

Business Account User Guide

Version 1.10

PURPOSE

A practical guide for Business Account users for account funding, creating and managing cards, topping up, spending, checking transactions, using the Telegram bot for alerts and contacting support.

CARD PAYMENTS BUILT FOR SCALED BUSINESS USDT SPENDING

CRYPTO TRANSFER RESPONSIBILITIES

-  Crypto transfers ARE irreversible. CardOnline cannot compensate for funds lost because of reasons arising from your actions or mis-use of the platform.
-  **Do not transfer any crypto tokens other than USDT.**
-  Only transfer USDT to the correct address and over the correct blockchain network.
-  Do not use your account as an intermediary collection account for other people's money.

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Getting Started & KYB/KYC

Registration and verification are designed to be quick.

1

Register Create your CardOnline Business Account using your Company entity information.

2

Complete KYB & KYC Follow the on-screen Didit KYB verification process. Key company stakeholders will require individual KYC verifications.

3

Approval If approved immediately, you can begin using your account. If your KYC goes under review, our team will process it within 1–3 business days.

Business Applications that are UNDER REVIEW

Please allow us at least 72 hours before submitting a follow up support ticket regarding your Under Review application.

Thank you!

Creating & Managing CardHolders

Business Accounts can create unlimited cardholders and each cardholder can be assigned unlimited cards. Any card must be assigned to one cardholder for it to become activated for usage.

How to use CardHolders to manage all your different Cards

Think of a Cardholder as the entity who will operate the card assigned under it.

Only the Cardholder's email receives 3DS codes and telegram bot linkage.

- Assign an unlimited amount of cards under any Cardholder.
- Make sure the Cardholder email is the person/department who will use/operate these cards.
- Cardholders could be a department. You could name it Operations Team for example.
- Cardholders can be a single person with only their cards assigned to them, for example their Payroll card.
- CardTopups is still centralized to your one CardOnline account access.

Assigning Card to Cardholder is a Permanent Action

-  Please take care when assigning a card to any cardholder. This is a permanent action and cannot be reversed once done.

Cardholders & Cards Relationship

Business Account users can create multiple Cardholders and assign one or more cards to each Cardholder. This helps you organize cards by department, team or individual, and ensures the right person receives 3DS codes and transaction notifications for their assigned cards.





Dashboard



Cardholders



Create Cardholder

All Cardholders

Cardholders – select Create Cardholder

Create Cardholder

Manage Tags

First Name

Last Name

Email

Phone

Gender

☐

Male

☐

Female

Tags

Default USDT Card Topup Amount

USDT

Create Cardholder

Create CardHolder Form – Fill in the form to create a cardholder

- Please ensure a unique email address and phone numbers when creating the cardholder.
- The email address used here will be the email address that receives 3DS Code or telegram linking emails for crypto cards assigned under the cardholder.

Create Cardholder

First Name

Operations

Last Name

Team

Email

ops@merchant.com

Phone

 +64 11221122

Gender

Male

Female

Tags

operations x

Default USDT Card Topup Amount

100

- The cardholder name does not need to be an actual person's name for the card to work.

Use Tags to Categorize Cardholders

- Create tags like #operations and assign it to Cardholders to organize your cardholders that can be useful when doing batch card top-ups.

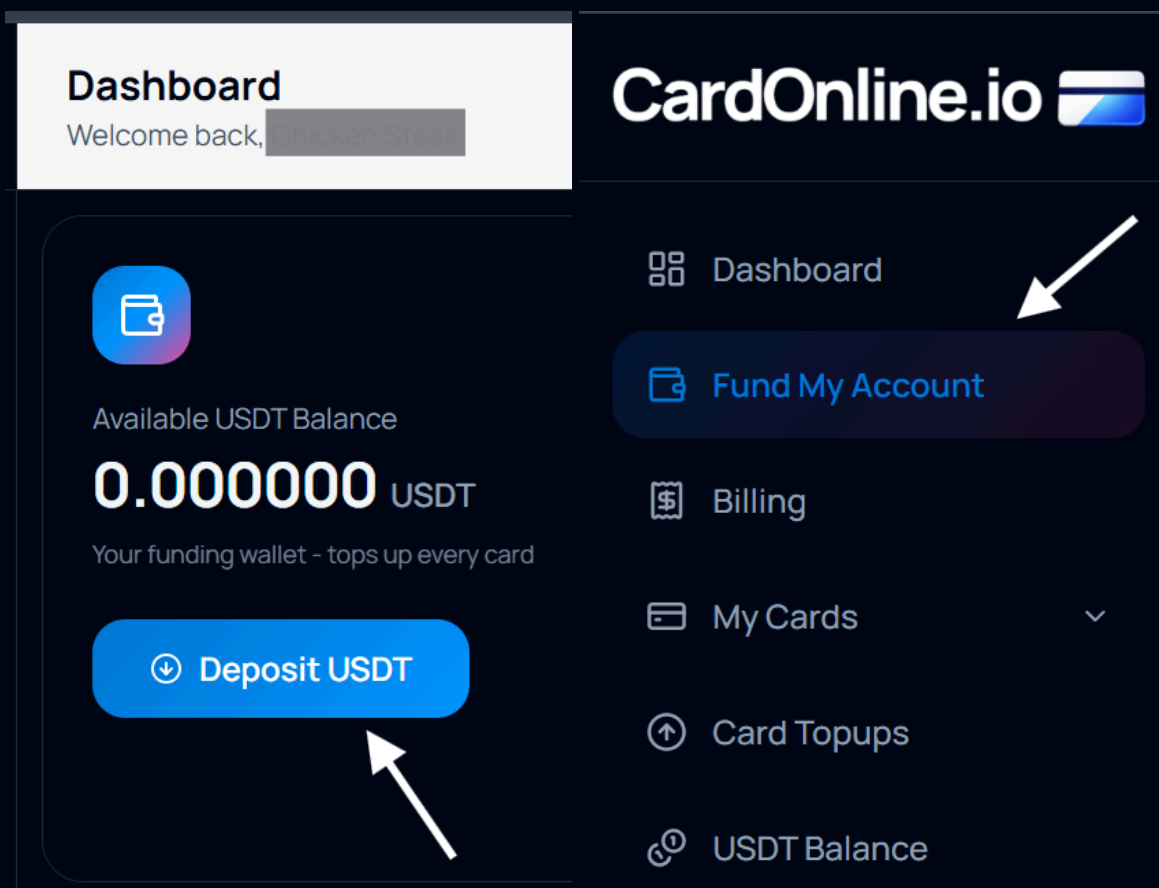
Assigning Card to Cardholder is a Permanent Action

-  Please take care when assigning a card to any cardholder. This is a permanent action and cannot be reversed once done.

Funding Your Account with USDT

Your USDT Balance is the funding wallet used across your CardOnline account.

- Open Fund My Account, or select Deposit USDT from the Dashboard.
- Choose the supported network you want to use: TRC20 (TRON) or ERC20 (Ethereum).
- **The amount field is informational only. The amount actually credited is based on the confirmed on-chain transfer, less the network fee shown in your back office.**
- Always retrieve your current CardOnline deposit address before making a transfer.



Fund My Account – select the network and retrieve the deposit address.

⚠️ CRITICAL TRANSFER RULE ⚠️

Send USDT only on the exact network selected. **DO NOT send any other Cryptos** like TRON, ETH or BTC etc... A wrong token, network or address can lead to your permanent loss of funds!

USDT Deposit Flow

Deposit USDT to your unique CardOnline wallet address from the Fund My Account page. Credited in real time, as fast as the blockchain confirms it 

Fund my account

Deposit USDT using TRC20 or ERC20. Your balance will update after blockchain confirmation.

Select Network

TRC20

ERC20

Deposit USDT

100

Selected Network	ERC20
Network Fee	-1.000000 USDT
Amount Funded to Account	99.000000 USDT

Get Deposit Address

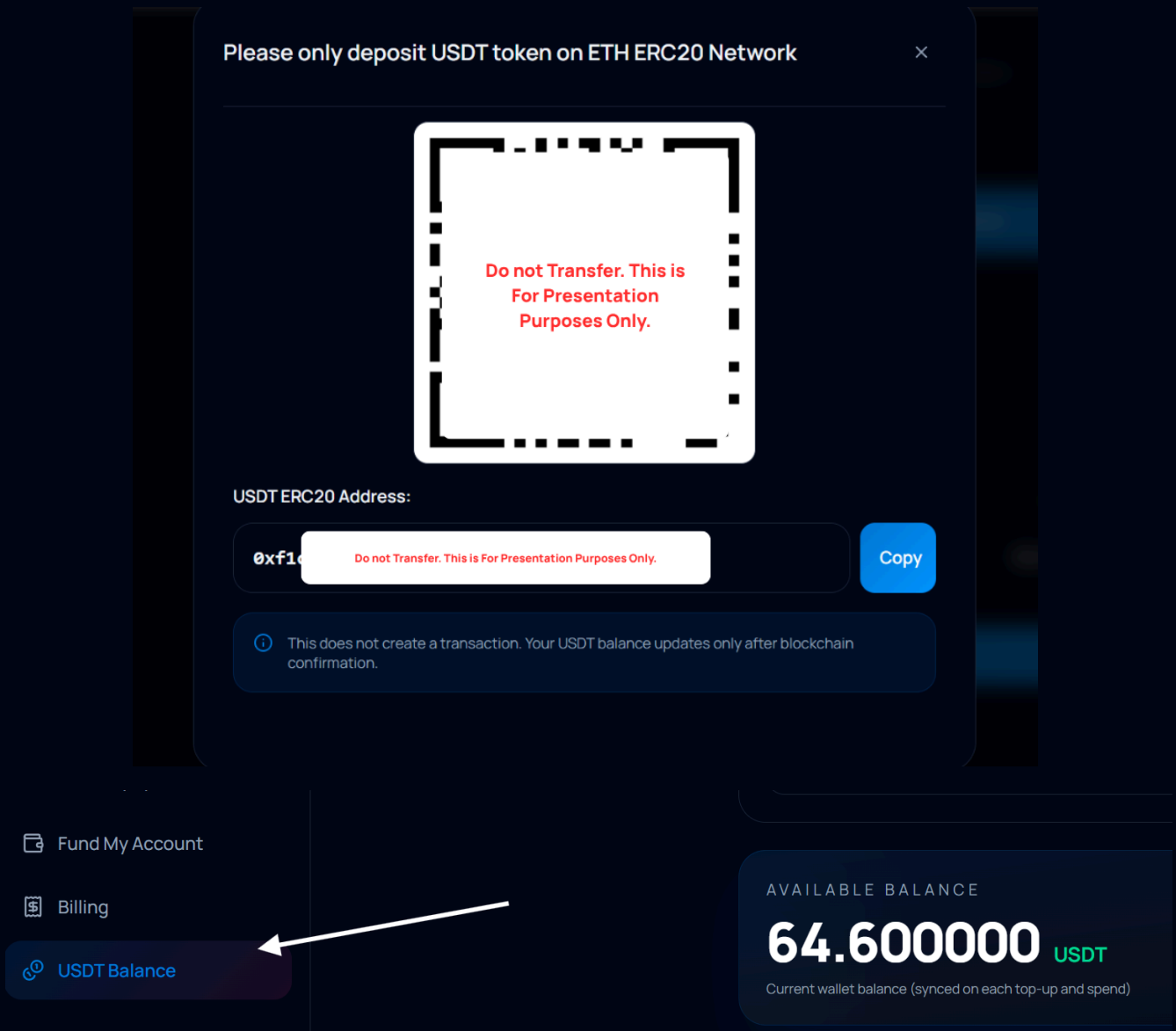
- 1 Select Network** Choose TRC20 or ERC20.
- 2 Check Net Amount** Review the network fee displayed in your back office.
- 3 Get Deposit Address** Copy the address or scan the QR code.
- 4 Send USDT** Send from a matching-network USDT wallet.

5

Wait for Confirmation After the required blockchain confirmation, your balance is credited automatically.

6

Check USDT Balance Refresh your account and confirm the updated balance.



Typical confirmation times are under 30 seconds for TRC20 and under 2 minutes for ERC20, although blockchain conditions can vary. Please refresh the USDT Balance page to update the balance after your deposit.

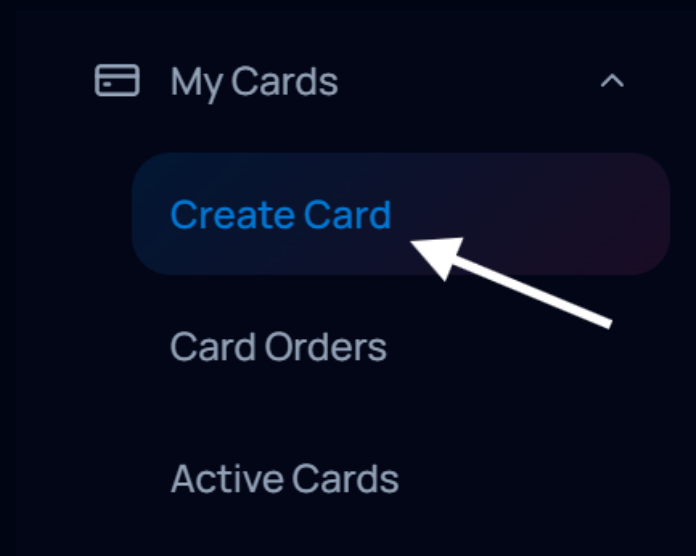
NETWORK FEE

As of this guide's version, the displayed deposit network fees are 4.90 USDT for TRC20 and 1.00 USDT for ERC20. Fees may change with network conditions; always rely on the live fee shown in your back office. If the deposit amount is equal to or below the applicable fee, the credited amount is 0.

Your USDT Balance can be used for card creation, applicable account charges and card top-ups.

Creating Virtual & Physical Cards

Create cards directly from My Cards → Create Card.



1 Choose Card Type Select Virtual Card or Physical Card.

2 Choose Currency Select from the card currencies currently available in your account.

3 Confirm Review the card creation charge and confirm payment from your USDT Balance.

4

Track View the order under Card Orders. Once active, the card appears under Active Cards.

- Business accounts can create one card of each card type per available currency.
- If your USDT Balance is insufficient, nothing is deducted and no card order is created.
- Virtual cards are normally created shortly after ordering, but may take up to 1 business day. Card creation invoices are available under Billing → Invoices.

Virtual Card Creation Form

Create Card

Card Type

Virtual

Currency

SGD

Card Creation Fee	\$5.00
Total	\$5.00

Create Card

Create Card – choose the card type and available currency.

Create Physical Card & Shipping Guide

For Less than 5, Non-Bulk Orders

- Physical card delivery can be limited by either Country or City specific. Please check your delivery eligibility under Delivery Country and/or City dropdown.
- Only some countries are City Specific. The City dropdown options will only appear to affected countries. Otherwise the country supports Nationwide delivery.
- The Receiver Full Address field is for local street co-ordinates only, including any unit numbers, apartment numbers, building floor, building number or block names.**
- Finish by filling out the Suburb, City, State, and Postal Code separately.

Receiver Legal First Name	Receiver Legal Last Name
John	Doe
Receiver Contact Number	Delivery Country
+64 212565897	New Zealand
Receiver Full Address	
Unit 5, 25 Homeward Street	
Enter only the street/building address here - do not repeat the country, state or city, which are captured separately below.	
Suburb/Neighborhood/Village/Ward/Barangay	
Chartwell	
City	State/District
Auckland	Auckland District
Postal Code	
1011	

Select City Antipolo Caloocan Las Piñas Makati Malabon Mandaluyong Manila Marikina Muntinlupa Navotas Parañaque Pasay Pasig Quezon City San Juan Taguig Valenzuela Select City	Receiver Legal Last Name Delivery Country Philippines country, state or city, which are captured separately below. State/District
---	--

- Here's an example of a City Specific Country.
- Please only enter an address that is within the available cities.

I confirm my address can receive NON-TRACKED Letter mail and that the recipient name & details above are recognized by the building, residence or mailroom. CardOnline will not refund my order for delivery failures caused by incorrect or incomplete address details.

☐ I confirm

Confirmation of Correct Address & Acceptance of Refund Policy

To finalize your Physical Card order, please check the “I confirm” box to proceed. By doing so, you confirm that your delivery address is correct and understand that refunds are not eligible for delivery failures caused by incorrect or incomplete address details provided by you.

How to Submit Physical Card Bulk Orders

Business users can purchase unlimited cards but bulk orders are broken down into a maximum of 50 cards per bulk order.

- 1 Go to Create Card Page & Choose Card Type** Select Physical Card.
- 2 Choose Currency** Select from the card currencies currently available in your account.
- 3 Input Order Amount of 5 or more (up to 50 per order)** Review the card creation charge and confirm payment from your USDT Balance.
- 4 Courier Posted with Tracking Number** View the order under Card Orders. Once the Physical Card is shipped you will receive an email notification with shipping details.

How to Deliver to Bulk-Orders-Only-Countries

Countries limited to Bulk orders only will only appear under the Country dropdown selection when you have entered 5 or more cards in the Order Amount field.

Please always enter your Order Amount first before entering your delivery details.

Card Top-Ups: Single & Batch

Move value from your CardOnline USDT Balance to an active card.

Single Card Topup

To quickly top-up funds into one of your cards.

1

Open Card Top-Up & Click Single Card Topup Use Card Topups from the menu, the Dashboard button, or the Top Up icon beside an active card.

2

Select Card Choose the physical or virtual card you want to top up.

3

Enter USDT Amount Enter the amount manually or select 50%, 80% or 100% of your available USDT Balance.

4

Review Conversion The window shows the card top-up fee, current FX rate and the amount that will be added in the card's native currency.

5

Submit Submit the request. Your USDT Balance is debited and the request enters processing.



Dashboard



Cardholders



My Cards



Card Topups



Fund My Account



Billing



USDT Balance

How would you like to top up?

Batch Card Topup

Single Card Topup

Cancel

Card Topup ×

Select Card

Select a card ▼

- Select a card
- 49372410****3453 (USD · Physical)
- 49372410****1322 (USD · Virtual)

Card Top-Up – review the live fee, FX rate and amount added to card before submitting.

Card TopUp for 49372410**3453** ×

Select Card

49372410****3453 (USD · Physical) ▼

Funding Source USDT ▼

I want to topup Balance: 4.000000 USDT

4.00 USDT

50% 80% 100%

Fee (NSP Plan 1.43%)	0.06 USDT
FX Rate	1.00
Added to card	3.94 USD

Submit

Topups are finalized during business hours. You'll get an alert once processed.

Batch Card Top-ups

When topping up multiple cards in one go.

1

Open Card Top-Up & Click Batch Card Topup Use Card Topups from the menu, the Dashboard button, or the Top Up icon beside an active card.

2

Select Cards On the Batch Card Topups page you can create your batch template, use it immediately and reuse it again in the future.

3

Customize USDT Topup Amount Enter the amount manually per card, use the default card amount, or apply a set amount for all. Customize how you see fit!

4

Review Batch The window shows the card top-up fee, current FX rate and the amount that will be added in the card's native currency.

5

Confirm & Submit Submit the request. Your USDT Balance is debited and the request enters processing.

← Select Cards

All Cardholders

All Tags

All Card Types

All Currencies

Search card / cardhol

☒ Select all matching (5)

5 card(s) selected

CARDHOLDER	CARD	TAGS	TYPE	CURRENCY
☒ Card Sales	49372410****3321	#marketing	physical	USD
☒ Card Sales	49372410****5921	#marketing	virtual	USD
☒ Card Sales	49372410****9238	#marketing	virtual	USD
☒ Card Sales	49372410****2850	#marketing	virtual	SGD
☒ Card Sales	49372410****3081	#marketing	physical	SGD

Create Batch

← Set Amounts

Batch Name

Card_Topup_Batch_25092601 (auto-generated if left blank)

Set amount for all:

0.00

USDT

Apply to All

CARDHOLDER	CARD	CURRENCY	AMOUNT (USDT)	
Card Sales	49372410****3321	USD	89.89	×
Card Sales	49372410****5921	USD	10.00	×
Card Sales	49372410****9238	USD	10.00	×
Card Sales	49372410****2850	SGD	10.00	×
Card Sales	49372410****3081	SGD	10.00	×

Review Batch

Card Topups

Batch Card Topups

← Review & Confirm

New Batch (name will be auto-generated)

Please review carefully before confirming - this cannot be undone.

Cards

5

Total USDT Deducted

129.89 USDT

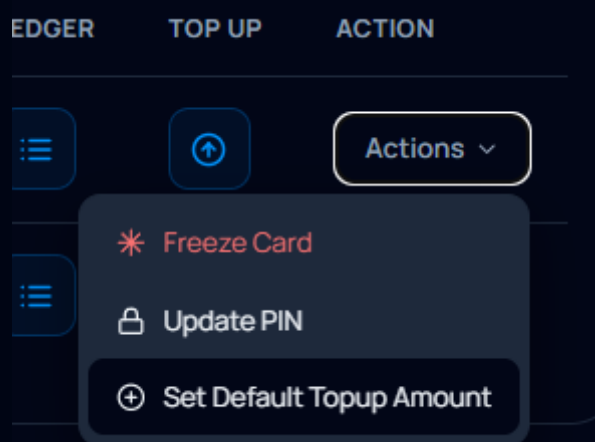
Total Fee

1.95 USDT

CARDHOLDER	CARD	REQUESTED	FEE	ADDED TO CARD
Card Sales	49372410****3321	89.89 USDT	1.35 USDT	88.54 USD
Card Sales	49372410****5921	10.00 USDT	0.15 USDT	9.85 USD
Card Sales	49372410****9238	10.00 USDT	0.15 USDT	9.85 USD
Card Sales	49372410****2850	10.00 USDT	0.15 USDT	12.41 SGD
Card Sales	49372410****3081	10.00 USDT	0.15 USDT	12.41 SGD

Confirm & Submit

Set a Default Card Topup Amount

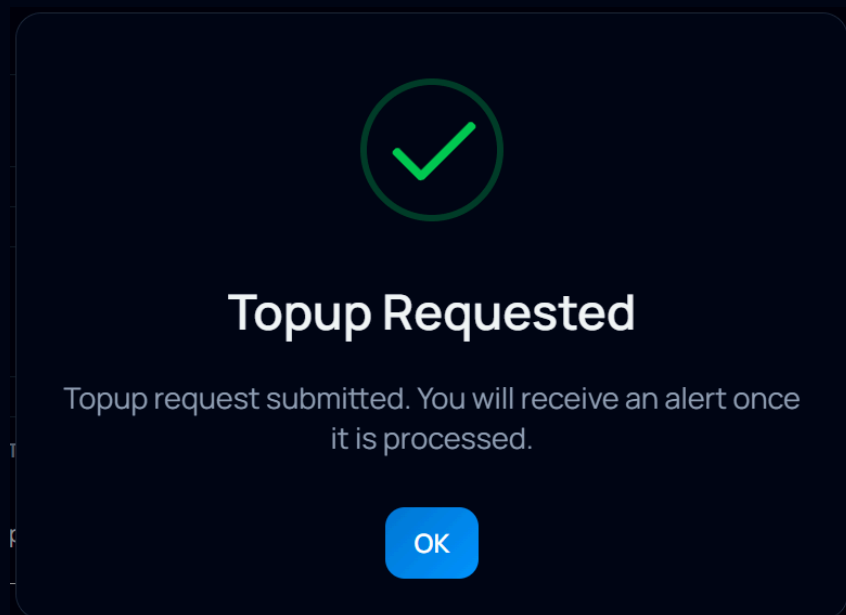


Apply a Default Top-Up Amount Per Card

On the Card Ledger page, click Action next to the card you want to set a default top-up amount for. This default amount will automatically appear each time you open a Card Top-Up request for that card.

Top-Up Confirmation & Rules

- You must have enough available USDT Balance for the requested amount. If the balance is insufficient, no funds are deducted and no top-up request is created.
- There is no separate minimum or maximum card top-up amount; the request is limited by your available USDT Balance.
- After submission, you will receive an email with the request details and the applicable processing timeframe.
- When completed, you will receive a success email. If Telegram is linked, the bot will also send a confirmation.
- Top-up history and status can be reviewed from the Card Topups page.



A submitted request remains processing until the card top-up is completed.

FROZEN CARDS

Frozen / blocked cards cannot receive card top-ups. Unfreeze the card before requesting a top-up.

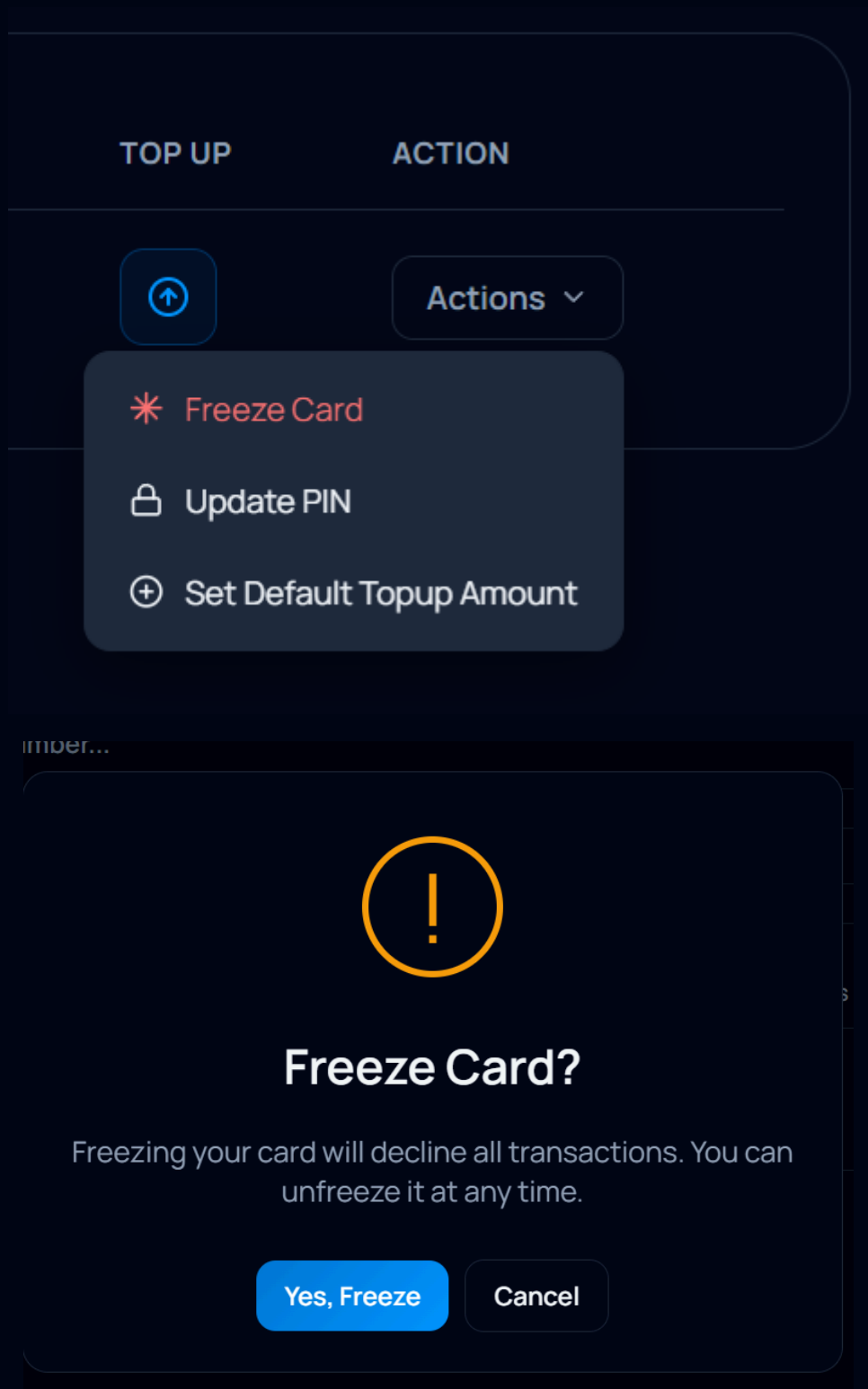
AFFILIATE DISCOUNT

Customers introduced through an authorized CardOnline affiliate partner may receive a discount on eligible pricing. Any discount is reflected in the fee shown in the top-up window.

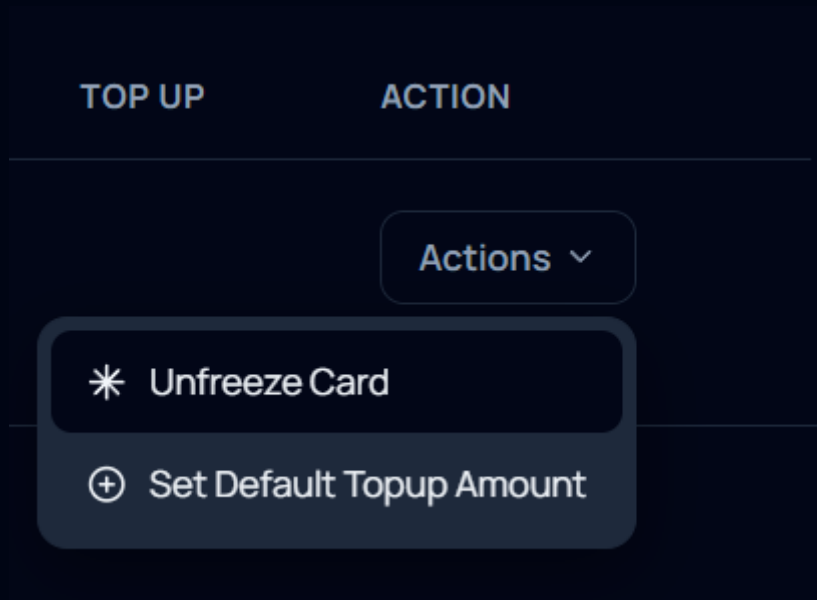
Freeze & Unfreeze Your Card

You control card freezing directly from Active Cards – no support request is required.

- Go to My Cards → Active Cards and select Actions beside the relevant physical or virtual card.
- Choose Freeze Card and complete the confirmation prompts.
- A frozen card blocks card transactions, including purchases, ATM withdrawals, online payments, subscriptions and wallet transactions.
- To restore the card, return to Actions → Unfreeze Card and confirm. The card becomes active again.

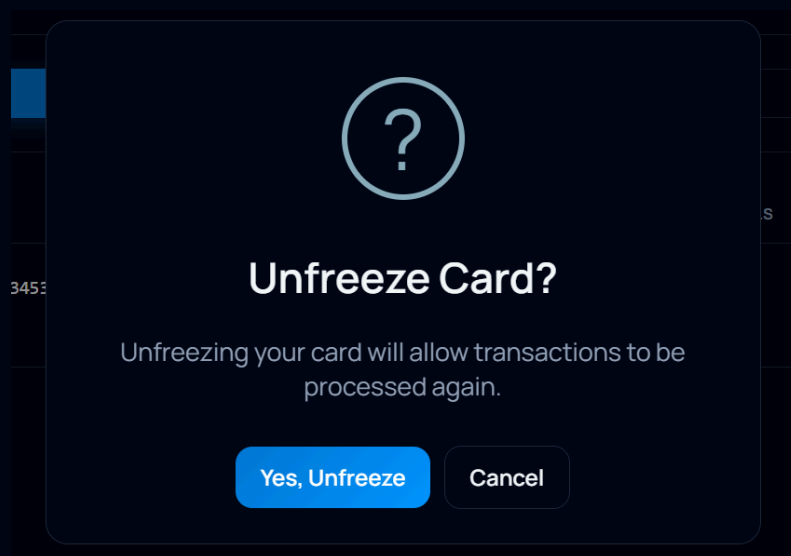


Freeze Card confirmation.



NO SUPPORT NEEDED

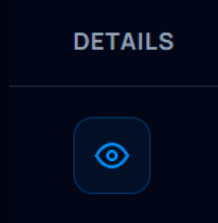
You do not need to contact CardOnline Support to unfreeze your card. Only contact Support if the unfreeze function does not work or you experience a technical issue.



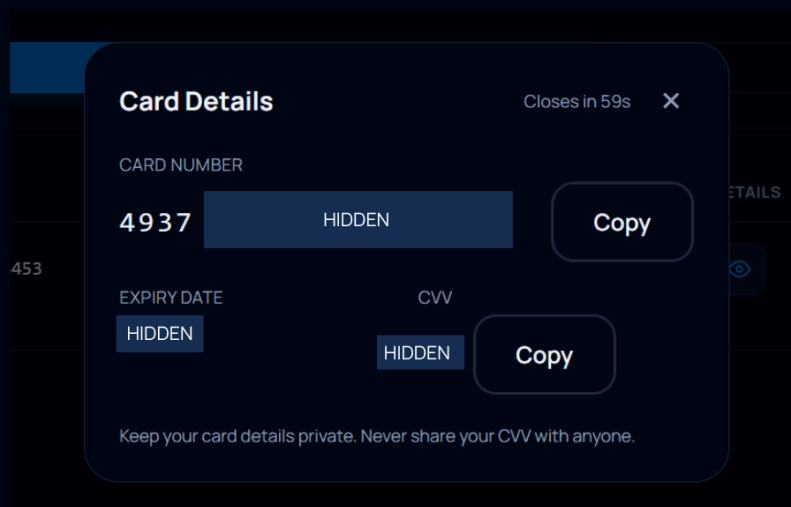
Viewing Card Details

Sensitive card credentials are only available inside your CardOnline account.

- **Go to My Cards → Active Cards and click the Details eye icon beside the card.**



- This works for both physical and virtual cards.
- The secure window displays the full card number, expiry date and CVV.
- Use Copy to copy the full card number or CVV to your clipboard.
- CardOnline does not send the full card number, CVV or expiry date through email or Telegram.



Card Details – full credentials are revealed only inside your account.

PROTECT THESE DETAILS

Anyone with your card number, expiry date and CVV may be able to attempt online payments. Keep them private and never share them with another person.

3D Secure (3DS) Verification

Many online purchases may require an additional 3D Secure verification code.

- 1 Start Purchase.** Complete checkout on the merchant's website.
- 2 Check Email.** When 3DS verification is required, the code is sent to your CardOnline account email address.
- 3 Enter Code.** Copy the code from the email and enter it in the verification field shown by the merchant.
- 4 Complete.** Once verified, the merchant can continue processing the purchase.

3DS FEE

3DS verification transactions may incur a 3DS fee deducted from your card balance. Check the current fee in your CardOnline back office Billing section or published pricing.

Card Ledger & Statements

Each card has its own independent transaction ledger.

- From Active Cards, click the Ledger icon beside the card.
- Search by keywords such as merchant name or transaction category.
- Filter transactions by a From and To date range.
- Review current card balance plus consolidated totals for card top-ups, purchases, 3DS fees, ATM withdrawal fees and small transaction fees.
- Click View beside any ledger entry to open its detailed transaction record.

Active Cards

Search by card number...					
Physical Cards				Virtual Cards	
CARD NUMBER	CURRENCY	BALANCE	STATUS	DETAILS	LEDGER
49372410****3453	USD	4.50 USD	Active		

Card Ledger

Welcome back, Chicken Steak

[← Back to Cards](#)[Search transactions...](#)[Download Statement](#)

From

dd/mm/yyyy

To

dd/mm/yyyy

Apply

Reset

CARD TOPUP
28.54 USD

PURCHASES
10.83 USD

3DS FEE
0.00 USD

ATM WITHDRAW FEE
1.00 USD

SMALL TRANSACTION FEE
0.00 USD

49372410****3453

4.50 USD

Current card balance (synced from every transaction)

Physical · ACTIVE

DATE	CATEGORY	MERCHANT	TRX AMOUNT	BILLING AMOUNT	FX RATE	STATUS	ACTION
Sep 24, 2026 7:15 PM	Topup	-	3.94 USD	3.94 USD	USD → USD 1.0000	Recharge Confirmed	View

Card Ledger – search, filter, review totals and inspect individual transactions.

Downloading a Card Statement

- Select Download Statement from the Card Ledger.
- Choose the From and To dates.
- A single statement can cover a maximum period of 3 months.
- The statement downloads in Excel format.

Search transactions...

↓ Download Statement

Generate Card Statement



From

01/09/2026



To

25/09/2026



Maximum statement period is 3 months.

Download

Generate Card Statement — select a period of up to 3 months.

For an individual transaction, select View to see category, transaction amount, billing amount, FX rate, status, reference and timestamps.

Using Your Card

Use your CardOnline Visa card wherever the relevant Visa transaction type is supported, subject to card limits and restricted categories.

- Online: use your card details for supported online purchases.
- In store: for physical cards, Visa payWave / contactless is the recommended and most reliable method. **Eftpos machine Swiping or inserting the card may not work at some terminals and is not guaranteed.**
- Mobile wallets: physical and virtual cards can be added to Apple Pay, Google Wallet and Alipay. Follow the wallet provider's current on-screen setup instructions.
- ATM: physical cards can be used at ATMs that support Visa, subject to applicable limits and fees.
- Available balance: a transaction can only be completed when the card has enough available balance.

FOREIGN CURRENCY PURCHASES

If the purchase currency differs from the card's native currency, Visa provides the foreign exchange rate. The applied FX rate is shown in the Card Ledger for the transaction.

Card spending limits, ATM limits & banned categories: [CardOnline Card Limits](#)

COMMON DECLINE REASONS

The most common causes are insufficient card balance or a restricted spending category. Restricted categories include areas such as gambling/casinos, adult services/pornography, weapons/ammunition and other categories listed on the CardOnline limits page.

Telegram Bot & CardHolders

Setup the CardOnline Telegram Bot for all your individual CardHolders.

1

Select CardHolder From the All CardHolders page, click Send Telegram Link to the cardholder and they will receive an email for the TG Bot linking.

2

Cardholder Links Telegram Your Cardholder receives the email and follows instructions to do the Telegram Bot link.

3

Start & Confirm Start the bot and confirm Link my account.

4

Your Cardholder Uses the Bot Receive real-time card transaction, top-up, fee and refund alerts; check balances; freeze or unfreeze cards and **only for the Cards assigned under the Cardholder.**

Cardholders ^

Create Cardholder

All Cardholders

My Cards v

Card Topups

Fund My Account

Billing

USDT Balance

Search cardholder...



Marketing Team
Cardholder



Email

Phone

Gender
Male

#MARKETING

Send Telegram Link



Card Sales
Cardholder



Email

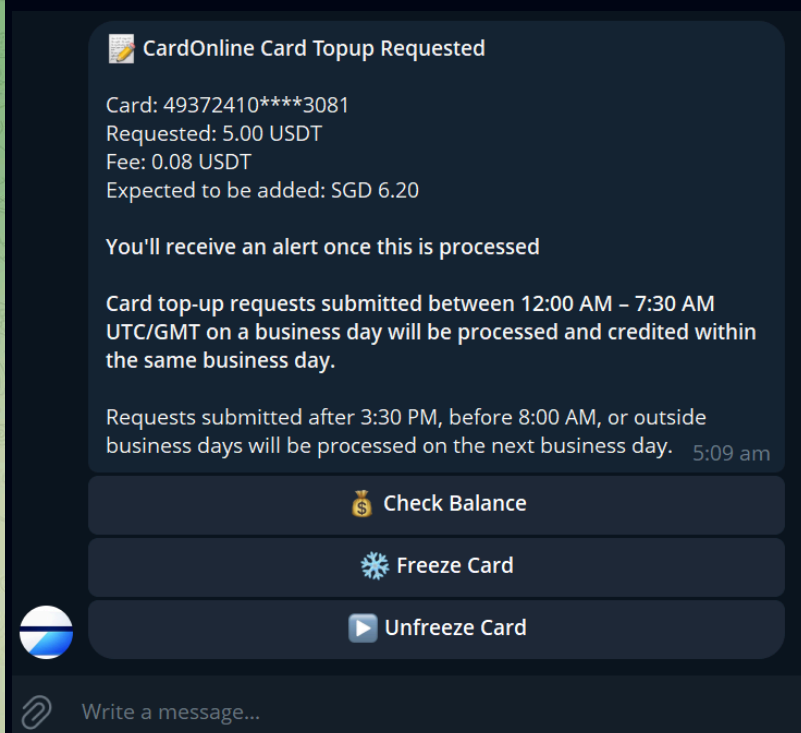
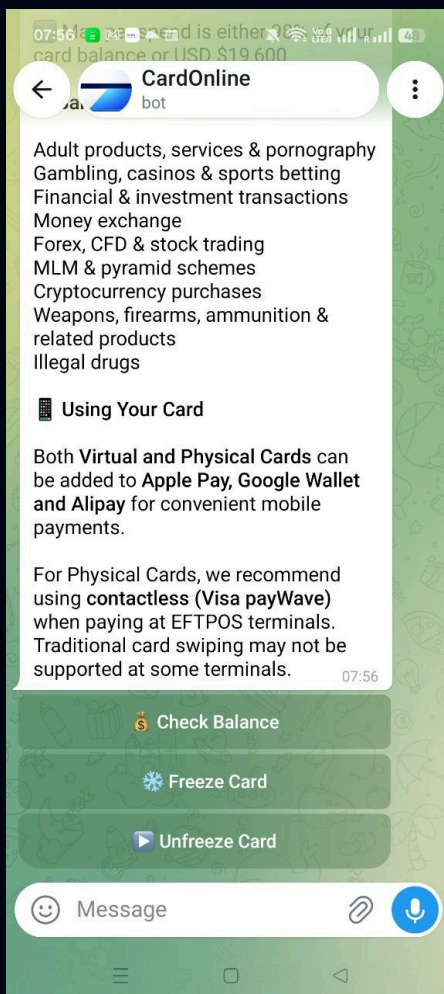
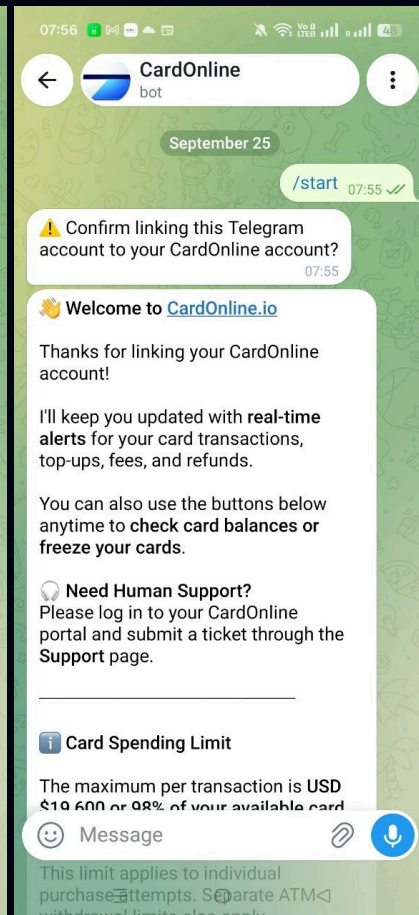
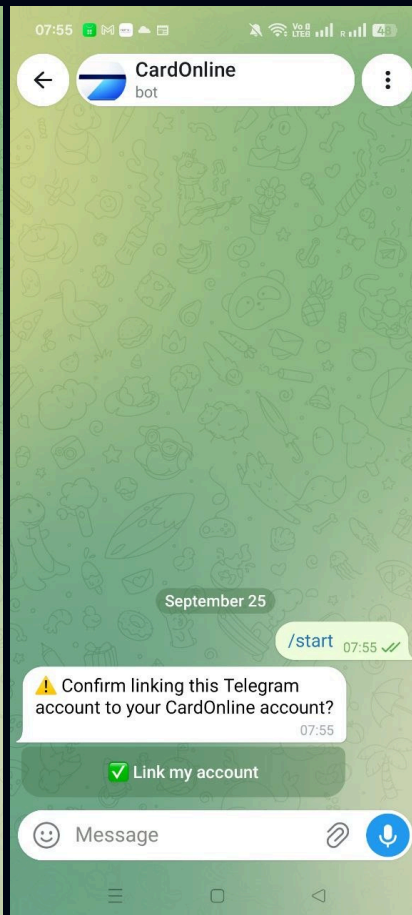
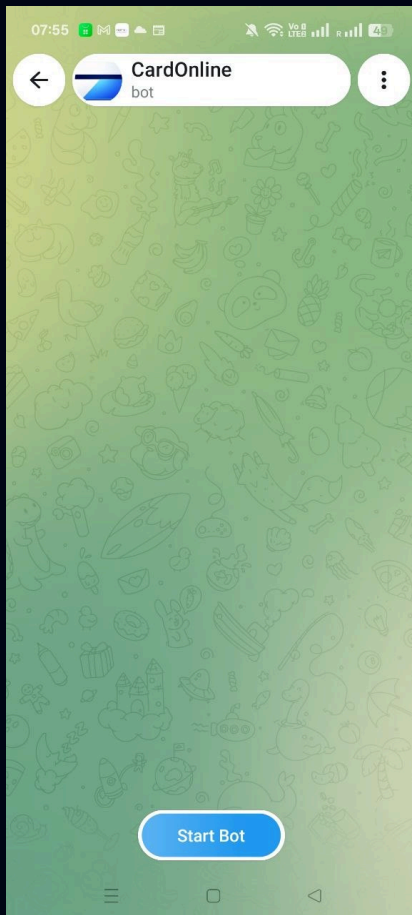
Phone

Gender
Male

#MARKETING

Telegram Linked

All Cardholders Page – Send Telegram Link via email to your Cardholders.

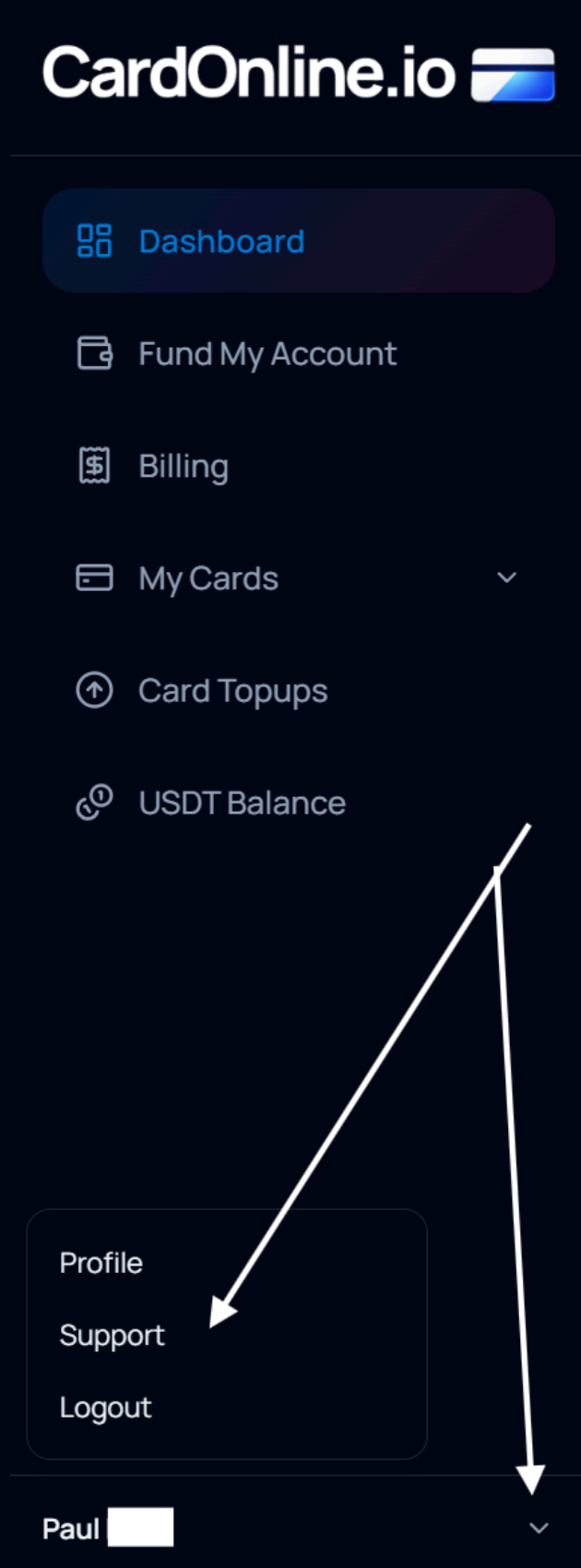


Telegram Security

- Only link CardOnline to your own Telegram account.
- Telegram may receive sensitive card and account activity notifications.
- **The bot will never display your full card number, CVV or expiry date. Those details can only be viewed securely inside your CardOnline account.**
- Telegram is not a customer-support channel. For help, use the Support ticket system inside your CardOnline account.

Customer Support

CardOnline customer support is provided through the Support ticket system inside your account.



1

Open Support Select your name at the bottom-left of the portal, then choose Support.

2

Create Ticket Select New Ticket, choose the relevant issue type and clearly describe the problem.

3

Add Evidence Attach screenshots or other supported files where they help explain the issue.

4

Track & Reply From My Tickets, review ticket status and select View to read or reply to the support team.

New Support Ticket

[← Back to Tickets](#)

📌 For quick answers to common questions, please visit our [FAQ page](#) before submitting a support ticket.

Related Support Issue

Select an issue type

Please Describe the Issue You are Facing

0 / 5000 characters

Attachments

Please upload any screenshots to help us resolve your issue.



Click to upload or drag and drop

Max 5 files, 10MB each · JPG, JPEG, PNG, PDF, WEBP

New Support Ticket — describe the issue and attach useful evidence.

My Tickets

Track your support requests and reply to the team here.

 New Ticket

Search by ticket number or topic

TICKET ID	TOPIC	DATE	STATUS	ACTION
CO-110926-RHSOX	Virtual Card Related Issues	Sep 11, 2026 8:29 AM	Resolved	View
CO-110926-E0XK1	KYC Verification Related Issues	Sep 11, 2026 8:26 AM	Unresolved	View

Click View under Action – Reply & See Messages

Ticket Status & Reopening

- Tickets are marked Resolved when the issue has been fixed or when the customer has not replied within 3 calendar days.
- If a resolved ticket still needs attention, do not create a duplicate ticket. Open the existing ticket, select View and send a new reply.
- Sending a new message under the resolved ticket reopens it and the CardOnline Support team can continue the same case.

Reply Existing Ticket to Reopen Ticket.

To Reopen any Resolved old tickets please click on View under Action and send a new message with your details to reopen the ticket and change its status to Un-Resolved.

OFFICIAL SUPPORT CHANNEL

Customer support is only available through the in-account Support ticket system. There is no Telegram customer-support channel and no support channel on the public website. Only CardOnline account holders can submit support tickets.

Account & Security

Keep your CardOnline account, funds and card information under your own control.

- **Keep your account private.** Never share your CardOnline account or login credentials. Your account contains sensitive card information, including card number, expiry date and CVV.
- **Protect your USDT address.** Your CardOnline USDT deposit address is for your own use only. Do not share it with others to receive funds on their behalf. Misuse may result in account or balance restrictions or suspension.
- **Send USDT only.** Always use the correct supported network shown for your deposit address. Do not send TRX, ETH or other tokens.
- **Secure your Telegram connection.** Only link your own Telegram account. The bot sends card and account activity, but never displays your full card number, CVV or expiry date.
- **Use your own company's identity for KYB.** Never verify an account for another company. Duplicate accounts using an identity that has already completed KYC are not supported and may be declined.
- **You are responsible for protecting your password, email access and any authentication methods enabled on your account. Use a strong, secure password.**

CRYPTO TRANSFER RESPONSIBILITIES

-  Crypto transfers ARE irreversible. CardOnline cannot compensate for funds lost because of reasons arising from your actions or mis-use of the platform.
-  **Do not transfer other crypto coins.**
-  Only transfer USDT to the correct address and over the correct blockchain network.
-  Do not use your account as an intermediary collection account for other people's money.

IF SOMETHING LOOKS WRONG

If you suspect your account or card details have been compromised, freeze the affected card immediately and contact CardOnline through the Support ticket system.

You're ready.

Fund. Create. Top up. Spend. Manage.

This Version 1 guide reflects the Business Account workflow at the time of publication. Live information shown inside your CardOnline back office and current published limits or pricing should be followed where they change over time.

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