



MoneyToken User Manual

Version 1.0

WadzPay.com

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Version Control

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1. Introduction

MoneyToken is a blockchain-powered digital token representing fiat currency on a 1:1 basis. It allows instant, secure and low-cost digital payments across domestic and international boundaries.

1.1 Who Can Benefit from Using MoneyToken

- Students managing campus expenses
- Parents sending allowances securely
- Medical tourists pre-paying clinics abroad
- Pilgrims making pre-authorized payments
- Merchants accepting digital payments
- Banks offering a tokenized fiat experience

1.2 Key Features

- Instant token issuance and redemption
- QR-based payment support
- White-label integration with bank apps
- Multi-currency & cross-border compatibility
- Merchant settlement (instant or T+1)
- Real-time transaction reports

2. What's Included

Upon activation via WadzPay or a partner institution, users will have access to:

- **PayEasy Wallet App**
- **TrustPoint POS App** (for merchants)
- **TrustDash Web Portal** (merchant back-end)
- **PayDash Issuer Portal** (institution dashboard)
- User credentials and institution setup (where applicable)

3. System Requirements

- **For Mobile Users**
 - Android 8.0+ or iOS 12+
 - At least 100MB free space
 - Active internet connection
- **For Web Portal Users**
 - Supported browsers: Chrome, Firefox, Safari
 - Minimum resolution: 1280x720
 - Internet connectivity required

4. Installing the Applications

4.1 Web Portal Access

Login with the below credentials.

- **PayDash** for institutional use -
URL: <https://issuance.test-gar.wadzpay.com/>
Email ID: Geidia-test@wadzpay.com / Password: Wadzpay@123
- **TrustDash for merchant backend**
URL: <https://merchant.privatechain-test.wadzpay.com/>
Email ID: narendar.baddam@wadzpay.com / Password: Wadzpay@123

4.2 Mobile App Installation

- **PayEasy:** Closed Loop Custody Wallet
Apk: [app-pilgrim.apk](#)
User ID: vasavi@wadzpay.com / Password: Wadzpay@123
- **TrustPoint:** Point of Sale application for PayEasy walley
Apk: [POS-App.apk](#)
User ID: narendar.baddam@wadzpay.com / Password: Wadzpay@123

5. Getting Started

5.1 Setting Up a Wallet (PayEasy)

1. Install PayEasy apk
2. Use credentials to logon
3. Perform KYC verification (one-time)
4. Link your bank account for top-ups and redemptions

6. Using MoneyToken

6.1 For Consumers (PayEasy Wallet)

- **Top Up:** Add funds from a linked bank account
- **Pay Merchant:** Scan QR from TrustPoint or merchant terminal
- **Send to Peers:** Instantly transfer tokens peer-to-peer
- **Redeem:** Convert back to fiat any time

6.2 For Merchants

TrustPoint App

- Install apk
- Log on using using credentials
- Enter amount → Generate QR → Customer scans QR using PayEasy
- Transactions are reflected in real-time

TrustDash Portal

- Monitor daily transactions
- Generate reports

6.3 For Institutions (PayDash Portal)

- Monitor usage across customer base

7. Managing Transactions

7.1 Topping Up and Redeeming

- Choose Top Up or Redeem in PayEasy
- Confirm your amount
- Funds reflect instantly

7.2 Making Payments

- Merchant generates QR code on the TrustPoint
- Customer Scan QR using PayEasy wallet → Confirm amount → Submit
- View real-time transaction confirmation
 - Merchant sees on TrustPoint and Customer sees on PayEasy

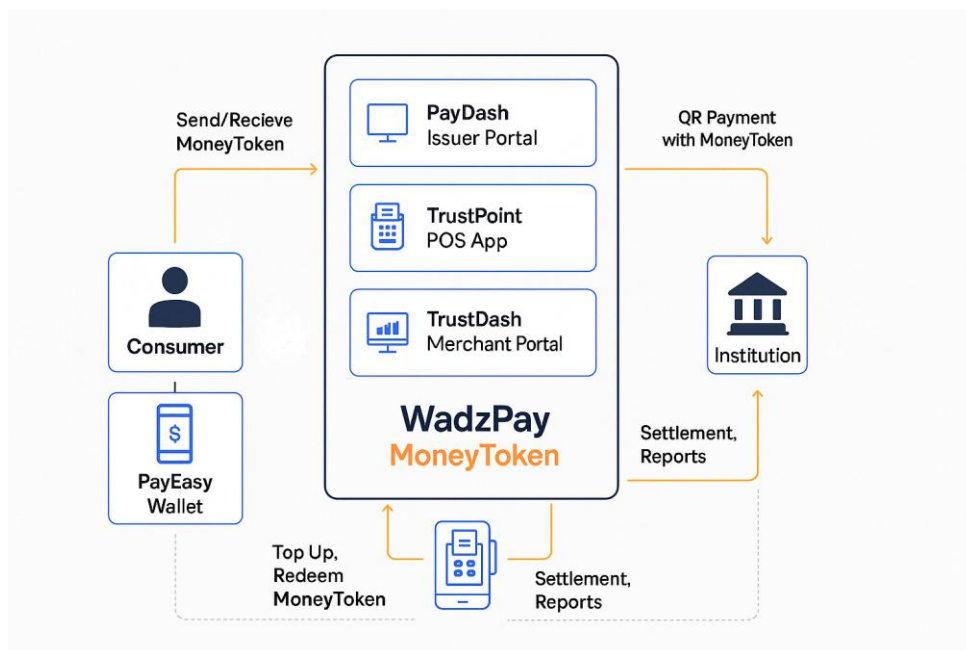
7.3 Viewing Reports

- Wallet users: Tap History to see top-ups, redemptions, transfers, payments
- Merchants: Use TrustDash > Reports
- Institutions: Use PayDash > Logs

8. Technical Configuration

This section is only relevant for institutional users, enterprise merchants and integrators who plan to host or manage backend components of the MoneyToken system.

8.1 System Architecture Diagram



8.2 Data Setup & Configuration

Required Data Sets

Following configurations are available:

- Fee Configuration
- Transaction limits control
- Currency conversion rate

8.3 Database / Security

- **Supported Databases**
 - PostgreSQL (v12+)
- **Security**
 - SSH Tunnel
 - SHA-256
 - TLS for all in-transit connections

8.4 Access & API Setup

Authentication

- JWT-based login (OAuth2.0 compatible)
- 2FA/MFA support (via TOTP or email-based OTP)

API Integration

Refer the API documentation attached below.



API Document v1.0

Permissions Model

Role	Access Scope
Admin	Full system control
Merchant Ops	Refunds, reports, QR setup
User	Wallet usage only