

# Wi-Py for Individual Users



## OVERVIEW

**Wi-Py is designed to provide a payment service** that is fast and more convenient than cash (which is currently the most convenient method of payment) **and at the same time more secure.** Best of all, the service is **free of charge for most transactions:** deposits, payments, requests, escrow service, E-Gifts, CyberCash, IOU's etc.

**Wi-Py is similar to other payment services such as Paypal, but it is simpler to use and free of charge!**

**EASY setup:**  
No App to download,  
no software.. simply  
use your smartphone,  
tablet or computer  
Browser!

Wi-Py.com  
is designed to  
'look and feel'  
like an App.

Enjoy!

## THE ONLINE PAYMENT SERVICE

**Wi-Py offers what we believe is the most convenient and user-friendly online payment service on the Internet.**

Wi-Py's business model is based on charging on withdrawal (which should only be used by Merchants and Sellers) a very low fee of 1% - which is significantly lower than any other form of payment except for cash. **This way we can spare Individual Users the usual fees** for all transactions except Credit Card payments. Processing credit cards is subject to charges by Visa and Mastercard, which we offer at an unheard-of low rate of 1%!

**Note that Individual Users pay absolutely NO FEES** as long as they avoid using credit cards and withdrawals. We provide free-of-charge deposit and payment methods. Users can pay a Merchant, make a donation or transfer unused balances instead of withdrawing cash; this way they won't pay any fees!

**Wi-Py also provide 'Pay' and 'Donate' buttons,** easy to embed in your website pages! You can now accept Credit Cards :)



YOUR PHONE WALLET

# Sign-Up!

## Easy and free of charge

E-Mail Address:

Will be used as Username

Password:

Make it secure and keep it safe

Verification:

E-Mail us at [verify@wi-py.com](mailto:verify@wi-py.com)

**Wi-Py payments are instantaneous** and do not involve money movement between banks. All Wi-Py users, Individual as well as Merchants, have their cash balances stored under the same Bank Account, and therefore making a payment from a Wi-Py account to another is done without a bank transfer. **Wi-Py does not charge fees for any transactions between accounts.**

**Tip:** Sign-up your friends, relatives and co-workers to benefit more from using Wi-Py! You can collect small amounts of cash from them, make a single large deposit into Wi-Py using a Zero-Fee method, and then send cash to their E-Mail addresses!

This way, everyone ends up with an active account and a cash balance, ready to use!

**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.



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

**Superfast  
and accurate  
in acquiring  
Payee info**

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