**FAQ. Frequently Asked Questions**

**I. Operation and Usage**

**1. What is the Walletmor implant?**

Walletmor is a futuristic payment model available today - to each of us - at our fingertips. It is the first globally acceptable and fully bio-secure payment implant. It is a small device, the size of a small safety pin, half a millimeter thick, consisting of a microprocessor and a silicon envelope acting as an antenna, all enclosed in a hermetic bio-enclosure. The implant is installed in any part of the body under the skin (the palm is recommended due to its functionality). It can replace a bulky wallet and is a convenient alternative to a credit card or a device with a payment function, including a smartphone.

**2. What technology doest the Walletmor implant operate on?**

The implant uses Near Field Communication technology, or NFC for short, which is common around the world. It’s a contactless and wireless communication technology that uses radio waves to share digital information and send it over a distance of a few centimeters. Communication uses the secure, magnetic induction of two loops of antennas near each other.

**3. What's the convenience of this solution?**

The Walletmor payment implant provides the ultimate comfort as well as the highest standards of security. It cannot be forgotten or lost. It will not fall out of your wallet. The implant cannot be scanned or photographed like a credit or debit card in order to exploit data printed on it later. The implant is (almost literally) always at hand, allowing us to make payments even in situations where we didn't take our wallet with us. The operation of the implant, based on NFC technology, does not require its own power source (battery). It does not generate any waves on its own and activates only during a proximity payment, only when an authorized payment terminal approaches it at a very short distance.

**4. Who can use the Walletmor implant?**

To use the Walletmor payment implant you must be an adult citizen or permanent resident of a European Union country, Switzerland or the United Kingdom. After accepting the regulations (online), purchasing the implant and transferring funds to the account - you can use its full functionality.

**5. Does someone spy on us by using the Walletmor implant?**

No. Walletmor implants, like regular contactless credit cards from companies such as VISA or Mastercard, have no function other than to be used to make payments when in close contact with an authorized payment terminal, i.e. a few centimeters at most. The implants do not have their own power supply, so they cannot send any signals or data via GPS, Bluetooth, etc. The only trace of our presence in a given place may be the transaction actually made, recorded on the bank statement, which is the same as in the case of payment by credit or debit card.

**6. What are the measures of the Walletmor implant?**

The weight of the implant is less than 1 gram. The shape somewhat resembles a small safety pin with dimensions of approximately 0.5 mm x 7 mm x 28 mm.

**7. Is it even legal to implant?**

Yes, in the current legal system in the European Union this is allowed. The Walletmor implant is not a so called medical product, improving or worsening our health. Currently there are no regulations in place that would prevent or prohibit the sale of integrated circuits, which are an essential part of implants, as well as their implantation into the body. However, proper sanitation standards must be maintained. Medical and cosmetic centers that may carry out the implantation are subject to the regulations relating to the operation of those establishments.

**8. Is there a possibility of an unauthorized transaction during a close-up with another implant user (handshake)?**

No. A contactless transaction without using a PIN code is only possible if the implant's microprocessor is in contact with or in close proximity to a transmitter in a payment terminal (such as in a corner shop), and not with another implant.

**9. Who should use the Walletmor implant?**

The service is recommended for any adult who cares about the safety and convenience of making everyday payments and who accepts the possibility of making a small incision in the skin and creating a small scar in this area.

**II. Health concerns**

**10. Does the Walletmor implant emit any potentially harmful waves or radiation?**

No, because the Walletmor implant emits neither waves nor radiation and has no power of its own. It is also not a device similar to GPS receivers, etc. The Walletmor implant is a fully secure device as it communicates with the payment terminal only passively, through a small magnetic field created by the terminal at the time of the transaction.

**11. Is the Walletmor implant safe for the human tissue?**

Yes, the Walletmor implant is fully bio-safe. The medical foundation for the launch was laid by scientists at the laboratories of Seattle-based VivoKey Technologies Inc. It is the first and largest manufacturer in the world to implement an entire digital identity ecosystem. The Walletmor implant, in turn, is an original and legally protected solution, for which a biopolymer has been used, safe in contact with human tissue, which has been confirmed by tests conducted in the United States. Biopolymer - technically speaking - is a so-called medical plastic for the production of medical products, which has current certificates of biocompatibility confirming compliance with the ISO10993 standard. The implant has also passed a number of tests such as liquid nitrogen test, high temperature tests, high and low pressure tests. The implant is not contraindicated for X-rays and does not cause interference during MRI. Studies have confirmed that the Walletmor Implant does not cause any disease and can be installed in the body without the slightest risk. During 3 years of testing of the biopolymer, the company VivoKey has not recorded any allergies, disturbing reactions, reactions or other so-called side effects in people with installed implants. The implant can be safely used in a sauna or during a skiing holiday.

**12. Have there ever been any adverse reactions to the Walletmor implant?**

No, to date, there has been no side reactions to the Walletmor Implant or any side effects. Nor has the implant ever been found to fail.

**13. Who, where and how is the Walletmor implant installed?**

The implantation of the Walletmor implant is such a simple procedure that it can theoretically be done by yourself at home, using the kit provided with the implant. However, due to sanitary standards and the fact that during the installation there is an interference with the skin tissue, it is recommended to install it in recommended medical facilities, aesthetic medicine clinics and body modification studios. A list of facilities can be found at www.walletmor.com.

The procedure itself takes about 15 minutes. A minimal skin incision is required to implant the microchip, for which the use of local anesthesia is recommended. The implant is effective immediately after implantation, and it usually takes up to 4 weeks for the wound from the small incision on the skin to heal.

**14. Where is best to install the implant?**

When installing, one should consider the comfort of the user, as well as the nature of the work one does. A different area is recommended for implant placement if one is a lumberjack, martial arts trainer, or someone who works in front of a computer. The most commonly indicated areas for implant placement are: the outside of the hand or the forearm just above the wrist.

**15. Does the implant cause allergic reactions?**

The outer layer of the Walletmor implant made of biopolymers is completely safe for the body and hypoallergenic. This has been confirmed in laboratory tests by VivoKey Technologies Inc., a Seattle-based company that supplies a unique biopolymer, protected by intellectual property rights.

**16. Can the Walletmore implant break in your arm during everyday use?**

The Walletmor implant has undergone numerous rigorous laboratory tests, confirming its durability and resistance to pressure, impact and heat.

**17. Can the implant be removed in case somebody changes their mind?**

Walletmor implant users around the world praise the everyday convenience and innovation of this form of cashless payment. Should a person with an implant become unhappy, the implant can be easily removed by a nurse, doctor or other professional (such as a piercer) during a quick procedure.

**18. How is the implant transported to the customer?**

The Walletmor implant comes in a secure package with a certified disinfectant liquid. The chip is contained in a hermetically sealed pouch with the liquid, chlorochexidine, which is commonly used during surgical procedures as an antiseptic and bactericide. The biopolymer outer layer of the implant is also hermetically sealed. Once the implant is delivered, the installer can begin the implant procedure immediately after unpacking.

**III. Payment and settlements**

**19. Do you need a bank account to transact with Walletmor?**

The Walletmor payment implant connects to your personal account on the iCard platform. Therefore, in order to use the Walletmor payment implant, you also need to have an iCard account. This can be done from anywhere, without any complicated procedures. Creating an account usually takes less than 5 minutes. Please note that iCard accounts are only available to residents of European Economic Area countries, including the EU countries, Switzerland and the United Kingdom. The account allows you to send bank transfers, send free and instant transfers, pay by phone, shop online with virtual cards, travel the world with your iCard Visa debit card, and fund our Walletmor implant.

**Disclaimer: iCard is an independent third party financial institution registered in the European Union and operating under the laws of the European Union. Walletmor is not affiliated with iCard and does not act on behalf of iCard.**

**20. What are the fees associated with the Walletmor implant?**

Apart from the purchase of the implant (currently 199 euros), there is no fee associated with account maintenance or subscription. The only form, which can hardly be called a de facto fee, is the amount resulting from the currency conversion rate. This is because in the case of iCard, you cannot yet maintain an account in gold. However, iCard does not charge users for the so-called currency spread, thanks to which payments in about 99% percent are the same as transactions in PLN. The experience of Walletmor Implant users around the world, however, is that "hand" payments are used on a daily basis, usually for standard purchases, while larger transactions (e.g. purchase of a house, car, vacation trips) are still carried out through bank transfers or other financial instruments.

**21. Does the Walletmore implant have an exhaustion date?**

Yes, just like any other payment instrument, debit or credit card. The Walletmor implant expires 5 years from the date of purchase. It cannot be renewed or reprogrammed, but it can be easily replaced. However, implants with an 8-year validity period will be offered in the coming months.

**22. Where can I pay with the Walletmore implant?**

Worldwide. Walletmor payment implants work on the same principle as contactless credit or debit cards such as VISA or Mastercard or devices with the function of contactless payments. They are accepted not only in European Union but in all countries on all continents where contactless payment terminals are available. The implant can be used to pay for a drink on the beach in Rio, a coffee in New York, a haircut in Paris and then for shopping at the local grocery store.

**23. Do I need to enter my PIN each time I pay with Walletmor Implant during a transaction?**

No. For payments of amounts up to 45 GBP in the UK or 50 EUR abroad, PIN code will not be required according to the EMV standards.

**24. What’s the payment limit for the implant?**

Payments can be made up to the amount of funds held in your iCard account. The iCard account to which the Walletmor payment implant is connected can be funded using a standard bank transfer or an external debit or credit card. For some payment implant users, this is also an added security measure because (although practically impossible), any theft could theoretically only occur up to the amount of funds in the iCard account.

**25. How are the Walletmor implant transactions secured?**

As in all contactless transactions, the microchip activates only when the payment is made on a signal from the payment terminal. The implant must be very close to the terminal (a few centimeters) to activate the payment. Without bringing your hand close to the authorized payment terminal, it is not possible to collect any money. Remote reading of the data stored on the card is not possible. Additional secure authorization is possible through a standard security system called 3-D secure, which ensures encryption of the connection. The communication mode is defined by the ISO 18092 standard - a basic standard for data transmission protocols.

**26. Can someone steal money from the Walletmor implant?**

In case of a standard payment card we are exposed to losses that can be caused by its loss or theft - multiple unauthorized contactless payments for the amount less than PLN 100 create an ideal opportunity to get rich at our expense. With the Walletmor implant the risk of such losses is reduced to almost zero. The Walletmor implant cannot be lost, it cannot fall out of your pocket or wallet. The implant also has no visible numbers or CVV codes that can be quickly photographed and then used for unauthorized online transactions..

**27. What currencies can my iCard account be in today?**

Currently available currencies on your iCard account are: EUR, USD, GBP, CHF, HRK, BGN and RON. However launching more currencies in the wallet is in the works. When such an option will be available, we will immediately communicate this information to all implant users registered in those countries.

More at: **www.walletmor.com**