

# UMVA Card

Instant Virtual Cards — No KYC Required. Spend Anywhere  
Online.

*Visa • Mastercard • Verve • 5-Year Validity • 0% FX Fees*

*Get a virtual Visa, Mastercard, or Verve card in seconds.  
No bank account needed, no credit checks, no paperwork.*

[www.umva.us](http://www.umva.us)

San Francisco, CA & Masaka, Kigali, Rwanda

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# 1. Overview of UMVA Card

UMVA Card provides instant virtual Visa, Mastercard, and Verve cards with no KYC required. Generate your card in seconds, fund it with crypto or local currency, and spend at 90M+ merchants worldwide. No bank account needed, no credit checks, no paperwork. UMVA Card is the smartest way to pay online — fast, private, and borderless.

Millions of people around the world lack access to traditional banking services. Whether due to geographical limitations, credit history requirements, or privacy concerns, being unbanked or underbanked creates real barriers to participating in the global digital economy. UMVA Card solves this by removing every traditional gatekeeper: no KYC, no bank account, no credit check. You simply fund your account with cryptocurrency or a supported payment method, and your virtual card is ready to use in seconds. This opens up online spending for freelancers, remote workers, digital nomads, and anyone who values financial privacy.

The full vision of UMVA Card goes beyond just issuing virtual cards. We aim to create a truly borderless financial layer that empowers individuals and businesses to transact freely, without the friction of traditional banking. Whether you are a media buyer in Lagos running ads for global clients, a digital nomad in Bali paying for SaaS tools, or someone in a restricted region who simply wants to shop online — UMVA Card gives you that capability instantly. As part of the broader UMVA ecosystem, your card connects you to web hosting, domain registration, software licensing, and more — all from one unified account.

UMVA Card is part of the UMVA ecosystem — a digital business platform also offering web hosting, domain registration, software licensing, SMM lab services, and more — all from one account.

The concept behind UMVA Card was born from a simple observation: the global financial system is fragmented, expensive, and exclusionary. Traditional banks require extensive documentation, maintain rigid operating hours, charge hidden fees, and are geographically bound. Cryptocurrency solved the problem of borderless value transfer but introduced new complexities around actually spending that value in the real economy. UMVA Card bridges this gap — allowing you to hold value in cryptocurrency but spend it anywhere traditional card payments are accepted, with no conversion friction and no unnecessary intermediaries.

## Key Highlights

- Issued in Seconds — Generate your virtual card instantly. No waiting, no approval process.
- No KYC Required — No identity verification, no documentation, no paperwork. Just fund and spend.
- Accepted Worldwide — Use at 90M+ merchants where Visa, Mastercard, or Verve is accepted.

- Refill Anytime — Top up your card whenever you need. Instant refills from your User Balance.
- 5-Year Validity — Your card is valid for 5 years from issuance with no monthly fees.
- 0% Auth Fee & 0% FX Fee — Zero authorization fees and zero foreign exchange markup.
- Unlimited Card Creation — Create as many cards as you need for different purposes.

## 2. Virtual Card Types

Choose from multiple card networks — all issued instantly with no KYC. Each network offers different advantages depending on where and how you plan to use your card.

### Visa Virtual Cards

Globally accepted Visa virtual cards issued instantly. Works everywhere Visa is accepted — online stores, subscriptions, ads, and more. Multiple BINs available for different use cases including advertising and e-commerce. Supports 3DS, Apple Pay, and Google Pay.

Visa is the world's most widely accepted card network, making it the ideal choice for general online spending. UMVA offers a range of Visa BINs tailored to specific needs: ad-compliant BINs for running Facebook and Google Ads, e-commerce BINs for shopping at major retailers, and premium BINs with enhanced spending limits. Visa cards from UMVA work in over 200 countries and territories, and support 3DS 2.0 authentication for secure, frictionless checkout. Whether you are paying for cloud infrastructure or buying from an international marketplace, a Visa virtual card from UMVA is the most versatile option available.

### Mastercard Virtual Cards

Mastercard virtual debit and credit cards for global online payments. Accepted at millions of merchants worldwide. Ideal for SaaS subscriptions, social media ads, and international purchases. Premium BINs with high spending limits available.

Mastercard is the second-largest global card network and offers equally broad acceptance, particularly in Europe, North America, and parts of Asia. UMVA Mastercard BINs are optimized for high-volume spending scenarios such as programmatic advertising, bulk SaaS subscriptions, and enterprise procurement. With single-transaction limits of up to \$25,000 USD and support for recurring billing, Mastercard virtual cards are the preferred choice for agencies and businesses that need reliable, high-limit payment infrastructure. Many premium BINs also offer enhanced fraud protection features and dedicated customer support.

### Verve Virtual Cards

Verve virtual cards for African merchants and online payments. Accepted across Nigeria and Africa for local and international transactions. Perfect for e-commerce, bill payments, and subscriptions on African platforms.

Verve is Africa's most widely accepted domestic card scheme, processing over 500 million transactions annually across Nigeria, Ghana, Kenya, and other African markets. UMVA Verve cards are designed for users who need to pay on African platforms that prioritize local card schemes, such as Nigerian e-commerce sites, bill payment portals, and telco services. Verve

cards also work for international online transactions wherever Verve is accepted. They are especially useful for freelancers and businesses operating within the African digital economy who want a card that blends local acceptance with global reach.

## 3. Why Choose UMVA Card

### No KYC Required

Your privacy matters. No identity verification, no document uploads, no personal information required. Just fund your account and start spending immediately.

In an era where data breaches and identity theft are rampant, UMVA Card puts your privacy first. Unlike traditional banks and fintech apps that demand government IDs, proof of address, selfies, and more, UMVA Card requires none of that. You remain anonymous while enjoying full card functionality. This is particularly valuable for individuals in regions with unstable governments, freelancers who prefer not to mix personal and business finances, or anyone who simply believes financial privacy is a fundamental right.

### Instant Issuance

Your virtual card is ready in seconds. No waiting for approval, no bank queues, no paperwork. Generate and start spending immediately after funding your account.

Traditional card issuance takes 3–10 business days, and even digital-first banks often require a multi-step verification process. With UMVA Card, the moment your account is funded, you can generate a fully functional virtual card with all the details you need: card number, expiry date, CVV, and billing address. It is immediately usable at millions of merchants worldwide. This speed is a game-changer for media buyers who need to launch ad campaigns urgently, or for anyone who needs to make an online purchase but does not have access to a traditional payment method.

### Flexible Funding

Fund your card with USDT, USDC, BTC, ETH, or your User Balance. Convert crypto to spendable balance instantly. Refill anytime with just a few clicks.

Crypto volatility is no longer a barrier to everyday spending. With UMVA Card, you deposit your chosen cryptocurrency, and it is instantly converted to a fiat-equivalent spendable balance at competitive rates. This means you can hold your wealth in crypto while spending in USD, EUR, or any other currency the merchant accepts. For example, a freelancer paid in USDT can deposit those funds into UMVA and use the card for everyday expenses like Netflix, AWS hosting, or Facebook Ads — without ever touching a traditional bank account.

### Secure & Private

Your real card details are never shared. Each transaction is secured with 3DS 2.0 authentication. Replaceable on loss — freeze or replace your card instantly from your dashboard.

Security is baked into every layer of UMVA Card. When you add your card to Apple Pay or Google Pay, a device-specific token is used instead of your actual card number — so merchants never see your real details. Every online transaction is authenticated with 3DS 2.0, the latest EMV standard for secure e-commerce. You can also freeze a card immediately from your dashboard if you suspect unauthorized use, and generate a replacement with your remaining balance intact. These security features rival or exceed what traditional banks offer.

### **Valid for 5 Years**

Your virtual card is valid for 5 years from issuance. No monthly fees — just a one-time issuance fee and you are set for half a decade.

Most prepaid cards expire after 1–2 years, requiring you to re-issue and update payment details on all your subscriptions. UMVA Card eliminates this hassle with a full 5-year validity period. Imagine setting up your card once on 20 different subscription services and not having to touch them for half a decade. Even better, there are zero monthly maintenance fees — you pay only the one-time issuance fee and the funding fee when you top up. Over 5 years, this saves you hundreds of dollars compared to traditional bank accounts or prepaid cards with monthly fees.

### **High Spend Limits**

Designed for ads and business use. High single-transaction, daily, and monthly limits — perfect for media buyers and agencies running large campaigns.

Many prepaid cards cap spending at \$500–\$5,000, making them useless for serious advertising or business operations. UMVA Card offers single-transaction limits of up to \$25,000 USD, daily limits of \$25,000 USD, and monthly limits of \$150,000 USD. This means you can run large-scale ad campaigns, purchase enterprise software, or make significant business purchases without hitting a ceiling. For media buyers managing multiple client accounts, these high limits mean fewer cards and less overhead.

### **Apple Pay, Google Pay & Samsung Pay**

Tokenize your virtual card and add it to Apple Pay, Google Pay, or Samsung Pay. Tap to pay in stores and apps. Your real card number is never shared.

Mobile wallet support turns your virtual card into a physical payment tool. Add the card to Apple Pay on your iPhone, Google Pay on your Android device, or Samsung Pay on your Galaxy phone, and you can tap to pay at millions of NFC-enabled point-of-sale terminals worldwide. This is especially useful for travelers and digital nomads who want to use their crypto-funded balance for in-person purchases. The tokenization technology ensures that even if the merchant terminal is compromised, your actual card details remain safe.

## **3DS Secure Payments**

Every transaction is authenticated with 3DS 2.0 — the latest secure payment standard. Your card is protected against unauthorized use at every merchant.

3DS 2.0 (Three-Domain Secure 2.0) is the industry standard for secure online payments, mandated by the European Union's PSD2 regulation and adopted globally. It works by adding an extra authentication step for high-risk transactions, such as a one-time passcode sent to your registered contact method. This dramatically reduces the risk of fraudulent transactions. Unlike the clunky 3DS 1.0 experience, 3DS 2.0 is seamless and often happens in the background without interrupting your checkout flow.

## **No Auth Fees & No FX Fees**

Zero authorization fees and zero foreign exchange markup. You pay 0.00% on both — no surprise charges when you spend internationally or authorize payments.

Banks and traditional card providers typically charge 1–3% on every international transaction and a small fee for each authorization attempt. For a business spending \$50,000/month on international ads, that is \$1,000–\$1,500 in unnecessary fees every single month. With UMVA Card, you pay 0% on both FX conversion and authorizations. This alone can save businesses tens of thousands of dollars annually, while also providing more predictable cost structures for financial planning.

## **Unlimited Cards**

Create as many cards as you need — one for subscriptions, one for ad spend, one for shopping. Each card has its own balance. No limits on card issuance.

Imagine having a dedicated card for every area of your financial life. A card just for Facebook Ads with a \$5,000 budget. A separate card for AWS hosting with auto-refill. Another card for Netflix and Spotify. A card for online shopping with a fixed \$200 limit. With UMVA Card's unlimited card creation, you can compartmentalize your spending however you like. Each card has its own independent balance, making budgeting and tracking effortless. This is a feature that even most premium credit cards do not offer.

## **24/7 Refill & Support**

Low on balance? Refill instantly. Having trouble? Our support team is available around the clock via ticket system for refills, replacements, and issue resolution.

Running out of balance on your ad card at 2 AM before a major campaign launch? No problem. UMVA Card's refill system works 24/7 — just deposit your chosen cryptocurrency or use your User Balance, and the funds are available immediately. If you run into any technical issues, our

support team is available around the clock via ticket system. Whether you need a card replacement, a transaction investigation, or help with a refill, we are here to help at any hour of the day or night.

## 4. How It Works

Get your virtual card in three simple steps. From account funding to spending anywhere online, the entire process takes less than five minutes.

### Step 1: Fund Your Account

Deposit USDT, USDC, BTC, ETH, or use your User Balance. Your funds convert instantly into a spendable balance. Multiple cryptocurrencies and payment methods supported.

To fund your account, log in to your UMVA dashboard and navigate to the Wallet or Funding section. Select your preferred funding method: cryptocurrency deposit, card payment (Visa, Mastercard, American Express), or bank transfer. For cryptocurrency deposits, you will receive a unique deposit address. Send your chosen crypto from any external wallet or exchange. Most deposits confirm within minutes depending on network congestion. For TRC-20 USDT, confirmations typically take under 2 minutes. For ERC-20, allow 5-20 minutes depending on gas fees and network traffic. Once confirmed, your User Balance is credited instantly and you are ready to proceed to Step 2.

### Step 2: Issue Your Card

Generate a virtual Visa, Mastercard, or Verve card in seconds. Choose your card type, set your spending limit, and your card is ready. No KYC, no paperwork, no waiting.

From your dashboard, click “Generate Card” or “Create New Card.” You will be prompted to select your card network: Visa for broad global acceptance and multiple BIN options, Mastercard for premium high-limit spending and ad-optimized BINs, or Verve for African-focused transactions. Next, set your desired card balance — the minimum is \$10 USD. The system will display the total charge including the one-time issuance fee (\$10) and processing fee (\$1). Confirm, and your card is generated instantly. All card details — full 16-digit card number, expiry date (5 years out), 3-digit CVV, and billing address — are displayed immediately in your dashboard.

### Step 3: Spend Anywhere Online

Use your virtual card at 90M+ merchants worldwide — online shopping, subscriptions, ads, SaaS, and more. Refill anytime from your dashboard. Replaceable on loss.

Your new virtual card is now ready for immediate use. Enter the card details at any online checkout page that accepts Visa, Mastercard, or Verve. For in-person spending, add the card to Apple Pay, Google Pay, or Samsung Pay to tap and pay at NFC-enabled terminals. Your card supports 3DS 2.0 authentication for secure transactions. If you run low on balance, simply refill from your dashboard — the balance updates instantly. If your card is lost, compromised, or

needs replacement, generate a new card with your remaining balance transferred automatically. There is no fee for card replacement.

### **Real-World Walkthrough: Complete Example**

Let us walk through a complete real-world scenario. Sarah is a freelance graphic designer in Nigeria who gets paid in USDT by her international clients. She needs to pay for her Adobe Creative Cloud subscription (\$54.99/month), run Facebook Ads for her portfolio (\$200/month), and maintain her website hosting and domain (\$15/month).

Step 1: Sarah logs into her UMVA dashboard and deposits 300 USDT from her external wallet via TRC-20. The transaction confirms in under 2 minutes with a \$0.80 network fee. Her User Balance now shows \$300 USD.

Step 2: Sarah creates three separate cards — one for Adobe (\$55 budget), one for Facebook Ads (\$200 budget), and one for hosting (\$15 budget). The total one-time fees are  $\$10 \times 3 = \$30$  for issuance and  $\$1 \times 3 = \$3$  for processing. Her total card balance across all three cards is \$270, and she still has \$30 remaining in her User Balance for future refills.

Step 3: Sarah enters her Adobe card details on the Adobe website. The 3DS 2.0 authentication triggers a prompt on her phone. She confirms, and the subscription is activated. She then uses her Facebook Ads card to set up ad payment and her hosting card to renew her domain. All three transactions go through seamlessly. Over the following months, Sarah simply refills each card from her User Balance as needed, depositing more USDT when her clients pay her.

### **Tips for Getting the Most Out of UMVA Card**

To maximize the value of your UMVA Card, consider these best practices: (1) Create dedicated cards for each recurring expense category — this makes budgeting and tracking effortless. (2) Set card balances slightly above your expected monthly spend to avoid declined transactions due to timing differences. (3) Use the freeze feature when you are not actively using a card to prevent unauthorized charges. (4) Save your card details in your browser or a password manager for quick checkout. (5) Regularly review your transaction history to identify unused subscriptions. (6) Take advantage of unlimited card creation to experiment with different BINs for different purposes — you may find that certain BINs work better for specific merchants.

## 5. Fees & Pricing

UMVA Card offers simple, transparent pricing. You only pay when you create a card and when you fund it. No monthly fees, no inactivity charges, no hidden costs.

Fee Type	Amount	Frequency	Description
Card Issuance Fee	\$10.00 USD	One-time	Charged when you create a new virtual card
Funding Fee	10%	Per transaction	Applied to initial funding and all refills
Processing Fee	\$1.00 USD	One-time	Flat fee charged once per card issuance
Monthly Maintenance Fee	\$0.00	Monthly	No monthly fees — card valid for 5 years
Authorization Fee	0.00%	Per authorization	No charge for authorizing transactions
FX / Currency Conversion	0.00%	Per transaction	No foreign exchange markup
Card Replacement Fee	\$0.00	Per replacement	Free card replacement if lost or compromised
Inactivity Fee	\$0.00	N/A	No fees for inactive cards
Cancellation Fee	\$0.00	N/A	No fees for canceling your card

### Fee Breakdown — Detailed Explanation

**Card Issuance Fee (\$10.00 USD, one-time):** This fee is charged when you create a new virtual card. It covers the cost of generating your card details, registering it on the respective card network (Visa, Mastercard, or Verve), and provisioning it to your dashboard. This is a one-time fee — you never pay it again for the same card, and your card is valid for 5 years.

**Funding Fee (10%, per transaction):** This is applied every time you fund or refill your card. For example, if you deposit \$100, a 10% funding fee of \$10 is charged, and your card receives the full \$100. The fee covers cryptocurrency conversion, network processing costs, and the operational infrastructure required to maintain instant funding. This fee is transparently shown before you confirm any deposit.

**Processing Fee (\$1.00 USD, one-time):** A small flat fee charged once during the card issuance process. This covers the administrative cost of setting up your card record in the system.

**Monthly Maintenance Fee (\$0.00):** There is no monthly maintenance fee. Your card is valid for 5 years with zero ongoing charges. Most prepaid cards charge \$3–\$10/month just to keep the account open — UMVA Card saves you \$180–\$600 over 5 years.

**Authorization Fee (0.00%):** Unlike many providers that charge \$0.10–\$0.50 per authorization attempt (even on declined transactions), UMVA Card charges nothing. Every authorization, whether successful or declined, is free.

FX / Currency Conversion Fee (0.00%): When you spend in a currency different from your card's base currency, most banks add a 2–3% markup. UMVA Card charges 0%. You get the interbank exchange rate with no hidden spread.

Card Replacement Fee (\$0.00): If your card is lost, stolen, or compromised, you can generate a replacement for free. Your remaining balance transfers automatically to the new card.

Inactivity Fee (\$0.00): Many prepaid cards charge a monthly inactivity fee after 6–12 months of non-use. UMVA Card charges nothing, even if you do not use your card for years.

Cancellation Fee (\$0.00): You can cancel your card at any time with no penalty. Any remaining balance can be refunded or transferred.

### Fee Calculator Example

Scenario: You want a card with \$500.00 USD spendable balance.

Card Issuance Fee = \$10.00 (one-time)

Processing Fee = \$1.00 (one-time)

Funding Fee (10%) = \$50.00 (charged on the deposit amount)

Total Charge = \$10.00 + \$1.00 + \$50.00 = \$61.00

Your card receives the full \$500.00 balance.

Effective fee rate = \$61.00 / \$500.00 = 12.2% (on initial issuance)

On subsequent refills, only the 10% funding fee applies.

Over 5 years of use, the one-time fees become negligible.

### Zero-Fee Guarantee

- No monthly maintenance fees
- No authorization fees — 0.00%
- No FX fees — 0% currency conversion markup
- No inactivity fees
- No card replacement fees
- No cancellation fees

UMVA Card's zero-fee guarantee on authorizations, FX, monthly maintenance, inactivity, replacements, and cancellations is virtually unheard of in the financial industry. Most prepaid card providers and banks generate significant revenue from these 'hidden' fees. By eliminating them, UMVA Card saves users hundreds of dollars per year while providing more transparent and predictable pricing.

## Fee Comparison: UMVA Card vs Traditional Banks

Fee Type	UMVA Card	Traditional Banks
Monthly Maintenance	\$0.00	\$5.00 – \$15.00/month
FX / Currency Conversion	0.00%	2% – 3% per transaction
Authorization Fee	0.00%	\$0.00 – \$0.50 per auth
Card Issuance (First)	\$10.00 + \$1.00	\$0.00 – \$5.00
Inactivity Fee	\$0.00	\$2.00 – \$10.00/month after 6–12 mo
Card Replacement	\$0.00	\$5.00 – \$25.00
Overdraft / NSF Fees	\$0.00	\$25.00 – \$35.00 per incident
Annual Fee	\$0.00	\$0.00 – \$550.00/year
Cancellation Fee	\$0.00	\$0.00 – \$25.00

As the table above illustrates, UMVA Card is significantly more cost-effective than traditional banking for online spending. While banks charge monthly maintenance fees just for keeping an account open, UMVA Card charges nothing. While banks add 2–3% on every international transaction, UMVA Card adds 0%. Over a year of moderate usage (\$1,000/month in spending), a typical bank customer pays \$180–\$360 in fees. With UMVA Card, the effective annual cost is just the funding fee on your deposits, with zero recurring charges.

## 6. Card Limits

UMVA Card offers industry-leading spending limits designed for both individual users and high-volume businesses. Unlike most prepaid cards that cap spending at a few hundred dollars, UMVA Card supports single-transaction limits of up to \$25,000 and monthly limits of \$150,000.

Limit Type	Value
Card Creation Limit	Unlimited — create as many cards as you need
Single Transaction Limit	25,000.00 USD
Daily Transaction Limit	25,000.00 USD
Monthly Transaction Limit	150,000.00 USD
Minimum to Create a Card	10.00 USD
Minimum Top-Up After Creation	1.00 USD

These limits are designed to accommodate both individual users and high-volume businesses. If you need higher limits for enterprise use, contact our support team to discuss custom arrangements.

Understanding how card limits work in practice is important for planning your spending. The single transaction limit of \$25,000 means you can make individual purchases up to that amount in one transaction — ideal for large ad payments, enterprise software licenses, or significant procurement orders. The daily limit of \$25,000 applies cumulatively across all transactions on a single card within a 24-hour rolling window. The monthly limit of \$150,000 is the total you can spend across all transactions on a single card in a calendar month.

Because card creation is unlimited, you can effectively multiply your spending capacity by using multiple cards. For example, if you need to spend \$50,000 in a single day, you can create two cards with \$25,000 each and use them simultaneously. This makes UMVA Card suitable for even the most demanding advertising and business spending scenarios.

The minimum to create a card is just \$10 USD, making UMVA Card accessible for small purchases as well as large ones. After creation, the minimum top-up is only \$1 USD, so you can add small amounts to top off a card without overshooting your budget. These flexible thresholds make UMVA Card equally useful for individual consumers and enterprise media buyers.

## 7. Funding Methods

Multiple ways to fund your virtual card — choose what works best for you.

### Visa, Mastercard & Verve

Fund your account using Visa, Mastercard, American Express, or Verve. All card payments are processed securely with industry-standard encryption. Your card details are never stored.

How it works step-by-step: (1) Log in to your UMVA dashboard and navigate to the Funding section. (2) Select “Card Payment” as your method. (3) Enter the amount you wish to deposit (minimum \$10 USD). (4) Enter your card details — card number, expiry date, and CVV. (5) Complete the 3DS 2.0 authentication if prompted by your bank. (6) Your User Balance is credited instantly and you can generate or refill your virtual card immediately. Funds typically arrive within seconds to minutes.

### Cryptocurrency

Deposit USDT (Tether), USDC, Bitcoin, Ethereum, and other major cryptocurrencies. Instant conversion to spendable balance. Fast, secure, and borderless — no geographical restrictions.

How it works step-by-step: (1) Log in to your dashboard and go to the Funding section. (2) Select “Cryptocurrency” as your funding method. (3) Choose the cryptocurrency you want to deposit — USDT, USDC, BTC, or ETH. (4) The system will display a deposit address and a QR code. For USDT deposits, you will be prompted to select a network: TRC-20 (Tron, fastest and cheapest, typically under \$1), ERC-20 (Ethereum, widely supported, higher gas fees), or BEP-20 (Binance Smart Chain, low fees, fast confirmations). (5) Send the cryptocurrency from your external wallet or exchange to the provided address. (6) After the required network confirmations (usually 1–3 for TRC-20, 12+ for ERC-20), your UMVA User Balance is credited. (7) Use the balance to generate or refill your virtual card. Deposits typically confirm within minutes, though ERC-20 may take longer during network congestion.

### Bank Transfer & Wallet

Fund your account via bank transfer or direct deposit. You can also use your existing User Balance to fund your card instantly. No extra fees for internal transfers.

How it works step-by-step: (1) Navigate to the Funding section in your dashboard. (2) Select “Bank Transfer” if you are depositing from a bank account, or “User Balance” if you already have funds in your UMVA account. (3) For bank transfers, you will receive the bank account details to send funds to. Processing time is typically 1–3 business days depending on your bank and region. (4) For internal transfers from your User Balance, the funds are moved instantly with no

additional fees. (5) Once funds are credited, you can immediately create or refill your virtual card.

## **Refill Services**

Running low? Refill your card instantly from your account dashboard. Just enter the amount and your card balance updates immediately. No waiting periods or approval delays. If you encounter any issues, our support team is available 24/7 to assist with refills and replacements.

The refill process is designed for speed and convenience: (1) Go to your dashboard and select the card you want to refill. (2) Click the “Refill” button. (3) Enter the desired amount (minimum \$1 USD). (4) Choose your funding source — User Balance, cryptocurrency, or card payment. (5) Confirm the transaction. Your card balance updates immediately. The 10% funding fee is applied and displayed before you confirm. There are no waiting periods, no manual approvals, and no delays. You can refill at any hour, any day, from anywhere in the world.

## 8. Use Cases

From digital advertising to SaaS subscriptions, UMVA Card works everywhere Visa, Mastercard, and Verve are accepted.

### 8.1 Digital Advertising

Pay for Facebook Ads, Google Ads, TikTok Ads, Twitter Ads, LinkedIn Ads, and other advertising platforms. Perfect for media buyers, agencies, and businesses running ad campaigns globally.

Digital advertising is one of the primary use cases for UMVA Card. Media buyers often need multiple cards for different ad accounts, platforms, and clients. With UMVA Card, you can create a dedicated card for each ad account, set individual balances, and avoid the risk of one overspending campaign draining your entire budget. The high single-transaction limits (up to \$25,000) mean you never hit a ceiling on large campaigns. And with 0% FX fees, running international ad campaigns is significantly cheaper than using traditional bank cards.

- High single-transaction limits up to \$25,000
- Create multiple cards for different ad accounts
- Instant refills to keep campaigns running
- Works with all major ad platforms including Facebook, Google, TikTok, LinkedIn, Twitter, Snapchat, Pinterest
- No FX fees on international ad spend
- Dedicated BINs optimized for ad platforms to reduce declines

### 8.2 SaaS & Subscriptions

Subscribe to Netflix, Spotify, ChatGPT Plus, Canva Pro, Adobe Creative Cloud, Microsoft 365, Google Workspace, AWS, DigitalOcean, and thousands of other SaaS platforms. Auto-renewals supported.

Managing multiple SaaS subscriptions can be a challenge, especially when each service charges on a different schedule. UMVA Card makes it easy by letting you create a dedicated card for each subscription. Auto-renewals are fully supported, so your services never lapse. The 5-year validity means you set it once and forget it. Supported platforms include Netflix, Spotify, YouTube Premium, ChatGPT Plus, Claude Pro, Canva Pro, Figma, Adobe Creative Cloud, Microsoft 365, Google Workspace, AWS, DigitalOcean, Linode, Vultr, Namecheap, GoDaddy, Cloudflare, Shopify, WordPress.com, and thousands more.

- Dedicated cards for each subscription service
- Auto-renewals fully supported
- 5-year validity means no mid-subscription card updates
- Set spending limits per card to control recurring costs

- Instant freeze capability to stop unwanted charges

### **8.3 Online Shopping**

Shop on Amazon, AliExpress, eBay, Walmart, Shopify stores, Etsy, and millions of other online retailers worldwide. Your card works everywhere Visa, Mastercard, or Verve is accepted.

Online shopping becomes simpler and more secure with UMVA Card. Instead of using your primary bank card or credit card on multiple merchant sites, use a dedicated UMVA Card with a limited balance. If the merchant suffers a data breach, your main accounts remain safe.

Accepted at 90M+ merchants globally including Amazon, AliExpress, eBay, Walmart, Target, Best Buy, Nike, Adidas, Zara, H&M, ASOS, Shein, Etsy, Shopify stores, and more.

- Shop at 90M+ merchants worldwide
- Use a separate card with limited balance for security
- No risk to your primary bank account if merchant is breached
- 0% FX fees on international purchases
- Instant refills if you need more spending power

### **8.4 Hosting & Domains**

Pay for web hosting, domain registration, SSL certificates, cPanel licenses, VPS plans, and more. Use your UMVA Card to purchase from UMVA or any other hosting provider worldwide.

Web hosting and domain costs are recurring expenses that every online business faces. UMVA Card simplifies these payments with support for auto-renewals on domain registrations and hosting plans. Whether you are buying shared hosting, a VPS, a dedicated server, or renewing a domain, your UMVA Card handles it. Supported providers include UMVA, Namecheap, GoDaddy, HostGator, Bluehost, SiteGround, DreamHost, DigitalOcean, Linode, Vultr, AWS, Google Cloud, and more.

- Pay for hosting, domains, SSL, VPS, and more
- Auto-renewals supported for domains and hosting plans
- Works with UMVA and all major hosting providers
- Multiple cards for different projects and clients
- No FX fees on international hosting payments

### **8.5 Gaming & Entertainment**

Purchase games on Steam, Epic Games, PlayStation Store, Xbox Live, Nintendo eShop. Subscribe to gaming services, buy in-game items, and fund your gaming wallets.

Gamers and entertainment enthusiasts can use UMVA Card to make purchases across all major platforms. Whether you are buying the latest AAA title on Steam, subscribing to Xbox Game

Pass, purchasing V-Bucks in Fortnite, or funding your Apple App Store account, UMVA Card works. The ability to create a dedicated card with a preset budget makes it easy to control gaming spending. Plus, with 0% FX fees, buying from international storefronts does not cost extra.

- Works with Steam, Epic Games, PlayStation Store, Xbox Live, Nintendo eShop
- Buy in-game items, currency, and battle passes
- Subscribe to Xbox Game Pass, PlayStation Plus, and more
- Set a budget card for gaming to control spending
- 0% FX fees on purchases from international stores

## **8.6 International Payments**

Pay for international services, freelancers, remote teams, and cross-border transactions. No FX fees — 0% foreign exchange markup means you get the real exchange rate every time.

International payments are notoriously expensive with traditional banks, which add 2–3% FX markup plus hidden spreads. UMVA Card eliminates these costs entirely. Use your card to pay freelancers on Upwork and Fiverr, subscribe to international services, pay for overseas software licenses, or make cross-border B2B payments. The 0% FX fee applies to every transaction regardless of currency. Over a year, this can save businesses thousands of dollars in international transaction fees.

- 0% FX fees on all international transactions
- Pay freelancers, remote teams, and international vendors
- Works with Upwork, Fiverr, Freelancer, Toptal, and more
- Subscribe to international services without currency penalties
- Ideal for cross-border B2B payments and procurement

## **8.7 Ad Spend for Agencies**

Manage ad spend for multiple clients with dedicated cards per campaign. High limits, instant refills, and detailed transaction history make agency ad spend management effortless.

Digital agencies managing ad accounts for multiple clients face unique payment challenges. Each client needs a separate budget, each platform has different billing cycles, and everything needs to be trackable for reporting. UMVA Card solves this with unlimited card creation — one card per client, per campaign, or per platform. The detailed transaction history provides full audit trails for client reporting. High limits mean you can run enterprise-scale campaigns without interruption.

- Dedicated cards per client or campaign for clear segregation
- Detailed transaction history for client reporting and reconciliation

- High limits support enterprise-scale campaigns
- Instant refills keep campaigns running 24/7
- Multiple BIN options optimized for different ad platforms

## 9. Who Uses UMVA Card

UMVA Card serves a diverse range of users across the globe, from individual freelancers to large digital agencies. What unites them all is a need for fast, private, and borderless online payment capability without the friction of traditional banking.

### Freelancers

Pay for tools, subscriptions, and services without using personal cards. Keep business and personal expenses separate.

Freelancers — whether they are graphic designers, writers, developers, video editors, or consultants — need to pay for a wide range of tools and services to run their businesses. This includes SaaS subscriptions (Adobe Creative Cloud, Figma, Notion, Slack), freelance platform fees (Upwork, Fiverr, Freelancer), domain renewals, hosting costs, and advertising. With UMVA Card, freelancers can create dedicated cards for each category of expense, making it easy to track costs for tax purposes and keep business spending separate from personal finances. The no-KYC policy is especially valuable for freelancers who value their privacy and prefer not to share identification documents with payment platforms.

### Media Buyers

Run ad campaigns on Facebook, Google, TikTok, and more. High spending limits and multiple cards for campaign segregation.

Media buyers are among the heaviest users of UMVA Card. Running digital advertising campaigns requires reliable payment infrastructure with high spending limits and instant refill capability. A media buyer managing \$50,000/month in ad spend across Facebook, Google, TikTok, and LinkedIn can create separate cards for each platform, set individual budgets, and refill as needed. The high single-transaction limit of \$25,000 means large ad payments never get declined. The 0% FX fee is a significant advantage for media buyers running international campaigns, saving thousands of dollars annually compared to traditional bank cards. Additionally, UMVA offers ad-compliant BINs specifically optimized to reduce declines on major ad platforms.

### Online Businesses

eCommerce stores, SaaS companies, and agencies use UMVA Card for operational expenses, ad spend, and vendor payments.

Online businesses have complex payment needs that go far beyond simple purchases. An eCommerce store might need to pay for Shopify subscriptions, domain renewals, email marketing tools (Mailchimp, Klaviyo), SEO tools (Ahrefs, SEMrush), social media management

(Hootsuite, Buffer), and advertising across multiple platforms. A SaaS company needs to pay for cloud infrastructure (AWS, DigitalOcean, Google Cloud), developer tools (GitHub, GitLab, JetBrains), and customer support platforms (Zendesk, Intercom). Agencies need to manage expenses across multiple client accounts. With unlimited card creation, every expense category can have its own dedicated card, making accounting and reconciliation effortless.

## **Individuals**

Anyone who wants a private, secure way to pay online without using their bank card. No KYC, instant issuance.

Individual users choose UMVA Card for a variety of personal reasons. Some want to shop online without exposing their primary bank card details. Others live in countries where international online payments are restricted or where banks charge exorbitant FX fees. Digital nomads who travel frequently rely on UMVA Card as their primary payment method, funding it with cryptocurrency and spending without worrying about international transaction fees. Privacy-conscious individuals appreciate that no KYC means no personal data is stored. And some users simply want a prepaid card with a fixed balance for budgeting and controlling their online spending. UMVA Card serves all of these use cases equally well.

## **Developers & Tech Professionals**

Pay for cloud services, APIs, developer tools, and infrastructure subscriptions without using personal cards.

Developers and technical professionals use UMVA Card to pay for a wide range of services: cloud hosting (AWS, Google Cloud, Azure, DigitalOcean, Linode, Vultr), domain names and DNS services (Cloudflare, Namecheap, GoDaddy), API subscriptions (OpenAI, Stripe, Twilio, SendGrid), code hosting and CI/CD (GitHub, GitLab, Bitbucket, CircleCI), and developer tools (JetBrains, Visual Studio subscriptions, Docker, Datadog, New Relic). With the ability to create separate cards for each service, developers can precisely track infrastructure costs per project and avoid any single point of payment failure.

## **Businesses & Enterprises**

Companies of all sizes use UMVA Card for procurement, vendor payments, employee expenses, and operational spending.

For businesses, UMVA Card offers a flexible alternative to traditional corporate cards. Finance teams can issue cards with specific spending limits for different departments, projects, or employees. The detailed transaction history provides complete audit trails. High spending limits accommodate enterprise procurement needs. The 0% FX fee is especially valuable for companies with international suppliers and cross-border payments. And the ability to freeze or

block cards instantly provides robust spending controls that many traditional corporate card programs lack.

## 10. Usage Guidelines

UMVA Card’s Usage Guidelines are designed to protect both users and the integrity of the card network ecosystem. By maintaining good practices around chargebacks, subscription management, and acceptable use, every user contributes to a reliable payment platform that works for everyone.

### 10.1 Chargeback & Refund Policy

At UMVA Card, we maintain a fair and transparent chargeback and refund policy to protect both our users and the integrity of the payment ecosystem. Accounts are expected to maintain chargeback, refund, and refund amount rates below 15%. Accounts exceeding this threshold may be subject to review, restrictions, or suspension. We recommend that users proactively manage their chargeback ratios by resolving disputes directly with merchants before they escalate.

Malicious chargebacks or refunds are strictly prohibited and may result in immediate account suspension. A chargeback occurs when a cardholder disputes a transaction with their issuing bank, forcing the merchant to return the funds. While legitimate disputes are protected by law, abusing the chargeback process — also known as ‘friendly fraud’ — is a serious violation of our terms of service. We actively monitor chargeback patterns and take action against accounts that exhibit abusive behavior.

If you have an issue with a transaction, first contact the merchant directly. Most merchants will resolve disputes, issue refunds, or provide replacements for defective products or services. Only file a dispute with your card issuer as a last resort after attempting to resolve the issue with the merchant. This approach is faster for you and avoids unnecessary administrative fees.

When a refund is issued by a merchant, funds are returned to your card balance within 5–10 business days. The refund timeline depends on the merchant’s processing speed and the card network’s clearing cycle. Visa and Mastercard refunds typically process faster, while some merchants may take the full 10 business days. You can track the status of any refund from your dashboard transaction history.

### 10.2 Subscription Management

To manage subscriptions linked to your virtual card, log in to your account dashboard to unbind or cancel as needed. You can freeze or block a card to stop all recurring payments instantly. This is particularly useful if you lose track of which services are charging your card, or if a merchant is refusing to cancel a subscription.

Freezing a card is a temporary measure — the card is paused but not canceled. All recurring payments will be declined while the card is frozen. To unfreeze, simply click the “Unfreeze”

button in your dashboard. Blocking a card is permanent — once blocked, the card cannot be reactivated, and you will need to generate a replacement card if you want to continue using it.

We recommend reviewing your active subscriptions at least once per quarter. This helps you identify services you no longer use, cancel unwanted subscriptions, and optimize your recurring spend. From your dashboard, you can see the full transaction history for each card, making it easy to identify recurring charges.

If you are having trouble canceling a subscription through the merchant's platform, freeze your card immediately to stop further charges. Then contact the merchant to request cancellation. If the merchant is unresponsive, block the card and generate a new one. Our support team can assist with this process if needed.

### **10.3 Prohibited Activities**

Exploiting system loopholes or free usage — such as server subscriptions or zero-dollar authorizations for mass card activations without actual consumption — is strictly forbidden. Violations may result in account suspension or termination without notice. Our systems continuously monitor for suspicious patterns, and accounts flagged for abuse are reviewed by our compliance team.

Examples of prohibited activities include: (1) Creating mass card activations with zero-dollar authorizations to exploit trial periods. (2) Using automated scripts or bots to generate multiple cards in rapid succession. (3) Attempting to bypass card spending limits or system controls. (4) Using the card for illegal transactions, money laundering, or any activity that violates applicable laws and regulations. (5) Reselling UMVA Card services without explicit written permission.

We take the integrity of our platform seriously. Accounts found to be engaging in prohibited activities will face immediate action, which may include card suspension, balance freezing, and permanent account closure. Any remaining balance in terminated accounts may be forfeited depending on the severity of the violation.

If you are unsure whether a specific use case is allowed, please contact our support team for clarification before proceeding. We are happy to help you understand the guidelines and ensure your usage remains within acceptable parameters.

### **10.4 High-Risk Platform Restrictions**

Usage on certain high-risk platforms is restricted. This includes but is not limited to Steam, Uber, and similar platforms. Categories that may trigger bank risk controls are strictly prohibited. This restriction exists because certain merchant categories are flagged by card networks and issuing banks as having elevated chargeback risk, and transactions at these merchants may be automatically declined.

The following categories are generally restricted: (1) Gambling and betting platforms (casinos, sports betting, poker, lottery). (2) Adult content and services. (3) Steam and certain digital gaming platforms (this is due to Steam's specific risk profile with the card networks). (4) Uber and certain ride-sharing services. (5) Cryptocurrency exchanges and trading platforms (some BINs). (6) VPN and proxy services (some BINs). (7) Tobacco, alcohol, and firearms merchants.

Please note that restricted categories vary by BIN. Some of our premium BINs have fewer restrictions than standard BINs. If you need to use your card for a purpose that may be restricted, contact our support team with details about the merchant and transaction type. We may be able to recommend a BIN that works for your specific use case.

We continuously update our restriction lists based on feedback from card networks, changes in banking regulations, and user reports. If you find that a legitimate transaction is being declined, please reach out to support so we can investigate and potentially whitelist the merchant if appropriate.

## **10.5 Fair Usage Policy**

UMVA Card is intended for legitimate online payments. Any attempt to misuse the service, engage in fraudulent activity, or violate our terms of service may result in account restrictions or termination. We reserve the right to review and limit accounts that exhibit unusual activity patterns, including but not limited to: rapid card creation, unusually high refund rates, or transactions that appear inconsistent with normal consumer behavior.

Fair use includes: (1) Making legitimate purchases for personal or business use. (2) Managing subscriptions and recurring payments. (3) Running digital advertising campaigns. (4) Paying for services and products that comply with applicable laws. (5) Using multiple cards for budget management and spending segregation as intended.

Unfair use that may trigger review includes: (1) Creating hundreds of cards in a short period without corresponding legitimate spending. (2) Attempting to launder money or obscure the source of funds. (3) Using the card to test stolen card details (card testing). (4) Engaging in transactions that appear to be circular or self-referential. (5) Operating a business that relies on chargebacks or refunds as a primary business model.

We believe in treating all users fairly, which is why these policies are clearly documented and consistently enforced. If your account is flagged for review, we will notify you and provide an opportunity to explain the activity before any permanent action is taken. Our goal is not to restrict legitimate use, but to protect our platform and users from abuse.

We have compiled answers to the most commonly asked questions about UMVA Card. If you do not find the answer you are looking for, please contact our support team for assistance.

## 11. Frequently Asked Questions

### 1. Do I need to complete KYC to get a virtual card?

No. No KYC is required to get a UMVA virtual card. You do not need to upload any identification documents, provide your address, or complete any verification process. Simply fund your account and generate your card instantly.

### 2. What card networks do you support?

We support Visa, Mastercard, and Verve virtual cards. Visa and Mastercard are accepted globally at 90M+ merchants worldwide. Verve cards are accepted across Nigeria and Africa.

### 3. How fast is the card issued?

Your virtual card is issued instantly — in seconds. Once you fund your account and click “Generate Card,” your card details are created immediately and available in your dashboard.

### 4. What can I use the virtual card for?

Any online payment where Visa, Mastercard, or Verve is accepted — online shopping (Amazon, AliExpress), digital advertising (Facebook Ads, Google Ads), SaaS subscriptions (Netflix, Spotify, ChatGPT), web hosting & domains, app stores & gaming, and business tools (AWS, Google Cloud, Microsoft 365).

### 5. How do I fund my virtual card?

You can fund your card using cryptocurrency (USDT, USDC, BTC, ETH), Visa/Mastercard/Verve cards, bank transfers, or your existing UMVA User Balance.

### 6. Can I refill my card if the balance runs low?

Absolutely! You can refill anytime from your dashboard. The balance updates instantly. A funding fee of 10% applies to each refill. Support is available 24/7 if you encounter any issues.

### 7. What if I lose access to my card or it gets compromised?

You can freeze, block, or replace your card instantly from your dashboard. Generate a replacement card and your remaining balance transfers automatically. Contact support for fraudulent transactions.

### 8. Are there any monthly fees?

No monthly maintenance fees. You only pay a one-time issuance fee when you create your card. Your card is valid for 5 years with no monthly, annual, or inactivity fees.

## **9. Can I create multiple cards?**

Yes! There is no limit on the number of virtual cards you can create. Generate multiple cards for different purposes — one for subscriptions, one for ad spend, one for shopping. Each card has its own balance managed independently.

## **10. Is my virtual card information secure?**

Yes. All transactions use 3DS 2.0 secure authentication. Card details are encrypted and never shared. Two-factor authentication (2FA) on every login. Real-time fraud monitoring. You can freeze or replace your card instantly if needed. Tokenization support for Apple Pay, Google Pay and Samsung Pay.

## **11. How long is my virtual card valid for?**

Your UMVA virtual card is valid for 5 years from the date of issuance. No monthly or annual maintenance fees during this period. When your card expires, you can generate a new one.

## **12. Do you charge foreign exchange (FX) fees?**

No. UMVA Card charges 0% foreign exchange markup. When you spend in a different currency, you get the real exchange rate with no hidden fees. Most banks charge 2–3% FX fees — with UMVA Card, you pay zero. There are also no authorization fees (0.00%).

## **13. What happens if my transaction is declined?**

If a transaction is declined, ensure you have sufficient balance and your card is not frozen. Some high-risk merchants may be restricted. Contact support if issues persist.

## **14. Can I add my virtual card to Apple Pay or Google Pay?**

Yes! You can tokenize your UMVA Card and add it to Apple Pay, Google Pay, or Samsung Pay. Once added, you can tap to pay at millions of NFC-enabled terminals worldwide. Your real card number is never shared with the merchant — a device-specific token is used instead. This adds an extra layer of security for in-store and in-app purchases.

## **15. What happens when my card expires?**

When your virtual card reaches its 5-year expiry date, you can generate a new card from your dashboard. Any remaining balance on the expiring card will be automatically transferred to your new card. You will need to update the card details on any services where you have recurring payments set up. Our support team can assist with the transfer process if needed.

## **16. Are there any restrictions on what I can buy?**

Certain high-risk merchant categories are restricted, including gambling, adult content, Steam, Uber, and similar platforms. These restrictions are put in place by the card networks and issuing banks to manage risk. If you are unsure whether a specific merchant is allowed, please contact

our support team for clarification. Some premium BINs may have fewer restrictions than standard BINs.

### **17. How do I check my card balance and transaction history?**

Log in to your UMVA dashboard to view your real-time card balance, complete transaction history, and download statements. The dashboard shows all your cards, their individual balances, and a detailed log of every transaction including date, merchant, amount, and status. You can filter transactions by card, date range, and transaction type.

### **18. Can I use my UMVA Card for recurring subscriptions?**

Yes, auto-renewals and recurring payments are fully supported. You can manage all your subscriptions directly from your dashboard — view which services are charging your card, how much they are charging, and when the next payment is due. To stop a recurring payment, you can freeze or block the card, or contact the merchant directly to cancel.

### **19. What should I do if a transaction is declined?**

If a transaction is declined, follow these steps: (1) Check that your card has sufficient balance for the transaction amount. (2) Ensure your card is not frozen or blocked. (3) Verify that the merchant is not in a restricted category. (4) Check that you are entering the correct card details (number, expiry, CVV). (5) Try the transaction with a different BIN if available. If the issue persists, contact our support team with the transaction details and we will investigate further.

### **20. How does the 3DS 2.0 authentication work?**

3DS 2.0 (Three-Domain Secure 2.0) is the latest EMV standard for secure online payments. When you shop at a 3DS-enabled merchant, you may be prompted to authenticate the transaction via your bank's 3DS system. This typically involves receiving a one-time passcode (OTP) via SMS, email, or an authentication app. Once you enter the OTP, the transaction is authorized. 3DS 2.0 is designed to be seamless — many low-risk transactions are authenticated in the background without requiring any input from you, while higher-risk transactions trigger the explicit challenge. This adds an extra layer of security against unauthorized use.

## 12. Contact Information

Have questions, need support, or want to discuss custom requirements? The UMVA team is available through multiple channels. We encourage you to start with the documentation and FAQs on our website, but our support team is ready to help with any issue.

### UMVA Card

<b>Website</b>	<b>umva.us</b>
<b>UMVA Card Home</b>	<a href="https://umva.us/virtual-card">umva.us/virtual-card</a>
<b>Card Fees &amp; Pricing</b>	<a href="https://umva.us/virtual-card/fees">umva.us/virtual-card/fees</a>
<b>Email (Support)</b>	<a href="mailto:support@umva.us">support@umva.us</a>
<b>Phone / Telegram / WhatsApp</b>	+1 (415) 377-2023
<b>Office (USA)</b>	San Francisco, CA, United States
<b>Office (Rwanda)</b>	Masaka, Kigali, Rwanda

### Quick Links

- [UMVA Card Home: umva.us/virtual-card](https://umva.us/virtual-card)
- [Card Fees & Pricing: umva.us/virtual-card/fees](https://umva.us/virtual-card/fees)
- [Virtual Card FAQ: umva.us/virtual-card/faq](https://umva.us/virtual-card/faq)
- [Digital Advertising: umva.us/virtual-card/use-cases/digital-advertising](https://umva.us/virtual-card/use-cases/digital-advertising)
- [SaaS & Subscriptions: umva.us/virtual-card/use-cases/saas-subscriptions](https://umva.us/virtual-card/use-cases/saas-subscriptions)
- [Online Shopping: umva.us/virtual-card/use-cases/online-shopping](https://umva.us/virtual-card/use-cases/online-shopping)
- [Hosting & Domains: umva.us/virtual-card/use-cases/hosting-domains](https://umva.us/virtual-card/use-cases/hosting-domains)
- [Gaming & Entertainment: umva.us/virtual-card/use-cases/gaming-entertainment](https://umva.us/virtual-card/use-cases/gaming-entertainment)
- [International Payments: umva.us/virtual-card/use-cases/international-payments](https://umva.us/virtual-card/use-cases/international-payments)
- [Ad Spend for Agencies: umva.us/virtual-card/use-cases/ad-spend-agencies](https://umva.us/virtual-card/use-cases/ad-spend-agencies)
- [Chargeback & Refund: umva.us/virtual-card/guidelines/chargeback-refund](https://umva.us/virtual-card/guidelines/chargeback-refund)
- [Subscription Management: umva.us/virtual-card/guidelines/subscription-management](https://umva.us/virtual-card/guidelines/subscription-management)
- [Prohibited Activities: umva.us/virtual-card/guidelines/prohibited-activities](https://umva.us/virtual-card/guidelines/prohibited-activities)
- [High-Risk Restrictions: umva.us/virtual-card/guidelines/high-risk-restrictions](https://umva.us/virtual-card/guidelines/high-risk-restrictions)
- [Fair Usage Policy: umva.us/virtual-card/guidelines/fair-usage-policy](https://umva.us/virtual-card/guidelines/fair-usage-policy)
- [Scripts Marketplace: umva.us/market-products](https://umva.us/market-products)
- [SMM Lab Services: umva.us/lab-services](https://umva.us/lab-services)
- [Web Hosting Plans: umva.us/host-plans](https://umva.us/host-plans)

- Software Licenses: [umva.us/licenses](https://umva.us/licenses)

## Additional UMVA Services

UMVA is a comprehensive digital business platform offering: Software Licensing, Scripts Marketplace, SEO Services, SMS & WhatsApp Business API, Email Servers, Domain Registration, Web Hosting (cPanel, VPS, VDS, Reseller), Virtual Cards, and Payment Gateway solutions — all from one account.

**Licensing:** UMVA offers a wide range of software licenses including cPanel, WHMCS, JetBackup, LiteSpeed, and other popular server and hosting software. Licenses are delivered instantly and can be managed from your dashboard alongside your other UMVA services. Volume discounts are available for businesses that need multiple licenses. Our licensing platform supports automatic provisioning, license key retrieval, and renewal management — everything from one interface.

**Scripts Marketplace:** Browse and purchase ready-to-deploy scripts for your digital projects. From CMS platforms and e-commerce solutions to automation tools and custom integrations, the marketplace offers a curated selection of scripts for developers and business owners. Each script is documented and tested. One-click deployment is available for UMVA hosting customers. New scripts are added regularly based on community demand and emerging technology trends.

**SEO Services:** Professional search engine optimization services to improve your website's visibility in search results. Services include keyword research, on-page optimization, link building, technical SEO audits, and ongoing monitoring and reporting. Our SEO team uses industry-leading tools and white-hat techniques to deliver sustainable ranking improvements. Custom SEO strategies are tailored to your business niche, competition level, and target market.

**SMS & WhatsApp Business API:** Bulk SMS messaging and WhatsApp Business API integration for customer communication. Send transactional messages, marketing campaigns, and notification alerts. Supports integration with popular CRM and automation platforms. Features include message scheduling, delivery reports, contact management, and two-way messaging. Competitive pricing for high-volume senders with global reach across 200+ countries.

**Email Servers:** Professional email hosting solutions with SMTP, IMAP, and webmail access. Features include spam filtering, auto-responders, email forwarding, and custom domain support. Reliable infrastructure with 99.9% uptime guarantee. Our email servers are configured for optimal deliverability with proper SPF, DKIM, and DMARC authentication. Anti-spam and anti-virus protection are included at no extra cost.

**Domain Registration:** Register new domains or transfer existing ones. Support for all major TLDs (.com, .net, .org, .io, .co, and more) as well as country-code TLDs. Domain management with DNS controls, WHOIS privacy, and auto-renewal options. Bulk registration tools are available for businesses managing large domain portfolios. Domain transfers are processed quickly with automatic DNSSEC configuration.

**Web Hosting:** Comprehensive hosting solutions including shared hosting (cPanel), VPS hosting (managed and unmanaged), VDS (Virtual Dedicated Servers), and Reseller hosting. All plans feature SSD storage, robust security, and 24/7 monitoring. Shared hosting plans are perfect for small to medium websites with cPanel control panel, Softaculous one-click installer, and free SSL certificates. VPS and VDS plans offer dedicated resources, full root access, and your choice of operating system. Reseller hosting lets you start your own hosting business with white-label options and flexible resource allocation.

**Virtual Cards:** The UMVA Card service described in this document — instant virtual Visa, Mastercard, and Verve cards with no KYC, 5-year validity, and 0% FX fees.

**Payment Gateway:** Merchant payment processing solutions for businesses that want to accept online payments. Supports multiple currencies and payment methods including cards, crypto, and mobile money. Integration is simple with REST APIs and plugins for popular e-commerce platforms. Real-time transaction reporting, automated settlements, and fraud detection tools help businesses manage their payment operations efficiently.

## 13. About UMVA Ecosystem

UMVA is not just a virtual card provider — it is a comprehensive digital business ecosystem designed to give individuals and businesses everything they need to succeed online. From infrastructure like web hosting and domain registration to financial tools like virtual cards and payment gateways, UMVA provides a unified platform where all your digital services are managed from a single account.

The UMVA ecosystem is built on the principle of accessibility. Just as UMVA Card removes barriers to online payments, every UMVA service is designed to be accessible without the traditional gatekeepers. No lengthy approval processes, no credit checks, no unnecessary paperwork. Whether you are a startup launching your first website, a freelancer building your online presence, or an established agency managing multiple clients, UMVA gives you the tools you need without the friction.

### Web Hosting & Infrastructure

UMVA provides a full spectrum of hosting solutions: shared cPanel hosting for small websites and blogs, VPS hosting for growing businesses that need more control, VDS (Virtual Dedicated Servers) for resource-intensive applications, and reseller hosting for agencies that want to offer hosting to their own clients. All plans include SSD storage, DDoS protection, automated backups, and 24/7 server monitoring. The hosting infrastructure is designed for speed and reliability, with data centers strategically located for optimal global performance.

### Domain Registration & Management

Register, transfer, and manage domains directly from your UMVA dashboard. Support for hundreds of TLDs including popular extensions like .com, .net, .org, .io, .co, .app, and country-code TLDs. Features include free WHOIS privacy protection (on eligible TLDs), advanced DNS management with DNSSEC support, domain forwarding, and easy auto-renewal configuration. Bulk domain registration and transfer are available for businesses managing large portfolios.

### Software Licensing

UMVA is an authorized reseller for leading software providers including cPanel, WHMCS, JetBackup, LiteSpeed, and more. Licenses are provisioned instantly upon purchase and can be managed, upgraded, or canceled from your dashboard. Volume pricing is available for businesses that need multiple licenses. This makes UMVA a one-stop shop for hosting businesses that need to license the software stack required to run their operations.

### Scripts Marketplace

The UMVA Scripts Marketplace offers a curated collection of ready-to-deploy scripts and applications. Whether you need a content management system, an e-commerce platform, a customer support portal, or custom automation tools, the marketplace provides tested, documented scripts that can be deployed with a single click on your UMVA hosting.

### **SMM & Digital Marketing Lab**

The SMM Lab provides social media marketing services including account management, content scheduling, engagement analytics, and growth tools. SEO services cover technical optimization, link building, keyword research, and performance tracking. These services help businesses build their online presence and reach their target audiences effectively.

### **Communication APIs**

UMVA offers SMS and WhatsApp Business APIs for businesses that need to communicate with customers at scale. Send transactional messages (order confirmations, shipping updates, OTPs), marketing campaigns, and notification alerts. The APIs support integration with popular CRM systems and automation platforms, with competitive pricing for high-volume senders.

### **Payment Gateway & Financial Services**

Beyond virtual cards, UMVA offers merchant payment gateway solutions for businesses that want to accept online payments. Support for multiple payment methods including credit/debit cards, cryptocurrency, and mobile money. Competitive processing rates, real-time reporting, and seamless integration with popular e-commerce platforms.

The UMVA vision is a unified digital ecosystem where one account gives you access to everything you need to build, run, and grow an online business. From the infrastructure that hosts your website to the payment tools that process your transactions, every service is designed to work together seamlessly. As UMVA continues to grow, new services and features are added regularly, all accessible from the same familiar dashboard.

### **The Road Ahead: UMVA's Vision for the Future**

UMVA is committed to continuous improvement and expansion of its ecosystem. Upcoming developments include enhanced mobile applications with full card management functionality, support for additional cryptocurrencies and blockchain networks for funding, expanded BIN offerings with higher limits and fewer restrictions, integration with more mobile wallet providers, and new financial tools such as multi-currency accounts and business banking features.

The ultimate goal is to create a truly borderless digital economy where anyone, anywhere, can participate fully in online commerce without being limited by their geography, banking status,

or access to traditional financial infrastructure. UMVA Card is the first and most important step in that journey, and the entire UMVA ecosystem is designed to support it.

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