

Wi-Py Services

www.wi-py.com

Overview

Wi-Py provides a service that is more convenient than cash and at the same time more secure. As it is true for any information processed over the internet, online payments

present an element of risk, which is compensated by maximum convenience. See the note below for disclaimer information in regards to security.

The Online Payment Service

Wi-Py offers the most convenient online payment service on the Internet. Each payee has a Quick Response (QR) sticker that links to the account name (thus eliminating spelling or typing errors). Information required for making a payment is limited to the amount, and an optional Memo (for reference). The processing is instant: both parties are notified and the account balances are updated instantly.

The optional Escrow service can be activated in any payment transaction. Money is taken away while the Sender and Receiver complete the transaction; either the Sender completes the payment or the Receiver issues a refund. Note

that unlike other Escrow services, and in order to maintain a low operating cost and offer this service free of charge, Wi-Py does not intervene in any disputes between trading partners. Any disputes must be settled outside of Wi-Py and the result will be processed as a full/partial payment, or a refund.

Wi-Py uses
generated
QR codes and
Buttons for
each account



YOUR PHONE WALLET

**Superfast
and accurate
in acquiring
Payee info**

Innovative Services

'I Owe You' (IOU)

Wi-Py is not only a payment service. We also offer an online log of **interpersonal small debts**. Most people have 'running tabs' with their friends, co-workers, or relatives which are sometimes forgotten or recollected differently. Use Wi-Py's IOU service, **free of charge**, to keep track of these small amounts you owe/are owed, and both parties will be notified for reference purposes.

Manage your
small debts

(I Owe You's)

and small
cash
payments



Cash E-Gift

We are all used to **gift cards**, which are very convenient to make and easy to use. However, we still have to go somewhere and purchase them. Some stores offer gift cards that can be purchased online, but there are only a few who do not require them to be spent at the same store that issued them. **Wi-Py offers the most convenient and transferrable Cash E-Gift possible**; it can be created in seconds, you can add a personalized message, and then either e-mail it or print it for the recipient



Utmost Convenience



CyberCash

the ultimate payment convenience

Generate **CyberCash**
(Passcoded, virtual Bills)
and memorize them

Make a payment
while you have **no wallet**
or **even your phone** with you!

Wi-Py CyberCash

Wi-Py Bills are the most convenient method of payment since paper banknotes began circulating in this country in 1817. You can now make a payment when you have nothing on you – no ID, no wallet, cash, phone or any other electronic device, no shirt and no pants. While you may not be able to access your Wi-Py account, you can create Bills that are locked under your username and a randomly generated 7-alphadigit passcode. You have the option of entering your own passcodes, which are far easier to memorize (but not as secure). When you are in need to make a payment and have no access to your money, simply tell the Payee your username and a passcode, and they will take an amount equal or less than what is stored in the Wi-Py Bill. The change will be

automatically refunded. If you don't remember the passcode or don't need a Bill anymore, simply cancel the Bill and the whole amount will be refunded into your account, all free of charge.

Wi-Py Services



YOUR PHONE WALLET

High convenience Low risk

We believe that the services we are offering provide an unparalleled level of convenience at a relatively low level of risk. This website is designed for users who can spare some cash and intend to use it entirely by making payments within the Wi-Py system. If you need the cash in hand, please don't put it into this website because it will cost you to withdraw.

The website is also designed for **Merchants** who would benefit greatly from a **very convenient incoming payment method at a very low withdrawal fee**. It is expected that most Merchants will withdraw cash, and for them 1% is a very good rate, while individual users benefit from the other, free of charge services.

We are constantly working to improve and add new services and new system features! **Keep an eye on the desktop version, which will be updated first.**

.. and start using
**this amazing,
Free of Charge
payment
service today!**

Create and
fund **your
account**
within
minutes...

Disclaimer: Wi-Py is not as secure as a bank account and it does not provide guarantees against fraud, theft, or misuse of any sort. Please do not put more money in your Wi-Py account than you would normally keep in your wallet. Although the processing of transactions is safe, nobody can ensure that your account access will not be compromised by stolen phones or passwords. Please keep your phone, tablet or computer locked when not in use.

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