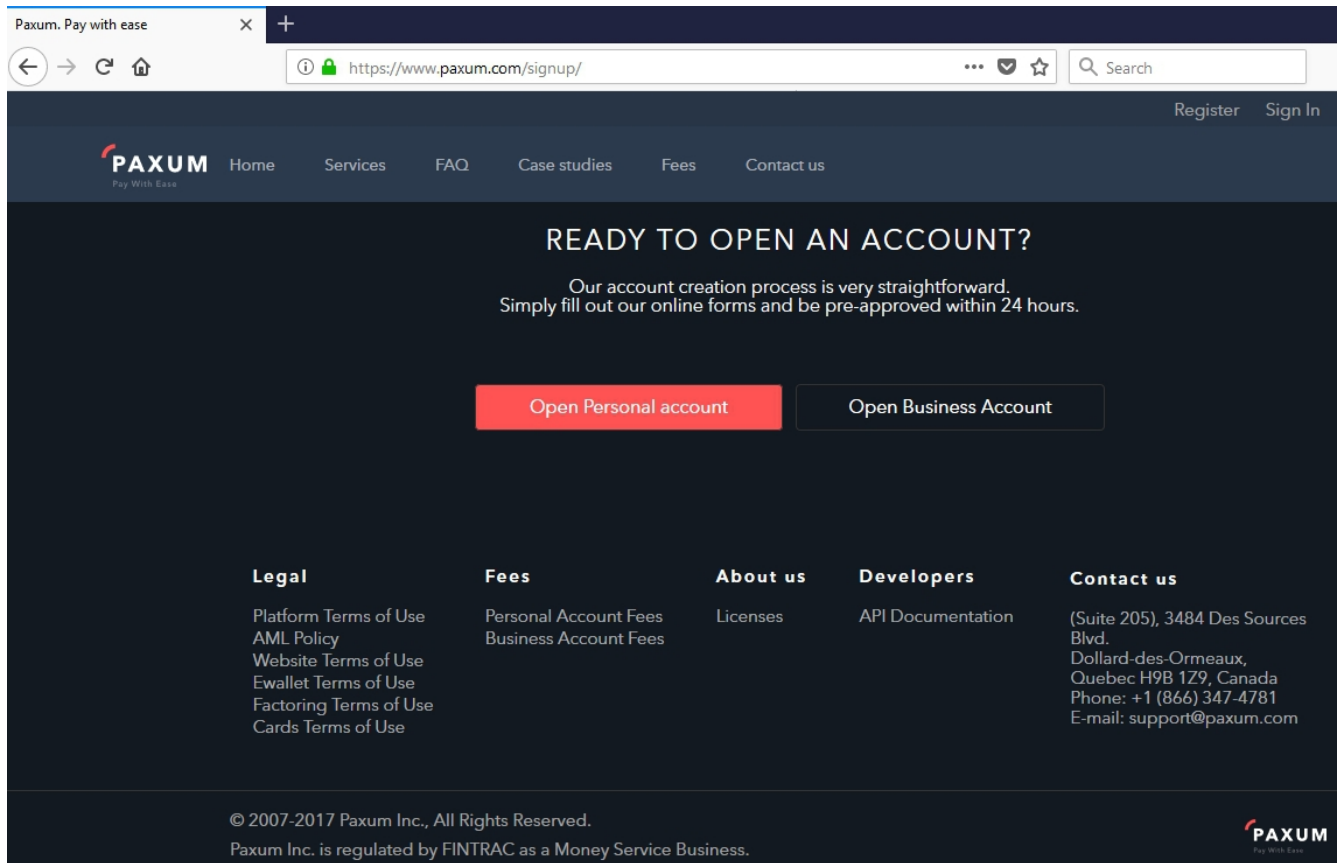


Illustration 1: Paxum.com Register

After you click Register you will be taken through a series of pages to complete your registration information, such as name, address, etc. Please review the following screenshots from the registration process to see what is required:



The Register Page

Click Open Personal Account to begin the process:

Paxum Tips & Tricks – When possible, we recommend that you choose a private email address for your Paxum Username rather than an email address that you give to others frequently. This will provide enhanced protection against hackers and fraudulent activity, as your Username can remain private at all times. To maintain your privacy when receiving payments, you will have the opportunity to confirm additional email addresses to your account after Paxum account registration.

Personal Account Registration

1 LOGIN DETAILS

2 YOUR INFORMATION

3 ADDITIONAL DETAILS

4 DUE DILIGENCE QUESTIONS

5 POLICIES ACCEPTANCE

Login Details

STEP 1 OF 5

E-MAIL

EMAIL

RETYPE EMAIL

SECURITY

ENTER PASSWORD

RETYPE PASSWORD

CAPITALS

ABC

SYMBOLS

@%!

NUMBERS

123

8 CHARACTERS

8 CH

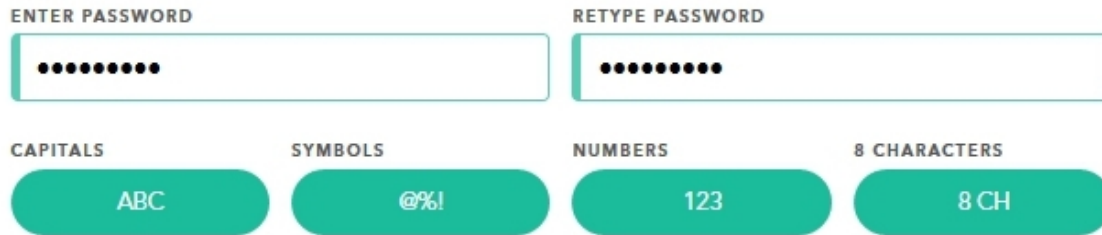
SECURITY QUESTION

SECURITY ANSWER

NEXT >

Enter the Email Address you will use for your account.

Enter your Password - Password must consist of at least one capital letter, one symbol, one number, and be at least 8 characters in length. Each of these requirements is shown in a bubble beneath the password boxes. They will highlight as Green when each requirement is satisfied, as indicated in the image below:



ENTER PASSWORD

RETYPE PASSWORD

CAPITALS

SYMBOLS

NUMBERS

8 CHARACTERS

ABC

@%!

123

8 CH

Select a Security Question from the dropdown menu, and then enter your Answer in the corresponding box.

Once complete, click Next to Proceed

On the next page you need to enter the following information:

NAME:

First Name

Last Name

Middle Name (Optional)

Date of Birth

ADDRESS:

Street Name

Street Number

City

State (Dropdown Menu – prefilled with IP based location)

Postal Code

Country (Dropdown Menu – prefilled with IP based location)

ID:

SELECT IDENTITY DOCUMENT (Dropdown Menu Options)

DOCUMENT NUMBER

ISSUE DATE

ISSUED BY

COUNTRY OF ISSUE (Dropdown Menu Options)

OCCUPATION (Dropdown Menu Options)

TAX IDENTIFICATION NUMBER (OPTIONAL)

TAX RESIDENT OF (Dropdown Menu Options)

The border of each box will turn Green when it is successfully completed.

Click Next to Proceed to the next section.

Please see below for the visual of the page:

Personal Account Registration

 LOGIN
DETAILS

 2 YOUR
INFORMATION

 ADDITIONAL
DETAILS

 DUE DILIGENCE
QUESTIONS

 POLICIES
ACCEPTANCE

Your Information

STEP 2 OF 5

NAME

FIRST NAME

LAST NAME

MIDDLE NAME (OPTIONAL)

DATE OF BIRTH

ADDRESS

STREET NAME

STREET NUMBER

CITY

STATE

British Columbia



POSTAL CODE

COUNTRY

Canada



ID

SELECT IDENTITY DOCUMENT

DOCUMENT NUMBER

ISSUE DATE

ISSUED BY

COUNTRY OF ISSUE

OCCUPATION

TAX IDENTIFICATION NUMBER (OPTIONAL)

TAX RESIDENT OF

 BACK

NEXT 

The next section requests Financial Details relating to the purpose of your Paxum account. Please see below for a visual of this page:

Personal Account Registration

✓ LOGIN DETAILS

✓ YOUR INFORMATION

3 ADDITIONAL DETAILS

○ DUE DILIGENCE QUESTIONS

○ POLICIES ACCEPTANCE

Financial Details

STEP 3 OF 5

FINANCIAL DETAILS

ESTIMATED MONTHLY DEPOSITS

USD ▾

ADD CURRENCY

ESTIMATED MONTHLY WITHDRAWALS

USD ▾

ADD CURRENCY

SOURCE

EXPLAIN SOURCE OF FUNDS FOR THIS ACCOUNT

PURPOSE OF ACCOUNT

◀ BACK

NEXT ▶

FINANCIAL DETAILS

Estimated Monthly Deposits – How much do you expect to receive to your Paxum account each month? The currency field to the right allows you to specify the currency from the dropdown menu.

Estimated Monthly Withdrawals – How much do you expect to withdraw from your Paxum account each month? The currency field to the right allows you to specify the currency from the dropdown menu.

**Please note, if your circumstances change and the amounts specified in this section change after you sign-up, that will not have any effect on your account application or verification status.*

The **ADD CURRENCY** Boxes allow you to add multiple currency accounts to your Paxum account at registration. You will be able to add more currencies after registration as well. The choice is yours.

SOURCE

Explain Source of Funds for this account – Will you be paid for affiliate sales/signups? Are you being paid as an employee? Do your payments relate to earnings from performing? Do you know in advance which companies will be paying you? This is the type of information that would be relevant for this section. Where will your payments be coming from?

Purpose of Account – Are you signing up with Paxum to receive payments? Or to send payments? Or both? Let us know in this section. This information helps us best serve your payment needs!

Once completed, hit NEXT at the bottom of the page to proceed.

The screenshot shows the 'Personal Account Registration' interface. At the top, a progress bar indicates five steps: LOGIN DETAILS, YOUR INFORMATION, ADDITIONAL DETAILS, DUE DILIGENCE QUESTIONS (current step, marked with a blue '4'), and POLICIES ACCEPTANCE. The main content area is titled 'Due Diligence Questionnaire' and 'STEP 4 OF 5'. Below this, a 'QUESTIONNAIRE' section contains four questions, each with 'Yes' and 'No' radio button options. The 'No' options are selected for all four questions. At the bottom, there are 'BACK' and 'NEXT' navigation buttons.

Personal Account Registration

✓ LOGIN DETAILS ✓ YOUR INFORMATION ✓ ADDITIONAL DETAILS 4 DUE DILIGENCE QUESTIONS ○ POLICIES ACCEPTANCE

Due Diligence Questionnaire
STEP 4 OF 5

QUESTIONNAIRE

Do you or any of your close relatives occupy, or occupied in the past, any high government position? ☐ Yes ☒ No

Are you involved in any lawsuits? ☐ Yes ☒ No

Will you be using your Paxum account for charitable donations? ☐ Yes ☒ No

Are any of your directors, shareholders or authorized signatories considered US Tax Payers? ☐ Yes ☒ No

◀ BACK NEXT ▶

The Due Diligence page is a series of questions with Yes or No answers. Select the appropriate answer for your circumstances by clicking the Yes or No Radio button. Click next when completed to proceed to the next section.

Personal Account Registration

✓ LOGIN DETAILS

✓ YOUR INFORMATION

✓ ADDITIONAL DETAILS

✓ DUE DILIGENCE QUESTIONS

5 POLICIES ACCEPTANCE

Legal Information

STEP 5 OF 5

I have read and accept Website Terms of Use	<input type="radio"/> Yes	<input checked="" type="radio"/> No
I have read and accept the Platform Terms of Use	<input type="radio"/> Yes	<input checked="" type="radio"/> No
I Agree To The Privacy Policy	<input type="radio"/> Yes	<input checked="" type="radio"/> No
I have read and accept the Ewallet Terms of Use	<input type="radio"/> Yes	<input checked="" type="radio"/> No
I have read and accept the Factoring Terms of Use	<input type="radio"/> Yes	<input checked="" type="radio"/> No
I declare that I am the Beneficial Owner of the account	<input type="radio"/> Yes	<input checked="" type="radio"/> No

[< BACK](#)[NEXT >](#)

In this section there are multiple Legal Terms that you must read and then agree to by clicking the Yes radio button next to the listed entry. Once all buttons are selected as Yes, then the NEXT button will be available to click to proceed to the final stage of registration:

Personal Account Registration

✓ LOGIN DETAILS

✓ YOUR INFORMATION

✓ ADDITIONAL DETAILS

✓ DUE DILIGENCE QUESTIONS

✓ POLICIES ACCEPTANCE


Phone Confirmation

COUNTRY

Canada

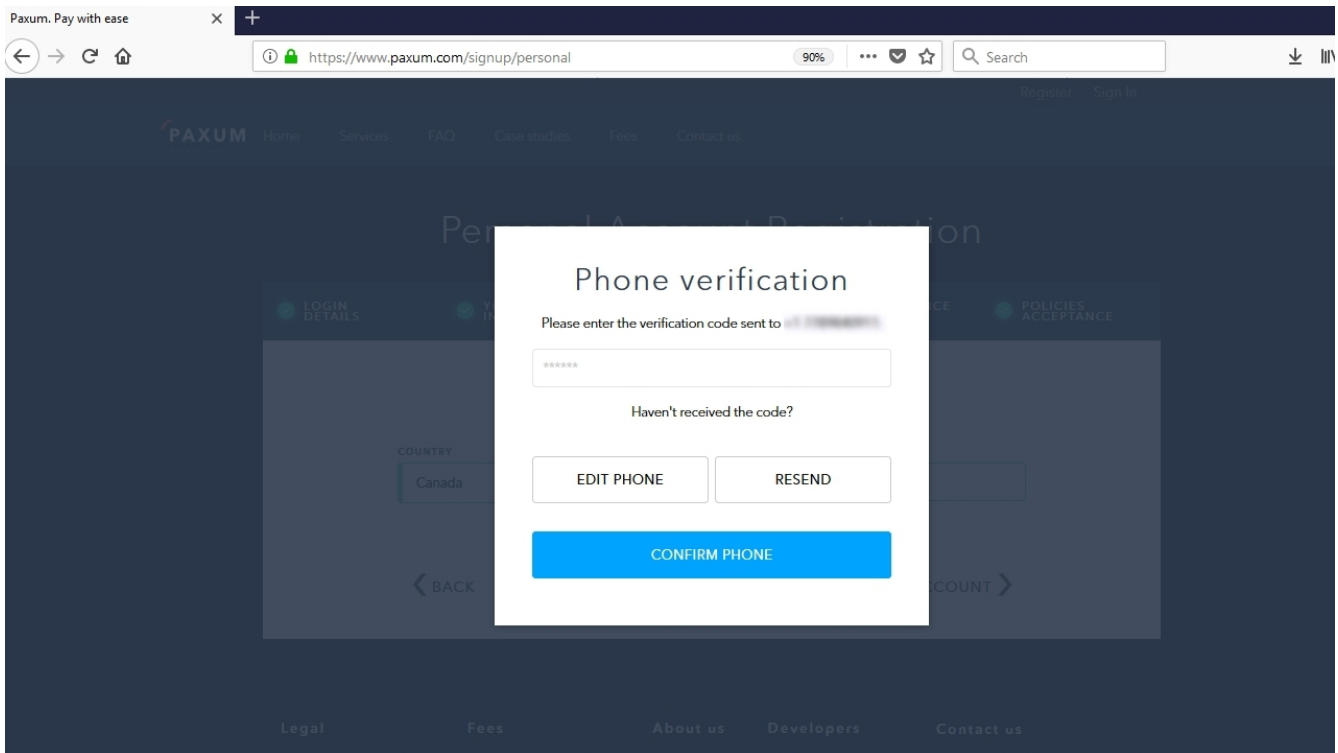
MOBILE

+1



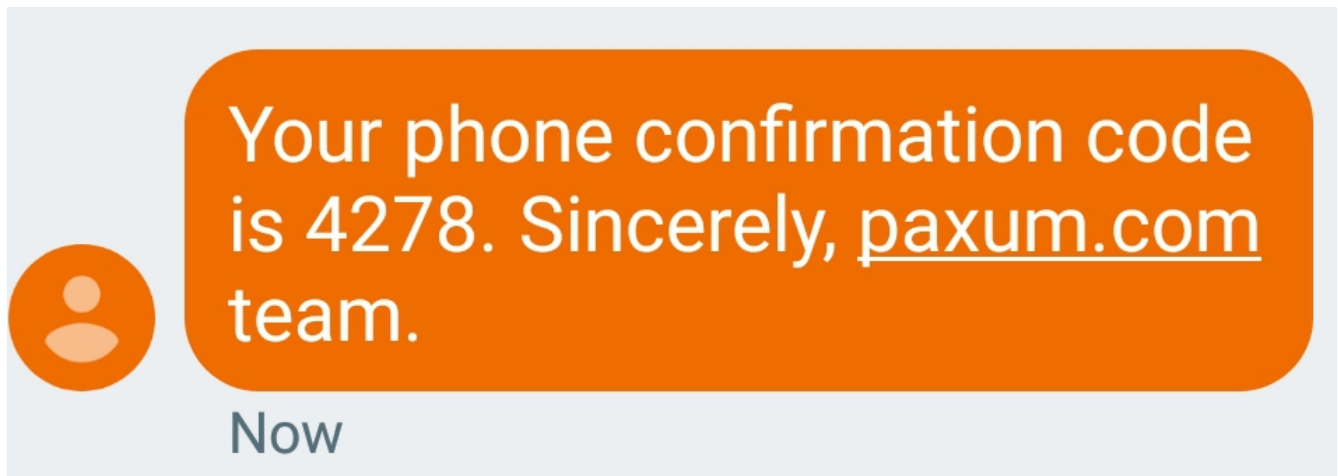
[< BACK](#)[CREATE ACCOUNT >](#)

To finalize Account Registration you must enter your phone number, and then verify it.



The screenshot shows a web browser window with the URL <https://www.paxum.com/signup/personal>. The page is titled "Phone verification" and prompts the user to "Please enter the verification code sent to [redacted phone number]". There is a text input field with six asterisks. Below the field, it says "Haven't received the code?" with two buttons: "EDIT PHONE" and "RESEND". At the bottom of the modal is a large blue button labeled "CONFIRM PHONE". The background shows the Paxum website navigation and a partially visible registration form with fields for "COUNTRY" (set to "Canada") and "PHONE".

You will receive an SMS notification with a confirmation code.



Simply enter the code on the page and click CONFIRM PHONE.

As you can see in the image below:

Phone verification

Please enter the verification code sent to **01 234 567 890**

Haven't received the code?

EDIT PHONE

RESEND

CONFIRM PHONE

Once confirmed, you will receive the following message:



Thank you for your
registration!

Please check your email to complete your
registration!

RETURN TO MAIN PAGE

After you submit your application, you will receive a notification email to the Email Address you specified as your Paxum Account Username.

Primary		Social	Promotions	+
<input type="checkbox"/>	☆ support@paxum.com	paxum.com: Friendly Reminder About Your Paxum Account - paxum.com Friendly Rem		6:12 pm
<input type="checkbox"/>	☆ support@paxum.com	Welcome to paxum.com - Thank you for signing up with paxum.com. Your new account te		6:12 pm

The email that says Welcome to paxum.com contains a confirmation link and code that you must click within 24 hours of submitting your application, or your account will be deleted.

Method 1: By URL

Follow this link to confirm your email address and activate your account:
<https://www.paxum.com/payment/phrame.php?action=activation&language=en&user=testpaxumtest@gmail.com&code=d212795dd12f6ee86d5b68c41921cd417f82c7640eb118430eafbdbba82cbbcd>

Method 2: Using Authorization Key

In order to activate the account using the activation key, please follow the steps:

1. Go to the account activation page: <https://www.paxum.com/payment/activation.php?language=en>
2. Fill out the activation form with the following data:

If you do not receive the confirmation email within a few minutes, check your spam/junk folder in case it went astray.

After you click the confirmation link, you will be redirected to your Paxum account where you can upload your supporting documents for review by the Paxum verification department.

How To Verify Your Free Paxum Personal Account

Paxum account verification is straightforward, and secure.

For Paxum Personal Account-Holders we require the following valid documentation for account verification:

- 1) Picture ID
- 2) Proof of Address

USA/Canada/Australia/European Union account holders:	International account holders:
<ul style="list-style-type: none">• Proof of Identity (Photo ID) , one of the following:<ul style="list-style-type: none">◦ Passport◦ ID Card◦ Drivers License• Proof of Address, one of the following:<ul style="list-style-type: none">◦ Bank statement◦ Utility Bill◦ Phone Bill◦ ID Card◦ Drivers License	<ul style="list-style-type: none">• Proof of Identity (Photo ID) , one of the following:<ul style="list-style-type: none">◦ Passport with your name in Latin Characters. If your passport is local and doesn't have your name written in English, then we will accept a notarized translation of your passport.◦ 2 DIFFERENT Photo ID cards (at least one primary)• Proof of Address, one of the following:<ul style="list-style-type: none">◦ Bank statement◦ Utility Bill◦ Phone Bill◦ ID Card◦ Drivers License

We only accept UNCROPPED CENTERED CLEAR COLOR scans/photos at very GOOD RESOLUTION. (Please do not submit documents by fax or cropped documents, blurry documents, black and white or gray scale documents) [click here for examples](#)









							
Clear Centered Accepted Doc.	Cropped Rejected Doc.	Touching Edges Rejected Doc.	Blurry Rejected Doc.	Black & White Rejected Doc.	Grey Scale Rejected Doc.	Low Resolution Rejected Doc.	Covered Info Rejected Doc.

Illustration 3: Document Submission Rules

All verification documents should be submitted from inside your secure Paxum account control panel. Refer to *Illustration 3*, above, for document scan/photo resolution requirements. More examples can be viewed inside your Paxum account.

Submitting Your Picture ID

For Picture ID submission, you will need to go to the following section inside your Paxum account:

My Account >> Profile Settings >> Identify Confirmation

About halfway down the page you will see a form that you need to complete with details of the documentation you plan to submit:

Please upload a scanned image of a document containing your address.

Document Type: [Select Document Type] ▼

Document Number: series [] number []

If you send the passport copy, document number is the passport number. If you send a drivers license, document number is the number from the DL, etc. It has to match the number of the document scanned attached

Issued Date: [] YYYY-MM-DD

Issuing Authority: []
Name of the authority that issued the document

Issuing Country: [Select Country] ▼

Issuing State: [Select State] ▼

Expiry Date: [] YYYY-MM-DD
** if no expiration date is written on the document please enter 2021-01-01

Upload file: [Choose File] No file chosen

[Confirm identity](#)

To provide proof of address, please go to: My Account » Profile » [Street Address Confirmation](#)

Illustration 4: Picture ID Document Submission Form

Let's quickly go through each of those fields, to avoid any problems:

Document Type: Select the document type from the drop-down menu. The following options are listed:

Primary

- Passport
- ID Card
- Driver's License

Secondary

- Bank Statement
- IFE Voter Card
- Military ID
- State ID/Government Work Card
- Notarized Statement

Paxum Tips & Tricks – If you have one, an International Passport is the preferred Picture ID to submit for Paxum personal account verification.

Document Number: There are two fields here; Series and Number. If your document does NOT contain a Series, then simply input a hyphen “-” in that field. In the Number section, that is where you will input the number found on your Document (passport number, DL number, etc)

Issued Date: Input the issued date as shown on the document. We provide a handy calendar to easily select the date.

Issuing Authority: Who issued the document? It should state on your document which governing authority issued it. Input that information in this field.

Issuing Country: What country issued the document? Input that information in this field.

Issuing State: Which state issued the document? Input that information in this field.

Expiry Date: Input the expiration date of the submitted document. If there is no expiry date on your document, then simply input 2021-01-01 in this field.

Upload File: Browse your directories and select the correct file.

Submit the document by clicking the blue button in the bottom right corner of the page “Confirm Identity”.

Your document will be reviewed within 72 hours of upload.

Please note; Paxum Verification Department is active Monday to Friday,
they do not work weekends.

Submitting Your Proof Of Address

For Proof of Address submission, you will need to go to the following section inside your Paxum account:

My Account >> Profile Settings >> Street Address Confirmation

This section shows any and all street addresses that are associated with your Paxum account. You can add new street addresses in this section, you can assign addresses as Home or Business, and you can submit documentation to verify an address.

You should see five columns in this section; Select, Address, Type, Status, Confirmed.

Identify the address you wish to verify, and in the end column “Confirmed” you should see a hyperlink that reads “Confirm Now”. Click that link and you will be taken to a page where you can upload your

Proof of Address document. It should look like the screencap below; *Illustration 5*:

USA/Canada/Australia/European Union account holders:	International account holders:
<ul style="list-style-type: none">• Proof of Address, one of the following:<ul style="list-style-type: none">◦ Bank statement◦ Utility Bill◦ Phone Bill◦ ID Card◦ Drivers License	<ul style="list-style-type: none">• Proof of Address, one of the following:<ul style="list-style-type: none">◦ Bank statement◦ Utility Bill◦ Phone Bill◦ ID Card◦ Drivers License

We only accept UNCROPPED CENTERED CLEAR COLOR scans/photos at very GOOD RESOLUTION. The information on documents must be stated in Latin characteres.(Please do not submit documents by fax or cropped documents, blurry documents, black and white or gray scale documents) [click here for examples](#)

Clear Centered Accepted Doc.	Cropped Rejected Doc.	Touching Edges Rejected Doc.	Blurry Rejected Doc.	Black & White Rejected Doc.	Grey Scale Rejected Doc.	Low Resolution Rejected Doc.	Covered Info Rejected Doc.

Please upload a scanned image of a document containing your address

Document Type:

Country:

State:

Upload file: No file chosen

Illustration 5: Street Address Confirmation Submission Form

Document Type: From the drop-down menu select the type of document you will be submitting. The following options are listed:

- Electricity Bill
- Gas Bill
- Passport
- ID Card
- Driver's Licence
- Bank Statement
- Card Statement
- Public Authority Bill
- Cable Bill
- Internet Bill
- Water Bill
- Lease Contract
- Insurance Bill
- Garbage Bill

- Notarized Statement
- Other

Country: From the drop-down menu, select the country of origin of the document.

State: From the drop-down menu (this menu will update after you select the country), select the appropriate state associated with the document.

Upload File: Browse your directories and select the right file.

Paxum Tips & Tricks - For Proof of Address documents, Paxum will accept E-Documents (e-bills, etc) if preferred to scans or photographs of actual documents.

Submit the document by clicking the blue button in the bottom right corner of the page "Confirm Address".

Your document will be reviewed within 72 hours of upload.

Please note; Paxum Verification Department is active Monday to Friday, they do not work weekends.