



XS Mastercard

User Guide

Get access to your account from
the palm of your hand, anywhere.

XS Prepaid Mastercard

XS Prepaid Mastercard comes with many benefits and discounts.

XS offers a Prepaid Mastercard with flexible payment that allows you to transfer funds directly from XS account to your card and vice versa.

By linking your card to our mobile application you can perform online, offline transaction and manage your card.



About XS Prepaid Mastercard App

The XS Prepaid Mastercard App allows users to fund their trading account, transfer funds, and more.

Link your trading account to your account to simplify your trading experience and make it more convenient.

- Deposit funds into your trading account.
- Share funds with other cardholders.
- Top up your credit card balance.
- Use ATMs to withdraw your funds.
- Pay Online.
- Execute payments internationally.
- Take a quick look at your balance.

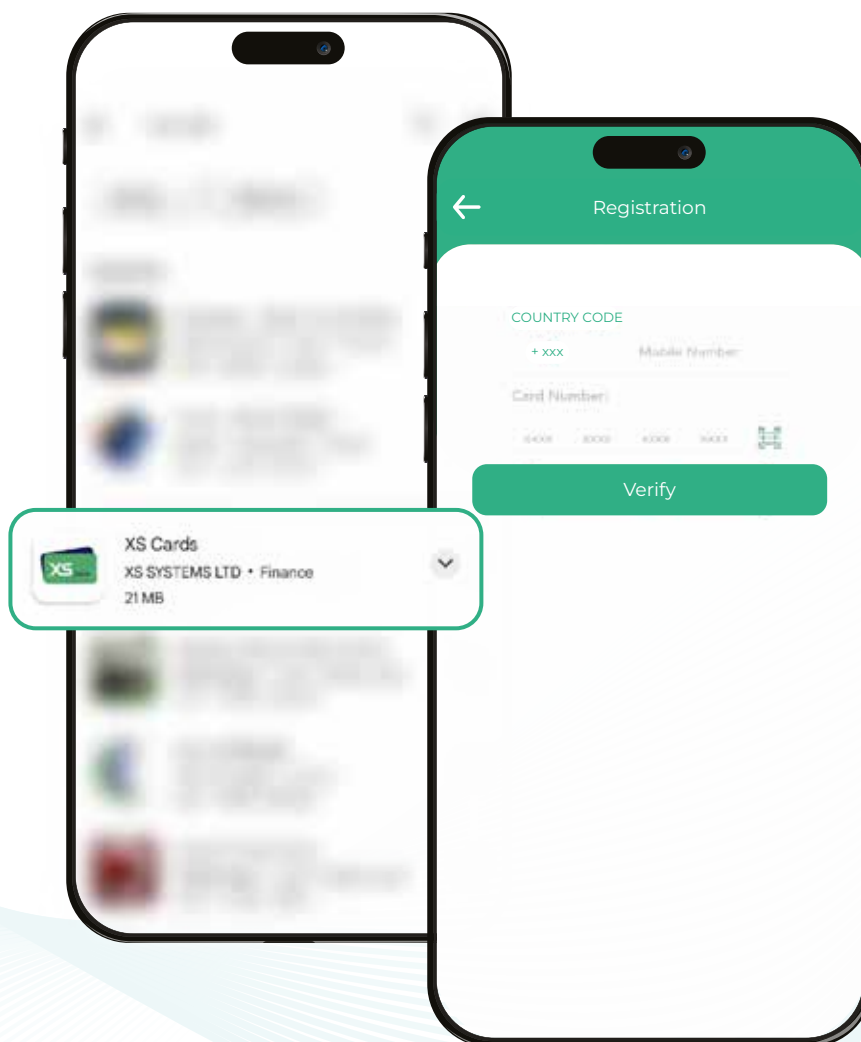


Mobile App First Time Registration

Download the app “XS Card” via your App Store,
Click on *Register New User*.

Cardholder Verification

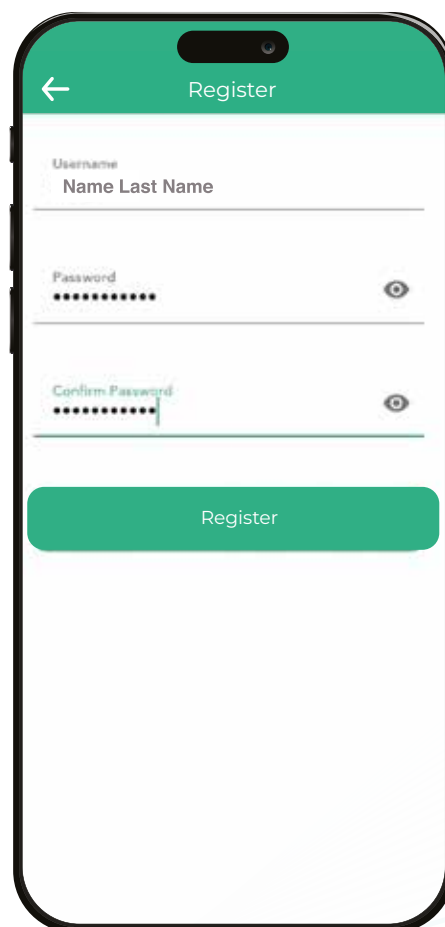
- Enter your country code.
- Mobile number.
- Card number.
- Click on Verify once done.



Mobile App First Time Registration

- Enter your full name.
- Enter your email.
- Create your username.
- Create your password*.
- Re-enter your password for confirmation

*Make sure it contains an upper-case letter, a lower-case letter, a number and a special character.

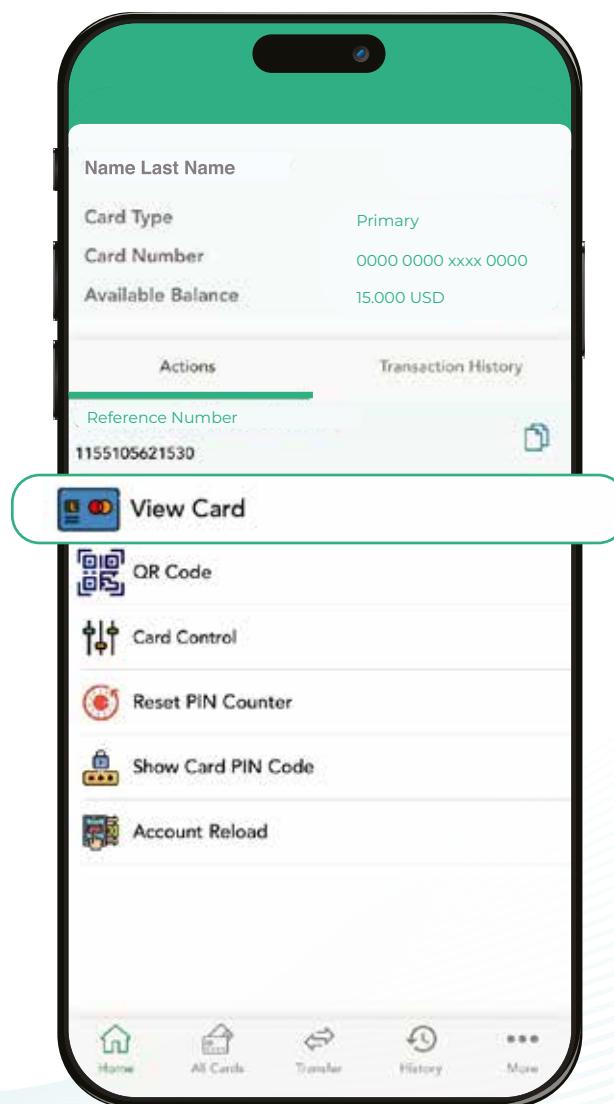
A mobile app registration screen with a green header bar. The header bar contains a back arrow on the left and the word "Register" on the right. Below the header, there are four input fields: "Username" (with a placeholder "Name Last Name"), "Password", "Confirm Password", and a "Register" button. The "Password" and "Confirm Password" fields have eye icons to toggle visibility. The "Register" button is green and rounded.

- Enter the One-Time Passcode (OTP) received as a text message or click on the resend button if the OTP was not received within one minute.
- The registration process is now successfully completed.



Card Activation

Once you successfully logged in to your account, you can activate your card by tapping on the image of the card on the Homepage.



How to know your Card's PIN Code

- Login to XS Cards Mobile App.
- Tap on the image of the card on the homepage.
- From the menu, click “Show Card Pin Code”.
- Enter your transaction passcode.
- Enter the 3-digit CVV number printed on the back of your card.

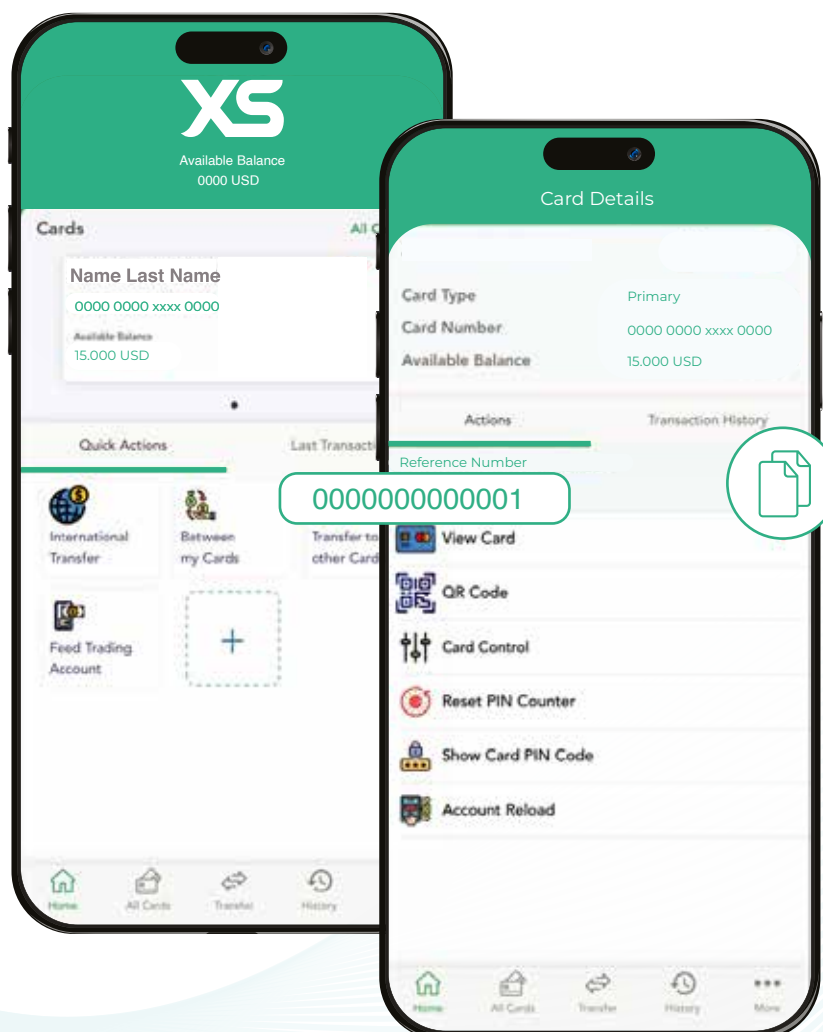
Your PIN Code will display on the screen.



How to Top-Up

Option 1

- Visit <https://gatetopay.com/gateway>.
- Login on your XS Card App.
- Click on the card.
- Copy the reference number.



How to Top-Up

Option 2

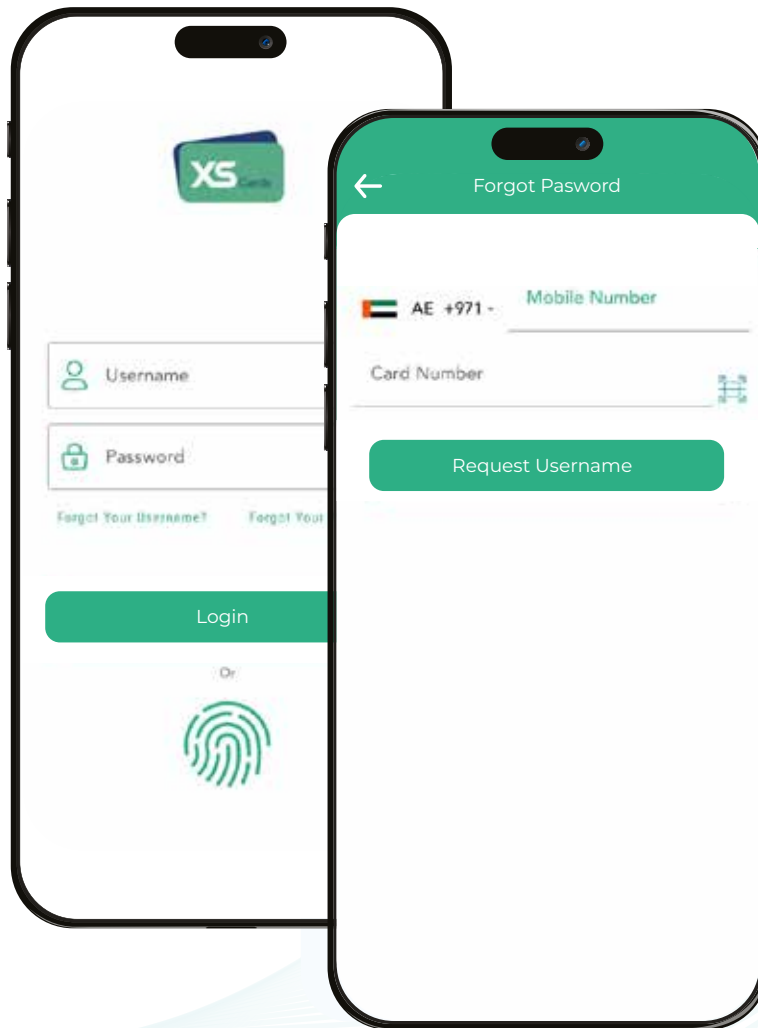
- All boxes are pre-filled.
- Choose the card type you want to use to top-up your XS Card.
- Fill in the required details on the checkout page and click on Pay.

The image displays two smartphone screens illustrating the top-up process. The left screen, titled 'Update your profile information', shows a 'Back' button and a message: 'You need to update your profile information to use Gate to pay'. It contains pre-filled fields for 'Monthly Income' (+10000), 'Reason of relationship' (Stock/Forex Trading), 'Employer Name' (XS USD), and 'Employer Address' (Cyprus). At the bottom, there is a checkbox for 'I accept XS Terms and Conditions & Privacy' which is checked. The right screen, titled 'Account Reload Checkout', shows a 'Gate to pay' button and a 'Secure Checkout' icon. It displays a transaction amount of '\$5,65' and an 'Order summary' link. Below this, there is a 'Credit or Debit card' section with a Visa logo. The form includes fields for 'Cardholder name (exactly as shown on card)', 'Card number', 'Expiry date', and 'Security code'. A 'Billing address' section is also present with fields for 'Country', 'Address', 'City', 'Postcode / ZIP Code', and 'State / Province'. At the bottom, there is a 'Pay \$5,65' button and a 'Gate to pay' button.

How to know your XS Prepaid Card's App Username

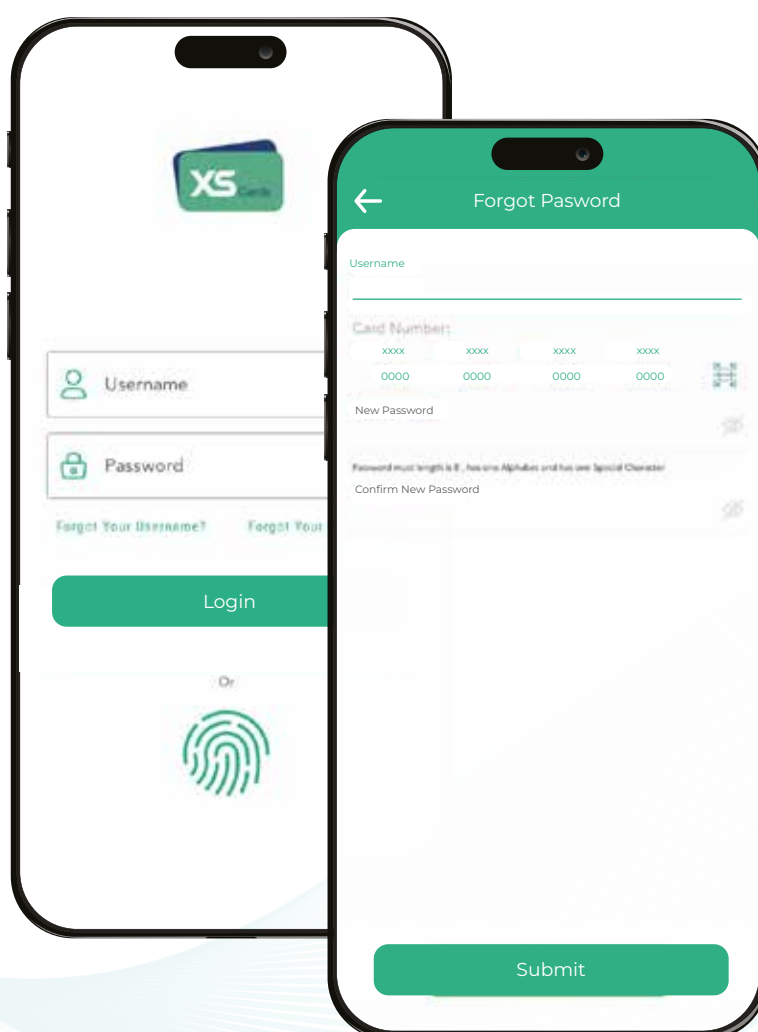
Option 3

- Tap on “Forgot your Username”.
- Enter your registered mobile number & your card number.
- Request Username.



How to Reset your XS Prepaid Card's App Password

- Tap on “Forgot your Password”.
- Enter your username and card number
- Type in your new password and confirm it.
- Submit a new password.
- Fill in the verification OTP you will receive on your registered mobile number.
- Once done, a message will appear confirming the successful change of your password.



How to reload your prepaid card via Debit/Credit card?

Your XS Prepaid Mastercard needs to be active in order to use this feature.

The deposit source is hosted via our card issuer, there please visit Gate To Pay website to use the funding method, or [CLICK HERE](#), please fill the reference number with your card:

How to get your reference number ?

Your card reference number is your account's unique number.
+ your card's last 4 digits.

Login to your mobile and go to the "Profile" tab where you can view "[Unique Reference Number](#)".

Card gateway deposit limit: 15K USD/JOD.
No daily monthly limit.

Note: Please keep in mind the card balance limit is 15K USD/JOD, so you will need to have 0\$ balance in your card to deposit \$15K as an example.

What is Payment Method Using the NFC Service?

- Search for a device that provides the service.
- Slide the card or the bracelet over the device.
- Wait for the ringtone or green light that provides the “indication of completion”.

Advantages of the NFC Services

- Easier and faster payment method.
- Fraud protected.
- Service applies to transactions that do not exceed 50 JDs/USD per transaction.
- Upon reaching the maximum limit, the client must use the card by sliding in at any POS machine and entering the PIN in the next transaction.
- All processed transactions are included in the card account statement.

International Transfers

- Directly from your mobile app, send and receive any domestic or international transaction through global networks such as MoneyGram, with just a click.

E-Vouchers

- Buy your favorite prepaid cards, including top seller cards, from iTunes, XBOX, PSN, Amazon and many more, from our online e-voucher store.

Fund your XS Trading Account

You can transfer the funds directly from your XS Prepaid Card to your XS Account free of charge.

- Select “Feed My Trading Account Option”.
- Select your card with you wish to transfer the funds from.
- Enter the amount that you want to top up your XS balance with and press “Send”.
- Enter your transaction password and “Confirm”.
- You will receive a SMS to confirm the transfer transaction on the spot.



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