

# THE WALLETMOR OF **TOMORROW**

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# Hello, Ambassador!

Thank you for reading this instruction guide! You are probably just finished admiring the Walletmor implant – wonderful isn't it? Now let us describe the steps necessary to get this beauty into your hand.

From this instruction guide, you will learn how to open an account that will be accessible with your implant. You will also find a list of recommended professionals that can perform the placement, and the installation method we've tested and suggest.

In case you, your friends and family, or the professional performing the installation would like to learn more about Walletmor, we've also included a Frequently Asked Questions section.

All of us at Walletmor thank you for supporting our project and believing in the idea of the Wallet of Tomorrow!

## **OUR TEAM:**



## **WOJTEK PAPROTA, CEO**

Walletmor Founder. Serial
entrepreneur and digital marketing
expert with a solid experience in the
international trade and financial space.



## AMAL GRAAFSTRA, CTO

Founder of VivoKey and Dangerous
Things. Most respected person in the
implantable chip space with over 15
years of experience in designing and
manufacturing chip implants.

## LINKING ICARD

Here you can find step-by-step instructions to set up and top up your iCard account, which is linkable with the Walletmor implant. iCard is a third-party, independent Electronic Money Institution, supervised by the European Union Your money is safe and secure!

#### STEP 1 - DOWNLOAD ICARD

iCard is a digital wallet that saves you money and time for the things that matter. The iCard app is very intuitive and user friendly, and helps you keep track of your transactions in real time. There is no monthly cost and no activation fee.

Note: The minimum age for iCard account holders is 18.

#### STEP 2 - REGISTER

To enjoy all iCard services, you need to finish a 5-minute video identification chat according to the company's compliance policy. You will be asked to confirm your basic data and you are good to go! Prior to the video call you will receive an email from iCard with all the relevant information & details.

#### LINKING ICARD

#### STEP 3 - ADD MONEY

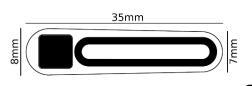
Select "Activity", then click "+", then select "Add money"

Connect your payment card and add money to your iCard account instantly. After successful identification you can also add money via bank transfer or Trustly

#### STEP 4 - LINK YOUR IMPLANT

The implant you have been provided is classified as an NFC Wearable in the iCard app. To link it with your account select "+", then select "NFC Wearable", and finally select "Activate your NFC wearable". You will be asked to provide an 11-digit activation code for your implant which you can find printed on a small card with the implant. That's it! You can now start paying with your Walletmor payment implant!

The Walletmor implant is a passive transponder encapsulated in a custom biopolymer that is USP Class IV certified and ISO10993 tested for permanent implantation. The standard form factor of the device is a very thin, wedge shaped design for easy installation.





# WALLETMOR IMPLANT INSTALLATION PROCEDURE METHOD 1 (NEEDLE)

Walletmor implants do not require a scalpel, dermal elevator, or sutures to install. A safe, successful installation can be achieved with our customized 4G (5mm) piercing needle.

Our custom installation needle has a laser etched depth marker at 40mm from the heel of the bevel. The bevel should face down when approaching the surface of the skin.

Pinch and lift the skin at the incision site to ensure the needle's point does not dig too deeply or re-surface.

Insert the needle to a depth of 40mm from the heel of the bevel. If we have provided the needle, it should have a laser-etched depth marker ring around the shaft.

Completely remove the needle and you should be left with a crescent-shaped incision and dermal pocket.



# WALLETMOR IMPLANT INSTALLATION PROCEDURE METHOD 1 (NEEDLE)

Using sterile gloves, manually pick up the implant and insert it into the incision. Do not use tools to position or place the implant, it should slide in without much effort.

Once complete hemostasis is achieved and all bleeding has stopped, apply a quality butterfly bandage to hold the wound closed.

Additionally, a transparent film bandage (Tegaderm is a popular brand) can be used to help keep tension on the skin and keep the entire wound area clean and stabilized. The stability of this closure technique is extremely dependent on absolute control of any bleeding before the bandaging is put in place.



# WALLETMOR IMPLANT INSTALLATION PROCEDURE METHOD 2 (SCALPEL)

Inserting the Walletmor implant can be done by a trained professional with the use of a scalpel, a flat dermal elevator, and surgical sutures. This method is a little more involved than the needle procedure and requires local anesthesia.

The professional performing the installation will lay out a sterile field and place their sterilized tools on the field using aseptic procedure. The implant is provided in a clinically clean state inside chlorhexidine fluid and can be dropped onto the sterile field to let the fluid evaporate.

Using a scalpel, the professional will make a one-centimetre incision at the installation site.

Next they will insert the flat dermal elevator and lift the skin as they go, making a sort of tunnel or dermal "pocket" for the implant to slide into.



# WALLETMOR IMPLANT INSTALLATION PROCEDURE METHOD 2 (SCALPEL)

The dermal pocket must have at least 40mm depth from the incision to properly accommodate the implant. After achieving that depth, the professional will remove the elevator, and you should be left with a flat incision and dermal pocket.

Using sterile gloves, the professional will manually pick up the implant and slide it into the incision. They should not use tools to grip, position, or insert the implant. The professional can massage the implant into the pocket so it rests 5mm away from the incision.

Once complete, sutures should be used to close the incision. Additional sterile gauze or bandaging can be used to protect the wound during healing.

After 7-10 days you should return to the professional to have these sutures removed. You may choose to further stabilize the would with a quality butterfly bandage, but it should not be necessary.

## **CONTACT LIST**

Installing the Walletmor implant is relatively easy, however you must not perform or attempt to perform the placement process on your own. Every surgeon or body piercer in your area is able to perform the installation process with the attached instructions. Below we have provided a list of recommended professionals that Walletmor Ambassadors have checked and found reliable. Feel free to contact any of them to discuss your installation:





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## **Frequently Asked Questions**

Here you can find answers to the most frequently asked questions about our implants. If, after reading these, you still have some concerns feel free to reach out to us by email or through our social media profiles.

## SAFETY:

1 What is a Walletmor implant?

The Walletmor implant is a passive NFC transponder consisting of a silicon semiconductor on which payment data is stored, and an antenna. These components are placed in a hermetically sealed encapsulation made of the highest quality biocompatible materials.

Does Walletmor have its own power source?

No. Walletmor implants use NFC (Near Field Communication) technology, which means they do not have their own energy source.

The NFC reader device (like a payment terminal) creates a small magnetic field that the implant inducts power from and communicates with when it is brought close enough to do so.

Does Walletmor implant emit radio waves or radiation?

No. Walletmor does not emit any radio waves or radiation. The contactless payment terminal creates a small magnetic field and the Walletmor implant communicates over this magnetic field when held close enough that the implant is inside the field created by the reader. Its only function is to store a small amount of payment data that can only be shared with an authorized payment device.

Can Walletmor implant cause diseases, infections, etc.?

No. Walletmor implant cause diseases, infections, etc.:

No. Walletmor implants are encapsulated in the highest quality biocompatible materials from the United States with a long history of use in permanent medical implant devices. The implant is shipped in a sealed pouch filled with chlorhexidine gluconate - a standard antiseptic solution used in hospitals for surgical procedures. The implant is considered "clinically clean" when opened and removed from the pouch at the time of installation.

## What does the installation look like?

Walletmor installation is minimally invasive. It does not require anesthesia, however we recommend the professional performing the injection to use local anesthesia to minimize pain. A small incision is made and a so-called "pocket" is created under the skin into which the implant is placed. After the procedure, once bleeding has stopped a bandage is placed over the incision site. The whole procedure takes about 15 minutes.

#### Who can perform an implant placement?

The implant procedure may be performed by a doctor, professional body modifier or body piercer. We recommend the professional performing the procedure, regardless of the profession, get acquainted with the professional installation guide prepared by us.

## Where should the implant be placed?

We recommend that Walletmor implant be installed just on the outside of the hand after the small finger metacarpal bone, or in the forearm slightly above the wrist. Remember to not choose a location where you normally wear a watch or jewelry.

## Can Walletmor move around after implantation (migration)?

It is important to not push or press on or otherwise play with your Walletmor implant for at least two weeks after installation. This gives the healing process a chance to encapsulate the implant with collagen so it stays inside a little "pocket" under your skin. If allowed to heal properly, Walletmor implants will not migrate under the skin.

## Can the implant be damaged during use?

A properly installed and well healed Walletmor implant can withstand forces over 500 newtons. It is resistant to all kinds of impacts that can occur to us during everyday activities, sports, martial arts training, etc.

## 10 How can I remove the implant from the body?

In order to remove the implant from the body, it is necessary to perform a similar procedure as in the case of implantation. A small incision is made and the implant is removed through this incision. Sutures are used to close the wound and a bandage is applied. It is equally simple and equally safe.

## (11 Where can I have an implant installed?

The organization of the implant procedure is your responsibility. If you cannot work with your personal doctor for installation, consider scheduling an installation appointment with one of our trusted specialists listed on the pages 13-24. If you are unable to make an appointment with one of these specialists, we recommend you visit a professional body modifier or surgeon. We strongly discourage you from performing the installation on yourself. Nerve damage and infection risk are very high if you are not a trained professional.

12 Where can I learn more about the health impact of the implant?

To learn more about Walletmor implants safety standards please read the chapter "Safety" or visit our website at walletmor.com

## **LEARN MORE - SECURITY**

Does Walletmor have geolocation or other position monitoring functions?

No. Walletmor implants do not have any other function but only the ability to use them to make contactless payments with an authorized payment terminal.

What data is stored in Walletmor?
The Walletmor implant stores a standard credit card

number which is linked to your bank account from which funds are debited at the time of contactless payment.

Can I copy data from Walletmor to another media? No. Data encoded on Walletmor cannot be copied to other media or devices.

## LEARN MORE - SECURITY

4 What devices are able to read the data stored in Walletmor?
The Walletmor implant uses the ISO14443A

communication protocol, so only devices in compliance with the ISO14443 RF standard (like payment terminals) can read it.

#### How are Walletmor transactions encrypted?

Walletmor transactions are validated using the same EMV security standard that traditional contactless payment cards, tokens, and keyfobs use.

## Do Walletmor implants have payment authorization?

Yes. As with the use of standard payment cards, if you are making transactions for up to the standard limit in your country. If the quote exceeds this amount, you will need to authorize the transaction with your PIN code.

## LEARN MORE - SECURITY

What is Walletmor's advantage over a traditional payment card?

Walletmor implant cannot be forgotten, lost, or stolen. This means that, unlike a standard payment card, it cannot end up in the wrong hands. Walletmor does not have a CVV number or code which a thief could use to commit fraudulent transactions online.

Where can I learn more about the security of Walletmor implant data?

To learn more about Walletmor implants security standards please read the chapter "Security" or visit our website at walletmor.com



# **HOW TO REACH US**

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