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Filing date: **03/27/2014**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

Proceeding	91204456
Party	Plaintiff Intrust Financial Corporation
Correspondence Address	ALICIA E BODECKER FOULSTON SIEFKIN LLP 1551 N WATERFRONT PARKWAY, SUITE 100 WICHITA, KS 67206 UNITED STATES bmatthews@foulston.com, mnorton@foulston.com
Submission	Plaintiff's Notice of Reliance
Filer's Name	Michael J. Norton
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Signature	/Michael J. Norton/
Date	03/27/2014
Attachments	2014-03-27 Opposer's First Notice of Reliance - Internet.pdf(4152877 bytes )

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD**

Intrust Financial Corporation,	)	
	)	
Opposer,	)	
	)	Opposition No. 91204456
v.	)	Application Serial No.: 85/250992
	)	Mark: NTRUST
nTrust Corp.,	)	
	)	
Applicant,	)	
_____	)	

**OPPOSER’S FIRST NOTICE OF RELIANCE**

Opposer, Intrust Financial Corporation (“Intrust”), pursuant to Rule 2.122(e) of the Trademark Rules of Practice, 37 C.F.R. § 2.122(e), hereby gives notice that it introduces as evidence and intends to rely upon the attached materials in support of its case.

**Internet Materials**

Exhibits A1-A44 are printouts from Applicant nTrust’s publicly available website, www.ntrust.com. These materials are relevant to show the goods and services in connection with which the NTRUST mark is used; goods and services offered; similarity as to appearance, connotation, and commercial impression; similarity in the nature of goods and services; similarity of established, likely to continue trade channels; and types of customers to whom Applicant’s goods and services are marketed.

In accordance with the Trademark Rules and *Safer, Inc. v. OMS Investments Inc.*, 94 U.S.P.Q.2d 1031, 1039 (Trademark Tr. & App. Bd. Feb. 23, 2010), each printout attached hereto displays the date accessed and printed, and its source (URL).

Respectfully submitted,

Dated: March 27, 2014

A handwritten signature in blue ink, appearing to read 'M. Norton', with a long horizontal flourish extending to the right.

---

Michael J. Norton, KS #18732  
William P. Matthews, KS #18237  
FOULSTON SIEFKIN LLP  
1551 N. Waterfront Parkway, Suite 100  
Wichita, Kansas 67206-4466  
Telephone: 316-291-9743  
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*Attorneys for Opposer*

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that on March 27, 2014, a true and correct copy of the above and foregoing **OPPOSER'S FIRST NOTICE OF RELIANCE** sent via email to counsel of record as follows:

James D. Nguyen  
JimmyNguyen@dwt.com  
Davis Wright Tremaine LLP  
Suite 2400  
865 S Figueroa Street  
Los Angeles CA 90017  
*Attorney for Applicant*



---

Michael J. Norton, KS #18732

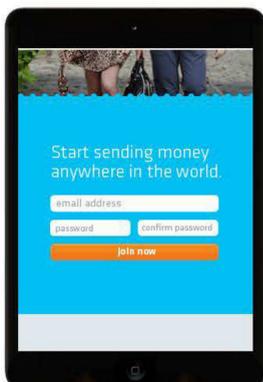
### Easy Transactions, endless possibilities

Whether sending funds to family overseas, shopping online, or just transferring money between friends, nTrust gives you the flexibility and security you need to send or receive money worldwide.

1

#### Join for FREE

We'll create your iron-clad digital Vault in seconds. nTrust members are a nice bunch. We think you're going to like it here.

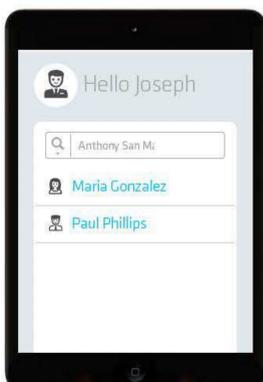


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1

#### Join for FREE

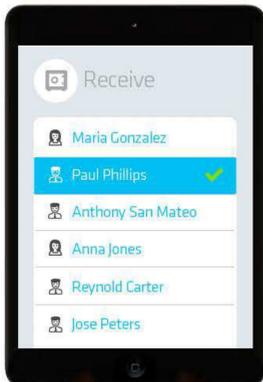
We'll create your iron-clad digital Vault in seconds. nTrust members are a nice bunch. We think you're going to like it here.



1

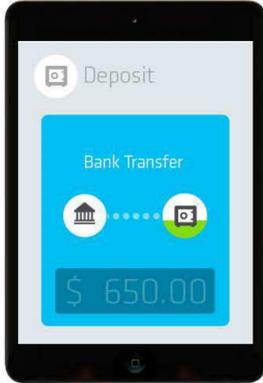
#### Join for FREE

We'll create your iron-clad digital Vault in seconds. nTrust members are a nice bunch. We think you're going to like it here.



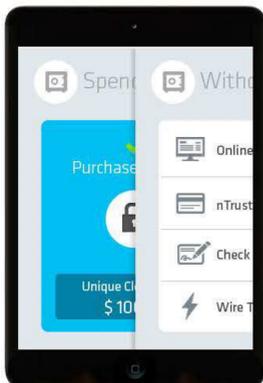
3

- Credit Card
- UKash/Other



3

- Check



**EXHIBIT  
A-1**

That's it. See? Easy.

## Frequently Asked Questions

### What is nTrust?

nTrust is a secure online money transfer service that lets you easily send, receive, or withdraw money worldwide.

### Why should I use nTrust?

nTrust is the only online platform that offers free transfers between you and other members. Whether it's one hundred dollars or 25 cents – in pesos or euros, it's never been easier to send or receive money from one side of the world to another.

### Why is nTrust different?

At nTrust, our focus is making money transfers easy, accessible, and affordable. Whether you're sending money to friends or family, providing funds to a child who's studying abroad, or simply a giving a gift for the holidays, nTrust provides a seamless transaction process for each and every member. Plus, unlike other money transfer systems, depositing money and sending money is always free with no minimum transfer amounts or transaction limits.

### How secure is nTrust? Is my money safe?

Yes, nTrust uses the highest level of encryption, which meets or exceeds every known international banking standard. All data is protected and validated by Verisign, TRUSTe, and McAfee Secure. nTrust is certified as Payment Card Industry Data Security Standard Level 1 - the highest technical and operational security standard imposed by the payment card industry. Our technical and procedural safeguards are being continuously reviewed and undergo formal quarterly assessments and comprehensive annual third party audits from certified PCI assessors to ensure implementation of best practices and world-class security.

### What information must I provide to open an nTrust Account?

All you need to get started is your first name, last name, and a valid email address. You will also need to submit supporting documents to verify the account information before we can process a withdrawal from your account.

### What is an nTrust Vault?

An nTrust vault is a secure, online portal that allows you to manage your funds online. Through your vault, you can access statements, send money between members, transfer money to your bank account, exchange currency, access personal information, check balances, and more.

### What is an nTrust Card?

The nTrust Card is a pre-paid Visa™ or MasterCard™, which can be loaded directly from your nTrust account. You can use the card at any online or point-of-sale merchants that accept MasterCard™ or Visa™. This includes over 1.7 million ATMs worldwide. nTrust Cards are free and can be requested through your nTrust account.

At the moment, usage is restricted to a limited number of countries. We are working diligently to provide this product globally. Please check back shortly. Please check out the [Pricing and Services](#) section for more information on the nTrust Card.

### What is the nTrust Community?

The nTrust Community is an optional feature that keeps all your favourite senders and receivers in one place. Building your nTrust community makes it easy to transfer money to the people you send money to most often. Simply add nTrust members you know to your Community via email address, Facebook account, or Twitter.

### How can I send money to people in my Community?

It's easy to send funds to people in your community. Once you have added someone to your community, simply select the individual to whom you wish to send funds, or enter the recipient's email address. You can also transfer funds from My Vault with the 'Send' function.

### Who runs nTrust?

nTrust was created by a core group of professionals who are passionate about eliminating the gaps between the bank and unbanked population by providing the tools and means to freely access their own money. Learn more about nTrust by visiting the About Us section [here](#).

### How does nTrust help the community?

At nTrust we believe in making basic banking services accessible where people need it most. We stand by our commitment to support the people and places we serve through fundraising and community outreach programs.

### Are you licensed and regulated?

Being the type of business that we are, we are required to be licensed and regulated by both governmental and financial regulatory bodies, and with that we are subject to regular audits and reporting requirements.

### How do I contact Customer Support?

For any inquiries, email us at [support@ntrust.com](mailto:support@ntrust.com).

# Sign In

EXHIBIT  
A-3

Email

Password | [Forgot your password?](#)

\*

Remember me.

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Not an nTrust member? [Sign Up](#)



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## What is the list of billers that I can pay?

Billers	Payment Details	No. of digits for account or reference	Other Details
AIG Visa/MasterCard	Account No.	16	
Allied Bank MasterCard	Account No.	16	
Ateneo de Manila University	Reference No.	15	Last 6 digits pertain to the Due Date (YYMMDD)
Axa Philippines	Policy No.	10	
Bankard MC/Visa/JCB	Account No.	16	
Bayantel	Account No.	9	
BDO Credit Card	Account No.	15 or 16	Amex 15; Visa/MC/JCB/CUP – 16
CDC- Mimosa	Account No.	7	
Cebu Pacific	Reference No.	14	
China Trust	Account No.	16	
Citibank Card Services	Account No.	16	
Citibank Savings Loan	Account No.	14	
Citibank Visa/MasterCard	Account No.	16	
Citifinancial	Account No.	14	
CityState Bank Loan	Account No.	13	
Cosmopolitan Communities	Account No.	8	
DBTC Inc. – Cebu	Student No.	8	
De La Salle Greenhills	Student No.	7	
De La Salle Santiago Zobel	Account No.	16	
Digitel (Sun Cellular)	Account No.	10	
Directories Phil. Corp	Account No.	9	First digit should be zero (0)
Eastern Telecom	Account No.	9	
EastWest Bank MasterCard	Account No.	16	
EasyTrip	Account No.	16	
Equicom Savings	Account No.	16	
FEBC			
FG Financial	Account No.	10	
First Peak Resources	ATM Reference No.	14	
Fortune Care	Account No.	16	First digit should be zero (0)
Fortune Life	Account No.	11	
Globe Telecom	Account No.	8	Globe Handyphone only. For Globelines/Globequest/LEC/ Globe IDD – use Innovate.
Great Life Financial	Policy Account No.	11	
Grepalife	Account No.	10	
HSBC Credit Cards	Account No.	16	
HSBC Personal Loan	Account No.	12	
I.O.S Marketing Corp	Account No.	8	
Infocom	Subscriber No.	10	
Innovate	Account No.	9	
IPM Realty	Account No.	10 or 13	
Manila Memorial	Account No.	8	
Manila Water Co.	Contract Account No.	8	Contract No. Range: 0000001-4999999
Manulife Chinabank	Policy No.	10	
Manulife Financial Plans	Policy No.	10	
Manulife Philippines	Policy No.	8	
Maynilad	Contract Account No.	8	Contract No. Range: 50000595-9999999
Metrobank/ PSBank Card	Account No.	16	
Meralco*	ATM/Reference No.	16	No overpayments/underpayments. Pay 2 days before due date.
Miniam College	Bank Reference No.	14	
MMO Card	Account No.	13	
Nationlink Pay	Account No.	13	
NSO Helpline Plus	Account No.	10	
Operation Smile			
PAFP/ Family Physicians	Account No.	8	
Paramount Life	Policy Account No.	10	
Pioneer Life	Policy No.	12	
Piso Para Sa Pasig			
Planet Cable Inc.	ATM Reference No.	10	
PLDT	Account No.	10	
PNB Life Insurance	Policy Account No.	9 or 10	
Primewater	ATM Reference No.	14	
Prudential Life	Policy Account No.	9	
PS Bank Loans	Account No.	15	
Red Cross			

 Search

### Support Topics

- Bills Payment
- Cloud Settings
- Cloud Verification
- Getting Started
- Neighbourhood
- nTrust Cloud Money Prepaid MasterCard
- Referral Benefits
- Security
- Transactions

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Resources for the Blind			
Rockwell Residential Towers	Account No.	8	First two digits should be '87"
Security Bank Cards Diners	Account No.	14	
Security Bank MasterCard	Account No.	16	
Security Bank Cash Card	Account No.	16	
Sky Cable/ Home/ Zpdee	Account No.	8 or 9	Sky/Cable/Home/ZPDEE – 9, Destiny/MyDestiny Solid Broadband – 8
SMART	Account No.	10	Smartbro also accepted.
SSS- Farmers/Fishermen*	SSS Member No.	16	Format: 10-digit SSS Member Number + 6-digit Applicable Month of Payment (MMYYYY). First two digits should be 01-10 or 33-34.
SSS- Non-Working Spouse*	SSS Member No.	16	
SSS- OFW*	SSS Member No.	16	
SSS- Self-Employed*	SSS Member No.	16	
SSS- Voluntary Member*	SSS Member No.	16	
Standard Chartered EZ loan	Account No.	16	
Standard Chartered Visa/ MasterCard	Account No.	16	
Subic Water	Account No.	7	
Unionbank Visa	Account No.	16	
University of San Jose Recoletos	Student No.	16	
University of the East	Student No.	11	
VECO	Account ID	11	
World Vision	WV Partner No.	7	

\*SSS and Meraico overdue bills should be paid over the counter at a branch.

## Related Articles

- [Bills Payment Overview](#)
- [Where can I find my bills payment transaction history?](#)
- [How long does it take for the biller to receive my payment?](#)
- [What if I entered the wrong amount or wrong account number when paying my bill?](#)
- [How can I pay my bills online using nTrust?](#)

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Webpage Screenshot

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**nTrust® Cloud Money™ Card**  
The simplest way to instantly access and use the funds in your nTrust Cloud globally.

5267 3700 0000 0000  
WILLIAM SMITH  
VALID THRU 02/16  
nTrust cloud money. MasterCard

**32** Million Locations  
**1.7** Million ATMs  
**200+** Countries



### No Credit Check, No Gatekeepers

We're big fans of saying "yes" and with the Cloud Money card, any validated nTrust member in an eligible jurisdiction is entitled to a card. Period. No credit check. No small print.



### Safeguard Against Online Fraud

Online identity theft and financial information theft are serious threats, use your Cloud Money card to make purchases without ever disclosing your "real" banking, credit card or other financial details.



### We Know This Stuff Doesn't Grow On Trees

Your nTrust Cloud Money card is one of the most cost-effective prepaid card solutions available. Card fees are always transparent and simple to understand – no hidden fees, no sticker shock, no surprises.



### Around the House or Around the World

Whether you're paying for lunch, downloading your favorite band's latest album from the kitchen, or splurging for that antique you found in that little shop in Venice, your card is accepted online or offline at over 32,000,000 locations around the world.



### Because Sometimes Cash Is King

With the nTrust Cloud Money card, withdrawing cash from your Cloud couldn't be simpler – just withdraw cash directly from any ATM displaying the MasterCard, Maestro®, or Cirrus® brand marks.



### Confidential and Secure

We believe it's nobody's business but your own how or where you choose to spend your money. Your Cloud Money card features secure, confidential transaction histories and have no paper statements, to put you in control of your personal information.



## Virtual Cloud Money Cards

### Create, load and be shopping in seconds

The future is here. The virtual nTrust Cloud Money card can be generated online and loaded instantly from your Cloud, giving you a secure and convenient way to make online or over-the-phone transactions while protecting your credit card and banking information.

Our state-of-the-art, encrypted platform will instantly and securely deliver to your screen the 16-digit card number and the three-digit card security code.

You can even choose to generate a different, "disposable" card for individual purchases if you like, providing you with the ultimate security against the online theft or misappropriation of your credit card or banking details.

**EXHIBIT  
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or banking details.

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https://www.ntrust.com/cards/ Mon Jan 27 2014 14:52:35 GMT-0500 (Central Standard Time)

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## Frequently Asked Questions

### What is nTrust?

nTrust is a regulated and trusted global peer-to-peer money transfer platform designed to free its members' money by uploading it to the cloud. *Cloud Money* enables peer-to-peer money transfers around the globe as fast and seamless as sending a text – for free. nTrust is changing the way the world moves money by empowering users to manage, move and use their hard-earned funds.

### Why should I use nTrust?

nTrust is the only online platform that offers free transfers between you and other members. Whether it's a hundred dollars or 25 cents – in pesos or euros – it has never been easier to send or receive money from one side of the world to the other.

### What makes nTrust different?

At nTrust, our focus is making money transfers easy, accessible and affordable. Whether you're sending money to friends and family, providing funds for a child to study abroad or a giving a gift for the holidays, nTrust provides a seamless transaction process for each and every member. And unlike other money transfer systems, it's always free for you to send and receive money with no minimum transfer amounts or transaction limits.

### How secure is nTrust? Is my money safe?

Yes, nTrust uses the highest level of encryption, which meets or exceeds every known international banking standard. All data is protected and validated by Verisign, TRUSTe, and McAfee Secure. nTrust is certified as Level 1 Payment Card Industry Data Security Standard, the highest technical and operational security standard imposed by the payment card industry. Our technical and procedural safeguards undergo continuous review as well as formal quarterly assessments and comprehensive annual third party audits from certified PCI assessors to ensure implementation of best practices and world-class security.

### What information must I provide to open an nTrust Cloud?

All you need to get started is a valid email address and password. You'll also need to submit documents to verify your nTrust Cloud information before we can process a withdrawal.

### What is an nTrust Cloud?

The nTrust Cloud is a secure, online platform that allows you to manage your funds online. Through your Cloud, you can access statements, send money between members, transfer money to your bank account, exchange currencies, request a Cloud Money card, pay bills, access personal information, check balances and more.

### What is the nTrust Cloud Money Prepaid MasterCard®?

The nTrust Cloud Money Prepaid MasterCard® is a globally recognized prepaid card and is the simplest way to instantly access and use the funds in your nTrust Cloud worldwide — wherever MasterCard is accepted.

The **physical Cloud Money card\*** can be used for online and in store shopping at over 32 million MasterCard acceptance locations worldwide and to withdraw cash from more than 1.7 million ATMs in over 200 countries.

*\*The physical nTrust Cloud Money Prepaid MasterCards are not available in all jurisdictions. We are working diligently to provide these products globally. Please check back shortly.*

### What's an nTrust Neighbourhood?

The nTrust Neighbourhood is an optional feature that allows you to keep all your favourite senders and receivers in one place. Adding Neighbours to your list makes it even easier to transfer money to people you send money to most often. Simply add the nTrust members you know to your Neighbourhood via email address, Facebook account or Twitter.

### How do I send money to people in my Neighbourhood?

It's easy to send funds to people in your Neighbourhood. Once you have added someone as a Neighbour, simply select the individual to whom you wish to send funds, or enter the recipient's email address. You can also transfer funds to them from your Cloud balance with the "Send" function.

**EXHIBIT  
A-6**

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### Who runs nTrust?

nTrust was created by a core group of professionals who are passionate about eliminating the gaps between the bank and unbanked population by providing the tools and means to freely access their own money.

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### How does nTrust help the community?

At nTrust, we believe in making basic banking services accessible where people need it most. We stand by our commitment to support the people and places we serve through fundraising and community outreach programs.

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### Are you licensed and regulated?

As a money services business, nTrust is required to be licensed and regulated by both governmental and financial regulatory bodies, and with that we are subject to regular audits and reporting requirements.

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### What is the nTrust referral program?

The nTrust referral program rewards members for sharing nTrust with friends and family. Every time one of your referrals joins nTrust and uploads money into their nTrust Cloud, they'll get \$10 worth of credits. And so will you.

nTrust credits are as good as money and can be used to pay for service fees on withdrawals, loading your Cloud Money card or premium uploads to your Cloud.

You can also earn cash when you refer friends. When you make 10 **successful referrals**, you'll earn \$10 actual cash (or the equivalent in your native currency).

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### How do I contact Member Services?

For any inquiries, email us at [Support@nTrust.com](mailto:Support@nTrust.com).

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## Latest News



Jan 14, 2014



News/Media

### Partnership with Bank of the Philippines Islands Provides nTrust Members with Secure, Convenient Withdrawal Options

nTrust, the most secure and trusted global peer-to-peer money transfer platform, today announced new withdrawal options for nTrust members who bank with Bank of the Philippines Islands (BPI).

[Read more](#)

Dec 17, 2013



News/Media

### nTrust Helps More People Free Their Money with Further Expansion across Australia

VANCOUVER, CANADA — With a goal of helping people around the world to free their money, nTrust has extended its secure and trusted global peer-to-peer money transfer platform to Australia, where members can now use online banking to upload and withdraw funds into and out of their nTrust Cloud.

[Read more](#)

Dec 3, 2013



News/Media

### nTrust Expands Services Across Europe and the United Kingdom

nTrust, the global peer-to-peer money transfer platform, has expanded across Europe and the U.K., adding 19 countries to the rapidly growing nTrust community. Through a strategic partnership with online payment company Inpay, nTrust members in Europe and the U.K. can now seamlessly upload and withdraw money to and from their personal Cloud.

[Read more](#)

Nov 19, 2013



News/Media

### nTrust Offers Online Bills Payment Through Partnership with Security Bank Corporation

MAKATI, PHILIPPINES — nTrust members will now be able to make secure online bill payments through their nTrust Cloud. The integration with Security Bank Corporation will help thousands of households seamlessly pay bills online with the click of a button. By offering easy payment options, this essential service helps families gain control of their money. [...]

[Read more](#)

Aug 14, 2013



News/Media

### nTrust Launches Proprietary Risk-detection Software

VANCOUVER, CANADA – nTrust has integrated the Weighted Risk Assessment Protocol (WRAP), proprietary risk-detection software to combat fraud. WRAP filters and sifts through all nTrust transactions and assigns a risk score according to recognized fraud and money laundering methods. "Security is paramount when it comes to protecting members' hard-earned money and sensitive information," says nTrust [...]

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**EXHIBIT  
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Jun 19, 2013  
  
News/Media

## nTrust and Ukash Partner to Offer Convenient, Secure Money Transfer and Payment Solution Using Online Cash

As a leading online money transfer solution, nTrust has joined forces with Ukash, the global online cash provider, to supply consumers with convenient and secure ways to store, spend and send money online.

[Read more](#)

  
Mar 1, 2012  
  
News/Media

## nTrust Licensed to Offer Complete Services to Philippines

MAKATI, PHILIPPINES – nTrust, a global peer-to-peer money transfer platform, announced today a major milestone in completing licensing through the Bangko Sentral NG Philipinas (BSP), the central bank of the Philippines.

[Read more](#)

  
Oct 17, 2011  
  
News/Media

## nTrust Certified for Top Global Payment Card Security

VANCOUVER, B.C. – nTrust has been certified with “Level 1” Payment Card Industry Data Security Standard (PCI DSS), the highest global operational and technical standards designed by Visa, MasterCard and American Express.

[Read more](#)

  
Jan 23, 2011  
  
News/Media

## nTrust Licensed by “Gold Standard” Regulator FINTRAC

VANCOUVER, B.C. – nTrust received today licensing and registration as a money services business from the Financial Reports Analysis Centre of Canada (FINTRAC), a globally recognized “gold standard” regulator.

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## nTrust Launches Proprietary Risk-detection Software

August 14, 2013

**VANCOUVER, CANADA** – nTrust has integrated the Weighted Risk Assessment Protocol (WRAP), proprietary risk-detection software to combat fraud.

WRAP filters and sifts through all nTrust transactions and assigns a risk score according to recognized fraud and money laundering methods.

“Security is paramount when it comes to protecting members’ hard-earned money and sensitive information,” says nTrust CEO and Founder Robert MacGregor, who with the nTrust team created WRAP based on his knowledge and experience with trends in the international e-commerce environment in Europe, Canada and the Philippines.

MacGregor says, “We’ve built nTrust with iron-clad safety while providing seamless transactions in the Cloud.”

Two years in the making, WRAP provides a robust yet flexible “rules engine” software that can be easily tailored to new regulatory requirements or emerging anti-fraud intelligence. As well, nTrust uses advanced anti-fraud systems and industry-leading encryption validated by McAfee, VeriSign, and TRUSTe. Certified “PCC DSS Level 1,” nTrust is compliant with highest global security standards designed by major payment brands including Visa, MasterCard and American Express.

nTrust security measures also cross reference all collected information against worldwide databases, global sanctions reports and government and intelligence agency watch lists. These negative databases flag suspicious individuals or devices tied to cyber crime and money laundering.

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https://www.ntrust.com/ntrust-launches-proprietary-risk-detection-software/?catid= Mon Jan 27 2014 15:01:52 GMT-0800 (Central Standard Time)

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## nTrust Licensed by “Gold Standard” Regulator FINTRAC

January 23, 2011

**VANCOUVER, CANADA** – nTrust received today licensing and registration as a money services business from the Financial Reports Analysis Centre of Canada (FINTRAC), a globally recognized “gold standard” regulator.

FINTRAC is Canada’s independent financial intelligence unit, an acknowledged global leader in establishing best practices and regulatory standards designed to detect and mitigate the risk of financial crime and the abuse of the financial system.

“FINTRAC regulation and licensing provides a strong foundation for nTrust to provide innovative and trusted financial services,” says CEO Robert MacGregor.

A former technology lawyer, MacGregor says, “nTrust’s systems, procedural safeguards and reporting protocols meet and in most instances exceed all legal and regulatory thresholds and best practices overseen by FINTRAC, including the requirements mandated by Canada’s Proceeds of Crime (money Laundering) and Terrorist Financing Act and its regulations.”

Established in 2000, FINTRAC facilitates the detection, prevention and deterrence of money laundering, terrorist activity financing and other threats to the security of Canada.

To meet regulatory requirements, nTrust must undergo regular audits by FINTRAC and adhere to clear policies and procedures and specific controls to maintain a low-risk environment. nTrust maintains a rigorous compliance regime that continuously monitors, identifies and reports any suspicious behaviours and activities associated with money laundering and terrorist financing.

Tags: [anti-fraud](#), [financial intelligence unit](#), [FINTRAC](#), [money laundering](#), [procedural safeguards](#), [regulatory thresholds](#), [terrorist financing](#)

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https://www.ntrust.com/sed-nec-neque-ut-arca/?catid= Mon Jan 27 2014 15:08:10 GMT-0600 (Central Standard Time)

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## nTrust Certified for Top Global Payment Card Security

October 17, 2011

**VANCOUVER, CANADA** – nTrust has been certified with “Level 1” Payment Card Industry Data Security Standard (PCI DSS), the highest global operational and technical standards designed by Visa, MasterCard and American Express.

“We’re extremely pleased in achieving PCI DSS Level 1 certification,” says nTrust Founder and CEO Robert MacGregor. “Compliance with PCI Security Standards informs every aspect of nTrust. Our number one priority is safeguarding people’s hard-earned money and sensitive information.”

MacGregor says nTrust designed its network architecture, policies, procedures and software specifically to meet compliance regimes for multifaceted security management.

To comply with PCI DSS certification, nTrust commits to ongoing technical and transactions monitoring, regular reporting on all transactions plus undergo a comprehensive annual third-party audit.

Launched in 2006, the PCI Security Standards Council is an open global forum founded by five global payment brands: American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc.

Tags: [America Express](#), [certification](#), [MasterCard](#), [PCI DSS](#), [Visa](#)

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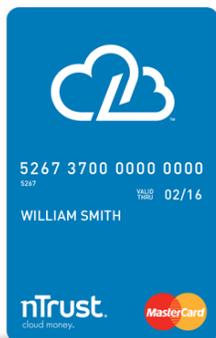
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## nTrust Offers Online Bills Payment Through Partnership with Security Bank Corporation

November 19, 2013

**MAKATI, PHILIPPINES** — nTrust members will now be able to make secure online bill payments through their nTrust Cloud. The integration with Security Bank Corporation will help thousands of households seamlessly pay bills online with the click of a button.

By offering easy payment options, this essential service helps families gain control of their money. Furthermore, using nTrust's online bills payment, members can avoid long wait times and enjoy the convenience of paying bills online while traveling or working abroad.

"Our goal is to make moving money as secure and seamless as possible," says nTrust Founder and CEO Robert MacGregor. "And that includes essential services like bill payments. We want to eliminate the time spent waiting in line to pay bills. Why wait when our members have the option to keep their finances in check from anywhere in the world and better access to their hard-earned funds."

To launch this brand new service, nTrust is inviting members to enter a month-long "Beat the Bills" contest. The lucky winner will get up to P40,000 (or currency equivalent) of their bills paid courtesy of nTrust.

Tags: [Beat the Bills contest](#), [bills payment](#), [convenience](#), [pay bills](#), [secure](#), [Security Bank](#)

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## nTrust Expands Services Across Europe and the United Kingdom

December 3, 2013

**VANCOUVER, CANADA** – nTrust, the global peer-to-peer money transfer platform, has expanded across Europe and the U.K., adding 19 countries to the rapidly growing nTrust community. Through a strategic partnership with online payment company [Inpay](#), nTrust members in Europe and the U.K. can now seamlessly upload and withdraw money to and from their personal Cloud.

The new enhancement will support both GBP and EUR and is available in Austria, Belgium, Czech Republic, Denmark, France, Germany, Hungary, Iceland, Italy, Ireland, Latvia, Luxembourg, Norway, Poland, Spain, Sweden, Switzerland, the Netherlands and the U.K.

The integration allows members across Europe and the U.K. to instantly, conveniently, and safely upload funds into their nTrust Cloud. Uploads from members' banks are always free with no hidden fees, and funds can be withdrawn from their Cloud through bank transfer, bank wire, cheque and the virtual or physical nTrust Cloud Money Prepaid MasterCard — with applicable fees and processing time.

"We are thrilled to have expanded nTrust to a growing number of members around the globe," says nTrust Founder and CEO Robert MacGregor. "Both Europe and the U.K. are incredibly advanced in the realm of e-wallet technologies and banking platforms and so we saw expansion as a natural step."

nTrust is growing its global community by providing the ability to access, use and move money as easily and securely as possible.

Tags: [Austria](#), [bank transfer](#), [bank wire](#), [Belgium](#), [cheque](#), [Czech Republic](#), [Denmark](#), [euro](#), [Europe](#), [France](#), [GBP](#), [Germany](#), [Hungary](#), [Iceland](#), [Ireland](#), [Italy](#), [Latvia](#), [Luxembourg](#), [no hidden fees](#), [Norway](#), [nTrust Cloud Money Prepaid MasterCard](#), [peer-to-peer money transfer platform](#), [Poland](#), [safely upload funds](#), [secure](#), [Spain](#), [Sweden](#), [Switzerland](#), [the Netherlands](#), [U.K.](#)

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## Partnership with Bank of the Philippines Islands Provides nTrust Members with Secure, Convenient Withdrawal Options

January 14, 2014

**MAKATI, PHILIPPINES** – nTrust, the most secure and trusted global peer-to-peer money transfer platform, today announced new withdrawal options for nTrust members who bank with Bank of the Philippines Islands (BPI).

As one of the Philippines' largest financial institutions, the partnership with BPI provides nTrust members the option to seamlessly withdraw money from their nTrust Cloud to their BPI account, offering increased convenience. Additionally, BPI customers can upload funds into their nTrust Cloud using Dragonpay using their bank account.

Bank transfers between nTrust and BPI are completed within 24 hours, ensuring members can quickly and conveniently access funds. Withdrawing funds from a member's nTrust Cloud to their personal BPI bank account has a small fee of just P325.

According to Angela Biener, Director of Operations for nTrust, "Simply put, the integration with BPI takes us one step further towards nTrust's ultimate goal of helping people free their money. By providing a quick, secure withdrawal option, BPI is enabling us to better serve our members and gives them the added confidence and trust of service delivered by the country's oldest bank."

Tags: [Bank of the Philippines Islands \(BPI\)](#), [Cloud](#), [Dragonpay](#), [peer-to-peer money transfer platform](#)

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https://www.ntrust.com/partnership-with-bank-of-the-philippines-islands-provides-ntrust-members-with-secure-convenient-withdrawal-options/?catid= Mon Jan 27 2014 14:56:14 GMT-0500 (Central Standard Time)

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## nTrust Licensed to Offer Complete Services to Philippines

March 1, 2012

**MAKATI, PHILIPPINES** – nTrust, a global peer-to-peer money transfer platform, announced today a major milestone in completing licensing through the Bangko Sentral NG Philipinas (BSP), the central bank of the Philippines.

As a key requirement to operate in the Philippines, BSP licensing certifies nTrust as a regulated money transfer service in the Philippines. Residents of the Philippines now have a free, instant and secure way to transfer money to friends and family within the country and also internationally since many Filipinos live and work abroad. Based in Vancouver, Canada and Makati City, Philippines, nTrust services are accessible worldwide, anywhere with Internet access.

"Receiving our BSP license and completing the regulatory requirements of the Anti-Money Laundering Council is a huge milestone for nTrust," said nTrust Founder and CEO Robert MacGregor. "It's the first of many major steps in creating disruptive solution to move money internationally without hefty fees."

BSP licensing is overseen by the Anti-Money Laundering Council, the Philippines' financial intelligence unit which regulates money services businesses and works with international counterparts to combat money laundering. Created as a set of standards for universal technical and procedural thresholds, BSP certification is required for all major credit, debit, prepaid, ATM and point-of-service card operators in the Philippines. BSP regulatory guidelines require nTrust to uphold due diligence for its members and to complete transaction monitoring and reporting requirements.

For thousands of members around the world nTrust is a simple and safe way to upload, send and manage money. To get started, members register and upload money into the nTrust Cloud using credit cards, banks or other methods. Acting as a virtual wallet, the nTrust Cloud allows members to withdraw funds back to their bank or by loading their nTrust Cloud Money Prepaid MasterCard to withdraw cash from more than 1.7 million ATMs and for use at over 32 million locations worldwide.

Tags: [AMLA](#), [Anti-Money Laundering Council](#), [Bangko Sentral NG Philipinas](#), [BSP](#), [certified](#), [licensing](#), [peer-to-peer money transfers](#), [regulatory](#), [secure](#)

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## nTrust and Ukash Partner to Offer Convenient, Secure Money Transfer and Payment Solution Using Online Cash

June 19, 2013

**New Venture Celebrated with \$1,000 Canada Day Giveaway**

**VANCOUVER, CANADA** — As a leading online money transfer solution, nTrust has joined forces with Ukash, the global online cash provider, to supply consumers with convenient and secure ways to store, spend and send money online. The partnership will allow nTrust users to deposit money using their Ukash vouchers – a fast and easy way to move cash without a bank or credit card.

Available to nTrust users, the new deposit method provides greater [online money transfer and payment options](#) to customers from over 35 countries around the world. As a result, Great Britain Pound (GBP) and European Currency (EUR) have been added to nTrust's multi-currency offerings, which currently include: Canadian Dollar, US Dollar, Australian Dollar, and Philippine Peso.

"The partnership with Ukash was, in some ways, an obvious one," said Robert MacGregor, founder and CEO of nTrust. "Ukash has been an innovator since its inception. With this integration, nTrust's users can now use Ukash to deposit funds without having to provide credit or bank card information, making the nTrust platform even more accessible to those who do not wish to share banking details, or those of our customers that have no access to traditional banking."

Malcolm Berg, Director of Merchant Services for Ukash, explains, "Our collaboration with nTrust will give more choice to consumers around the world who may not use traditional banking facilities and who prefer to make online payments using cash to do so securely and conveniently."

To celebrate the new venture, Ukash and nTrust are giving away one thousand Canadian dollars to one lucky winner. nTrust users will automatically be entered into the prize draw by making a deposit to their online Vault using a Ukash code. The competition is open to residents of Canada only and will run until June 26, 2013 with the winner announced on Monday, July 1st, 2013, Canada Day. For competition details, visit [www.ntrust.com/ukash](http://www.ntrust.com/ukash).

### About nTrust

nTrust is a regulated and trusted global peer-to-peer money transfer platform designed to make moving money around the globe as fast and seamless as sending a text – for free. nTrust is changing the way the world moves money by empowering users to better understand, access, move and use their hard-earned funds. nTrust users can upload funds into their personal Vault directly from their bank accounts, credit or debit cards, or other funding methods depending on jurisdiction. Once a Vault is loaded, nTrust users can instantly exchange funds to other currencies, pay bills or online merchants, load an nTrust prepaid MasterCard® or conveniently send money to other nTrust users around the world instantly and for free. nTrust's proprietary technology uses the highest encryption standards for online banking transactions and is certified with the top global standard for operational and technical security designed by Visa, MasterCard and American Express.

### About Ukash

Ukash is the Global e-Money Network and internationally recognised e-commerce cash payment method that enables consumers around the world to use cash to shop, pay and play online safely, securely and conveniently. This secure payment method was developed to protect personal identity and financial information when making online transactions, reducing the threat of credit and debit card fraud for consumers and repudiations and charge-backs for retailers.

Ukash codes are purchased with cash in retail outlets such as shops, petrol stations and kiosks, and issued online from the company's website. The unique 19 digit codes can then be used to pay directly on any of the thousands of websites that accept Ukash transactions worldwide, or loaded onto prepaid cards and e-wallets.

Established in 2001 under the holding company Smart Voucher Ltd, Ukash® has grown to more than 460,000 physical points of purchase, and is available in more than 50 countries around the world in 6 continents.

Ukash is regulated by the UK Financial Conduct Authority (FCA). The maximum single value allowed is £200/EUR250 and the maximum amount that can be held by an individual customer is £1,000/EUR1,250 – equivalent values in other currencies apply to both sums.

### Contact:

Katie Stevens  
[katies@talkshopmedia.com](mailto:katies@talkshopmedia.com)  
 604.736.2226

Tags: [banking](#), [Canada Day](#), [online money transfer and online payment options](#), [secure online platform](#), [Ukash](#), [Ukash code](#), [vouchers](#)

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https://www.ntrust.com/ntrust-and-ukash-partner-to-offer-convenient-secure-money-transfer-and-payment-solution-using-online-cash/?catid= Mon Jan 27 2014 15:04:37 GMT-0500 (Central Standard Time)

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## nTrust Helps More People Free Their Money with Further Expansion across Australia

December 17, 2013

**VANCOUVER, CANADA** — With a goal of helping people around the world to free their money, nTrust has extended its secure and trusted global peer-to-peer money transfer platform to Australia, where members can now use online banking to upload and withdraw funds into and out of their nTrust Cloud.

The integration with [POLi Payments](#), Australia's leading real-time online payment system, allows members to use online banking to upload funds through the country's leading financial institutions including ANZ Bank, Commonwealth Bank of Australia, BankSA, Bankwest, Bendigo Bank, Bank of Melbourne, Bank of Queensland, National Australian Bank, St. George Bank, Suncorp Bank and Westpac. Furthermore, through integration with [Inpay](#), a provider of real-time online bank payments, members can also withdraw money from their nTrust Cloud right back to their bank account.

Australia's remittance market is estimated at **\$7-billion USD annually** with a projected 200,000 workers remitting money home to the Philippines alone.

Uploads from members' banks are always free with no hidden fees, and funds can be withdrawn from their Cloud through bank transfer, bank wire, cheque or via the nTrust Cloud Money Prepaid MasterCard – with applicable fees and processing time.

Tags: [Australia](#), [Bank of Melbourne](#), [Bank of Queensland](#), [bank transfer](#), [bank wire](#), [BankSA](#), [Bankwest](#), [Bendigo Bank](#), [cheque](#), [Cloud Money](#), [Commonwealth Bank of Australia](#), [Inpay](#), [National Australian Bank](#), [nTrust Cloud Money Prepaid MasterCard](#), [NZ Bank](#), [POLi Payments](#), [remittance](#), [secure](#), [St. George Bank](#), [Suncorp Bank](#), [Westpac](#).

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https://www.ntrust.com/ntrust-helps-more-people-free-their-money-with-further-expansion-across-australia/?catid= Mon Jan 27 2014 14:57:16 GMT-0500 (Central Standard Time)

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# Privacy Policy

## nTrust Terms of Use Others

Latest Update: 01 July 2012

These Terms of Use ("Terms" or "Agreement") form a legally binding agreement between you and nTrust in relation to your use of the Services. PLEASE READ THESE TERMS OF SERVICE CAREFULLY AS THEY CONTAIN IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES AND OBLIGATIONS. You should print off and/or save a copy of these Terms of Use for your records. Capitalized terms have the meanings attributed to them within the text or as provided in the "Definitions" section below.

### 1) APPLICATION AND ACCEPTANCE

1. Application. Unless otherwise agreed in writing with nTrust, these Terms apply to your use of the Services. You may not use the Services if you do not accept the Terms.

2. Acceptance. The Terms shall be deemed accepted by you upon the earlier of your: (i) creation of an Account; (ii) using the Services; or (ii) clicking to "accept" or "agree" or otherwise signifying your agreement when this option is made available to you in the course of accessing or registering for the Services.

3. Supplemental Terms. In the event that an additional Service is introduced or an existing Service is altered and supplementary terms and conditions of access or use are applicable, those additional terms ("Supplemental Terms") shall also apply. When Supplementary Terms apply to a specific Service, these may be accessible and/or presented to you within or prior to the use of such Service. These Terms shall continue to apply to such additional or altered Service and shall be deemed modified only to the degree they are in direct conflict with the Supplemental Terms, in which case the Supplemental Terms shall prevail.

4. Updates. nTrust may make changes to the Terms or Supplemental Terms from time to time, and nTrust will make a new version of the Terms available at in the "Legal Agreements" section of the Site. Any new Supplemental Terms may be made available to you from within, or through, the applicable Services. You understand and agree that you are responsible for periodically checking to determine whether the Terms or Supplemental Terms have been updated and, in any event, that if you use the Services after the date on which the Terms or Supplemental Terms have changed, you are deemed to have affirmatively accepted the updated Terms and/or Supplemental Terms. When nTrust posts changes to the Terms, the "Latest Update" date at the top of Terms will be updated.

5. Entire Agreement. The Terms (including the Privacy Policy and any Supplemental Terms) constitute the whole legal agreement between you and nTrust and govern your use of the Services (but excluding any services which nTrust may provide to you under a separate written agreement), and completely replace any prior agreements between you and nTrust in relation to the Services. These Terms and all representations, obligations, undertakings and warranties contained in it shall enure for the benefit of any successor and/or assignees of nTrust.

### 2) ELIGIBILITY

1. Application. Unless otherwise agreed in writing with nTrust, these Terms apply to your use of the Services. You may not use the Services if you do not accept the Terms.

2. Acceptance. The Terms shall be deemed accepted by you upon the earlier of your: (i) creation of an Account; (ii) using the Services; or (ii) clicking to "accept" or "agree" or otherwise signifying your agreement when this option is made available to you in the course of accessing or registering for the Services.

3. Supplemental Terms. In the event that an additional Service is introduced or an existing Service is altered and supplementary terms and conditions of access or use are applicable, those additional terms ("Supplemental Terms") shall also apply. When Supplementary Terms apply to a specific Service, these may be accessible and/or presented to you within or prior to the use of such Service. These Terms shall continue to apply to such additional or altered Service and shall be deemed modified only to the degree they are in direct conflict with the Supplemental Terms, in which case the Supplemental Terms shall prevail.

4. Updates. nTrust may make changes to the Terms or Supplemental Terms from time to time, and nTrust will make a new version of the Terms available at in the "Legal Agreements" section of the Site. Any new Supplemental Terms may be made available to you from within, or through, the applicable Services. You understand and agree that you are responsible for periodically checking to determine whether the Terms or Supplemental Terms have been updated and, in any event, that if you use the Services after the date on which the Terms or Supplemental Terms have changed, you are deemed to have affirmatively accepted the updated Terms and/or Supplemental Terms. When nTrust posts changes to the Terms, the "Latest Update" date at the top of Terms will be updated.

5. Entire Agreement. The Terms (including the Privacy Policy and any Supplemental Terms) constitute the whole legal agreement between you and nTrust and govern your use of the Services (but excluding any services which nTrust may provide to you under a separate written agreement), and completely replace any prior agreements between you and nTrust in relation to the Services. These Terms and all representations, obligations, undertakings and warranties contained in it shall enure for the benefit of any successor and/or assignees of nTrust.

### 3) Cookies

1. Application. Unless otherwise agreed in writing with nTrust, these Terms apply to your use of the Services. You may not use the Services if you do not accept the Terms.

2. Acceptance. The Terms shall be deemed accepted by you upon the earlier of your: (i) creation of an Account; (ii) using the Services; or (ii) clicking to "accept" or "agree" or otherwise signifying your agreement when this option is made available to you in the course of accessing or registering for the Services.

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<https://www.ntrust.com/privacy-policy/> Mon Jan 27 2014 15:12:53 GMT-0800 (Central Standard Time)



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# Security

## Secure Like a Vault

We're serious about protecting your money, and your personal and financial information.

Every aspect of nTrust has been designed to meet or exceed the toughest global banking standards including 256-bit encryption, auditing, logging, backups and data protection policies.

nTrust is certified with Level 1 Payment Card Industry Data Security Standard (PCI DSS), the highest technical and operational security standards imposed by American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc. nTrust undergoes rigorous audits by certified third-party PCI assessors each year.

nTrust is monitored and verified by TRUSTe, VeriSign, and McAfee. Our state-of-the art system combines advanced algorithms and human real-time monitoring to detect and flag suspicious behaviour or patterns.

## Regulated Like a Bank

Based in Vancouver, Canada, nTrust is licensed, registered and regulated as a money services business by the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), the country's independent financial intelligence unit.

FINTRAC is regarded as a "gold standard" regulator globally and is an acknowledged leader in establishing best practices and regulatory standards that detect and mitigate the risk of financial crime and the abuse of the financial system. FINTRAC's mandate is to detect, prevent and deter money laundering and the financing of terrorist financing and to safeguard financial information.

nTrust's systems, procedural safeguards and reporting protocols undergo rigorous and regular audits. They meet and in most instances exceed all legal and regulatory thresholds and best practices overseen by FINTRAC, including the requirements mandated by the Proceeds of Crime (Money Laundering) and Terrorist Financing Act and its regulations.

nTrust holds 100% of funds that are deposited, waiting to be cleared and in-transit in independent, segregated accounts for your protection. Member funds are locked away in a stand-alone trust account, entirely separate from our operating accounts. We can't touch them: So there can be no "run on the bank."

## Quick Like a Startup

All the activity within your nTrust Cloud and within the nTrust system is tracked, strictly logged and reviewed to maintain a secure online community for our members. nTrust uses proprietary risk-detection software along with manual human review to catch and prevent fraud before it happens.

Smart automated systems and highly-trained staff cross reference all collected information against worldwide databases, global sanctions reports as well as government and intelligence agency watchlists. These negative databases flag suspicious individuals or devices tied to cyber crime and money laundering.

nTrust's network and servers are housed in a secure facility monitored around the clock by security staff. Redundant servers are housed in a protected facility guarded by biometric scanners and 24-hour security.

We rigorously test our own platform and software daily to ensure the highest level of security standards possible.

When we notice suspicious activity, we alert you immediately to prevent further transactions from going through.

## Your Security Measures

- Choose a confidential "anti-phishing" phrase, so you always know whether an email is truly from your nTrust team.
- Use a strong, unique password that is different from other passwords you may use.
- Keep your password confidential and never share it with anyone via email or phone.
- Keep your browser up-to-date on upgrades to ensure you are using the most current version and are not missing important security patches and updates.
- Protect your computer or mobile device and use precautions like passwords, anti-virus software, and firewalls to stop criminals from getting into your system.

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rights reserved. nTrust Cloud Money Prepaid MasterCard are not available in all jurisdictions; contact Member Services for more information. PHP-denominated Cloud Money Prepaid MasterCard are issued by Security Bank Corporation, Philippines, pursuant to license by MasterCard International Incorporated.

<https://www.ntrust.com/security/> Mon Jan 27 2014 14:54:14 GMT-0800 (Central Standard Time)

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# What is the Card Purchase Agreement? Why do I have to sign it to get the Physical Cloud Money Card?

The Card Purchase Agreement is a mandatory requirement for the card issuing bank and must be returned within **90 days** after card activation.

All members who request a PHP card are required to complete and sign this form in acceptance of the terms and conditions for the nTrust Cloud Money card with Security Bank Corporation.

The Card Purchase Agreement form will be provided in the Welcome Package with instructions on how to complete it. This form along with the Specimen Signature card must be returned in the envelope provided within **90 days** after card activation.

Failure to complete these requirements may result in your ability to utilize and access the funds on your nTrust Cloud Money card. If you're no longer in possession of these forms, kindly let us know so that we can assist you accordingly.

## Support Topics

- Bills Payment
- Cloud Settings
- Cloud Verification
- Getting Started
- Neighbourhood
- nTrust Cloud Money Prepaid MasterCard
- Referral Benefits
- Security
- Transactions

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## TERMS OF USE

Latest Update: 01 July 2012

These Terms of Use ("Terms" or "Agreement") form a legally binding agreement between you and nTrust in relation to your use of the Services.

PLEASE READ THESE TERMS OF SERVICE CAREFULLY AS THEY CONTAIN IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES AND OBLIGATIONS. You should you print off and/or save a copy of these Terms of Use for your records. Capitalized terms have the meanings attributed to them within the text or as provided in the "Definitions" section below.

### 1) APPLICATION AND ACCEPTANCE

1. Application. Unless otherwise agreed in writing with nTrust, these Terms apply to your use of the Services. You may not use the Services if you do not accept the Terms.
2. Acceptance. The Terms shall be deemed accepted by you upon the earlier of your: (i) creation of an Account; (ii) using the Services; or (iii) clicking to "accept" or "agree" or otherwise signifying your agreement when this option is made available to you in the course of accessing or registering for the Services.
3. Supplemental Terms. In the event that an additional Service is introduced or an existing Service is altered and supplementary terms and conditions of access or use are applicable, those additional terms ("Supplemental Terms") shall also apply. When Supplementary Terms apply to a specific Service, these may be accessible and/or presented to you within or prior to the use of such Service. These Terms shall continue to apply to such additional or altered Service and shall be deemed modified only to the degree they are in direct conflict with the Supplemental Terms, in which case the Supplemental Terms shall prevail.
4. Updates. nTrust may make changes to the Terms or Supplemental Terms from time to time, and nTrust will make a new version of the Terms available at in the "Legal Agreements" section of the Site. Any new Supplemental Terms may be made available to you from within, or through, the applicable Services. You understand and agree that you are responsible for periodically checking to determine whether the Terms or Supplemental Terms have been updated and, in any event, that if you use the Services after the date on which the Terms or Supplemental Terms have changed, you are deemed to have affirmatively accepted the updated Terms and/or Supplemental Terms. When nTrust posts changes to the Terms, the "Latest Update" date at the top of Terms will be updated.
5. Entire Agreement. The Terms (including the Privacy Policy and any Supplemental Terms) constitute the whole legal agreement between you and nTrust and govern your use of the Services (but excluding any services which nTrust may provide to you under a separate written agreement), and completely replace any prior agreements between you and nTrust in relation to the Services. These Terms and all representations, obligations, undertakings and warranties contained in it shall enure for the benefit of any successor and/or assignees of nTrust.

### 2) ELIGIBILITY

1. Minimum Age. You must be at least eighteen (18) years old to use the Services. Any registration, use of or access to the Services by anyone under 18 is unauthorized, unlicensed, and in violation of these Terms.
2. Legally Capable of Contracting and Receiving Services. Without limiting the foregoing, you may not use the Services and may not purport to accept the Terms if you are not of legal age to form a binding contract with nTrust, or are otherwise precluded from using or receiving such Services under the laws of the Jurisdiction or other countries, including the country in which you are resident or from which you intend to use or access the Services.
3. Your Representation and Warranty. You expressly represent and warrant that then you are at least eighteen (18) years of age and do not require the consent, approbation or approval of any other person or entity to conclude a contractual obligation of the type represented in these Terms.
4. Access to Services Conditional. We may terminate your Account and/or prohibit you from using or accessing the Service (or any portion, aspect or feature of the Service) for any reason, at any time in its sole discretion, with or without notice, including without limitation if we believes that you are under 18 or are otherwise ineligible to use the Services pursuant to these Terms.

### 3) ACCOUNTS

1. Single User Account. In order to use Services, you must register an nTrust account through the Site ("Account"). An individual User may only have one Account at a time.
2. Account Security. You agree and understand that you are responsible for maintaining the confidentiality of the password associated with your Account. KEEP YOUR PASSWORD STRICTLY CONFIDENTIAL. If a User shares their password with others or allows others to discover and use their password with the Account, the User is giving access to the funds and information in the Account and assumes all responsibility for transactions in their Account Accordingly, you agree that you will be solely responsible to nTrust for all activities that occur within or through your Account. If you become aware of any unauthorized use of your password or of your Account, you agree to notify nTrust immediately.
3. Dormant Accounts. Accounts with a positive balance, but which have not been accessed in twelve (12) months are considered "Dormant". We will attempt to contact you in advance of any account becoming Dormant using the contact details associated with your Account. Dormant accounts are subject to a Dormancy Fee per month (see "Fees" below). To regain access to your Account after it has reverted to Dormant status, please contact nTrust support.
4. Identity Verification / KYC. You authorize nTrust, directly or through third parties, to make necessary inquiries to verify your identity in accordance with nTrust's Privacy Policy. We may ask our Users at any time to verify their identity to mitigate potential fraud and/or to comply with banking or anti-money laundering and anti-terrorist financing regulations or best practices. You agree to furnish such documentation or information requested by nTrust in order to verify your identity for such purposes. If a User refuses to comply with such verification processes, the User's Account may be suspended regardless of any or all pending or unsettled transactions. Notwithstanding nTrust's identify verification practices, nTrust cannot and does not guarantee any User's identity.

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5. **Privacy.** For information about nTrust's data protection practices, please read nTrust's Privacy Policy. This policy explains how nTrust treats your personal information and protects your privacy, when you use the Services. The terms of the Privacy Policy are incorporated herein by reference.
6. **Account Access.** nTrust reserves the right to limit Account access and/or functionality (including deposits, transfers or withdrawals) and the right to terminate the Account with no prior notice if we, in our sole discretion, have reason to believe that a User has violated these Terms or has engaged in a Prohibited Activity or for any other reason in our sole and absolute discretion. nTrust will use reasonable commercial efforts to investigate Accounts that are subject to Account access limitations expeditiously and to reach a final decision on said limitations. Should a User's Account be limited, all funds will be held for a period of time until the issue is resolved. However, it may be held for a lesser period which nTrust will determine.

#### 4) FUNDING YOUR nTRUST CLOUD

1. **Funding Your nTrust Cloud.** You can load funds into your nTrust Cloud by various means, which, depending on your location, may include direct bank transfer, credit card, certified check, cashier's check, money order or bank wire. Please note that if you use your credit card as the deposit method, you may be charged a cash-advance fee by your credit card company; such fees are not imposed by nTrust and are not within nTrust's control. Not all Cloud load methods are available in all regions and nTrust makes no representation as to the availability or continued availability of a given method in a particular region.
2. **Funding Limitations.** Cloud loading options may vary from time to time depending on local availability and any limits that may apply to your Account. Also, in order to mitigate fraud and to comply with Anti-Money Laundering and Anti-Terrorist Financing legislation and best practices, certain limits will be imposed on loads into nTrust Clouds dependent on the status of an Account, Account transaction history, and load method.
3. **Returned Load.** Please ensure that you provide accurate data before initiating a bank transfer. If you load funds by bank transfer and the amount is unpaid due to non-sufficient funds (NSF), a closed account, a non-existent account or a stopped payment, you will be liable to pay the Rejection Fee or NSF Fee per incident (see "Fees" below).
4. **Charge-backs.** In the event that a User initiates a Charge-back on a Cloud load, that User will be liable to pay a Charge-back Fee per incident (see "Fees" below).

#### 5) TRANSFERRING FUNDS FROM YOUR CLOUD

1. **Transfers Are Free.** Sending funds from your nTrust Cloud to another User's nTrust Cloud is FREE.
2. **Transfer Limitations.** In order to mitigate fraud and to comply with Anti-Money Laundering and Anti-Terrorist Financing legislation, certain transactional limits will be imposed on transfers, which limits may vary from User to User dependent on the verification status of the Account and Account transaction history.

#### 6) WITHDRAWING FUNDS FROM YOUR CLOUD

1. **Withdrawing From Your nTrust Cloud.** You can withdraw funds from your nTrust Cloud by various means, which may, depending on your location, include direct bank transfer, check, cashier's check, bank wire, or load to your Cloud Money card. Not all withdrawal methods are available in all regions and nTrust makes no representation as to the availability or continued availability of a given method in a particular region.
2. **Withdrawal Limitations.** Cloud withdrawal options may vary from time to time depending on local availability and any limits that may apply to your Account. Also, in order to mitigate fraud and to comply with Anti-Money Laundering and Anti-Terrorist Financing legislation and best practices, certain limits will be imposed on withdrawals from a User's Cloud dependent on the status of the Account, Account transaction history, and withdrawal method.
3. **Cloud Money Card.** The nTrust-issued prepaid card is not a credit card or a pre-loaded debit card. The Cloud Money card is a reloadable card onto which you must transfer money and is denominated in Philippine Pesos. In order to use your card, you must transfer funds from your nTrust Cloud onto your card. The Cloud Money card can be used at any location worldwide that accepts MasterCard. You can use it to make purchases online or at in-store point-of-sale locations, and at any Maestro-sponsored ATM to withdraw cash. If your card is lost or stolen, you must notify nTrust immediately. Upon receipt of notification, the card will be deactivated and any remaining funds on your lost or stolen card will be immediately transferred to your nTrust Cloud. You will then have to order a new card – a replacement card will not be automatically sent to you. Should you require a replacement card, you may be responsible for the cost of the replacement card. nTrust's issuing bank applies fees to the use of the card, which are described in Cloud Money Card Fee Schedule, which are deducted from your card balance; these fees are not imposed by nTrust and nTrust does not receive or collect any portion of these fees.
4. **Returned Withdrawal.** Please ensure that you provide accurate data before initiating a bank transfer. If you withdraw funds by bank wire or bank transfer and the amount is returned due a closed account or unable to locate, you will be liable to pay a Rejection Fee per incident as well as any other associated fees passed on by correspondent banks.

#### 7) ACCOUNT BALANCES and ADMINISTRATION

1. **No Cloud Balance Required.** You are not required to carry a balance in your nTrust Cloud.
2. **Balances Not Co-Mingled With nTrust Funds.** If you do hold a balance in Cloud, your funds will be kept separate from the corporate/operational funds of nTrust.
3. **Administration.** While your funds are in our custody or control, nTrust will combine your funds with the funds of other Users and place those pooled funds into pooled accounts with one or more insured banks. These pooled accounts will be held for the benefit of nTrust's collective Users. You acknowledge that you will not receive interest or other earnings on the funds that nTrust processes on your behalf through pooled bank or financial institution accounts. In consideration for your use of the Services, you irrevocably transfer and assign to nTrust any ownership right that you may have in any interest that may accrue on funds held in pooled bank or financial institution accounts. This assignment applies only to interest earned on your funds, and nothing in these Terms grants nTrust any ownership right to the principal of the funds. In addition to or instead of earning interest on pooled bank or financial institution accounts, nTrust may receive a reduction in fees or expenses charged by banking services by the banks or institutions that hold your funds.

#### 8) REVERSALS, LIABILITY and NEGATIVE BALANCES

1. **Liability for Reversed Transfers.**
  1. When you receive a transfer from another nTrust User to your nTrust Cloud, you are and the sender ("Sending User") are jointly and severally liable to nTrust for the full amount of the transfer sent to you (plus any Fees, if applicable) if the payment is later invalidated for any reason, including a reversal or invalidation of the funding of the Sending User's Cloud.
  2. nTrust will first attempt to recover the entire amount of the reversed or invalidated transfer from the Sending User directly. If there are insufficient cleared funds in the Sending User's nTrust Cloud to cover the entire amount of the transfer to you plus any applicable Fees, nTrust may place a temporary hold on the funds in your Account to cover the amount of the liability.
  3. If nTrust is unable to recover the full amount of the liability from the Sending User within fifteen (15) days, nTrust may recover any remaining amounts due to nTrust by debiting your Account. If there are insufficient funds in your Account to cover your liability, your

remaining balance (if any) will be removed, your Account will have negative balance up to the amount of your liability, and you will be required to immediately add funds to your balance to eliminate the negative balance.

2. **Negative Balances.** In the event that you are liable for any amounts owed to nTrust, you agree to allow nTrust to recover any amounts due to nTrust by debiting your Account. If you do not have an Account balance that is sufficient to cover your liability, your remaining balance (if any) will be removed, your Account will have negative balance up to the amount of your liability, and you will be required to immediately add funds to your balance to eliminate the negative balance. If your Account has a negative balance, you agree to load funds into your Account to cover the negative balance immediately. In addition, if your Account has a negative balance, nTrust may set off the negative balance with any funds that you subsequently receive or deposit into your Account. If you have multiple currency balances in your Account and one of the currency balances becomes negative for any reason, nTrust may setoff the negative balance by using funds you maintain in a different currency balance.
3. **Collections.** If you do not promptly clear any negative Account balances, we reserve the right to recover the funds by any means necessary, including initiating collection efforts to recover such amounts from you by engaging a collections agency and/or law enforcement.
4. **Security.** To secure your performance of this agreement and compliance with the Terms, you grant to nTrust a lien on and security interest in and to the funds held in your Account in the possession of nTrust.

## 9) MULTIPLE CURRENCIES AND EXCHANGE

1. **Maintaining Balances in Multiple Currencies.** You are responsible for all risks associated with maintaining Account balances in multiple currencies. You agree that you will not attempt to use multiple Account currencies for speculative trading.
2. **Currency Exchange Fees.** A currency conversion fee applies whenever a currency conversion is required to complete your transaction. The exchange rate is determined by a financial institution and is adjusted regularly based on market conditions. 1.5% is added to this exchange rate. Adjustments may be applied immediately and without specific notice to you.

## 10) PROHIBITED ACTIVITIES

1. **Abuse Reporting.** To report Prohibited Activities or use of the Services contrary to these Terms, please email: [support@nTrust.com](mailto:support@nTrust.com).
2. **Prohibited Activities.** Users shall at all times act reasonably and in good faith when using the Services and you expressly represent and warrant that in connection with your use of the Site, your Account, the nTrust Services, or otherwise in the course of your interactions with nTrust, other Users, or third parties, you shall not engage in the following activities ("Prohibited Activities"):
  1. breach these Terms or any other agreement or policy that you have agreed to with nTrust;
  2. use our Services or any portion thereof in a manner that violates any law, statute, ordinance, or regulation or in furtherance of an illegal or fraudulent activity (if you are an international user, you agree to comply with all local laws and regulations regarding your conduct);
  3. send or receive what we reasonably believe to be potentially fraudulent funds;
  4. allow your Account to have a negative balance;
  5. initiate a Chargeback or reversal of a valid Cloud funding transaction or abuse the reversal process by a upi through your bank, or report unusual credit card or bank account use to your issuing bank without cause;
  6. initiate a incoming bank transfer that is rejected due to insufficient funds in the bank account or an incorrect bank routing/institution and/or account number;
  7. open or attempt to open multiple Accounts;
  8. provide false, inaccurate or misleading information;
  9. impersonate any person or entity (including, without limitation, another User) or falsely state or otherwise misrepresent yourself, your age or your affiliation with any person or entity;
  10. employ an anonymizing proxy or other technologies or techniques that does or attempts to spoof, mask, or mis-identify your location, IP address, identity or origin;
  11. submit altered or falsified verification documents, or otherwise deceiving or attempting to deceive nTrust regarding their identity or other applicable information;
  12. refuse to cooperate in an investigation or provide confirmation of your identity or any other information provided to or requested by us;
  13. share or disclose your nTrust password to anyone;
  14. permit or authorize any other person or entity to use our Services or access your Account without our prior written consent;
  15. use automated scripts or any other automated method to collect information from or otherwise interact with the Service or the Site, including, without limitation, using bots, spiders or other automated information-gathering devices or programming routines to "mine" information displayed, register User accounts, perform transactions, interact with the Site or any other activities nTrust considers inappropriate;
  16. test or reverse-engineer the Services to seek to uncover system limitations, vulnerabilities or to evade filtering capabilities;
  17. bypass or attempt to bypass any measures nTrust may use to prevent or restrict access to the Services;
  18. alter, disable, interfere with or circumvent any aspect of the Services.
  19. post or transmit, or cause to be posted or transmitted, any communication or solicitation designed or intended to obtain the identity, of any nTrust User or the password, Account, or private information of any nTrust User;
  20. use your Account or the Services in a manner that nTrust, Visa, MasterCard, American Express, Discover or any other electronic funds transfer network reasonably believes to be an abuse of the card system or a violation of card association or network rules; or
  21. take any action that may cause nTrust to lose any of the services from our Internet service providers, payment processors, or other suppliers.

## 11) REMEDIAL ACTIONS

1. **Remedial Measures.** If we have reason to believe or suspect that you have engaged or plan to engage in any Prohibited Activities, we may take various actions we deem appropriate to protect nTrust, our other Users or you from reversals, chargebacks, claims, fees, fines, penalties and any other risk, including, without limitation:
  1. we may close, suspend or limit your access to your Account or functionality within your Account;
  2. we may notify others who have transacted with you, contact your bank or credit card issuer and/or warn other Users, law enforcement or impacted third parties of your actions;
  3. we may update inaccurate information you provided us;

4. we may refuse to provide the Services to you in the future;
  5. we may hold your funds for up to 180 days if reasonably needed to protect against the risk of liability;
  6. we may at any point ask for information regarding your business, the source of funds, or the reason for you sending or receiving the payment and you agree to furnish same; and/or
  7. we may take legal action against you.
2. Notice of Measures. If we close your Account or terminate or restrict your use of the nTrust Services for any reason, we will provide you with notice of our actions. You acknowledge that nTrust's decision to take certain actions, including limiting access to your Account by placing holds or other actions, may be based on confidential criteria that is essential to our management of risk and the security of Users' Accounts and the nTrust system. You agree that nTrust is under no obligation to disclose the details of its risk management or its security procedures to you.

## 12) DISPUTES

1. Inter-User Disputes. If you have a dispute with one or more Users, you release nTrust from any and all claims, demands and actual/consequential damages related to your transaction(s) with said User(s).
  2. Contact Us First. If a dispute arises between you and nTrust, our goal is to learn about and address your concerns and, if we are unable to do so to your satisfaction, to provide you with a neutral and cost effective means of resolving the dispute quickly.
  3. Good Faith Attempts to Resolve. The parties agree that they will make good faith efforts to settle any dispute, claim or controversy arising out of or relating to this Agreement by discussion and/or negotiation.
  4. Governing Law. This Agreement shall be governed by and construed in accordance with the laws of the Jurisdiction for purposes of any action commenced under this Agreement or with respect to any tort committed or alleged to be committed in the performance of this Agreement. No choice of law rules of any jurisdiction shall apply hereto. The parties hereto expressly waive any right they have to a jury trial and agree that any court proceeding under this Agreement shall be tried by a judge without a jury.
1. Forum. You agree that: (i) the Service shall be deemed solely based in the Jurisdiction; and (ii) the Service shall be deemed a passive one that does not give rise to personal jurisdiction over nTrust, either specific or general, in jurisdictions other than the Jurisdiction; and (iii) the Terms, and your relationship with nTrust under the Terms shall be governed by the internal substantive laws of the Jurisdiction, without respect to its conflict of laws principles. Any claim or dispute between you and nTrust that arises in whole or in part from the Service shall be decided exclusively by a court of competent jurisdiction located in the Forum City. You agree to submit to the personal jurisdiction of the courts located in the Forum City, for the purpose of litigating all such claims or disputes. Notwithstanding this, you agree that nTrust shall still be allowed to apply for injunctive remedies (or an equivalent type of urgent legal relief) in any jurisdiction.
  2. No Waiver. You agree that if nTrust does not exercise or enforce any legal right or remedy which is contained in the Terms (or which nTrust has the benefit of under any applicable law), this will not be taken to be a formal waiver of nTrust's rights and that those rights or remedies will still be available to nTrust.
  3. Severability. If any court of law, having the jurisdiction to decide on this matter, rules that any provision of these Terms is invalid, then that provision will be removed from the Terms without affecting the rest of the Terms. The remaining provisions of the Terms will continue to be valid and enforceable.

## 13) AGENCY.

nTrust provides third-party payment processing services and carries out related actions on your behalf. At all times, your funds are held separately from our corporate funds and are not incorporated into or used for nTrust's operating expenses or corporate purposes. You acknowledge that nTrust is not a bank and that the Services are a payment processing and transfer service rather than a banking service. By initiating and sending funds through the Service or adding funds to your Cloud, you appoint nTrust as your agent to obtain the funds on your behalf and transfer them to the designated receiver. When you initiate funding transaction into your Cloud or when you transfer funds to another nTrust User, nTrust processes the funds on your behalf through the banks or institutions that hold your funds. You will not be able to withdraw those funds or send the funds to any other User unless the initial transaction is canceled. When you receive funds through the Service from another nTrust User, nTrust processes the funds on your behalf through the banks or financial institutions that hold your funds. Funds received in your Cloud are held in pooled bank or financial institution accounts. You may, from time to time, authorize nTrust to transfer your funds through our Site, but any such transferee must be an nTrust User.

## 14) WARRANTIES and LIABILITY

1. Indemnity. You agree to defend, indemnify and hold nTrust, its parent, officers, directors and employees harmless from any claim or demand (including attorneys' fees) made or incurred by any third party due to or arising out of your breach of these Terms and/or your use of the nTrust Services.
2. nTrust makes reasonable efforts to ensure that requests for electronic debits and credits involving bank accounts, credit cards and check issuances are processed promptly, but we make no representations or warranties regarding the amount of time needed to complete transactions because our Service is largely dependent upon many factors entirely outside of our control. NOTHING IN THESE TERMS SHALL EXCLUDE OR LIMIT NTRUST'S WARRANTY OR LIABILITY FOR LOSSES WHICH MAY NOT BE LAWFULLY EXCLUDED OR LIMITED BY APPLICABLE LAW. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR CONDITIONS OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR LOSS OR DAMAGE CAUSED BY NEGLIGENCE, BREACH OF CONTRACT OR BREACH OF IMPLIED TERMS, OR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, ONLY THE LIMITATIONS WHICH ARE LAWFUL IN YOUR JURISDICTION WILL APPLY TO YOU AND NTRUST'S LIABILITY WILL BE LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW. YOU EXPRESSLY UNDERSTAND AND AGREE THAT YOUR USE OF THE SERVICES IS AT YOUR SOLE RISK AND THAT THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE." IN PARTICULAR, NTRUST, ITS SUBSIDIARIES AND AFFILIATES, AND ITS LICENSORS DO NOT REPRESENT OR WARRANT TO YOU THAT: (I) YOUR USE OF THE SERVICES WILL MEET YOUR REQUIREMENTS, (II) YOUR USE OF THE SERVICES WILL BE UNINTERRUPTED, TIMELY, OR FREE FROM ERROR, (III) ANY INFORMATION OBTAINED BY YOU AS A RESULT OF YOUR USE OF THE SERVICES WILL BE ACCURATE OR RELIABLE, AND (D) THAT DEFECTS IN THE OPERATION OR FUNCTIONALITY OF ANY SOFTWARE PROVIDED TO YOU AS PART OF THE SERVICES WILL BE CORRECTED. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICES IS DONE AT YOUR OWN DISCRETION AND RISK AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR OTHER DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM NTRUST OR THROUGH OR FROM THE SERVICES SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THE TERMS. NTRUST FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES AND CONDITIONS OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.
3. YOU EXPRESSLY UNDERSTAND AND AGREE THAT NTRUST, ITS SUBSIDIARIES AND AFFILIATES, AND ITS LICENSORS SHALL NOT BE LIABLE TO YOU FOR: (I) ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL CONSEQUENTIAL OR EXEMPLARY DAMAGES WHICH MAY BE INCURRED BY YOU. HOWEVER CAUSED AND UNDER ANY THEORY OF LIABILITY. THIS SHALL INCLUDE, BUT NOT BE

LIMITED TO, ANY LOSS OF PROFIT (WHETHER INCURRED DIRECTLY OR INDIRECTLY), ANY LOSS OF GOODWILL OR BUSINESS REPUTATION, ANY LOSS OF DATA SUFFERED, COST OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, OR OTHER INTANGIBLE LOSS; (II) ANY LOSS OR DAMAGE WHICH MAY BE INCURRED BY YOU, INCLUDING BUT NOT LIMITED TO LOSS OR DAMAGE AS A RESULT OF: (A) ANY CHANGES WHICH NTRUST MAY MAKE TO THE SERVICES, OR FOR ANY PERMANENT OR TEMPORARY CESSATION IN THE PROVISION OF THE SERVICES (OR ANY FEATURES WITHIN THE SERVICES); (B) THE DELETION OF, CORRUPTION OF, OR FAILURE TO STORE, ANY CONTENT AND OTHER COMMUNICATIONS DATA MAINTAINED OR TRANSMITTED BY OR THROUGH YOUR USE OF THE SERVICES; (C) YOUR FAILURE TO PROVIDE NTRUST WITH ACCURATE ACCOUNT INFORMATION; (D) YOUR FAILURE TO KEEP YOUR PASSWORD OR ACCOUNT DETAILS SECURE AND CONFIDENTIAL. THE LIMITATIONS ON NTRUST'S LIABILITY ABOVE SHALL APPLY WHETHER OR NOT NTRUST HAS BEEN ADVISED OF OR SHOULD HAVE BEEN AWARE OF THE POSSIBILITY OF ANY SUCH LOSSES ARISING.

15) DEFINITIONS

1. "Agreement" or "Terms" means this agreement including all subsequent amendments or revisions;
2. "Balance" means any money that you have in your Account. The terms "money" and "funds" are used interchangeably in this Agreement;
3. "Chargeback" means a request that a credit or debit card holder files directly with his or her debit or credit card company or debit or credit card issuing bank to invalidate a payment;
4. "Currency" means Canadian Dollars;
5. "eCheck" means a payment funded using a sender's bank account Payment Method that is held pending and not received by the recipient until it clears. When you send money using eCheck it will usually be held pending for up to eight business days;
6. "Forum City" means Makati City, Republic of the Philippines;
7. "Jurisdiction" means the Republic of the Philippines;
8. "PHP" means Philippines Pesos;
9. "Services" means all our products and services and any other features, technologies and/or functionalities offered by us on our Site or through any other means. "Services" means any software, services and web site provided by or made available through nTrust or its affiliated or partner companies, including, without limitation the "nTrust" service, an online service to enable self-directed feedback and personal development management;
10. "Site" means any website [www.nTrust.com](http://www.nTrust.com) operated by or on behalf of nTrust and through which Services are accessed by you;
11. "We", "our", "us" or "nTrust" means nCrypt Financial Corp. or any successor company or assignee; and
12. "User" means any person or entity using the nTrust Services, including you.

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## Upload Overview

The majority of nTrust's upload options allow you to upload funds into your nTrust Cloud at no charge, and the funds will appear instantly so you can conveniently transfer funds right away.

### Uploads are Free!

There are and will be a few premium upload options available that carry a small fee. We will always tell you if this is the case prior to confirming the transaction.

### Upload Options, Time Frames and Minimums

Country	Method	Time Frame	Fee	Minimum
Canada	<a href="#">Online Banking</a> -Royal Bank, TD, Bank of Montreal, ScotiaBank - Must have access to Online Banking	Instant	Free	\$10 Min
	<a href="#">Bank Transfer</a>	5-7 business days	Free	\$20 Min
	<a href="#">Ukash (Premium)</a> - Voucher Payment bought over the counter or online	Instant	2.75%	\$1 Min
	<a href="#">Bank Wire</a>	Up to 10 business days	Free	No Min
	<a href="#">Cheque</a> - Certified Cheque or Money Order Only	10 business days from the date cheque is received	Free	No Min
Philippines	<a href="#">Online Banking</a> - Supports MegaLink and BPI Bank Networks - Must have access to Online Banking	Instant	Free	\$10 Min
	<a href="#">Online ATM – MegaLink</a> - Supports MegaLink Network ONLY - Must have access to ATM Bank Card Number	Instant	Free	\$10 Min
	<a href="#">Over the Counter/ ATM – MegaLink</a> - Supports MegaLink Network ONLY - Completed in person or through ATM - Requires a Subscriber Number	Up to 24-48 hours	Free	\$10 Min
	<a href="#">Over the Counter</a> - Receive a reference number via email before going to the bank	Up to 24-48 hours	Free	\$10 Min
	<a href="#">SMART Money</a> - Requires a Smart Money Cloud and Smart Mobile Number	Instant	Free	No Min
	<a href="#">Bank Wire</a>	Up to 10 business days	Free	No Min
	<a href="#">Cheque</a> - Certified Cheque or Money Order Only	10 business days from the date cheque is received	Free	No Min
Rest of World	<a href="#">Online Banking</a> - Available to select European countries - Must have access to Online Banking - Available in EUR currency - Available in GBP currency for UK only	Instant	Free	€/£10 Min
	<a href="#">Ukash (Premium)</a> - Voucher Payment bought over the counter or online	Instant	6%	€1 Min
	<a href="#">Bank Wire</a>	Up to 10 business days	Free	No Min
	<a href="#">Cheque</a> - Certified Cheque or Money Order Only	10 business days from the date cheque is received	Free	No Min

### Only with your Authorization

All financial transactions are initiated online following your request and with your full permission.

### Cloud Balance is Incorrect

Your funds will be available for use in your nTrust Cloud based on the time frames per upload method listed above. It would be very unusual for a transaction to occur in our system with no record of it. Your transaction history can be viewed for each currency balance. Additionally, the notification system (under your profile) contains details of all successful and failed transactions attempted on your Cloud. If no record exists for your transfer in either suggested locations, contact us at [Support@nTrust.com](mailto:Support@nTrust.com) to investigate this discrepancy.

### Time Out During Transaction

Our system is designed to ensure that your Cloud remains secure under these circumstances. If you did not receive an email confirmation that your transaction was successful or incomplete, sign into nTrust and view your Cloud statement. Should you see a discrepancy, please contact us at [Support@nTrust.com](mailto:Support@nTrust.com) with details of your transaction.

### Canceling a Upload

Depending on the method selected, it may not be possible for us to satisfy your cancellation request. Contact us at [Support@nTrust.com](mailto:Support@nTrust.com) for assistance.

### Related Articles

 Search

### Support Topics

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http://help.ntrust.com/upload-overview-2/ Mon Jan 27 2014 15:21:58 GMT-0600 (Central Standard Time)

# Fees & Availability

Send and receive money, get paid, and make purchases from the Cloud at the speed of light. nTrust is now available in over 67 countries and counting.

Currently nTrust works with the following currencies



AUD



CAD



EUR



GBP



PHP



USD



## Upload

Cheque	FREE
Wire Transfer	FREE*
Ukash	6%
Credit Card (coming soon)	2.95%

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# Transfer

Between nTrust members **FREE**

# Withdraw

Cheque **\$9.99**

Wire Transfer **\$19.99**

- 
- \*Your bank or intermediary may charge additional fees.
- 
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# New Website Helps nTrust Members Send Money Home in Three Easy Steps

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## New Website Helps nTrust Members Send Money Home in Three Easy Steps

January 24, 2014

**VANCOUVER, BRITISH COLUMBIA**—(Marketwired – Jan. 24, 2014) - With an estimated [\\$400 billion](#) in global remittances each year, [nTrust's](#) newly launched website and mobile site is making it easier to send money around the world.

According to the [World Bank](#) global remittance grew by 6.6 per cent to \$414 billion in 2013, and is expected to cross the half-trillion mark by 2016. Yet the high cost of sending money abroad through traditional channels continues to pose a challenge for both sender and recipient.

With an increasing number of migrant workers sending more money around the world and persistent obstacles such as [significant transaction fees](#), nTrust's

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refreshed website and mobile site allow members to transfer money to friends and families living abroad in just three simple steps for as little as 1.9 per cent.

Once an nTrust Cloud is created, members simply log in nTrust, select a member in their nTrust Neighborhood to send the funds to, enter in the amount and money is transferred within seconds, for free. Additionally, the mobile site lets members conveniently transfer money while on the go.

“As global migration increases there is a growing need for a seamless service to help send money back home with little cost,” says Rod Hsu, Chief Experience Officer for nTrust. “Our goal is to make it as easy and affordable as possible for our members to get their hard-earned funds to deserving loved ones in the click of a few buttons, avoiding long lines and wait times.”



Tags: [alternative payments](#), [bank transfer](#), [bank wire](#), [bills payment](#), [Cloud Money](#), [financial services](#), [remittance](#), [money transfer service](#), [terrorist financing](#), [virtual currencies](#)

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# nTrust Thanks Members With Free Credits and Cash Back

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## nTrust Thanks Members With Free Credits and Cash Back

February 4, 2014

VANCOUVER, BRITISH COLUMBIA—(Marketwired – Feb 4, 2014) - [nTrust](#), the online peer-to-peer money transfer platform, announces more good news for members with nTrust Credits, an initiative that rewards members for referring friends and family with Credits and cash back.

Members will now receive \$10 worth of nTrust Credits for every successful referral who opens an nTrust Cloud and makes a deposit into their account. Credits can be used to pay for transaction fees within nTrust, including withdrawals, premium uploads and loading funds to a [Cloud Money prepaid MasterCard](#). Additionally, for every ten successful referrals, nTrust members will receive CAD\$10.00 in cash directly uploaded to their nTrust Cloud balance.

To further thank members, nTrust has also announced the ability to earn

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additional Credits on transaction fees. For every fee paid within nTrust, members will receive 10% of the fee back in Credits.

Turn your network into your net-worth – simply log in to nTrust, go to “invite” and use your [Personal Referral Link](#) to share with others through Facebook, Google+, Twitter or email.



Tags: [alternative currency](#), [alternative payments](#), [Cash Back](#), [Cloud Money](#), [credits](#), [Family](#), [Friends](#), [nTrust Cloud Money Prepaid MasterCard](#), [Referral](#), [Rewards](#), [secure](#)

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# Boosting the World Bank 5x5 Initiative

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## Boosting the World Bank 5x5 Initiative

February 6, 2014

The [World Bank's "5x5" initiative](#) calls upon global leaders and money transfer operators to reduce fees for migrant workers to send money home. Kicked off in 2009, the World Bank's goal is to reduce remittance fees to 5% from the current global average of 10% within five years by 2014.

The [World Bank estimates](#) there are over 190 million migrant workers whose earnings not only feed, clothe and shelter their families, but also help to fuel developing economies. In 2013 alone, migrants sent US \$414 billion, with India, China, the Philippines, Mexico and Nigeria topping the list as the highest recipients.

A 5% drop in remittance fees would put an extra \$16 billion into the hands of their families each year, says the World Bank.

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Yet [World Bank data](#) pegs the global average cost of remittances at 8.93% of the amount sent.

To cut fees more quickly, technological innovations in mobile and online payments may be an answer, suggested Australian representatives at the [2013 Global Forum on Remittances](#) in Bangkok.

nTrust strongly agrees. Our online peer-to-peer money transfer platform provides secure and trusted tools for communities worldwide, especially members of the unbanked population — 2.5 billion people who lack access to safe and accessible financial services.

Anywhere in the world, nTrust members instantly send and receive money for free, and pay only \$7.99 to withdraw funds. Or members can instantly load funds onto their Cloud Money card for 1.9% of the amount loaded.



### Average cost of remitting from G20 countries in 3Q 2013



Source: [World Bank](#)



Source: [World Bank](#)

### Cool website to compare worldwide remittance costs

See what it costs to send money from one part of the world to another at this useful [World Bank website](#). Enter the sending and receiving countries for a full list of providers, services, fees and speed.



Tags: [G20](#), [G8](#), [migrant workers](#), [online platform](#), [overseas foreign workers](#), [Peer-to-peer money transfer service](#), [remittance. money transfer service](#), [World Bank](#), [World Bank 5x5 initiative](#)

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# Online Money Transfers an Essential Service

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## Online Money Transfers an Essential Service

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February 13, 2014

Natural disasters, like the recent Typhoon Haiyan in the Philippines, can leave a long and lasting trail of devastation. Clean water, food and shelter, and of course, money, are essential lifelines when helping survivors get back on their feet.

However, natural disasters can damage infrastructure such as banks, money transfer businesses and other financial services. This makes it difficult for family and friends living abroad who want to send relief directly to loved ones during times of need.

In the case of Typhoon Haiyan, many of the traditional money transfer methods were disrupted. With an anticipated increase in remittance by [3.7 percent](#) the three months during and after November's Typhoon Haiyan, it's clear that convenient and accessible money transfer methods are an essential service.

One alternative to the traditional brick-and-mortar method of sending money abroad is to rely on online, cloud-based technology. As a trusted online peer-to-

peer money transfer platform, nTrust allows members to send money to one another from anywhere in the world with just a few clicks – for free. With a smartphone, recipients can access their Cloud funds, eliminating the need for physical money service locations or even a computer, should these be destroyed or inaccessible.

To use the money in their Cloud, members can load their Cloud Money card in seconds to withdraw cash at ATMs or to make purchases — wherever MasterCard is accepted.

Given that nTrust has partnered with major banks, ATM networks and Smart Communications in the Philippines, members can also transfer money from their Cloud into their personal bank account and withdraw cash from their nearest branch.



Tags: [alternative payments](#), [brick-and-mortar method](#), [online peer-to-peer money transfers](#), [relief aid](#), [safe](#), [secure](#), [Typhoon Haiyan](#)

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# nTrust Integrates with Dragonpay to Enable Free Uploads

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## nTrust Integrates with Dragonpay to Enable Free Uploads

February 17, 2014

**MAKATI, PHILIPPINES**—(Marketwired – Feb. 17, 2014) - [nTrust](#), the global peer-to-peer money transfer platform, extends its reach in the Philippines through integration with [Dragonpay](#). Members can now upload funds to their nTrust Cloud online or over-the-counter at Dragonpay locations. As the most well known payment processor in the Philippines, the partnership with Dragonpay offers members a credible means to upload funds into their nTrust Cloud.

Dragonpay's partnership with BancNet, Expressnet and Megalink allows nTrust members to upload funds online, through their Internet banking provider or in person, at any outlet integrated with Dragonpay. Members uploading money online will see funds transferred immediately while transactions made over-the-counter will appear in a member's nTrust Cloud two business days following. There is no

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fee charged by nTrust for members choosing to upload funds using Dragonpay.

According to Rod Hsu, Chief Experience Officer at nTrust, “Dragonpay is a respected and recognized brand throughout the Philippines and our partnership offers nTrust members complete security, convenience and confidence in managing their funds.”

By offering users a cashless alternative, nTrust is changing the way the world moves money by making money transfers easy, accessible, and affordable. For more information on how you can upload funds to your nTrust Cloud or to sign up for a personal nTrust Cloud, visit [www.ntrust.com](http://www.ntrust.com).



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# Lessons From the Sochi Olympics

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## Lessons From the Sochi Olympics

February 19, 2014

The Sochi Olympics has brought an excited atmosphere to the nTrust office. Events like the Olympics bring the world together. This has got us thinking about our vision for nTrust and encouraged us learn a lesson or two from the Olympics this year.

Currently available in over 200 countries with plans to conquer the world, nTrust believes that everyone has the right to access and manage their money quickly, securely and conveniently without being charged a premium for the 'privilege.' We expect more and we're going for gold in disrupting this space.

nTrust wants to empower individuals and businesses to take control of their money and in doing so also create social good for our member's local communities by passing on a percentage of our low transaction fees to projects and charities around the world.

The Sochi Olympics has taught us that the world is filled with talent, compassion and ambition to go for gold. The determination, focus and in some sports – sheer

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courage! – has rubbed off on the nTrust team here at HQ. It's that vigor and passion that sets apart what nTrust is looking to achieve for our members.

Find out more about nTrust's [Cloud Money](#)



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# Lead like a startup, KYC like a bank

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## Lead like a startup, KYC like a bank

February 27, 2014

Startups are known for being brash, disruptive and challenging the status quo.

nTrust is no different. We've built a secure, global platform that allows people to send and receive money instantly for free.

Our tools empower people to access and use their money with greater freedom than ever before. Further, our financial services are convenient and affordable worldwide, especially for the world's 2.5 million unbanked.

Why then does nTrust follow Know Your Customer (KYC) procedures to identify and verify members? Two words: Due diligence.

KYC measures are common among banks and financial institutions to prevent identity theft, financial fraud, money laundering and terrorist financing.

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As a licensed and regulated global money services business, nTrust has a responsibility to protect members and the company from fraudulent or suspicious activity.

Before nTrust members can withdraw money from their Cloud, for example, they must be verified. Our KYC measures require members to submit government-issued identification such as a passport or driver's license along with a secondary document like a utility bill with their name and valid address.

When it comes to safeguarding members' money and their personal and financial information, we need to kick it old school. Some traditions are worth keeping. Learn more about our member verification process [here](#).



Tags: [disruptive](#), [Know Your Customer](#), [KYC](#), [technology startups](#), [unbanked](#), [verify](#)

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nTrust is coming soon to your country. Sign up to get on our list!

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# Legal Information

Legal Agreements apply to nTrust users in United States

To view agreements for a different country or region, select from the list below.

**AAALAND ISLANDS**

## User Agreements

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- [Support Home](#) /
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- [Bills Payment Overview](#)

## Bills Payment Overview

nTrust offers online bills payment to [verified nTrust members](#) who can now pay their Philippines bills with their nTrust Cloud.

Please note that you must have enough money in your Cloud to take care of the bill amount plus the PHP99 transaction fee (or currency equivalent).

You can take care of all your household bills through one provider, nTrust, with just a few clicks. Pay anytime, anywhere in the world.

**Use our online payment service for your utility, telephone, health insurance, mortgage and other household bills. Major billers include Globe, Manila Water, Meralco, SSS, Bayantel, Digitel (Sun Cellular) and [many more](#).**

- It's fast, secure and convenient
- Only PHP99 fee per bill
- No more waiting, no line-ups
- Meet all your payment deadlines
- Easily pay bills when traveling or working abroad

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### Related Articles

- [Where can I find my bills payment transaction history?](#)
- [How long does it take for the biller to receive my payment?](#)
- [What if I entered the wrong amount or wrong account number when paying my bill?](#)
- [What is the list of billers that I can pay?](#)
- [How can I pay my bills online using nTrust?](#)

### Support Topics

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Where can I find my bills payment transaction history?

## Where can I find my bills payment transaction history?

To view your Bills Payment transaction history, follow these simple instructions:

1. Sign in and click **Cloud** on your dashboard.
2. Choose the specific Cloud currency that you used to pay your bills.
3. Each transaction is recorded in chronological order. However, you may also select a particular month from the drop down menu or use the Advanced Filter for specific start dates.

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How long does it take for the biller to receive my payment?

## How long does it take for the biller to receive my payment?

The payment amount is instantly deducted from your Cloud balance. The merchant will receive notification of payment 24 hours after the payment has been made via nTrust. (This is due to reconciliation time frames between the processing banks.)

We advise you to pay your bill at least 3 – 5 business days before it is due to ensure the bill is paid on time.

Read more about [Upload options, time frames and Minimums](#).

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### Related Articles

- [Bills Payment Overview](#)
- [Where can I find my bills payment transaction history?](#)
- [What if I entered the wrong amount or wrong account number when paying my bill?](#)
- [What is the list of billers that I can pay?](#)
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What if I entered the wrong amount or wrong account number when paying my bill?

## What if I entered the wrong amount or wrong account number when paying my bill?

Once the bill payment is confirmed, we cannot reverse the transaction. We strongly suggest you have your bill ready at the time you are making a payment as this serves as your reference point.

Should you require assistance, please email us at [Support@nTrust.com](mailto:Support@nTrust.com).

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### Related Articles

- [Bills Payment Overview](#)
- [Where can I find my bills payment transaction history?](#)
- [How long does it take for the biller to receive my payment?](#)
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What is the list of billers that I can pay?

## What is the list of billers that I can pay?

Billers	Payment Details	No. of digits for account or reference	Other Details
AIIG Visa/MasterCard	Account No.	16	
Allied Bank MasterCard	Account No.	16	
Ateneo de Manila University	Reference No.	15	Last 6 digits pertain to the Due Date (YYMMDD)
Axa Philippines	Policy No.	10	
Bankard MC/Visa/JCB	Account No.	16	
Bayantel	Account No.	9	
BDO Credit Card	Account No.	15 or 16	Amex 15; Visa/MC/JCB/CUP – 16
CDC- Mimosa	Account No.	7	
Cebu Pacific	Reference No.	14	
China Trust	Account No.	16	
Citibank Card Services	Account No.	16	
Citibank Savings Loan	Account No.	14	
Citibank Visa/MasterCard	Account No.	16	
Citifinancial	Account No.	14	
CityState Bank Loan	Account No.	13	
Cosmopolitan Communities	Account No.	8	
DBTC Inc. – Cebu	Student No.	8	
De La Salle Greenhills	Student No.	7	
De La Salle Santiago Zobel	Account No.	16	
Digitel (Sun Cellular)	Account No.	10	
Directories Phil. Corp	Account No.	9	First digit should be zero (0)
Eastern Telecom	Account No.	9	
EastWest Bank MasterCard	Account No.	16	
EasyTrip	Account No.	16	
Equicom Savings	Account No.	16	
FEBC			
FG Financial	Account No.	10	

First Peak Resources	ATM Reference No.	14	
Fortune Care	Account No.	16	First digit should be zero (0)
Fortune Life	Account No.	11	
Globe Telecom	Account No.	8	Globe Handyphone only. For Globelines/Globequest/LEC/ Globe IDD – use Innove.
Great Life Financial	Policy Account No.	11	
Grepalife	Account No.	10	
HSBC Credit Cards	Account No.	16	
HSBC Personal Loan	Account No.	12	
I.O.S Marketing Corp	Account No.	8	
Infocom	Subscriber No.	10	
Innove	Account No.	9	
IPM Realty	Account No.	10 or 13	
Manila Memorial	Account No.	8	
Manila Water Co.	Contract Account No.	8	Contract No. Range: 00000001-4999999
Manulife Chinabank	Policy No.	10	
Manulife Financial Plans	Policy No.	10	
Manulife Philippines	Policy No.	8	
Maynilad	Contract Account No.	8	Contract No. Range: 50000595-99999999
Metrobank/ PSBank Card	Account No.	16	
Meralco*	ATM/Reference No.	16	No overpayments/underpayments. Pay 2 days before due date.
Miriam College	Bank Reference No.	14	
MMO Card	Account No.	13	
Nationlink Pay	Account No.	13	
NSO Helpline Plus	Account No.	10	
Operation Smile			
PAFP/ Family Physicians	Account No.	8	
Paramount Life	Policy Account No.	10	
Pioneer Life	Policy No.	12	
Piso Para Sa Pasig			
Planet Cable Inc.	ATM Reference No.	10	
PLDT	Account No.	10	
PNB Life Insurance	Policy Account No.	9 or 10	
Primewater	ATM Reference No.	14	
Prudential Life	Policy Account No.	9	
PS Bank Loans	Account No.	15	
Red Cross			

Resources for the Blind			
Rockwell Residential Towers	Account No.	8	First two digits should be "87"
Security Bank Cards Diners	Account No.	14	
Security Bank MasterCard	Account No.	16	
Security Bank Cash Card	Account No.	16	
Sky Cable/ Home/ Zpdee	Account No.	8 or 9	Sky/Cable/Home/ZPDEE – 9; Destiny/MyDestiny Solid Broadband – 8
SMART	Account No.	10	Smartbro also accepted.
SSS- Farmers/Fishermen*	SSS Member No.	16	Format: 10-digit SSS Member Number + 6-digit Applicable Month of Payment (MMYYYY). First two digits should be 01-10 or 33-34.
SSS- Non-Working Spouse*	SSS Member No.	16	
SSS- OFW*	SSS Member No.	16	
SSS- Self-Employed*	SSS Member No.	16	
SSS- Voluntary Member*	SSS Member No.	16	
Standard Chartered EZ loan	Account No.	16	
Standard Chartered Visa/ MasterCard	Account No.	16	
Subic Water	Account No.	7	
Unionbank Visa	Account No.	16	
University of San Jose Recoletos	Student No.	16	
University of the East	Student No.	11	
VECO	Account ID	11	
World Vision	WV Partner No.	7	

\*SSS and Meralco overdue bills should be paid over the counter at a branch.

## Related Articles

- [Bills Payment Overview](#)
- [Where can I find my bills payment transaction history?](#)
- [How long does it take for the biller to receive my payment?](#)
- [What if I entered the wrong amount or wrong account number when paying my bill?](#)
- [How can I pay my bills online using nTrust?](#)



## Support Topics

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- [Bills Payment](#) /

How can I pay my bills online using nTrust?

## How can I pay my bills online using nTrust?

Any [verified](#) nTrust member can pay bills online using nTrust.

To make a successful bill payment, you should have enough funds within your Cloud balance to pay the amount due on the bill plus the PHP99 bills payment transaction fee.

Kindly note that it's not possible to make online payments for overdue bills as these need to be paid in person over the counter.

### Paying your bills online

1. When logged into nTrust, click on **Pay Bills**.
2. Select which biller you wish to pay.
3. Type in the amount and [the account/reference number](#) listed on the bill.
4. Select the currency you wish to use from the drop-down menu to specify which Cloud the money is coming from.
5. Select *I wish to apply credits* (if applicable)
6. Click **Next**.
7. Click **Pay Bill** to complete your transaction. The success page displays.

A transaction receipt is available to print for your record.

When using your **smartphone**, complete the following steps:

1. Select **Pay Bills** from the top right navigation menu
2. Select which biller you wish to pay.
3. Type in the amount you want to pay and [the account/reference number](#) listed on the bill.
4. Select the currency you wish to use from the drop-down menu to specify which Cloud the money is coming from.
5. Select "I wish to apply credits" (if applicable)
6. Click **Next**.
7. Click **Pay Bill** to complete your transaction. The success page displays.

A transaction receipt is available to print for your record.

---

## Related Articles

- [Bills Payment Overview](#)
- [Where can I find my bills payment transaction history?](#)
- [How long does it take for the biller to receive my payment?](#)
- [What if I entered the wrong amount or wrong account number when paying my bill?](#)
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What do I need to have before paying my bill online?

## What do I need to have before paying my bill online?

The member must provide the bill [account number](#) (or the reference number in some cases, depending on the biller) and the amount you wish to pay.

To easily reference this information, you may want to have the physical bill or the necessary bill account number in front of you when completing a bill payment transaction.

---

### Related Articles

- [Bills Payment Overview](#)
- [Where can I find my bills payment transaction history?](#)
- [How long does it take for the biller to receive my payment?](#)
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How do I withdraw via Bank Transfer Method (Canadian Bank Account)?

## How do I withdraw via Bank Transfer Method (Canadian Bank Account)?

To withdraw funds from nTrust to your personal bank account using the Bank Transfer Method:

1. Click **Withdraw**. The Withdrawal page displays.
2. Choose Canada from the drop-down menu (as the location of your bank account).
3. Click **Bank Transfer**.
4. Select your saved bank account information or select create new account.
5. If using your saved banking information enter the amount you want to withdraw; the currency of your nTrust Vault from which you wish to complete your withdrawal and the currency of your receiving bank account.
6. If you are entering in your bank account information for the first time complete the fields for Account Type, Institution, Transit and Account number (which can be found on the bottom of one of your personalized checks), then enter in the amount you would like to withdraw.
7. Click **Next**. A confirmation page is displayed.
8. Review your transaction details. Click **Withdraw**.
9. Click **Done** or **Print** for your records.

### Withdrawal Fee:

Withdrawals using this method are subject to a fee of \$7.99 CAD or the currency equivalent.

### Withdrawal Time Frame:

After completing the withdrawal process, the transfer of funds to your personal bank account from your nTrust account will take 1-3 business days.

---

## Related Articles

- [How do I earn nTrust Credits?](#)
- [Transactions Overview](#)
- [Upload Overview](#)
- [Withdrawal Overview](#)
- [Transfer Overview](#)

## Support Topics

- [Bills Payment](#)
- [Cloud Settings](#)
- [Cloud Verification](#)
- [Getting Started](#)
- [Neighbourhood](#)

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How do I upload using the Online Banking Method (Canadian Bank Account)?

## How do I upload using the Online Banking Method (Canadian Bank Account)?

The Online Banking Option is available to members with a Canadian bank account at any of the following banks:

- Royal Bank of Canada
- ScotiaBank
- Bank of Montreal
- TD Canada

If your bank is not listed above you may use the [Bank Transfer Method](#).

To upload funds from your personal bank Cloud using the Online Banking Method:

1. Click **Upload**. The Upload page displays.
2. Choose Canada from the drop-down menu (as the location of your bank account).
3. Click **Online Banking**.
4. Enter the amount you want to upload in the field provided.
5. Click **Next**. A confirmation page is displayed.
6. Click **Upload**. The Interac Online Website is displayed.
7. Review your transaction details.
8. Click **Continue**. The payment details page is displayed.
9. Click on your financial institution's icon. You are redirected to your online banking institution.
10. Log into your online bank account to complete the transaction.
11. A confirmation page is displayed.

### Upload Fee:

Uploads into your nTrust Cloud are always free!

### Upload Time Frame:

Instant! Funds will appear in your nTrust Cloud immediately after confirming the upload.

---

## Related Articles

- [How do I earn nTrust Credits?](#)
- [Transactions Overview](#)
- [Upload Overview](#)
- [Withdrawal Overview](#)
- [Transfer Overview](#)

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## Support Topics

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How do I upload using the Bank Transfer Method (Canadian Bank Account)?

## How do I upload using the Bank Transfer Method (Canadian Bank Account)?

To upload funds into nTrust from your personal bank account using the Bank Transfer Method:

1. Click **Upload**. The Upload page displays.
2. Choose Canada from the drop-down menu (as the location of your bank account) .
3. Click **Bank Transfer**.
4. Select your saved bank account information or select Create New Account
5. If using your saved banking information, enter the amount you want to upload in the field provided. If you are entering in your bank account information for the first time, complete the fields for Institution, Transit and account number (which can be found on the bottom of one of your personal cheques), then enter in the amount you would like to upload.
6. Click **Next**. A confirmation page is displayed.
7. Review your transaction details. Click **Upload**.
8. Click **Continue**. A confirmation page is displayed.

### Upload Fee:

Uploads using this method are free!

### Upload Time Frame:

After completing the upload process, the transfer of funds from your personal bank account to your nTrust Cloud will take 5-7 business days. Unfortunately, nTrust has no control over this time frame. However, once we receive successful notification that your funds have cleared, we will post the funds to your nTrust Cloud.

If you bank with any of the following Canadian banks, you may use the Online Banking Method for an instant upload to your nTrust Cloud.

- Royal Bank of Canada
- TD Bank of Canada
- Bank of Montreal
- ScotiaBank

Learn more at [Online Banking Method](#).

---

## Related Articles

- [How do I earn nTrust Credits?](#)
- [Transactions Overview](#)
- [Upload Overview](#)
- [Withdrawal Overview](#)
- [Transfer Overview](#)

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How do I withdraw via Bank Transfer Method (European Bank Account)?

## How do I withdraw via Bank Transfer Method (European Bank Account)?

The Bank Transfer Method is available to customers with a European Bank Account from the below countries in EUR currency:

- Austria
- Belgium
- Czech Republic
- Denmark
- France
- Germany
- Hungary
- Iceland
- Ireland
- Italy
- Latvia
- Netherlands
- Norway
- Poland
- Spain
- Sweden
- Switzerland
- United Kingdom – GBP

To withdraw funds from nTrust to your personal bank account using the Bank Transfer Method:

1. Click **Withdraw**. The Withdrawal page displays.
2. Choose the available country from the drop-down menu (as the location of your bank account).
3. Click **Bank Transfer**.
4. Enter the amount you want to withdraw; the currency of your nTrust Vault from which you wish to complete your withdrawal and the currency of your receiving bank account.
5. If you are entering in your bank account information for the first time complete the fields specific to your financial institution (Sort Code, IBAN, SWIFT/BIC, Routing Number and Bank Account number). Place a check mark in 'Save this bank information' if you wish to keep these details registered to your nTrust account.
6. Click **Next**. A confirmation page is displayed.
7. Review your transaction details. Click **Withdraw**.
8. Click **Done** or **Print** for your records.

### Withdrawal Fee:

Withdrawals using this method are subject to \$7.99 EUR/GBP or currency equivalent fee!

### Withdrawal Time Frame:

After completing the withdrawal process the transfer of funds to your personal bank account from your nTrust account will take 1-5 business days.

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- [Support Home](#) /
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- Getting started with nTrust

## Getting started with nTrust

You've had a chance to check out what nTrust is all [About](#) and [How it Works](#) and you'd like to be part of the growing community that's changing the way the world moves money. Great, let's get you started.

### [Who can open an nTrust Cloud?](#)

Any individual can open an nTrust Cloud, as long as they're of legal age and not from a restricted country.

### [Creating an nTrust Cloud](#)

Find out the type of information we request for your Cloud registration process.

### [Setting up your nTrust Cloud Security](#)

Our commitment to your security means safeguarding your money, identity, and personal information 24 hours a day. Check out the enhanced security features nTrust has to offer.

### [Verifying your Email Address](#)

Your email address is one of the ways we uniquely identify your Cloud. Learn how we validate your email through the Cloud activation process.

### [Customizing your nTrust Cloud](#)

Whether it's creating your Profile or managing your Notifications, nTrust allows you to customize your Cloud to ensure it's working for you.

### [Funding your nTrust Cloud](#)

There are many convenient and FREE methods to upload funds to your nTrust Cloud so you can start transferring money to your family overseas or shopping online right away.

### [Transferring Funds to your Friends and Family](#)

Sending money to your friends and family has never been so easy or free! Transfers between nTrust Clouds are instant with no required minimum amount.

### [Building your nTrust Neighbourhood](#)

**EXHIBIT  
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- [Support Home](#) /
- [nTrust Cloud Money Prepaid MasterCard](#) /  
[Cloud Money Prepaid MasterCard Overview](#)

## Cloud Money Prepaid MasterCard Overview

The nTrust Cloud Money Prepaid MasterCard is a globally recognized prepaid card and is the simplest way to instantly access and use the funds in your nTrust Cloud balance worldwide wherever the MasterCard Acceptance Mark is displayed.

- Instantly load and reload your card from your nTrust Cloud
- Go cashless by shopping online, or in stores around the world
- Accepted at over 32 million locations worldwide – wherever MasterCard Acceptance Mark is displayed
- Confidential – keep personal and financial information private
- No monthly or annual fees
- No minimum balance or credit check required

### Learn more:

[Physical Cloud Money card](#)

---

### Related Articles

- [Physical Cloud Money Prepaid MasterCard Overview](#)
- [Physical Cloud Money Card Usage and Fees](#)
- [How do I register for a Physical Cloud Money Card?](#)
- [Physical Cloud Money Card Delivery](#)
- [What should I do once I have received my Physical Cloud Money card?](#)

### Support Topics

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- [Support Home](#) /
- [nTrust Cloud Money Prepaid MasterCard](#) /  
Physical Cloud Money Prepaid MasterCard Overview

## Physical Cloud Money Prepaid MasterCard Overview

The nTrust Cloud Money card is a free prepaid MasterCard® which can be loaded directly from your nTrust Cloud. You can shop at over 32 million MasterCard acceptance locations worldwide, or use your Cloud Money card to withdraw cash from over a million ATMs in over 200 countries

Learn more – [How to Register for an nTrust Cloud Money card](#)

[Registering for your very own personalized nTrust Cloud Money card is FREE](#)

In order to register for an nTrust Cloud Money card, you must [sign up](#) and [verify](#) your Cloud by submitting [verification documentation](#).

Once your Cloud has been fully verified, you may now request for a card.

### A Few Guidelines for the nTrust PhysicalCloud Money card

- We only issue one nTrust Cloud Money card per person.
- If your spouse or child (over 18 years old) is interested in acquiring a card of their own, they can [sign up for an nTrust Cloud](#) and request their own card.
- At this time, nTrust can only issue nTrust Physical Cloud Money cards to residents of the Philippines or Philippines Citizens living abroad (OFW).

For full terms and conditions relating to the nTrust Cloud Money card please see our [Legal Information Page](#).

### Mandatory Forms for the nTrust Cloud Money card

All nTrust members who request a card are required to complete and sign the [Card Purchase Agreement](#) and [Specimen Signature Card](#) forms in acceptance of the terms and conditions for the nTrust Cloud Money card with Security Bank Corporation together with a Welcome Package.

These forms must be returned in the envelope provided within **90 days** after card activation. In some cases, the signed documentation can be handed over to the awaiting messenger for return to nTrust.

- [Why do I have to sign the Signature Card when I receive my nTrust Cloud Money card?](#)
- [What is the Card Purchase Agreement? Why do I have to sign it?](#)

### nTrust Cloud Money card Delivery

Once the card is requested it will take 2-3 business days to process your card request and 7-10 business days for delivery to your verified address. A courier tracking number will be provided via email if applicable. Please note your PIN mailer will be delivered separately from your nTrust Cloud Money card.

Learn more – [How to Load an nTrust Cloud Money card](#)

## Lost your nTrust Cloud Money card?

For a lost or stolen card, please email us immediately at [cancelmycard@nTrust.com](mailto:cancelmycard@nTrust.com) and describe the situation regarding your lost nTrust Cloud Money card. During our investigation, we will block your card with our card issuer and assist you in getting a replacement nTrust Cloud Money card.

A new card is subject to a replacement fee of PHP150.00, which must be available in your Cloud balance prior before we can issue you a new card.

---

## Related Articles

- [Cloud Money Prepaid MasterCard Overview](#)
- [Physical Cloud Money Card Usage and Fees](#)
- [How do I register for a Physical Cloud Money Card?](#)
- [Physical Cloud Money Card Delivery](#)
- [What should I do once I have received my Physical Cloud Money card?](#)

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Physical Cloud Money Card Usage and Fees

# Physical Cloud Money Card Usage and Fees

## [Where is the Cloud Money card accepted?](#)

The nTrust Cloud Money card can be used to pay bills, shop online and in stores at over 32 million locations worldwide. Withdraw cash at over 1.7 million ATMs worldwide.

## [How to use your Cloud Money card](#)

You can use the nTrust Cloud Money card just as you would a MasterCard® credit card. Depending on the type of terminal the point-of-sale merchant has, it will accept the nTrust Cloud Money card like a credit card (swipe/signature) or like a debit/credit card (pin entry). For online purchases you just have to enter the nTrust card details.

- There is no charge to you when you are using the nTrust Cloud Money card for purchasing online or in stores.

## [Cloud Money card currency](#)

At this time, nTrust can only issue cards to residents of the Philippines or Philippines Citizens living abroad (OFW). The current nTrust Cloud Money card is denominated in PHP (Pesos) only.

## [Cloud Money card Limits](#)

The nTrust card load limit is set at PHP200,000 per calendar month.

Find out – [How to Load your nTrust Cloud Money card](#)

## [Cloud Money card Expiry Date](#)

Three years from the date you requested the card.

## [Cloud Money card activity/transaction history](#)

Unfortunately, we can't provide you with transaction history that takes place on your nTrust Cloud Money card, but we can provide you with your most up-to-date balance.

Your nTrust Cloud Money card balance is available within your nTrust Cloud under **Cards**. This is updated each time you log in to nTrust. If you're using your mobile, you can view this by clicking on **Cards** through the top right navigation menu.

You can also check your card balance at any local or international ATM location.

- [Security Bank ATM balance inquiry – FREE](#)

- Local Philippines ATM balance inquiry – PHP1.00 per transaction
- International ATM balance inquiry – PHP60.00 per transaction

[In order to view your Card Transaction History, here are various options:](#)

### **ATM**

The last 5 transactions can be requested via Security Bank ATM and will create a mini statement printable at the ATM.

### **SBC Branch**

You may visit to any Security Bank branch and request for a print out of the transaction history that would cost PHP50 per page.

### **SBC Customer Hotline**

Your latest transaction up to 2 months may be requested from Security Bank Customer Service (02-887-9188). Please note that the customer service representative may ask questions related to your personality and/or bank information for your security purposes.

### **Withdrawing Funds from your Cloud Money card at an ATM**

Once funds have been loaded from your nTrust Cloud to your nTrust Cloud Money card, you have the ability to withdraw these funds at a local or international ATM.

- Security Bank ATM withdrawal – FREE
- Local Philippines ATM withdrawal – PHP10.00 per transaction
- International ATM withdrawal – PHP300.00 per transaction

\*You can also visit a Security Branch location to process an over-the-counter withdrawal from your nTrust Cloud Money card for PHP100.00 per transaction.

### **Replacement Card**

For a damaged, lost or stolen card, please email us immediately at [cancelmycard@nTrust.com](mailto:cancelmycard@nTrust.com) and describe the situation regarding your nTrust Cloud Money card. During our investigation, we'll block your card with our card issuer and assist you in getting a replacement nTrust card.

A new Cloud Money card is subject to a replacement fee of PHP150.00, which must be available in your Cloud before we can issue you a new card.

---

## **Related Articles**

- [Cloud Money Prepaid MasterCard Overview](#)
- [Physical Cloud Money Prepaid MasterCard Overview](#)
- [How do I register for a Physical Cloud Money Card?](#)
- [Physical Cloud Money Card Delivery](#)
- [What should I do once I have received my Physical Cloud Money card?](#)

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- [Support Home](#) /
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- How do I register for a Physical Cloud Money Card?

## How do I register for a Physical Cloud Money Card?

The nTrust Cloud Money card is a FREE prepaid MasterCard® which can be loaded directly from your nTrust Cloud. You can use the card at any online or point-of-sale merchants that accept MasterCard®. This includes over 1.7 million ATMs worldwide.

- Pay zero activation, monthly or annual fees
- No credit check or minimum balance required
- Load money instantly onto your card

### Registering for your very own Personalized nTrust Cloud Money card is FREE

In order to register for an nTrust Cloud Money card, you must [sign up](#) for an nTrust Cloud and fully verify your Cloud by completing your profile and submitting your [verification documentation](#).

Learn more – [How to verify your nTrust Cloud](#)

Once your Cloud is verified, complete the following steps:

1. Go to the side menu and click **Cards**. The nTrust Card Summary page will display.
2. Click **Get a Card**.
3. You may be required to enter additional profile details (middle name, mother's maiden name, nationality, place of birth, gender, marital status, occupation), which are required by our card issuer to complete your application request.
4. You will be asked for a Card description, which is a nickname for the Card and is *optional*.
5. A message stating "Almost There" will display, we have received and are processing your card request

When using your **mobile**, complete the following steps:

1. Select **Cards** from the right navigation menu.
2. Click **Request Card**.
3. You may be required to enter additional profile details which are required by our card issuer to complete your application request.
4. You will be asked for a Card description, which is a nickname for the Card and is *optional*.
5. Agree to the Terms and Conditions by selecting the box provided.
6. Click **Create Card**.
7. A message stating "Almost There" will display, we have received and are processing your card request.

### Delivery

Once the nTrust Cloud Money card is requested, it will take 2-3 days business to process your card request and 7-10 business days for delivery to your verified address. A courier tracking number will be provided via email if applicable. Please note, your PIN mailer will be delivered separately from your nTrust Cloud Money card.

## Related Articles

- [Cloud Money Prepaid MasterCard Overview](#)
- [Physical Cloud Money Prepaid MasterCard Overview](#)
- [Physical Cloud Money Card Usage and Fees](#)
- [Physical Cloud Money Card Delivery](#)
- [What should I do once I have received my Physical Cloud Money card?](#)

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Physical Cloud Money Card Delivery

# Physical Cloud Money Card Delivery

## How is the Physical Cloud Money Card Delivered?

Depending on where you are located, nTrust may use one of the following couriers (Pelican, LBC or 2Go).

Packages shipped via courier should be delivered **within 7-10 business days**. For INTERNATIONAL deliveries (outside of Philippines), packages are received **within 14 business days**.

You'll receive 2 packages relating to the nTrust Card

1. Your Welcome Package which includes:

- Your very own personalized [nTrust Cloud Money card](#)
- Quick Start Guide for step-by-step instructions on how to activate your card, how to use your nTrust Cloud Money card and the associated usage fees.
- [Purchase Agreement Form](#)
- [Specimen Signature Card](#)
- Return Envelope

2. PIN Mailer

## Delivery Time Frame

Once the nTrust Cloud Money card is requested, it will take 2-3 days to produce your card request and 7-10 business days for delivery to your validated address. The PIN Mailer will be shipped 1-2 business days **after** your nTrust Cloud Money card Welcome Package.

If the above time frame has expired and you still have not received your card or PIN Mailer, contact us immediately at [support@nTrust.com](mailto:support@nTrust.com) and we'll locate your card. It may just be in transit.

## Delivered to a Validated Address

nTrust will only deliver nTrust Cloud Money cards to addresses that have been verified belonging to the nTrust Cloud holder. Our messengers are instructed to hand the physical card and PIN to the card holder ONLY. Please note a valid ID must be presented.

If you wish to have your card delivered to your work/alternative address or picked up at an LBC branch, please contact us at [support@nTrust.com](mailto:support@nTrust.com).

Learn more - [How to Validate your nTrust Cloud](#)

## Related Articles

- [Cloud Money Prepaid MasterCard Overview](#)
- [Physical Cloud Money Prepaid MasterCard Overview](#)
- [Physical Cloud Money Card Usage and Fees](#)
- [How do I register for a Physical Cloud Money Card?](#)
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What should I do once I have received my Physical Cloud Money card?

# What should I do once I have received my Physical Cloud Money card?

## nTrust Cloud Money card Welcome Package Includes:

Your very own personalized nTrust Cloud Money card

- Quick Start Guide for step-by-step instructions on how to activate, how to use your card and the associated usage fees.
- [Purchase Agreement Form](#)
- [Specimen Signature Card](#)
- Return Envelope

### 1. nTrust Cloud Money card PIN is on the way

The nTrust Cloud Money card PIN Mailer must be sent to you separately. If you haven't received this yet — don't worry, you should receive it within the next 2-3 business days after your nTrust Cloud Money card Welcome Package.

### 2. Activate your nTrust Cloud Money card

When you receive your nTrust card, [Sign in](#) to nTrust.

- Go to the side menu and click **Cards**.
- Enter your 16-digit card number and your **personal security code**.

When using your **mobile**, complete the following steps:

- Select **Cards** from the top right navigation menu.
- Click on the card you wish to **Activate**
- Enter your 16-digit card number and your **personal security code**.
- Click **Activate My Card**

Your card status will now reflect as 'ACTIVE' in **Cards section**. This will also give you the ability to view all your card loads.

If you require any assistance, contact us [support@nTrust.com](mailto:support@nTrust.com) at and we'll help you through the process.

### 3. Complete the nTrust Cloud Money card Forms

Complete the [Purchase Agreement Form](#) and the [Specimen Signature Card](#) using the instructional guide that you received in the Welcome Package. Insert these signed and completed forms in the provided envelope and mail this back to us. There's no need to stamp or address the envelope since it's all prepared and ready to mail.

In some cases, the signed documentation can be handed over to the awaiting messenger for return to nTrust.

## 4. Load your nTrust Cloud Money card

To load your nTrust Cloud Money card:

1. When logged into your Cloud, click on **Cards**.
2. Select the desired currency card. The Card page displays.
3. Click **Load**.
4. Type the load amount (less 1.9% fee) in the field provided. Then use the drop-down menu to specify which Cloud the money is coming from.
5. Click **Next**. The Confirmation page displays.
6. Click **Load Card** to complete your transaction. The success page displays.

When using your **mobile**, complete the following steps:

1. Select **Cards** from the top right navigation menu
2. Select the desired currency card. The Card page displays.
3. Click **Load**.
4. Type in the amount you wish to load your card with.
5. Select the currency you wish to use.
6. Click **Load Card** to complete your transaction. The success page displays.

Please note that the money uploaded into your nTrust Cloud is not transferred directly onto your nTrust Cloud Money card. You must load your card before it's available for use.

To make an upload, visit [Upload Overview](#).

---

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Why do I have to sign the Specimen Signature Card when I receive my Physical Cloud Money Card?

## Why do I have to sign the Specimen Signature Card when I receive my Physical Cloud Money Card?

nTrust has a partnership with Security Bank Corporation in the Philippines, the bank that issues your PHP nTrust Cloud Money card.

The Specimen Signature Card is a mandatory requirement for the bank and must be returned within **90 days** after card activation. This provides the bank with a copy of your original signature as an extra level of protection against potential fraud. All nTrust members who request an nTrust Cloud Money card are required to complete and sign this card in acceptance of the terms and conditions for the nTrust Cloud Money card with Security Bank Corporation.

The Specimen Signature card will be provided in the Welcome Package with instructions on how to fill it out. This card along with the Cash Card Purchase Agreement Form must be returned in the envelope provided within **90 days** after card activation.

Failure to complete these requirements may result in your ability to utilize and access the funds on your nTrust Cloud Money card.

If you're no longer in possession of these forms, kindly let us know so that we can assist you accordingly.

---

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- Can I change the PIN Number on my Physical Cloud Money Card?

# Can I change the PIN Number on my Physical Cloud Money Card?

If you forget your PIN number, please contact us at [support@nTrust.com](mailto:support@nTrust.com) and we'll work with the card issuer on your behalf to reset the PIN. Please note we don't have access to your PIN so this will have to be reset.

In some cases, a replacement card may need to be issued.

If you've simply entered your PIN number incorrectly, or happen to locate your original PIN mailer, your PIN will be unlocked within 24 hours so you can try again.

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- [Support Home](#) /
  - [nTrust Cloud Money Prepaid MasterCard](#) /
- Can I use my Physical Cloud Money Card with PayPal?

## Can I use my Physical Cloud Money Card with PayPal?

We have received several queries from our members about registering or using their nTrust Cloud Money card under their PayPal account.

Please understand that the issuing bank and merchant have the ability to place restrictions on where or how the card can be used. This is based on their internal business rules and is out of the control of nTrust and the nTrust Cloud Money Prepaid MasterCard card program.

We have encountered members who have successfully registered their nTrust Cloud Money cards to PayPal. As such we're able to provide you with some helpful tips and assistance with this two-step process.

### [The first step is to register your nTrust Cloud Money card](#)

You'll be asked to enter your name, address, card number and card verification number (PIN), card type and expiration date. Please ensure this information matches what you've provided for your nTrust Cloud and nTrust Cloud Money card since any discrepancies may cause an unsuccessful registration.

Members who've successfully completed the registration say it's necessary to have a balance on their nTrust Cloud Money card.

### [The second step is to verify your card in your PayPal account.](#)

This is a security measure that PayPal has put in place to verify the card and your PayPal account. Once the card is successfully registered, PayPal will instruct you to "Confirm My Card." This will place a temporary charge (PHP150.00) on your card account along with a 4-digit verification code which can take several days to appear.

Please note that nTrust doesn't provide transaction history for the nTrust Cloud Money card, so we aren't able to provide a record of the amount charged or the 4-digit verification code.

As a security procedure the card issuing bank, Security Bank Corporation has made the decision to not show the PayPal 4-digit verification code on the card statement. In order to obtain this information you must contact the card issuer, Security Bank Corporation, directly through their Customer Service Hotline at 887-9188. Please note that you may have to answer a few security questions for account verification.

If you've attempted these steps correctly and your nTrust Cloud Money card is being denied, please understand this is not a restriction that nTrust is placing on your card, but a restriction that may come from the issuing bank or merchant based on their own business rules.

The nTrust Cloud Money card can be used directly at any online merchant or ATM that accepts MasterCard, to learn more, visit

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- How do I activate my Cloud Money card?

## How do I activate my Cloud Money card?

When you receive your nTrust Cloud Money card, [Sign in](#) to nTrust.

- Go to the side menu and click **Cards**.
- Enter your 16-digit card number and your **personal security code**.

When using your **Mobile**, complete the following steps:

- Select **Cards** from the top right navigation menu
- Click on the card you wish to activate
- Enter your 16-digit card number and your **personal security code**.
- Click **Activate My Card**.

Your card status will now reflect as 'ACTIVE' in your **Cards**. This will also give you the ability to view all your card loads.

If you require any assistance, contact us at [support@nTrust.com](mailto:support@nTrust.com) and we will help you through the process.

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- How do I load my Cloud Money Card?

# How do I load my Cloud Money Card?

## Loading your Cloud Money card

1. When logged into your Cloud, click on **Cards**.
2. Select the desired currency card. The **Card** page displays.
3. Click **Load Card**.
4. Type the load amount (less 1.9% fee) in the field provided. Then use the drop-down menu to specify which Cloud the money is coming from.
5. Click **Next**. The Confirmation page displays.
6. Click **Load** to complete your transaction. The success page displays.

When using your **mobile**, complete the following steps:

1. Select **Cards** from the top right navigation menu
2. Select the desired currency card. The Card page displays.
3. Click **Load**.
4. Type in the amount you wish to load your card with
5. Select the currency you wish to use.
6. Click **Load Card** to complete your transaction. The success page displays.

Please note that the money uploaded into your nTrust Cloud isn't transferred directly onto your nTrust Cloud Money card. You must load your card before it's available for use.

To make an upload, visit [Upload Overview](#).

## Card Loading Fee:

Loading an nTrust Cloud Money card from your nTrust Cloud is subject to a 1.9% fee.

For example, the fee for loading PHP500 is PHP9.50.

## Funds are Available Instantly:

Funds are transferred instantly from your nTrust Cloud to your nTrust Cloud Money card.

This transaction will reflect in your nTrust Cloud Money Cards Actions or under View Statement when using your mobile.

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What is the Card Purchase Agreement? Why do I have to sign it to get the Physical Cloud Money Card?

## What is the Card Purchase Agreement? Why do I have to sign it to get the Physical Cloud Money Card?

The Card Purchase Agreement is a mandatory requirement for the card issuing bank and must be returned within **90 days** after card activation.

All members who request a PHP card are required to complete and sign this form in acceptance of the terms and conditions for the nTrust Cloud Money card with Security Bank Corporation.

The Card Purchase Agreement form will be provided in the Welcome Package with instructions on how to complete it. This form along with the Specimen Signature card must be returned in the envelope provided within **90 days** after card activation.

Failure to complete these requirements may result in your ability to utilize and access the funds on your nTrust Cloud Money card. If you're no longer in possession of these forms, kindly let us know so that we can assist you accordingly.

---

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How do I earn nTrust Credits?

## How do I earn nTrust Credits?

When you pay any service fees within nTrust (withdraw fees, card load fees, premium deposits, etc) you will earn 10% of that fee back in nTrust Credits.

For example: Card load fees are 1.95% and if you were to load your nTrust Cloud Money Card with \$500 CAD the fee would be \$9.75. The fee would be subtracted from your Cloud Balance and 10% of that fee, \$0.97 would go to your nTrust Credit Balance.

Of course you can always [invite your friends and family](#) and earn \$10 in nTrust Credits\* each time they sign up and make their initial successful deposit.\*

*\*Minimum referral deposit required. nTrust Credits can only be used for Cloud Money Card load fees and cannot be applied to card usage fees (ATM fees, etc).*

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- [Transactions Overview](#)
- [Upload Overview](#)
- [Withdrawal Overview](#)
- [Transfer Overview](#)
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- nTrust's Enhanced Security

## nTrust's Enhanced Security

### We take your security seriously

At nTrust, our proprietary technology and anti-fraud systems are designed to give you peace of mind. Our commitment to your security means safeguarding your money, identity, and personal information 24 hours a day, plus staying on top of the most recent technology advancements and security protocols available. Find out how nTrust protects you and your Cloud, as well as tips for safeguarding your computer and personal information.

### Security Code

In order to provide our members with an extra level of security, nTrust requires the set up of a Security Code during the sign up process. The Security Code is 4 or 6 digits long and provides a secondary layer of authentication each time you view or update your profile information, and when you use the *Forgot Your Password?* functionality

### Cloud notifications and security alerts

Security is our number one priority so we've made it easy for you to stay on top of the activity within your Cloud.

Customize the alerts and notifications to your specific needs so nTrust can keep a close eye on your Cloud while you sleep soundly.

### How do you use my personal information?

Our primary purpose in collecting information is to provide you with a safe, smooth, efficient and customized experience.

---

## Related Articles

- [Setting up your Security Code](#)
- [What should I do if my Cloud has been locked?](#)
- [Is it safe to use my bank account with my nTrust Cloud?](#)
- [How do you use my personal information?](#)
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- Setting up your Security Code

# Setting up your Security Code

## Why do I have to set up a Security Code?

In order to provide our members with an extra level of security, nTrust requires the set up of a Security Code.

## How to set up your Security Code?

When [creating an nTrust Cloud](#) you will be asked to enter a Security Code to complete your profile. This is a 4-digit code which acts as secondary layer of authentication for updating your personal information or completing transactions.

## Need to reset your Security Code?

Please ensure you remember your Security Code as this can only be reset by nTrust. nTrust does not have access to the original code established.

Please contact the Members Service team at [Support@nTrust.com](mailto:Support@nTrust.com) and we can reset your security code. We may ask you some validation questions prior to resetting this information.

---

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What should I do if my Cloud has been locked?

## What should I do if my Cloud has been locked?

If you've made 3 attempts to log in using the incorrect password, the system will lock your Cloud.

Visit the [nTrust website](#) and click ***Forgot your password?*** Enter your email address.

We'll email you a temporary password to your registered email address that's on file. We strongly recommend that you change the temporary password immediately after you sign in through the ME section.

If your Cloud has been "locked" due to identified security concerns, someone from Members Service will contact you.

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Is it safe to use my bank account with my nTrust Cloud?

## Is it safe to use my bank account with my nTrust Cloud?

### We take your security seriously

Our commitment to your security means safeguarding your money, identity, and personal information 24 hours a day, plus staying on top of all the latest technology advancements and security protocols available. [Find out how nTrust protects you and your Cloud](#), as well as tips for safeguarding your computer and personal information.

### nTrust uses bank-level security to keep your information safe

- nTrust's proprietary technology leverages encryption standards that meet or exceed every published standard for online banking transactions.
- nTrust card-processing systems are certified "PCI-DSS Level 1" — the highest global standard for operational and technical security designed by Visa, MasterCard and American Express.
- In compliance with PCI Data Security Standard certification, nTrust is audited annually by external assessors appointed by the Payment Card Industry Security Standards Council.
- nTrust's software and website are developed using industry standard security, including secure coding guidelines such as those recommended by OWASP (Open Web Application Security Project).
- nTrust employs standard, well-reviewed cryptographic protocols and message formats (such as bank-level encryption and PGP) when transferring data.
- nTrust requires that cryptographic keys are at least 256 bits long and asymmetric keys must be at least 2048 bits long.

### Disclosure to other nTrust members.

nTrust is committed to handling your information in compliance with the highest global standards of information security.

Your bank account, credit card number and other financial information will never be revealed or made visible to other nTrust members, including anyone that you've paid or who has paid you through nTrust.

Moreover, your personal and financial information **cannot** be viewed by nTrust staff members.

### Transaction history

All activity within your Cloud is recorded. Your Cloud will house all currencies offered by nTrust and will reflect your balance accordingly. Simply click on your Cloud icon to view your transaction history.

If you have any questions regarding your Cloud activity, please don't hesitate to contact us at [support@nTrust.com](mailto:support@nTrust.com).

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How do you use my personal information?

## How do you use my personal information?

nTrust takes the collection of your personal information very seriously and will only use your information in accordance with the terms of our [Privacy Policy](#) and local regulatory requirements. Our primary purpose in collecting information is to provide you with a safe, smooth, efficient and customized experience.

### Internal uses

We collect, store and process your personal information when it's necessary and permitted to:

- provide the nTrust services and member support you request
- verify your identity and the information provided to us
- resolve disputes, collect fees and troubleshoot problems
- inform you about service updates and faults
- prevent potentially prohibited or illegal activities, and enforce our [User Agreement](#)
- customize, measure and improve our services and the content and layout of our website
- deliver targeted marketing and advertising, service updates and promotional offers based on your communications preferences you've defined for your nTrust Cloud
- improve our search functionality and help you find contacts more easily
- compare information for accuracy and verify it with third parties
- protect your interests and those of nTrust including the enforcement of our [Terms of Service](#)
- prevent and combat fraud

### Disclosure to other nTrust members

If you're a registered nTrust member, your name, country of residence, and sign-up date will be visible to other nTrust members. Your email address will not be searchable. However, if your email address is entered in the nTrust member search function by another user, your Profile will be displayed in the search results.

Your bank account, credit card number and other financial information will never be revealed to or made visible to other nTrust members, including anyone that you've paid or who has paid you through nTrust services or third parties that use nTrust services, except with your express permission or when nTrust is required to do so pursuant to credit card rules, a court order or other legal processes.

### Disclosure to third parties other than nTrust members

nTrust will not sell or rent any of your personal information to third parties for their marketing purposes without your explicit consent, and will only disclose this information in the limited circumstances and for the purposes described in our [Privacy Policy](#).

Please review our [Privacy Policy and Terms of Use](#) for full details.

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## Related Articles

- [nTrust's Enhanced Security](#)
- [Setting up your Security Code](#)
- [What should I do if my Cloud has been locked?](#)
- [Is it safe to use my bank account with my nTrust Cloud?](#)
- [How do I know if an email is really from nTrust?](#)

## Support Topics

- [Bills Payment](#)
- [Cloud Settings](#)
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- [Getting Started](#)
- [Neighbourhood](#)
- [nTrust Cloud Money Prepaid MasterCard](#)
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How do I know if an email is really from nTrust?

## How do I know if an email is really from nTrust?

When you sign up with nTrust, we ask you to give us a security phrase that is visible whenever you receive emails from nTrust. This way you can be sure that the emails are authentic and not someone trying to “phish” for information.

[Phishing is the act of sending an email to a user falsely claiming to be a legitimate enterprise, but is an attempt to scam the user into surrendering private information that will be used for identity theft. The email directs the user to visit a website where they're asked to update personal information such as passwords and credit card, social security and bank account number. The website is bogus and is set up to steal the user's information.]

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### Related Articles

- [nTrust's Enhanced Security](#)
- [Setting up your Security Code](#)
- [What should I do if my Cloud has been locked?](#)
- [Is it safe to use my bank account with my nTrust Cloud?](#)
- [How do you use my personal information?](#)

### Support Topics

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How safe is nTrust?

## How safe is nTrust?

With nTrust, your money is protected all day, every day, with the most advanced anti-fraud systems and industry-leading encryption.

nTrust holds 100% of funds that are deposited, waiting to be cleared and in-transit in independent, segregated accounts for your protection. Member funds are locked away in a stand-alone trust account, entirely separate from our operating accounts; we can't touch them. So there can be no "run on the bank."

### Security

Every aspect of nTrust has been designed to meet or exceed the toughest global banking standards including 256-bit encryption, auditing, logging, backups and data protection policies.

nTrust is certified as Payment Card Industry Data Security Standard Level 1, the highest technical and operational security standards imposed by American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc. nTrust undergoes rigorous audits by certified third-party PCI assessors each year.

nTrust is monitored and verified by TRUSTe, VeriSign, and McAfee. Our state-of-the art system combines advanced algorithms and human real-time monitoring to detect and flag suspicious behaviour or patterns.

### Regulation and oversight

Based in Vancouver, Canada, nTrust is licensed, registered and regulated as a money services business by the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), the country's independent financial intelligence unit.

FINTRAC is regarded as a "gold standard" regulator globally and is an acknowledged leader in establishing best practices and regulatory standards that detect and mitigate the risk of financial crime and the abuse of the financial system. FINTRAC's mandate is to detect, prevent and deter money laundering and the financing of terrorist financing and to safeguard financial information.

### Anti-fraud

All the activity within your nTrust Cloud and within the nTrust system is tracked, strictly logged and reviewed to maintain a secure online community for our members. nTrust uses proprietary risk-detection software along with manual human review to catch and prevent fraud before it happens.

Smart automated systems and highly-trained staff cross reference all collected information against: worldwide databases; global sanctions reports; and government and intelligence agency watch lists. These negative databases flag suspicious individuals or devices tied to cyber crime and money laundering.

When we notice suspicious activity, we alert you immediately to prevent further transactions from going through.

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## Related Articles

- [nTrust's Enhanced Security](#)
- [Setting up your Security Code](#)
- [What should I do if my Cloud has been locked?](#)
- [Is it safe to use my bank account with my nTrust Cloud?](#)
- [How do you use my personal information?](#)

## Support Topics

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- Transactions Overview

## Transactions Overview

Once you have registered with nTrust, you have the ability to [upload](#) and receive funds immediately.

### Authorized Cloud

You can [upload](#) funds into your nTrust Cloud via your personal bank account or other available methods based on your area of jurisdiction. However, the Cloud that is registered must be owned and authorized by the nTrust member.

As nTrust is strictly a peer-to-peer service, we do not allow members to register a business account to their nTrust Cloud for the purpose of uploading or withdrawing funds with nTrust.

Should we notice that a member is using a bank account that does not belong to them or is not authorized for use, we will close the Cloud and validation documentation may be requested.

### Register Multiple Personal Financial Instruments

We do not limit you to registering just one Financial Instrument. As long as you are the authorized holder of the account, you may register this to your nTrust Cloud; which will support any [uploads](#) and [withdrawals](#).

Please note that additional documentation may be required to validate all bank accounts and financial information.

### Security

nTrust uses bank-level security to keep your personal and financial information safe. When registering a Financial Instrument, your sensitive information cannot be viewed by nTrust employees nor is it shared with the recipient you are sending funds to.

### Cloud Balance

You have the ability to hold funds in your nTrust Cloud indefinitely. We will never close your Cloud due to inactivity, or force you to use the funds.

Please note that the funds held in your personal nTrust Cloud do not collect interest.

### Cloud Currency

You designate ONE main currency in your nTrust Cloud and at the same time can hold multiple currencies in your Cloud.

Conveniently manage all your currency balances and easily exchange currencies between your Cloud Balances.

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Review the [Foreign Exchange Overview](#) page for more information.

## Transaction History

All activity within your Cloud is recorded in your Cloud Statement.

If you have any questions regarding your activity please do not hesitate to contact us at [Support@nTrust.com](mailto:Support@nTrust.com).

## Time Frames for Fund Transfers

Time Frames vary depending on which method you are using to transfer funds in or out of your nTrust Cloud, or to another nTrust member.

- [Upload Time Frames](#)
- [Withdrawal Time Frames](#)
- [Transfer Time Frames](#)

Unless there is a holiday, nTrust promises there will be no delays in transferring your hard-earned funds. If for any reason you do not see the funds appear in your nTrust Cloud or back to your personal bank account, contact us at [Support@nTrust.com](mailto:Support@nTrust.com) immediately.

## Upload Options

The majority of nTrust's upload options allow you to upload funds into your nTrust Cloud at no charge, and the funds will appear instantly so you can conveniently transfer funds right away.

Take a look through our [available upload options](#). If you do not see an option here for you, please do not hesitate to contact us at [Support@nTrust.com](mailto:Support@nTrust.com)

## Transfers between Clouds

Transfers between nTrust Cloud holders are instant and **FREE**, allowing you to support your loved one abroad or pay back that friend faster and with less worry.

## Withdraw Options

Withdrawing funds from your nTrust Cloud back to your personal bank account or nTrust Cloud Money card is just as convenient and fast.

nTrust charges a fee to process withdrawals from your nTrust Cloud. This fee varies depending on the method you choose.

Take a look through our [available withdrawal options](#). If you do not see an option here for you, please do not hesitate to contact us at [Support@nTrust.com](mailto:Support@nTrust.com)

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## Related Articles

- [How do I earn nTrust Credits?](#)
- [Upload Overview](#)
- [Withdrawal Overview](#)
- [Transfer Overview](#)
- [Foreign Exchange Overview](#)

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- Transfer Overview

## Transfer Overview

Send money to your family and friends anytime, anywhere on earth for FREE! Transfers between nTrust Clouds are instant\* and there are no minimum amounts that must be sent. Once you have sent funds, this person will automatically added to your Neighbourhood.

*\*Requires a [Confirmed Profile](#)*

### All you need are two things to complete a transfer

- 1) the amount you would like to send and
- 2) the recipient's email address. (You may also send the recipient a note with your transfer.)

### Transferring Funds to Another nTrust Member – Confirmed Profile

When logged into your nTrust Cloud

1. Click **Send** and enter the amount you will be transferring.
2. Select the recipient from Neighborhood listing OR enter the recipient's email address.
3. Enter a personal message for the recipient.
4. A confirmation screen will show the details of this transaction. (Details from the Sender's Cloud are not visible within the recipient's Cloud).
5. Click **Send**
6. Once confirmed, the recipient will receive a notification within their nTrust Cloud and to their registered email address that funds are waiting for them in their Cloud.

This activity will be logged in your Cloud statement and also in the Neighbour Details statement between you and this specific Neighbour.

### Transferring Funds to Another nTrust Member – Unconfirmed Profile

When logged into your nTrust Cloud

1. Click **Send** and enter the amount you will be transferring.
2. Select the recipient from Neighborhood listing OR enter the recipient's email address.
3. Enter a personal message for the recipient.
4. A confirmation screen will show the details of this transaction. (Details from the Sender's Cloud are not visible within the recipient's Cloud).
5. Click **Send**
6. The Funds will be placed on **HOLD** until your profile has been confirmed. Once confirmed, the funds will be released.
7. The recipient will receive a notification within their nTrust Cloud and to their registered email address that funds are waiting for them in their Cloud

\*Funds will be placed ON HOLD until your Profile has been confirmed.

### Transferring Funds to a Friend who does not have an nTrust Cloud

**EXHIBIT**

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When logged into your nTrust Cloud

1. Click **Send** and enter the amount you will be transferring.
2. Enter the recipient's email address.
3. The system will recognize that this email address is not registered to an existing nTrust Cloud; click **continue**.
4. A confirmation receipt will appear – which you may print for your records. (Details from the Sender's account are not visible within the recipient's Cloud.)
5. Click **Send**.
6. Once confirmed, the recipient will receive an email stating they have funds waiting for them at nTrust and to [sign up](#) for their Cloud.

Please note that if the money is not picked up after 10 days, it will be re-credited to the Sender's nTrust Cloud.

This activity will be logged in your Cloud statement.

### Transferring Currency

You may convert the funds within your nTrust Cloud prior to sending, or upon sending, into the currency of your choice. The funds will be received and deposited into the recipient's Cloud based on the currency that was sent.

*For example: If Maria sends \$20 CAD from her Cloud to Philip, Philip will receive \$20 CAD in his Cloud as a Canadian currency balance (even if his Cloud currency is set to PHP).*

The recipient will have the ability to exchange the funds within their nTrust Cloud from one currency to another at anytime, or upon transactions that require currency exchange. The nTrust system will automatically convert the currencies to complete the requested transaction.

*For example: Philip may exchange the funds in his CAD currency balance to his PHP currency balance at anytime. When he chooses to withdraw money from his Cloud into his Philippines bank account, the CAD funds in his Cloud will be converted to PHP to complete the transfer.*

---

## Related Articles

- [How do I earn nTrust Credits?](#)
- [Transactions Overview](#)
- [Upload Overview](#)
- [Withdrawal Overview](#)
- [Foreign Exchange Overview](#)

## Support Topics

- [Bills Payment](#)
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- Upload Overview

## Upload Overview

The majority of nTrust's upload options allow you to upload funds into your nTrust Cloud at no charge, and the funds will appear instantly so you can conveniently transfer funds right away.

### Uploads are Free!

There are and will be a few premium upload options available that carry a small fee. We will always tell you if this is the case prior to confirming the transaction.

### Upload Options, Time Frames and Minimums

Country	Method	Time Frame	Fee	Minimum
Canada	<a href="#">Online Banking</a> - Royal Bank, TD, Bank of Montreal, ScotiaBank - Must have access to Online Banking	Instant	Free	\$10 Min
	<a href="#">Bank Transfer</a>	5-7 business days	Free	\$20 Min
	<a href="#">Ukash (Premium)</a> - Voucher Payment bought over the counter or online	Instant	2.75%	\$1 Min
	<a href="#">Bank Wire</a>	Up to 10 business days	Free	No Min
	<a href="#">Cheque</a> - Certified Cheque or Money Order Only	10 business days from the date cheque is received	Free	No Min
	<a href="#">Online Banking</a> - Supports MegaLink and BPI Bank Networks - Must have access to Online Banking	Instant	Free	\$10 Min
	<a href="#">Online ATM – MegaLink</a> - Supports MegaLink Network ONLY - Must have access to ATM Bank Card Number	Instant	Free	\$10 Min
	<a href="#">Over the Counter/ ATM – MegaLink</a> - Supports MegaLink Network ONLY - Completed in person or through ATM - Requires a Subscriber Number	Up to 24-48 hours	Free	\$10 Min

Philippines	<b>Over the Counter</b> - Receive a reference number via email before going to the bank	Up to 24-48 hours	Free	\$10 Min
	<b>SMART Money</b> - Requires a Smart Money Cloud and Smart Mobile Number	Instant	Free	No Min
	<b>Bank Wire</b>	Up to 10 business days	Free	No Min
	<b>Cheque</b> - Certified Cheque or Money Order Only	10 business days from the date cheque is received	Free	No Min
Rest of World	<b>Online Banking</b> - Available to select European countries - Must have access to Online Banking - Available in EUR currency - Available in GBP currency for UK only	Instant	Free	€/£10 Min
	<b>Ukash (Premium)</b> - Voucher Payment bought over the counter or online	Instant	6%	€1 Min
	<b>Bank Wire</b>	Up to 10 business days	Free	No Min
	<b>Cheque</b> - Certified Cheque or Money Order Only	10 business days from the date cheque is received	Free	No Min

### Only with your Authorization

All financial transactions are initiated online following your request and with your full permission.

### Cloud Balance is Incorrect

Your funds will be available for use in your nTrust Cloud based on the time frames per upload method listed above. It would be very unusual for a transaction to occur in our system with no record of it. Your transaction history can be viewed for each currency balance. Additionally, the notification system (under your profile) contains details of all successful and failed transactions attempted on your Cloud. If no record exists for your transfer in either suggested locations, contact us at [Support@nTrust.com](mailto:Support@nTrust.com) to investigate this discrepancy.

### Time Out During Transaction

Our system is designed to ensure that your Cloud remains secure under these circumstances. If you did not receive an email confirmation that your transaction was successful or incomplete, sign into nTrust and view your Cloud statement. Should you see a discrepancy, please contact us at [Support@nTrust.com](mailto:Support@nTrust.com) with details of your transaction.

### Canceling a Upload

Depending on the method selected, it may not be possible for us to satisfy your cancellation request. Contact us at [Support@nTrust.com](mailto:Support@nTrust.com) for assistance.

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Why hasn't my money been uploaded into my bank account? It has been more than 5-7 business days?

## Why hasn't my money been uploaded into my bank account? It has been more than 5-7 business days?

Please contact Member Support at [support@nTrust.com](mailto:support@nTrust.com) and provide us with the details of your transfer.

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### Related Articles

- [How do I earn nTrust Credits?](#)
- [Transactions Overview](#)
- [Upload Overview](#)
- [Withdrawal Overview](#)
- [Transfer Overview](#)

### Support Topics

- [Bills Payment](#)
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How do I withdraw via Wire Transfer?

## How do I withdraw via Wire Transfer?

If you would like to withdraw funds by wire transfer, please contact Member Services at [Support@nTrust.com](mailto:Support@nTrust.com) to initiate a withdrawal using this method.

### Withdrawal Fee

Withdrawals using this method are subject to a fee of \$7.99 CAD or the currency equivalent.

### Withdrawal Time Frame

It will take up to 10 business days for the funds to arrive in your bank account once the wire transfer has been initiated.

Please note the maximum amount accepted is \$9,995 CAD

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## Related Articles

- [How do I earn nTrust Credits?](#)
- [Transactions Overview](#)
- [Upload Overview](#)
- [Withdrawal Overview](#)
- [Transfer Overview](#)

## Support Topics

- [Bills Payment](#)
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How do I withdraw via Cheque?

## How do I withdraw via Cheque?

If you would like to withdraw funds by cheque, please contact Member Services at [Support@nTrust.com](mailto:Support@nTrust.com) to initiate a withdrawal using this method.

### Withdrawal Fee

Withdrawals using this method are subject to a fee of \$7.99 CAD or the currency equivalent.

### Withdrawal Time Frame

It will take up to 10 business days for the cheque to arrive.

Please note the maximum amount accepted is \$9,995 CAD

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## Related Articles

- [How do I earn nTrust Credits?](#)
- [Transactions Overview](#)
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- [Withdrawal Overview](#)
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## Support Topics

- [Bills Payment](#)
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How do I upload using the Wire Transfer Method?

## How do I upload using the Wire Transfer Method?

If you would like to send funds by Wire Transfer, please contact our Member Services at [Support@nTrust.com](mailto:Support@nTrust.com) to initiate an upload via wire transfer.

### Deposit Fee

nTrust does not charge any fees for wire transfers; your bank and an intermediary bank may apply service fee(s).

### Deposit Time Frame

It will take 7-10 business days for the funds to be posted to your nTrust account once the Wire has been initiated.

Please note the maximum amount accepted is \$9,995 CAD

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## Related Articles

- [How do I earn nTrust Credits?](#)
- [Transactions Overview](#)
- [Upload Overview](#)
- [Withdrawal Overview](#)
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## Support Topics

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- Withdrawal Overview

## Withdrawal Overview

Depending on where you reside, nTrust offers convenient withdrawal options allowing you to transfer funds from your nTrust Cloud to your personal bank account, SMART Money Account or your Cloud Money card.

### Withdrawal Options, Time Frames and Minimums

Country	Method	Time Frame	Fee	Minimum
Canada	<a href="#">Bank Transfer</a>	1-3 business days	\$7.99	\$5 Min
	<a href="#">Wire Transfer</a>	Up to 10 business days	\$19.99	\$20 Min
	<a href="#">Cheque</a>	Up to 10 business days	\$7.99	No Min
Philippines	<a href="#">Bank Transfer</a>	INSTANT*	P325	\$5 Min
	<a href="#">SMART Money</a> - Requires a Smart Money Account	INSTANT	1.9%	P25 Min
	<a href="#">Wire Transfer</a>	Up to 10 business days	\$19.99	\$20 Min
	<a href="#">Cheque</a>	Up to 10 business days	P325	No Min
	<a href="#">nTrust Cloud Money Prepaid MasterCard</a>	INSTANT	1.9%	No Min
Rest of World	<a href="#">Bank Transfer</a>	1-5 business days	€/£7.99	\$5 Min
	<a href="#">Wire Transfer</a>	Up to 10 business days	€/£19.99	\$20 Min

	Cheque	Up to 10 business days	€/£7.99	No Min
Australia	Bank Transfer	1-3 business days	\$7.99	\$5 Min
	Wire Transfer	Up to 10 business days	\$19.99	\$20 Min
	Cheque	Up to 10 business days	\$7.99	No Min

*\*For Bank Transfer withdrawals in the Philippines, transfers to these banks will be completed the next business day:*

Asiatrust Bank, BDO, BPI, DBP, Pacific Ace Savings Bank, Premiere Development Bank, Queen City Development Bank, UCPB and Union Bank

### Withdrawals — Australia

\*In Australia, you can withdraw money from your nTrust Cloud into your bank account through our partnership with online payment company Inpay. The bank transfer takes 1-3 business days and requires your bank name, SWIFT/BIC and your bank account number.

### Only with your Authorization

All financial transfers are initiated online following your request and with your full permission.

### Cloud Statement is Incorrect

Your funds will be withdrawn from your nTrust Cloud back to the Cloud you select from the options listed above. It would be very unusual for a transaction to occur in our system without a record of it. Each cash balance in your nTrust Cloud has a statement that you can review for all activity. Additionally, the notification system (under your profile) contains details of all successful and failed transactions attempted on your Cloud. If no record exists for your transfer in either suggested locations, please contact nTrust Member Services at [Support@nTrust.com](mailto:Support@nTrust.com) to investigate this discrepancy.

### Time Out during Transaction

Our system is designed to ensure that your Cloud remains secure under these circumstances. If you did not receive an email confirmation that your transaction was successful or incomplete, [sign in](#) to your nTrust Cloud and view your Cloud statement. Should you locate a discrepancy, please contact us at [Support@nTrust.com](mailto:Support@nTrust.com) with details of your transaction.

### Canceling a Withdrawal

Depending on the method selected, it may not be possible for us to satisfy your cancellation request. Contact us at [Support@nTrust.com](mailto:Support@nTrust.com) for assistance.

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## Related Articles

- [How do I earn nTrust Credits?](#)