SAINT CROWN INDUSTRIAL LOAN CO. BANK

a SAINT CROWN INDUSTRIAL PROSPERITY UNION
an Unincorporated Business Association

This user guide is intended for Saint Crown Exchange or American Federation Dollar (AFD1) holders only. Internal Use Only. Not for distribution.

Dear AFD1 Holder(s),

We are thrilled to announce the new version of the Saint Crown AFD1 User Portal. This upgraded platform offers a streamlined experience and enhanced features, making it easier than ever to manage your liquidity and financial transactions.

Here's what's new:

- **Swap Cryptocurrencies**: Seamlessly swap between different cryptocurrencies.

- **Send to Other Crypto Wallets**: Effortlessly transfer your cryptocurrencies to other wallets.

- **The ability to Convert AFD1 into USDT:** You can now convert AFD1 into USDT utilizing MetaMask   as a depository.

- **Transfer funds into PayPal :** (subject to your specific PayPal account limits). Please see related information at the bottom of the page.

How to Get Started:

Step 1: Follow the Original Setup Instructions

1. Follow the link to go to the new AFD1 User Portal.

2. Use your current (existing) login credentials to go directly to your existing wallet. If you do not have a wallet, please register.

3. Be sure to set your password with a minimum of 16 alpha, numeric, and special characters ($, %, #). It is best to use a phase that does not contain family names, dates of birth, or

publicly known information (such as address, phone, or zip code numbers). Example of a good password: "poke#-drops2-clover$-7". <u>Be sure to write your password down along with the date it was established</u>.

4. Write down your username.

5. Once you are logged in, follow the instructions below.

First, follow the original steps below to sync your MetaMask_{TM} wallet with Mozilla Firefox_{TM}:

1. **Install Mozilla Firefox** (if you haven't already), ensuring you have the latest version. **Add the MetaMask Extension** to Firefox and log in using your recovery key.

2. IMPORTANT: Copy and paste your recovery key in a safe place or write it down! After logging in, your MetaMask account will appear in the extension window.

3. Go to the MetaMask dropdown provided and connect your wallet by entering your MetaMask password.

4. Your AFD1 balance should automatically display on the platform after connecting your MetaMask wallet.

Second, follow the steps below to import AFD1 token to your MetaMask Wallet:

1. Go To the MetaMask app, and then login

2. Click "Tokens" Button

3. Click "Import Token" Button

4. Click " Custom Token" Button

5. Select "Ethereum Network"

6. Enter Token Contract Address: 0x708f9b38a3eaf316d8Fd4ae90b06817783Ed05Dd

7. Enter Token Symbol: AFD1

8. Enter Decimals: 18

9. Click "Add Custom Token"

MetaMask wallet enables you to:

1. **Store and manage cryptocurrencies**

   o Safely hold Ethereum (ETH) and other ERC-20 tokens.

   o Supports some other networks (e.g., BNB Chain, Polygon, Avalanche) with custom RPC setup.

2. **Interact with decentralized applications (dApps)**

- Connects easily with DeFi platforms (like Uniswap, Aave), NFT marketplaces (like OpenSea), and blockchain games

3. **Send and receive crypto**

   - Transfer tokens to another wallet address or receive them securely.

4. **Swap tokens**

   - Built-in token swap feature lets you exchange one cryptocurrency for another directly in the wallet.

5. **Connect to multiple blockchain networks**

   - Supports Ethereum Mainnet and custom networks (e.g., testnets, L2s like Arbitrum or Optimism).

6. **Create and manage multiple wallet accounts**

   - You can generate multiple addresses within a single MetaMask installation.

7. **Import wallets via seed phrase or private key**

   - Restore or import wallets created elsewhere.

8. **Secure wallet with password and seed phrase**

   - Provides a 12-word recovery phrase for backup and recovery.

9. **Use with your browser and mobile apps**

   - Available as a browser extension (Chrome, Firefox, Brave) and mobile app (iOS, Android).

What Are Gas Fees?

Gas fees are transaction fees on the Ethereum network (and similar blockchains like BNB Chain, Polygon, etc.). They are paid to compensate miners or validators for the computing power required to process and validate transactions (like sending tokens, swapping, minting NFTs, etc.).

Gas: A unit that measures how much computational effort a transaction requires.

Gas fee: Paid in the blockchain's native token (e.g., ETH on Ethereum, BNB on BNB Chain, MATIC on Polygon).

The total cost = Gas Limit × Gas Price.

Higher gas price = faster transaction, as miners prioritize higher-paying transactions.

SPECIAL NOTICE: You must fund your MetaMask wallet with ETH to cover "gas fees" to pay for all transactions. These fees cover the cost of "mining" or "proving" each transaction. If you are moving AFD1 or other cryptocurrencies within your original Saint Crown Exchange Wallet, you must also add ETH to that wallet to complete those transactions.

How to Add Funds (for Gas Fees) to MetaMask Wallet

To pay gas fees, you need a balance of the native token on the blockchain you're using.

Step-by-Step: Adding Funds to MetaMask

1. Find Your Wallet Address

Open MetaMask.

Select the network (Ethereum, BNB Chain, etc.).

Copy your wallet address (starts with 0x…).

2. Purchase or Transfer Crypto

You need to add the native token for the network:

Ethereum Mainnet → ETH

BNB Smart Chain → BNB

Polygon → MATIC

Arbitrum → ETH

Optimism → ETH

Ways to get it:

Buy with MetaMask : Click "Buy" in MetaMask   and use options like MoonPay, Transak, etc.

Centralized Exchanges (CEX): Buy on Coinbase, Binance, Kraken, etc., then withdraw to your MetaMask wallet address.

Bridge from another chain: Use cross-chain bridges to move assets.

3. Confirm Receipt

After sending or buying, check MetaMask for the updated balance.

You'll now be able to use those tokens to pay for gas.

Step 3: Access the Updated, Easy-to-Use Link

Now that you have synced your MetaMask wallet, you can access the new User Portal with the updated link:

Click here to access the Saint Crown AFD1 User Portal - http://saintcrownafd1.org.

This link will take you to the new version 1.1 of the User Portal, where you can explore all the features, which will allow you to: 1) to know the real-time value of your AFD1 (tied to current gold pricing), 2) exchange your AFD1 for USDT, sending cryptocurrency to other wallets, and 3) the ability to integrate with PayPal . This integration enables users access to the full suite of services provided by PayPal, such as:

PayPal For Individuals (from PayPal website)

Digital Wallet

- Store credit/debit cards and bank accounts.

- Make online purchases or send money securely.

- Peer-to-Peer (P2P) Payments

- Send and receive money domestically and internationally.

- Split bills, request payments.

PayPal Credit

- Buy now, pay later with financing options. Subject to credit approval.

Cryptocurrency Services

- Buy, sell, and hold cryptocurrencies like Bitcoin, Ethereum, Litecoin.

- Limited to certain countries (e.g., U.S.).

Rewards & Offers

- Cashback and promotional offers from partnered merchants.

PayPal For Businesses (from PayPal website)

Payment Processing

- Accept payments online, in-app, or in-person (via QR codes or card readers).

- Accept credit/debit cards, PayPal, Venmo (U.S.), and local payment methods.

PayPal Checkout

- Smart Payment Buttons, which include:

- PayPal

- Pay Later (Installments)

- Venmo (U.S. only)

- Localized options (e.g., iDEAL, Sofort)

PayPal Business App

- Manage sales, view transactions, and issue invoices.

- Invoicing

- Create and send customizable invoices.

- Track payment status.

- Recurring Payments & Subscriptions

- Automate billing cycles for subscription-based services.

- Working Capital & Business Loans

- Financing options based on PayPal sales history.

- Fraud Protection & Dispute Resolution

- Seller protection.

- Dispute resolution center for buyer/seller conflicts.

- Commerce Solutions

- Integration with e-commerce platforms (Shopify, WooCommerce, Magento).

- PayPal Commerce Platform (end-to-end merchant services including onboarding, compliance, and payouts).

PayPal Transfer Limits

PayPal Personal Account Specs

Sending Money (to other people or merchants)

- **Unverified**: Up to **$4,000 per transaction**, typically capped around **$10,000 per day**.

- **Verified**: Up to **$60,000 per transaction**, though PayPal may restrict it to **$10,000 depending on currency or risk flags**. No official daily limit beyond per-transaction caps.

Instant Transfers (to bank accounts or debit cards)

- **Bank (ACH)**: Up to **$25,000 per transaction**.

- **Debit card**:

  - **Per transaction/day/week**: $5,000

  - **Per month**: $15,000.

Standard Bank Withdrawals

- No specific per-day limit noted for standard withdrawals once verified—only per-transaction limits apply (e.g., $25,000).

PayPal Business Account Specs (from PayPal website)

Sending Money

- **Unverified**: Up to **$4,000 per transaction**.

- **Verified**: Up to **$60,000 per transaction**, sometimes limited to **$10,000**. No stated daily cap outside transaction limits.

Instant Transfers

- **To bank accounts**: Up to **$25,000 per transaction**.

- **To cards**:

  - **Per transaction**: $50,000

  - **Daily**: $100,000

  - **Weekly**: $250,000

  - **Monthly**: $500,000

ACH/Wire Transfers & Checks

Business users can draw larger sums using:

- **ACH**: Up to **$100,000/day** and **$1,000,000/month** wise.com+1paypal.com+1hostmerchantservices.com.

- **Wire transfers**: Up to **$1,000,000/day** and **$10,000,000/month**.

- **Checks**: Up to **$50,000 per day**.

Quick Comparison Table

Transfer Type	Personal (Verified)	Business (Verified)
Send (single)	$60K max (may be limited to $10K)	$60K max (may be limited to $10K)
Instant → bank	$25K per transaction	$25K per transaction
Instant → card	$5K/day, $15K/month	$50K/txn, $100K/day, $250K/week, $500K/month
ACH (to bank)	–	$100K/day, $1M/month
Wire transfers	–	$1M/day, $10M/month
Check withdrawals	–	$50K/day

Tips to Increase Your Limits

- **Verify your account**: Link and confirm a bank account or card.

- **Switch to a business account**: Increases many caps.

- **Build a trusted transaction history**: Positive records can reduce review flags [paypal.com+11firstcardpayments.com+11wise.com+11reddit.com+4hostmerchantservices.com+4wise.com+4reddit.compaymentcloudinc.comreddit.com+1reddit.com+1vtradetop.com](#).

- **Contact PayPal support**: Custom limit adjustments may be possible, especially for debit cards [wise.com+15paypal.com+15paypal.com+15](#).

For Your Specific Setup

- Check your exact limits:

- o   Log into your PayPal account.

- o   Go to **"View Limits"** under Overview or Wallet.

- o   Option to **"Lift Limits"** or enable more features.

Large Transaction Recommendations:

For larger business transactions we recommend consulting with your legal and financial advisors to determine the best legal and financial practices in your jurisdiction.

We are excited to help you navigate the new Saint Crown AFD1 User Portal and look forward to supporting your financial success. We continue to make updates and improvements to the user portal and appreciate any and all feedback received. Please send any inquiries to platformsupport@saintcrown.org and allow for a 24 to48 hour response.

Best regards,

Your Saint Crown Support Team

Sources:

- paypal.com+11firstcardpayments.com+11wise.com+11reddit.com+4hostmerchantservices.com+4wise.com+4reddit.compaymentcloudinc.comreddit.com+1reddit.com+1vtradetop.com

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