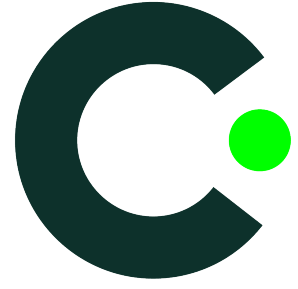
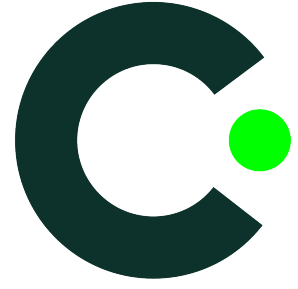




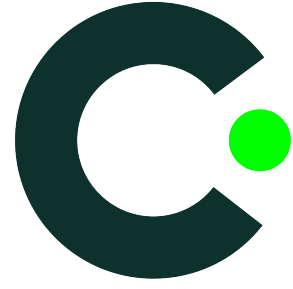
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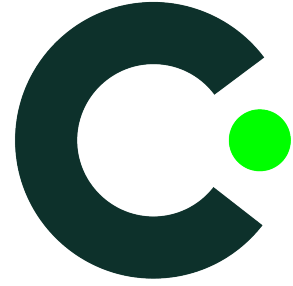
No	User Journey	How to
1.	I want to register	<ul style="list-style-type: none">• Go to https://celbuxwallet.co.za/ (Google Chrome recommended)• Select the Login/Register link on the top right-hand corner https://celbuxwallet.co.za/login• Select the Sign me up button beneath Wage Payer or Funder https://celbuxwallet.co.za/register/wage-payer• Complete all details and upload required documentation• Accept the Terms and Conditions and Privacy Policy• Submit¹ <p>¹ You will receive your Celbux Wallet login details via email within 24hrs of registering.</p>



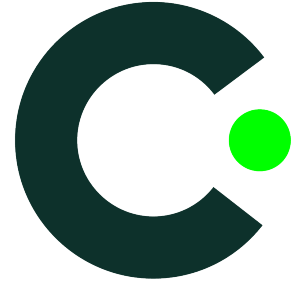
No	User Journey	How to
2.	I want to Login	<ul style="list-style-type: none">• Go to https://celbuxwallet.co.za (Google Chrome recommended)• Select the Login/Register link on the top right-hand corner https://celbuxwallet.co.za/login• Select the Login button• Enter your Celbux username & password to Login• The Welcome to Celbux Wallet page appears showing you're account balance



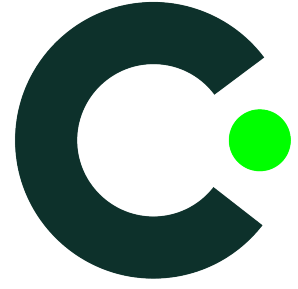
No	User Journey	How to
3.	I want to fund my Celbux Wallet	<ul style="list-style-type: none">• Go to https://celbuxwallet.co.za and log into your account• Select Transactions• Select Deposit Funds• Login to your online bank:<ol style="list-style-type: none">a. Create Celbux SA as beneficiaryb. Process payment to Celbux using your Username² as referencec. As soon as the money reflect in the Celbux bank account, it will reflect in your Celbux account³• ² Use your Celbux Username as your beneficiary payment reference to ensure funds are allocated into your Celbux wallet• ³ If you urgently need funding in your account, make an immediate, faster or a real time payment



No	User Journey	How to
4.	I want to pay out multiple wages – Option 1	<ul style="list-style-type: none">• Go to https://celbuxwallet.co.za and log into your account• Select Transactions• Select Make Payments/Disbursements• Option 1 (recommended for recurring payments)<ul style="list-style-type: none">• Select Download CSV Template – when paying wages for first time• Save CSV Template on your computer• For every wage payment the following details: (one wage earner per row - multiple payments to the same earner allowed)<ul style="list-style-type: none">• Beneficiary name (wage earner)• Mobile number (wage earner cell number)• Amount (wage amount)• Payment type (Cash)• Save the CSV template• Go back to your Celbux Wallet• Select the Upload CSV• Select your saved wage payout CSV file from your computer• Your file will be uploaded and presented back to you• You can make changes by editing /deleting the information before submitting• Enter the admin email address, payment date & time• Select Submit• Confirm Beneficiary Information page appears• You can make changes by editing /deleting the information before confirming and submitting• Select Pay Beneficiaries• You will receive a confirmation email of the file sent• Your wage pay out payment request will be processed by Celbux on the date and time specified



No	User Journey	How to
4.	I want to pay out multiple wages – Option 2	<p>Option 2</p> <ul style="list-style-type: none">• Below Manual Upload, select Start• Enter your admin email address• Specify the required payment date & payment time• For every wage payment enter the following details (select add row for additional wage payments)<ul style="list-style-type: none">• Beneficiary name (wage earner)• Mobile number (wage earner cell number)• Amount (wage amount)• Payment type (Cash)• Select Submit• The Confirm Beneficiary Information page appears• You can make changes by editing /deleting the information before confirming and submitting• Select Pay Beneficiaries• You will receive a confirmation email of the file sent• Your wage pay out payment request will be processed by Celbux on the date and time specified



No	User Journey	How to
5.	I want help	<ul style="list-style-type: none">• Go to https://celbuxwallet.co.za• Select Contact https://celbuxwallet.co.za/contact• Call the Celbux call center: 0860 235 289 for help• Use the email address support@celbux.com for assistance