Send and Receive Process

Customers can send/receive their cryptocurrencies from ZebPay to other wallets and vice versa. There is no fee for crypto deposits. Crypto withdrawals are chargeable and the fee can be viewed by clicking on the below link.

https://zebpay.com/in/features/pricing

How to Send cryptocurrency to another wallet:

☐   Select the cryptocurrency you want to send. From the home screen, click on *Send*.
☐   Select an existing address from the list or click on the bottom right icon '**+**' to add a new address.
☐
☐   For new addresses, scan the address QR code displayed on receiving wallet or copy it from there and paste it, add a name for the wallet address and then tap on *Save*
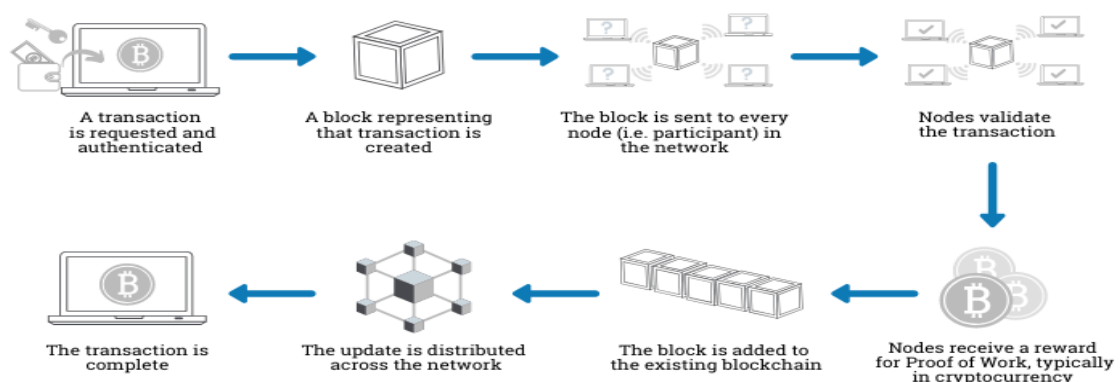
Time taken for a cryptocurrency transaction to complete could vary from a couple of minutes to a couple of hours as well, depending on network congestion.

To check the status of your transaction, select the coin for which you would like to view the transaction status and enter the transaction hash in the search bar

Please refer to the below link for blockchain explorers.
https://docs.google.com/spreadsheets/d/1QOI4CoEmwvQ0xKk79M3IaRKxXURfjtAsCrFuJsUVL4I/edit#gid=1236813305

What is a Destination Tag/Memo?

A Destination Tag/Memo is an additional address feature necessary for identifying a transaction recipient beyond a wallet address.

Why is this needed?

☐	For these types of cryptocurrencies, most centralized exchanges (like Zebpay) use one address for all traders of cryptocurrencies that use Destination Tag technology.

☐	Therefore, a Tag/Memo is used to determine what actual individual account a given transaction should be assigned and credited to.

Example: The address you send one of these cryptocurrencies to can be equated to an apartment building address. The Tag/Memo identifies which specific apartment you live in, in the apartment building.

When is a Tag/Memo not required?

The only exception to the requirement to include the destination tag is when sending to a privately controlled cryptocurrency storage place or device.

A private wallet is one which the individual fully controls (has custody of) both the public and private keys. This is not a Zebpay wallet. Examples of a private wallet include (but are not limited to):

Desktop: wallets downloaded and installed on a PC or laptop

Hardware: wallets stored on a hardware device like a USB, and are stored offline

Using a private wallet to send crypto that uses Destination Tag technology

1. If you are sending cryptocurrency that uses Destination Tag technology to Zebpay, you must input a correct Tag/Memo.
2. Both an address and a tag/memo are required to receive cryptocurrency. If you send cryptos without a tag/memo or with an incorrect Tag/Memo, your cryptos cannot be credited to your account.
3. If you are sending cryptocurrency from Zebpay to a private/personal wallet, wherein a tag/memo is not required then in such a scenario you can simply enter"1" in place of the Destination tag/Memo ID and can initiate the transaction.

Warning: if you are uncertain about whether you are sending to a public or a private wallet, please contact the support team of the recipient wallet towards which you are sending the cryptocurrency and confirm the process mentioned above before sending cryptocurrency from your Zebpay account to the wallet as Zebpay will not be responsible for any loss of tokens.

Coins transferred to incorrect destination tag/memo:

If a customer has added an incorrect memo and tokens are credited to an incorrect user, we will not recover the coins. We need to inform the customer that since the sender has made an error while adding the Memo ID, we won't be able to recover this transaction. We cannot debit disable the receiver's account because of the sender's error.

Exceptional scenarios

1 If a customer has transferred coins without adding a destination tag/memo.
2 If a customer has transferred coins by adding incorrect tags/memo and that account is ZebPay (company's) internal account.
3 If a customer has filed a legal case.

In case of any exceptional cases, please reach out to your TLs. TLs will take this up with Tech/Legal team and accordingly take the next course of action.

TL Actions

Scenario 1 & 2: Check with the Tech Team if recovery is possible. If possible, advice the agent to create a Child Ticket and give a holding response to the customer. We will need the deposit proof from the sender's end.
If recovery is not possible, ask the agent to send a normal intimation that it can't be recovered.

Scenario 3: Advice the agent to give a holding response. Investigate the case and share a summary with the details of the Legal notice or case with the Legal Team. Then follow the instructions from the Legal Team.

Scenarios on Customer Query:

1. If a customer is unable to send Crypto:

From the *Main Menu* refresh the app by tapping on the *Refresh* icon on the top left of the app.

If the error still persists, please raise a **ticket** with us.

2. If a customer requests to Cancel or Reverse transactions:

We need to inform the customer that cryptocurrency transactions can't be cancelled or reversed as they are directly connected to the network.

Cryptocurrency network transactions are designed to be irreversible and we don't have control over them.

Customers need to ensure that they verify all transaction details prior to sending their crypto to any receiving address.

If the customer has sent cryptocurrency to an incorrect address by mistake, they may not be able to recover these coins/tokens.
If they know and have the contact information of the person who controls that address, they can contact the receiver and ask for the cryptocurrency to be returned.

If a customer raises a ticket to cancel the send transaction because of an incorrect send address selected or any other genuine reason and the transaction id is not generated, we can check with the tech team (Ankit) if they will be able to cancel the transaction. Raise CT and call Ankit immediately for such cases.

3. If a customer needs assistance with receiving cryptocurrency

Select the coin and tap on *Receive* from the home screen. From the bottom right, tap on the **'+'** button to create a new receiving address.
Enter a name to label the address.
You can scan the QR code or copy it or share the address via email or instant messaging.

Please note: It is advisable to create a new address for receiving cryptocurrency each time to enhance the privacy of your transaction history.

Every cryptocurrency has its own defined rules and not every cryptocurrency protocol allows you to create new receiving addresses for every transaction.

Customers can create new addresses for only BTC family addresses, BTC, BCH, LTC, etc,....

4. If customers cannot view their receiving address:

We need to first check if KYC is verified (it is mandatory for KYC to be completed in order to be able to view their receiving address.

Please follow the below steps to resolve this issue for Bitcoin, Litecoin, and Bitcoin Cash.

1) Select the cryptocurrency you would like to receive
2) Tap on *Receive.*
3) Tap on the "***Add new address''.***
4) You can name the address for future reference and save it.

5. How to Send cryptocurrency to another wallet:

☐   Select the cryptocurrency you want to send. From the home screen, click on *Send.*
☐   Select an existing address from the list or click on the bottom right icon **'+'** to add a new address.
☐   For new addresses, scan the address QR code or paste it, add a name for the bitcoin address and then tap
on *Save*

Please note there are withdrawal & transaction limits defined on each coin's withdrawals. These limits differ for each KYC level and address status (Whitelist/Non-whitelist address). Customers can change their KYC level which is subject to applicable fees. Limits & Fees can be checked on our website.
https://zebpay.com/in/features/pricing

Whitelisted limits are not applicable when a customer withdraws cryptos through the web.

There is no minimum withdrawal limit. Anything beyond the withdrawal fee can be withdrawn. There're no monthly limits on crypto withdrawals.

Cryptocurrency sent to a wallet outside ZebPay:
If the transaction id shows that the transaction is broadcasted to the blockchain and the cryptocurrency does not reflect in the receiving wallet, a customer has to contact the receiving wallet service provider to resolve this issue.

Cryptocurrency sent to a ZebPay wallet:
If the transaction id shows up on the blockchain and the cryptocurrency does not reflect in the receiving wallet, a customer needs to raise a ticket and provide the transaction hash (ID) and a screenshot showing the receiving transaction details and transaction id.

How to Archive/ Unarchive old or unused send an address(es):
Customers can archive old or unused send addresses to manage the send addresses that are active or commonly used by them. They can archive whitelisted and non-whitelisted addresses.

Important: Do NOT receive cryptocurrencies on archived addresses as these may not be credited to your wallet and could end up lost permanently.

Follow the steps below to archive old/unused addresses:

1. Select the cryptocurrency and tap on *Send.* You will be able to see all the addresses on the list.

2. Swipe the address to archive to the left and the Archive option will be shown. Tap on it to continue with the process of archiving.

4. After clicking on *Archive*, confirm
5. Enter your account PIN to confirm.

6. You will receive a notification that the selected send address has been successfully archived.

7. At the bottom of the list of send addresses, you will be able to see the list of archived addresses. If you want to view the transaction history of the archived address, go to the *Archived address* and select the address. Tap on the archived address and you will be able to view the transaction history of this address.

Crypto transaction reversed to our hot wallet

If any crypto transaction has been reversed to our hot wallet for which credit needs to be given to the customer. We will need the deposit screenshot to credit this transaction. A customer has to get it from his/her wallet provider

Crypto withdrawals not processed due to a low balance in the wallet.

TLs will highlight it to the relevant team and get the wallet refilled. Meanwhile, we can send the response added in the canned response/scenario automation and close the case.

Coin Recovery Process

We can only recover tokens sent to ERC 20, BEP 20 and Polygon network. If any customer has sent tokens/coins through any other network other than these, we won't recover them. If any customer has sent tokens through the network that we don't support, we cannot recover such transactions.

Refer to the SOP of Tech on Coin recovery process here.

Please find below details on COIN RECOVERY

Our coin recovery process has been revised effective 1st January 2024.

Below are some changes that came into effect from the 1st of January,2024.
  - ERC-20 Coin Recovery fees reduced by $10.
  - USDC Token will be added to collect recovery fees.'

  - The address to collect the recovery fee will change.

Note: We will collect updated recovery fees on updated recovery addresses on tickets which are created after 1st Jan 2024 at 00:00 AM IST. The transaction date does not matter.

We will ask for a deposit proof of the transaction that has been sent via an incorrect network in case of coin recovery. Only in cases wherein the recovery address is same as the from address of the transaction, we will not require the deposit proof.

If a Ticket is created before 1 Jan 2024 00:00 AM IST, and if we have not shared the address and fee details yet with the customer for recovering the amount, you can send a new address to the customer and ask for updated fees.
If the old address has already been shared to collect the fees, don't send a new address.

New Recovery Fees Structure:

-

Supported Networks	Minimum Transaction Amount	Fees taken by ZebPay	Recovery ETA
ERC-20 (Etherscan)	$100	**50 USDT / USDC (ERC-20)**	30 Days
BEP-20 (BSC SCAN)	$50	**20 USDT / USDC (ERC-20)**	30 Days
PolygonScan	$50	**20 USDT / USDC (ERC-20)**	30 Days

New Recovery Addresses:

Supported Networks	Deposit Address
ERC-20 (Etherscan)	0x0137C01c68e3953e3F480993DC3a8041066D7A08

Admin Panel Account:
- You can now verify the status of the deposit fee transaction done by the customer on the admin panel.
  For which you need to search details with Number **6198765**, go to the 'Transaction list' tab and search with the Transaction ID (TX id for fee that they deposited to our address) shared by the customer on a ticket.

Process:
- **Once a customer requests for coin recovery (BEP-20, ERC-20, or Polygon), we need to check if the amount is higher than or equal to the minimum amount mentioned above.**
- **If the amount is eligible for recovery, we will provide the address to the customer to deposit USDT for the ERC-20 network,**
- **Customers also need to deposit network fees amount ETH for the ERC-20 Network. The customer will need to share the deposit proof of the fee deposited and the address for recovering tokens which is supported on the same network as used by the customer. (this should not be ZebPay address)**
- **Once we receive these details from the customer, we need to get it checked and approved by TL before sending the child ticket again to the tech team for processing the request.**
- **The Tech-Support team will validate the data, and process the request.**
- **The tech-support team will then provide the TX ID on the child ticket.**
- **Please share the same with the customer.**

If a customer has sent coins on the network that we don't support, we won't be able to recover them.

Customer's mobile number

Recovery Fees Transaction Hash:

Recovery Address:

Recovery Token:

Recovery Chain:

Recovery Quantity:

Recovery Amount(USD):

Recovery Transaction Hash:

Recovery Transaction Deposit Proof:

Fees deposit proof:

If any customer has sent BTC, BCH, BTG & LTC to his own ZebPay's incorrect address, we can recover the transaction.
For Ex: A customer sent BCH to his ZebPay's BTC address or LTC to his BCH address of his own ZebPay's account. It can be recovered. No deposit proof is needed for this recovery.

https://techsupport.zebpay.co/support/solutions/articles/44002396342-coin-recovery-for-btc-family

Transactions sent to addresses with the wallet ids 4 & 8 can be recovered. The address with 0 wallet ids is a deprecated address and transactions done to this cannot be recovered. No fee is applicable to it.

<u>*** Executing same scenarios or copy of the same scenario on customer responses is not appreciated and will be marked as CD**</u>

Version History

Version	Date	Created by	Reviewed by	Approved by	Nature of Change
1.0	07/07/2022	Nima Anandani	Aravind A	Raj Gopal	Original Document