

Fraud Prevention Policy

This provides for the Fraud Prevention Policy of Oro Pay, which shall be always read and construed in accordance to all other Legal Agreements and/or Manuals and/or Policies and/or Documents posted online to Oro Pay website (www.oropay.com).

Oro Pay values its customers and we take pride in delivering a quick, secure and reliable service. We take all possible reasonable steps to protect our customers where possible. Nevertheless, it is very important that as a User, you protect yourself from fraudsters who will use many different strategies to get your money. Using our Services is a great way to send money to those that you trust, however, you should be careful not to send to someone that you don't know.

- Only send payment to individuals that you have verified including companies that use Money Transfer Services such as ours.
- Remember you are responsible for verifying the identity of the intended beneficiary or the person to whom you are making the transfer to.
- Oro Pay strictly recommends sending money only to the person you know and cannot accept responsibility for loss of funds as a result of a scam or fraud.
- Whatever the type of transaction you are making through our services it is your responsibility to verify the legitimacy of the beneficiary to whom you are transferring money to. e.g., the seller of a product or the provider of a service.
- Oro Pay cannot accept responsibility for the failure of your chosen beneficiary for the non-delivery of goods or services nor for the quality of the goods or standards of the service from the beneficiary.
- Oro pay is not responsible if you transfer money to the wrong person or a wrong account. There may be individuals trying to commit crime using fraudulent schemes using money transfer service companies and we recommend that you check before you send money or before making a transaction.

10 THINGS TO HELP YOU AVOID BEING A VICTIM OF FRAUD:

1. **Don't allow yourself to be pushed into a hurried decision.** No matter what you're told to the contrary, the reality is that at least 99 percent of everything that's a good deal today will still be a good deal a week from now! The other one percent isn't generally worth risking your money to find out.
2. **There may be times when you'll want to make a prompt decision,** but those occasions shouldn't involve an irrevocable financial commitment to purchase a product or make an investment that you're not familiar with from a person or company that you do not know.

Always request written information, by mail (not email) about the product, service, investment or charity and about the organization that's offering it.

For legitimate firms, this wouldn't be a problem but swindlers, however, may not want to give you time for adequate consideration, may not have written material available, or may not want to risk a run-in with legal or regulatory authorities by putting fraudulent statements in writing.

3. **Don't make any investment or purchase you don't fully understand.** Economy has the diversity of investment vehicles and other products available but it's a diversity that includes the bad as well as the good. Unless you fully understand what you'd be buying or investing, you can be badly burned. Swindlers intentionally seek out individuals who don't know what they are doing! They often attempt to flatter prospects into thinking they are making an informed decision.
4. **Check out the company or organization.** Never assume a firm wouldn't provide you with information, references, or regulatory contacts unless the information was accurate and reliable, that's precisely what swindlers want you to assume. They know that most people never bother to follow through.

Most victims of fraud contact a regulatory authority or law enforcement agency or the bank/financial institution after they've lost their money, in other words when it's too late. It's far better to make contact and obtain whatever information is available while they still have their money.
5. **If an investment or major purchase is involved,** request that information also be sent to your accountant, financial advisor, banker, or attorney for evaluation and an opinion. Swindlers don't want you to seek a second opinion. Their reluctance or evasiveness could be your tip-off.
6. **Even small amounts are such as retainer or deposits** to secure an investment proposal, hold the offer while you think about it, or for the product to be put on hold or for postage costs so you don't miss out on that 'Great Deal' is a target for swindlers. Think of it like this if 1000 people send \$30 to a criminal that's \$30,000.
7. **Ask what recourse you would have if you made a purchase and aren't satisfied.** If there's a guarantee or refund provision, it's best to have it in writing and be satisfied that the business will stand by its guarantee before you make a final financial commitment. Remember swindlers will tell you all the things you want to hear, they need to convince you to hand over your money and have no intention of standing behind any promises or guarantees they offer you.
8. **Beware of testimonials or references provided to you,** especially ones that seem rehearsed or that give no way of checking out. They may be fictitious or involve nothing more than a member of the criminal network or simply be someone paid a fee to speak well of the company or individual and the product or service being offered to you.
9. **Don't provide personal financial information** over the phone unless you are certain the caller has a bona fide need to know. That goes especially for your credit card numbers and bank account information. The only time you should give anyone your credit card number is if you've decided to make a purchase and want to charge it.

If someone asks for payment via 'money transfer' as it's faster than to their bank account (chances, are they don't have a bank account) cash is anonymous and criminals don't want any paper trails or electronic banking tracing the criminal activity back to them.

Many businesses offer online systems to take payments on their behalf so check with the company they are using as if this is a swindler, they would have lied to the company that they are using too and your information could help catch them.

10. **If necessary, hang up.** If you're simply not interested, if you become subject to high-pressure sales tactics, if you can't obtain the information, you want or get evasive answers, or if you hear your own better judgment whispering that you may be making a serious mistake, just say good-bye.