

QUX Pay® Frequently Asked Questions

About QUX Pay®

Q: What exactly is QUX Pay®?

A: QUX Pay® is a secure, private mobile payment platform that uses QUX eTokens® for transactions. We're engineered to keep your information totally private with military-grade security and no hidden fees.

Q: Who owns QUX Pay®?

A: QUX Technologies, Inc., located at 175 S Third Street, Columbus, OH 43215. Business hours: 9am-7pm EST, Monday through Friday.

Q: Is QUX Pay® a bank?

A: No. We're an encryption technology company, not a bank. We maintain compliance with financial regulations but are not FDIC insured.

Q: What does "Pay Like It's Nobody's Business" mean?

A: Since we're an encryption technology company, it means your financial transactions are truly private. Unlike traditional apps that track your spending, we use technology that keeps your purchases between you and the recipient only.

Q: Where can I use QUX Pay®?

A: Currently US region only. We're focused on providing the best possible service to US customers first.

QUX eTokens® Explained

Q: What is a QUX eToken®?

A: QUX eTokens® are digital tokens that maintain a 1:1 ratio with USD. \$1 = 1 QUX eToken®, always. They act like private digital cash within our ecosystem.

Q: Why do I need QUX eTokens® instead of direct payments?

A: QUX eTokens® create a privacy layer. Your bank sees "QUX Technologies" transactions, not what you actually purchased or who you paid. It's like using cash, but digital.

Q: Are QUX eTokens® cryptocurrency?

A: No. QUX eTokens® are specifically designed NOT to be cryptocurrency. We don't use



blockchain technology, they're not digital assets, and they maintain stable value unlike volatile crypto.

Q: Do QUX eTokens® use blockchain?

A: No. We explicitly don't use blockchain technology because blockchain creates trackable datasets. Our patent-pending technology provides security without the privacy risks of blockchain.

Q: How are QUX eTokens® different from regular e-tokens?

A: Regular e-tokens may use blockchain and can be trackable. QUX eTokens® use our proprietary technology for maximum privacy, stable value, and work only within our secure ecosystem.

Getting Started

Q: How do I create an account?

A: Sign up at quxpay.com or download the QUX Pay® app. Provide your email, create a secure password, and verify your email address to activate your account.

Q: What verification do I need?

A: Complete KYC (Know Your Customer) verification by uploading a valid ID and proof of address. This is required by law for fraud prevention and money laundering compliance.

Q: How long does verification take?

A: KYC verification typically completes within one business day during our business hours (9am-7pm EST, Monday-Friday).

Q: What if my verification is rejected?

A: Contact our support team at info@quxpay.com or (877) 700-0789 with your verification details for assistance.

Q: Can I use QUX Pay® immediately after signing up?

A: You can use QUX Pay® once your KYC verification is complete and you've deposited funds into your account.

How It Works

Q: How do I get QUX eTokens®?

A: Deposit funds into your QUX Pay® account using bank transfers, credit cards, or debit cards. Your funds automatically convert to QUX eTokens® at a 1:1 ratio.



Q: How do I send money to someone?

A: Generate a QR code for the recipient to scan, or scan their QR code. You can also send directly using their QUX Pay® username or phone number.

Q: How fast are QUX Pay® to QUX Pay® transfers?

A: QUX eToken® transfers complete faster than traditional apps - typically within seconds. No waiting for bank processing times.

Q: Can I send money internationally?

A: Yes, you can transfer QUX eTokens® across borders without traditional banking delays, subject to our US-only user base currently.

Q: How do I get my money back out?

A: Navigate to "Redeem Tokens" to transfer QUX eTokens® back to your registered bank account. The conversion is 1:1 back to USD.

Q: How do I purchase QUX eTokens® from a bank account?

A: You can easily top up your wallet by connecting your QUX Pay account to your bank. Please note that adding a bank account requires you to have 30 QUX eTokens® in your wallet.

Limits & Restrictions

Q: What are the daily limits?

A: Purchase limit: 2,000 QUX eTokens® per day. Redemption limit: 10,000 QUX eTokens® per day. These limits are for security and regulatory compliance.

Q: What's the minimum purchase?

A: \$20 minimum for QUX eToken® purchases.

Q: Can I increase my limits?

A: Corporate accounts may have different limits. Contact support for business account information.

Q: Are there weekly or monthly limits?

A: Daily limits reset each day. There are no additional weekly or monthly restrictions beyond the daily limits.

Q: What if I need to transfer more than the daily limit?

A: You can process additional transfers the following day, or contact support about corporate account options for higher limits.



Fees & Costs

Q: How much does QUX Pay® cost?

A: 3% transaction fee on QUX eToken® purchases. This fee is automatically added to the token price and clearly displayed before each transaction. There are no fees for sending and receiving QUX eTokens® to other QUX Pay® users, and there are no fees for selling and buying products in the QUX® Marketplace.

Q: Are there any hidden fees?

A: No hidden fees. The 3% transaction fee covers all standard operations. Additional fees may apply for securities transfers or external regulatory requirements.

Q: Why do you charge fees instead of being free?

A: We charge transparent fees so we never need to monetize your personal data. Our business model protects your privacy instead of exploiting it.

Q: Do I pay fees for holding QUX eTokens®?

A: No. There are no monthly fees, maintenance fees, or charges for storing QUX eTokens® in your wallet.

Q: What about crypto conversion fees?

A: Network fees for cryptocurrency transactions are set by the respective blockchain networks and may vary based on network congestion. QUX Pay® has 5% standard transaction costs.

Security & Privacy

Q: How secure is my money?

A: We use AES-4096 encryption (military-grade security), patent-pending encryption mesh infrastructure, and maintain all required financial security standards.

Q: What personal information do you collect?

A: Only what's required by law: identity verification (ID, address) for KYC compliance. We don't track your spending habits or transaction details.

Q: Do you sell my data?

A: Never. Our privacy policy explicitly states that personal data will not be distributed to third parties without your consent. We don't monetize user data.

Q: Can you see what I'm buying?

A: No. We can see that you transferred QUX eTokens®, but not what you purchased, from whom, or any transaction details beyond the token transfer.



Q: What if I lose my phone?

A: Your QUX eTokens® are stored securely in our system, not on your device. Simply log in from any device using your credentials to access your account.

Q: What security measures protect my account?

A: Military encryption, secure authentication, patent-pending technology, and compliance with all financial industry security standards.

Q: How do you prevent fraud?

A: KYC verification, AML compliance, transaction monitoring, and secure authentication systems protect against fraudulent activity.

Transaction Problems

Q: What if I send tokens to the wrong person?

A: QUX eToken® transfers are final, like cash transactions. Double-check recipient information before confirming any transfer.

Q: Can transactions be reversed?

A: QUX eToken® transactions are designed to be final for security. Contact support immediately if you believe there's been an error or fraud.

Q: What if a payment fails?

A: Failed transactions typically return QUX eTokens® to your wallet automatically. If not, contact support with transaction details.

Q: What if the app crashes during a transfer?

A: Transactions are processed on secure servers. Check your transaction history in the app, or contact support to verify transaction status.

Q: How do I dispute a transaction?

A: Contact support at info@quxpay.com with transaction details. Include reference numbers and relevant documentation.

Q: Can I cancel a payment after I hit send?

A: No. QUX eTokens® transfer instantly and can't be cancelled once sent.

Corporate & Business Use



Q: Can I use QUX Pay® for my business?

A: Yes. Corporate accounts are available with enhanced features for business payment processing and employee expense management.

Q: How do I become a merchant?

A: To become a merchant, see our step-by-step guide in the merchant article below. (See more on page 14)

Q: Do you have WordPress plugins?

A: Yes. We offer plugins for WordPress, WooCommerce, and other e-commerce platforms to accept QUX eToken® payments.

Q: Can employees use QUX Pay® for business expenses?

A: Corporate accounts can manage employee payments and expense tracking while maintaining transaction privacy.

Q: Is there an API for developers?

A: Yes. API documentation is available for merchants and developers wanting to integrate QUX Pay® into their systems.

Q: What are the benefits for merchants?

A: Accept payments instantly, lower processing fees than traditional methods, no chargebacks (QUX eTokens® are final), and enhanced customer privacy. (See more on page 14)

Q: Can I process bulk payments?

A: Corporate accounts support bulk payment processing for payroll, vendor payments, and other business needs.

Q: Can I use this for freelance payments?

A: Yes, but you're responsible for tax reporting. Keep records of all business-related transactions.

Q: Can I write off the 3% fee as a business expense?

A: Consult your tax professional. Transaction fees might be deductible for business use.

Cryptocurrency Integration



Q: What cryptocurrencies do you support?

A: Bitcoin (BTC), Ethereum (ETH), Litecoin (LTC), Bitcoin Cash (BCH), USDT (ERC20, TRC20, Polygon), USDC (ERC20, Polygon), XRP, TRX, DASH, MATIC, HOM, and PROPT.

Q: Do you hold my cryptocurrency?

A: No. We send cryptocurrency directly to your specified wallet address. You maintain full control of your crypto assets.

Q: Is crypto conversion immediate?

A: Crypto redemption is processed quickly, but actual receipt depends on blockchain confirmation times for each specific cryptocurrency.

Q: Do I need my own crypto wallet?

A: Yes. You need a private crypto wallet that supports your chosen cryptocurrency to receive redemptions from QUX Pay®.

Q: What's the process for crypto redemption?

A: Deposit funds, convert to QUX eTokens®, navigate to "Redeem Crypto," select cryptocurrency, enter your wallet address, and confirm the redemption.

Account Management

Q: How do I change my password?

A: Log into your account, go to profile settings, select "Edit Password," enter your current and new passwords, then save changes.

Q: Can I link multiple bank accounts?

A: Yes. You can associate multiple payment methods with your QUX Pay® account and choose which to use for deposits and redemptions.

Q: How do I update my personal information?

A: Access your profile settings to update contact information. Identity changes may require additional verification for security.

Q: Can I delete my account?

A: Yes. Just go to the 'Settings' menu and click 'Delete My Account'. Follow the instructions accordingly andensure all QUX eTokens® are redeemed before closing your account.

Q: What happens to unused tokens if I close my account?

A: Redeem all QUX eTokens® before account closure. Q: How do I check my transaction



history?

A: Your transaction history is available in the app under "Transactions" or on the web platform dashboard.

Q: Can I download my transaction records?

A: Yes. Transaction history can be downloaded for your personal records and tax reporting purposes.

Q: Can my spouse and I share an account? A: No. Each person needs their own account with their own verification. Sharing an account is a violation of our Terms of Service.

Technical & App Issues

Q: What devices support QUX Pay®?

A: iOS app, Android app, and web browser access at quxpay.com. Compatible with smartphones, tablets, and computers.

Q: Do I need internet to use QUX Pay®?

A: Yes. QUX Pay® requires internet connection for all transactions and account access.

Q: What if the app won't load?

A: Try restarting the app, checking your internet connection, or accessing via web browser. Contact support if problems persist.

Q: How do I update the app?

A: Download updates through your device's app store. We recommend keeping the app updated for best security and performance.

Q: What browsers support the web platform?

A: Currently, Modern browsers including Chrome, Firefox, Safari, and Edge.

Q: Can I use QUX Pay® on multiple devices?

A: Yes. Log into your account from any supported device using your credentials.

Q: Do you have a desktop app?

A: No desktop app, but the website (quxpay.com) currently works on any browser including Chrome, Firefox, Safari, and Edge.



Q: What if I can't scan a QR code?

A: Make sure your camera has permission. Try better lighting or manual entry of payment details.

Q: Why is the app running slow?

A: Check your internet connection. Try closing and reopening the app. Contact support if problems continue.

Family & Personal Use

Q: Can I send money to my kids?

A: Yes, if they're 15+ and have their own verified QUX Pay® account. Transfers are instant.

Q: Can I request money from someone?

A: Generate a QR code with the amount needed. They scan and choose whether to pay.

Q: What if someone sends me money by mistake?

A: You'd need to send it back manually. Transactions can't be automatically reversed.

Q: Can someone else see how much money I have?

A: No. Your balance is private. Other users can't see your token amount. The only way someone else can see your balance is if you've linked a child account and enabled balance sharing in its settings. Note that your child won't be able to see your balance, but you can see theirs if this setting is turned on.

Q: What happens if I try to spend more QUX eTokens® than I have?

A: The transaction will fail. You can't overdraft or go negative.

Common Scenarios & Troubleshooting

Q: What if someone gets my password?

A: Change it immediately in account settings. Contact support if you see unauthorized transactions.

Q: What if I accidentally send \$1000 instead of \$100?

A: Double-check amounts before confirming. Transactions are final, but contact support immediately for possible help.

Q: What if the app shows the wrong balance?

A: Check your transaction history first, then contact support with specific details.



Q: What if I suspect fraud on my account?

A: Contact support immediately: (877) 700-0789. Change your password and check all transactions.

Q: What if my internet cuts out during a payment?

A: The transaction either completes or fails completely. Check your transaction history to confirm.

Q: What if QUX Technologies goes out of business?

A: Your money would be returned per financial regulations, but this is why we maintain compliance and transparency.

Q: What if I need money immediately and banks are closed?

A: QUX Pay® works 24/7, but you need QUX eTokens® already in your account. Redemption to your bank might take time.

International & Travel

Q: Can I use this while traveling abroad?

A: If you're a US resident with a US account, yes. But remember it's US-only service.

Q: Can foreign friends send me money?

A: No. QUX Pay® is currently US-only. They'd need to be US residents with US bank accounts.

Q: What about currency exchange?

A: QUX Pay® only works in USD. No foreign currency exchange available.

Legal & Compliance

Q: What regulations does QUX Pay® follow?

A: We maintain KYC standards, AML compliance, and U.S. Department of Treasury FinCEN compliance through internal audits of all transactions.

Q: Do I need to report QUX Pay® transactions on taxes?

A: Yes. You're responsible for reporting transactions in accordance with applicable tax laws. Users who redeem over \$600 in a year will receive a 1099-K or 1099-MISC form and must complete a W-9 online through our documentation service.

Q: What records should I keep?

A: Keep records of all QUX eToken® purchases, redemptions, and transactions for tax reporting purposes.



Q: Is QUX Pay® FDIC insured?

A: QUX Pay® is not a bank and doesn't offer FDIC insurance.

Q: What if regulatory requirements change?

A: We continuously update our compliance practices to meet all applicable regulations and will notify users of any changes that affect their accounts.

Q: Do you cooperate with law enforcement?

A: We comply with all legal requirements and court orders while maintaining user privacy within legal bounds.

Comparisons & Alternatives

Q: Why not just use other apps?

A: Other "fintech" apps still go through your bank and create trackable records. QUX Pay® provides actual privacy.

Q: How is this different from prepaid cards?

A: Prepaid cards can be tracked and have fees. QUX Pay® provides true digital privacy with lower fees.

Q: Why not just use cryptocurrency directly?

A: Crypto is complicated, volatile, and has public transaction records. QUX Pay® is simple, stable, and private.

Q: What about other "privacy" payment apps?

A: Most "privacy" apps still collect data. Read their privacy policies carefully. QUX Pay® explicitly doesn't track purchases.

Point of Sale (POS) & E-commerce Integration

Q: What POS and e-commerce integrations are available?

A: QUX Pay® offers comprehensive integration solutions including:

- WordPress and WooCommerce plugins for e-commerce sites
- API documentation for custom integrations
- Complete purchase flow implementation including product display, pricing, and confirmation
- QUX eToken® integration for all monetary transactions
- Developer tools and plugins for accepting QUX eToken® payments.



Github Repository here: https://github.com/QUX-Official

Q: How do I integrate QUX Pay® into my existing e-commerce platform?

A: Contact support for merchant account setup. We provide integration tools, APIs, and plugins that allow seamless integration with your existing systems while maintaining transaction privacy.

Q: Can I generate purchase orders (POs) through QUX Pay®?

A: Yes, corporate accounts support purchase order processing and bulk payment capabilities for business transactions. Contact support for business account setup and PO functionality.

Q: What technical requirements exist for POS integration?

A: Integrations must:

- Use only publicly documented QUX® Platform APIs
- Implement secure QUX eToken® handling practices
- Follow complete purchase flow documentation
- Include proper price display (with all taxes and fees)
- Implement purchase confirmation processes
- Maintain transaction security and user privacy

Q: Do you support Volume Purchase Programs?

A: Yes, volume purchase programs are available for qualifying business accounts. These may include special pricing, bulk processing capabilities, and enhanced merchant features.

Additional Features

Q: What is QUXStore™?

A: QUXStore™ is our e-commerce platform where you can use QUX eTokens® to purchase products while maintaining transaction privacy.

Q: How does QR code payment work?

A: Generate a QR code for payments in your app. Recipients scan the code to receive payment details and complete the transaction instantly.

Q: Can I schedule recurring payments?

A: Contact support for information about scheduled or recurring payment options for business accounts.

Q: What payment methods can I use to buy QUX eTokens®?

A: Bank transfers, credit cards, and debit cards are supported for purchasing QUX eTokens®.



Q: Is there a referral program?

A: Check our blog and current promotions for information about referral programs and bonuses.

Support & Contact

Q: How do I contact support?

A: Email: info@quxpay.com, Phone: (877) 700-0789, Business hours: 9am-7pm EST, Monday through Friday.

Q: What information should I include when contacting support?

A: Your account email, description of the issue, relevant transaction IDs, and any error messages you received.

Q: Do you have live chat support?

A: Contact our support team during business hours via phone or email for immediate assistance.

Q: Where can I find user guides?

A: Visit blog.quxpay.com for comprehensive guides, tutorials, and feature explanations.

Q: What if I have a complaint?

A: Contact support with detailed information about your concern. We're committed to resolving issues promptly and fairly.

Q: Can I request new features?

A: Yes. We welcome user feedback and feature suggestions. Submit requests through our support channels.

Company Information

Physical Address: QUX Pay® 8350 N. Central Expressway Suite 1900 Dallas, TX 75206

Contact Information:

Email: info@guxnow.com

Phone: (877) 700-0789 (Toll Free: 877-7000-QUX)

• Business Hours: 9am-7pm EST, Monday through Friday

Corporate Address (Official): QUX Technologies, Inc. 175 S Third Street Columbus, OH 43215



Resources:

Website: quxpay.com

Blog & Guides: blog.quxpay.com

• App Downloads: Available on iOS App Store and Google Play Store

Why Become a Merchant on QUX®?

As a merchant on our platform, you are joining a dynamic ecosystem designed to amplify your business reach, streamline your operations, and enhance your customer engagement. Here's why you should become a QUX® merchant:

- Expanded Reach: Tap into a vast and diverse audience base, expanding your market reach beyond geographical limitations. QUX® provides you with the platform to showcase your products and services to a global audience.
- Enhanced Security: Benefit from our state-of-the-art security measures, including 2-Factor Authentication (2FA) and secure payment gateways, ensuring that your transactions are safe and your customers' data is protected.
- **Innovative Tools:** Gain access to a suite of innovative tools designed to optimize your business operations. From advanced analytics to seamless inventory management, QUX.tv equips you with everything you need to grow your business efficiently.
- Customer Engagement: Foster stronger connections with your customers through personalized interactions and tailored marketing strategies. The QUX® platform enables you to create meaningful relationships with your audience, driving loyalty and repeat business.
- Seamless Integration: Enjoy easy integration with various payment methods and third-party services, simplifying the process of managing your business. QUX® ensures that you can focus on what you do best running your business while we handle the technicalities.



• **Support and Community:** Join a supportive community of like-minded merchants and benefit from our dedicated customer support team. Whether you're facing a technical issue or need advice on best practices, QUX® is here to assist you every step of the way.

How to Become a Merchant

STEP 1: Set Up Requirements

To proceed, you must have a QUX® Box or a QUXPay™ account.

Don't have a QUXPay™ account yet? Refer to the guide. (Insert link here)

STEP 2: Log In to Your Account

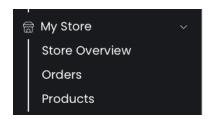
Go to: https://qux.tv/auth/login

STEP 3: Access Account Settings

- Hover over the right side of the screen and click on your profile icon.
- Then, click on Account Settings.

STEP 4: Create Your Store

- On the left menu, click My Store then select Create Store.
- Alternatively, click on Start a Merchant Account within your Account Settings.



STEP 5: Agree to Terms



- Read through the QUX® Merchant Agreement Terms of Service.
- Click Accept & Continue to proceed.

STEP 6: Enter Tax Information

- Provide your full name and tax number. Click Continue.
- You can update tax info later under Edit Profile if needed.

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STEP 7: Store Creation

Provide the following details:

- Name: The name your customers will see.
- Company Name: If applicable.
- Phone Number: For customer inquiries.
- Description: Brief overview of your products/services.
- Store Categories: Choose subcategories relevant to your products.
- Upload Store Image: Add and crop your profile photo.
- Upload Background Image: Customize your storefront background.



Step 8: Save Your Store

Click Save to confirm and launch your store.



QUX® STORE

What Is A QUX® Store

The Qux® Store is a new and revolutionized marketplace for entrepreneurs who want to sell their products to a worldwide audience. We are dedicated to providing the best possible experience for our sellers and buyers, striving to create a safe and secure environment for all of our users. Our easy-to-use platform makes it simple and quick to sell your products online, capable of offering your customers the widest selection of products available. The Qux® Store also provides in-depth analytics to help you track the performance of your store. This tool provides detailed data that can help you identify areas of improvement and optimize your store's performance. All of this, with the lowest cost of operations in any online retail marketplace!

Store Dashboard Overview

Access your store dashboard via My Store on the left panel.

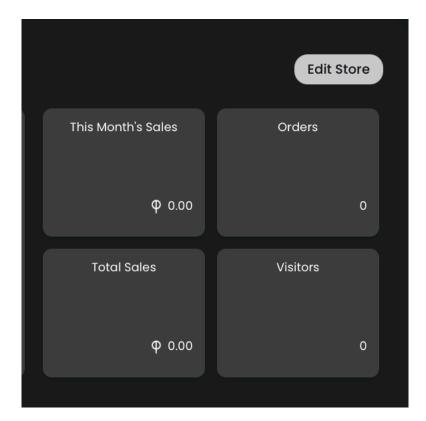
- Dashboard: Summary of store activity.
- Transaction Graphs: View by day, week, month, or year.
- Current Sales & Orders: Real-time stats.
- Last Month's Summary / This Month's Sales
- Visitors: Track engagement.
- To-Do List:
 - To Fulfill: Pending orders
 - Completed: Fulfilled orders
 - Return/Refund: Items needing attention
 - Sold Out Products: Inventory alerts





Managing Your Store Edit or Delete Store

Update details like name, images, or description anytime under Edit Store.





View & Manage Orders

Tabs include:

- All
- Unfulfilled
- Completed
- Cancelled
- Return/Refund

Also includes search, filtering, order details (date, status, total, quantity), and action buttons for editing or managing orders.

Products Page Overview

Product Management Tabs

- All
- Active
- Inactive
- Sold Out

Use the Search Bar or Filter by Name to locate items.



Add Products

Click Add Product, then follow these steps:

STEP 1: Product Name & Category

Add product name

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- Select subcategory
- Write a clear and detailed product description
- Click Continue



STEP 2: Media Upload

- Upload main image
- Add additional images
- Upload product video
- Click Continue





STEP 3: Variants & SKU

- Upload image for each variation
- Add name, price, stocks, rating, and SKU
- Click Add Variation or use the trash icon to delete
- Click Continue



STEP 4: Shipping & Tax

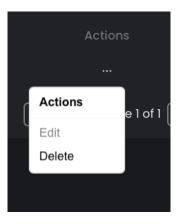


- · Ad shipping fee or enable free shipping
- Set tax fee
- Click Save (or Back if you want to make edits)



Editing & Deleting Products

- Go to My Products
- Use Actions > Edit to modify
- Use Actions > Delete to remove items



You're All Set!

Once your products are live and your store is configured, you're ready to start selling on QUX®.



Navigating the QUX® STORE

My Purchases

In this section, you will see the products you ordered along with their prices and a total for the order. You may also add or remove items from your order before checkout.

There are two types of products listed:

Items - Physical products such as merchandise, apparel, furniture, accessories, etc.

Digital Products - An intangible asset or piece of media that can be sold and distributed repeatedly online without the need to replenish inventory. This includes games, music, e-books, audiobooks, etc.

The subtotal, as well as the total amount before shipping, is also provided. If there is a promo code, it can be applied at this time. Checkout can be completed by selecting the 'secure checkout option.

Check Out Screen

The "Check Out" screen is where you will be prompted to input your billing and shipping addresses for the orders you have purchased.

Payment will be processed using the QUX eToken®.

QUX® TOKEN

1. What Is QUX eToken®

The QUX eToken®is part of the digital token exchange system that is used to exchange securely for any kind of goods or services in the QUX® store. QUX eToken® allow for exchanges to be made without data being collected so all of your purchases and exchanges remain private. When a payment is made, the funds are drawn from the user's



token balance. If the user doesn't have enough QUX eToken® to cover the payment, the user will be redirected to the "top-up" screen to replenish their balance.

The minimum amount that is needed to top up your QUX eToken®is \$20.

\$1 = 1 QUX eToken®. Always.

2. How To Top-Up Your QUX eToken®

- 1. After selecting your payment method, click the "Top Up" button to add funds to your account. You can choose to add funds via credit/debit card or bank account. Remember that your credit card and bank information are stored in a secured server, so you can rest easy knowing that you are protected with QUX®
- 2. If you are paying with a credit or debit card, you will need to input your card number, the expiration date, and the CVC (card verification code).
- 3. When paying by bank account, you will need to provide your account name, account number, and bank name.
- 4. After you have finished, you have successfully topped up your QUX eToken®

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