

# Paytomat Wallet guide

[Paytomat Wallet](#) is one of the most important products within our company. We implement the newest and coolest features that seem either hard for newcomers or haven't been present in cryptocurrency wallets before.

There are lots of features in the app so if cryptocurrency is a novel concept for you, you might get confused at first. Our goal is to eliminate that and make the entire process of wallet usage straightforward for anybody.

Let's go through the main features of the Paytomat Wallet and how you can use them daily.

## How to backup your seed phrase

The seed phrase is the only thing you need to take seriously from the very beginning. Basically, it's the PIN code from your card, the keys of your vault in the bank, the fingerprint on your phone, *your face for God's sake*. We mean, it's important.

You can't give it to somebody else, you can't show it to your mom, you can't upload it online. If it's gone, it's gone and there's no way back. If an external person gets access to your seed phrase, you lose all of your funds. Knowing how volatile the crypto is, it can be worth quite a lot one day so you've been warned.

During the first install of the wallet, you have the option of 'Quick install' and 'Advanced install'. The first one allows you to make a wallet without asking to back up your seed phrase. This can be convenient in times when you need to create a wallet fast and to showcase its abilities (the conference is the best example). You will still have to write down the phrase later, otherwise, there's zero chance of you restoring the wallet later on. The wallet will notify you until you do the backup so you can't avoid that.

The advanced option is for those who care about security from the very beginning or have some free time to write down *the phrase*.

VIDEO

## How to edit tokens on the main screen

Paytomat Wallet is the only wallet that supports ERC-20, EOS and NEM tokens (Mosaics). A regular person obviously doesn't need thousands of tokens on their main screen, *it's easy to go nuts this way*. But you may want to have an ability to follow a few tokens that are important to you: Bitcoin because it's the best, PTI because you love it, and a few others because you made a mistake buying them at their pick and it hurts to get rid of them.

Anyways, you can do all of that and even change the priority of the tokens that are the most important to you at this particular moment of your life. Just go to the Settings section - Managed cryptocurrencies and you type in the token you want to pin on the main screen.

If you can't find it through the search, make sure to add it first by clicking on the + button on the top right corner. If you still can't find the token there, you can add a custom token and fill correspondent address and a symbol of this token and you're good to go.

To change the priority of the tokens, just hit the EDIT button on the right side in front of the cryptocurrency list on the main screen.

VIDEO

## How to link an email address

Typically an email is an optional thing to do but you may consider doing that cause that adds an extra layer of security to your wallet, as well as will allow receiving custom bonuses and things we don't even have in our roadmap yet.

To link an email address to your wallet, just go to the Settings area and click on the Email address option. Then you type in the actual email and verification code from that email. If you can't receive the code, check your spam folder first or try to switch on/off the airplane mode and repeat it. If still nothing, you can message our support at [support@paytomat.com](mailto:support@paytomat.com)

The exact same process can be applied for linking your phone number. Again, this is not mandatory.

VIDEO

## How to change fiat currency

A curious fact, most of our team members got used to seeing the wallet balance in USD. That may not be convenient for you, we got that. This is exactly why you can choose your preferred fiat currency to display your balance.

To do that jump to Settings - Preferred currency and choose the one that makes sense to you (EUR, KRW). Currently, we support 12 currencies but it's an ongoing task to update the list.

VIDEO

## How to create an EOS account with promo code

EOS is one of the most successful blockchains so far in terms of usage. Lots of people undervalue its capabilities but that will change eventually.

To make EOS transactions, you need to set up an account. For those who are not coming from the cryptocurrency industry, that should be familiar. An EOS account is similar to the username on any of your social media profiles (Facebook, Twitter, WeChat whatever). However, that adds a bit more complexity in the beginning.

Account creation on the blockchain is typically a paid process that requires you to have some cryptocurrency in the first place. That may not work for newbies because, to be honest, *it's not that simple*.

To simplify this step our dev team added a concept of promo codes. You can use those to create an EOS account for free. Pretty neat, right? We have big plans for promo code usage so get used to it. It works exactly as traditional promo codes in other services.

VIDEO

Typically we give away promo codes during some events or airdrops for individual communities but you can always create your EOS account via available crypto in your wallet. The cost depends on when you're reading this post. It can vary between \$0.5 up to \$5 (the price is changed by the network itself).

You may wonder why do you have to pay for an account. The answer is easy - to prevent spam and spam transactions on the network. There're a lot of bots and cheaters

out there who generate useless operations. This is a proven method to avoid that. The cost is actually not that important but the way it designed is.

## How to manage EOS resources

If you've been playing with Bitcoin for a while or at least researched it, you could notice that there's a service fee that is going to miners (the guys who validate transactions). Most of the blockchains have a fee, it's a way of determining which transaction is valuable enough and a measure of preventing performance issues in case of a huge flow of *empty/dull transactions*.

EOS, on the other hand, is totally free from the commission. *Kind of free, actually*. You need to have enough resources to be able to execute the desired amount of transactions. If you're an average person who makes 1-5 transactions a day, you'll be good with 5 EOS staked for each resource. Make sure to always have enough CPU cause this one is used during any operation type (sending, login to dapp, staking resources). If you're interested, you can read more about EOS and resources [here](#).

The process of adding more resources is called staking. The more you stake, the more free transactions you have available for your EOS account.

To stake more resources just go into the EOS account, choose Resources and then click + on the resource you need to have more of (CPU, RAM, NET).

### VIDEO

## How to log in into decentralized exchange

It seems like EOS brings tons of innovations. This one is by far the biggest. You can now have an identity on a blockchain and use external apps/services to log in to EOS-based dapps and exchanges.

To do that in Paytomat Wallet, you can simply click on the QR code button in the right bottom corner of the wallet and scan the QR code that particular decentralized exchange (dex) or dapp provides. It will give you a chance to place orders, roll some dice and kill monsters using the same EOS account. Imagine you have an extension that lets you log in anywhere without creating new accounts and new passwords each time you use some new service. *That is it, magic. Notice, it's on a blockchain, thus secure.*

VIDEO

## How to make mQR payment

mQR is a tech that was created by Paytomat. It basically contains a link with the payment URL. It's quite convenient since the merchant doesn't have to deal with crypto and the user gets to decide in which crypto he wants to pay.

To make a payment, again use the QR code button on the right bottom side of your wallet, choose in which crypto you prefer to make a payment and submit.

VIDEO

## How to buy PTI tokens

PTI tokens (PTM later on) are gradually becoming an invaluable component of our ecosystem and we have some big plans for using them later on. An easy PTI purchase is our top priority. That's why you can buy tokens directly from our wallet. You can use Bitcoin, Litecoin, EOS, and Ethereum to do that. Just go to any of those cryptos, choose BUY and follow the guide. It's straightforward enough.

VIDEO

## How to withdraw crypto to credit card

The biggest challenge in crypto is the conversion from fiat to crypto and vice versa. We view this as a major issue that has to be solved. Thanks to some of our partners we managed to do that. You can now withdraw your crypto to a credit card. Currently, the feature is available for Ukraine and Russia but we are working on extending the list.

The entire process is quite simple. Just open crypto you want to withdraw and choose to withdraw. That will present a form with the amount as well as the number of your card. Nothing fancy and complex but it works.

VIDEO

# How to exchange cryptocurrencies

If you dive into the crypto industry, it's more likely you'll have not one, not two but several cryptocurrencies. An ability to exchange between those is quite important so we couldn't skip it.

To swap cryptos just pick the one that you don't need anymore and click Exchange. It will ask you to choose the amount and the crypto you want to receive in the end, just do that and confirm. There will be a link that shows the transaction status. Make sure to copy it and open in the browser cause the conversion can take some time.

VIDEO