



# GURUFIN Wallet User Manual

Version 1.1.2

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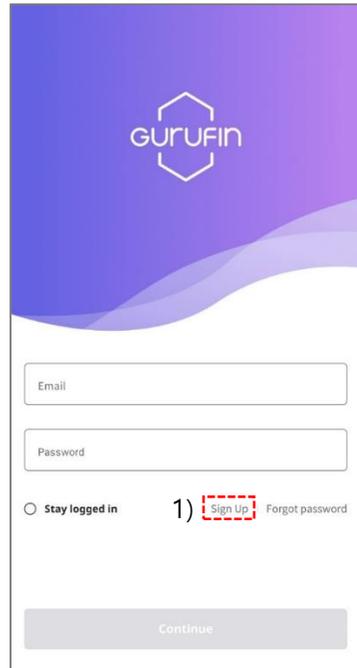
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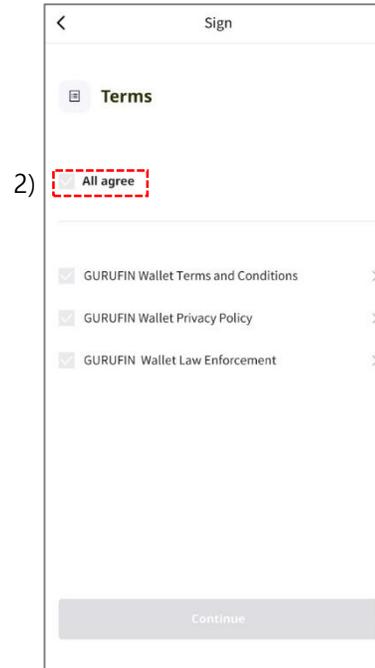
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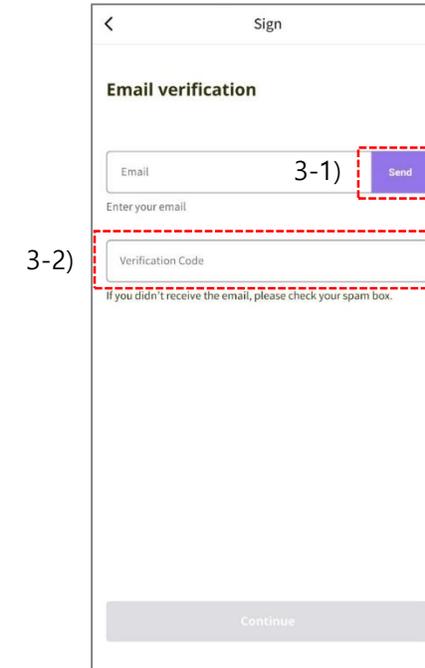


1) Click "Sign Up"



2) Check "All Agree" then click "Continue" if you agree with the Terms and Conditions\*.

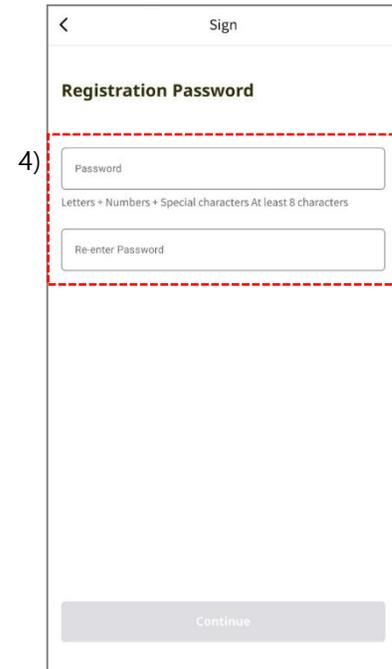
(\*Click the arrows on the right to read the Terms and Conditions.)



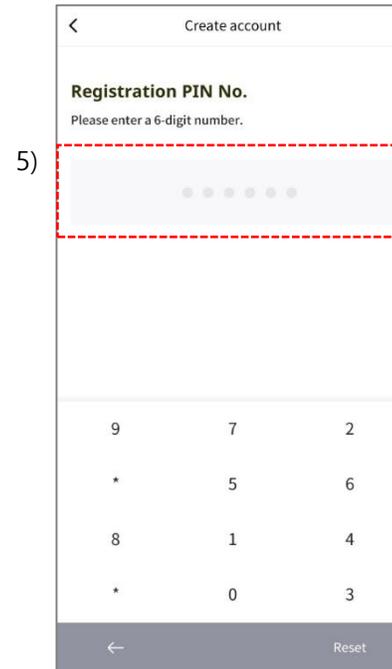
3-1) Enter your email address then click "Send" to receive a verification code\*.

(\*Check your email spam inbox if you did not receive the code.)

3-2) Enter your verification code (5-digit) then click "Continue."



4) Enter your password\*.  
(\*Passwords require 8 or more characters with a mix of upper and lowercase letters, numbers, and symbols.)

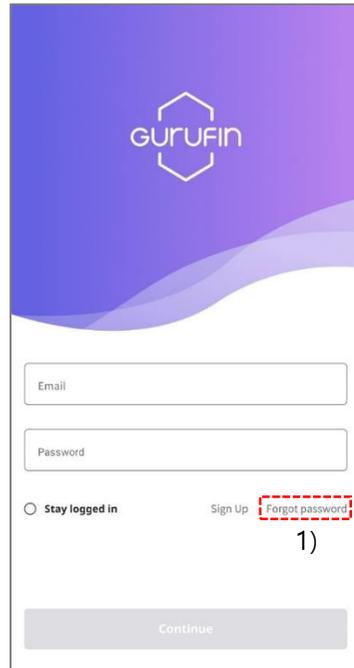


5) Enter your 6-digit PIN No\*.  
(\*PIN No. is required to use GURU Wallet services.)



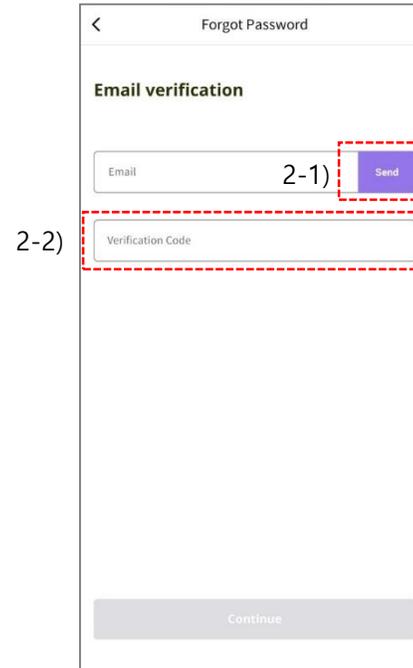
6) Click "OK" once registration is successful. This will take you to the Login Page.

### 2.1) Forgot Password



The screenshot shows the login page with the GURUFIN logo at the top. Below the logo are two input fields for 'Email' and 'Password'. At the bottom, there are three options: 'Stay logged in' (selected), 'Sign Up', and 'Forgot password'. The 'Forgot password' link is highlighted with a red dashed box and labeled '1)'. A 'Continue' button is at the very bottom.

1) Click "Forgot Password" to reset your password.

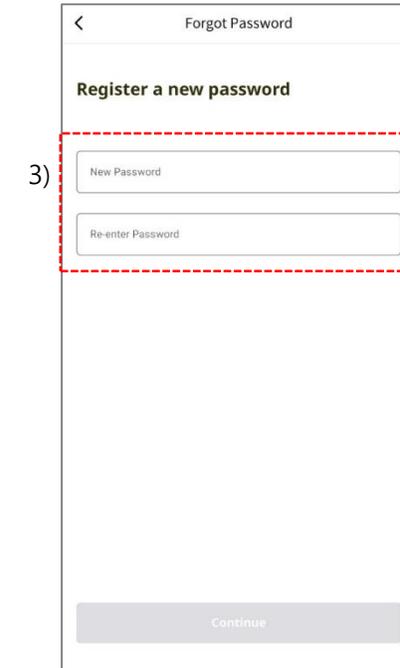


The screenshot shows the 'Forgot Password' screen with the title 'Email verification'. It has two input fields: 'Email' and 'Verification Code'. The 'Email' field is labeled '2-1)' and has a 'Send' button next to it. The 'Verification Code' field is labeled '2-2)'. A 'Continue' button is at the bottom.

2-1) Enter the email address you signed up with.  
Click "Send" to receive the verification code\*.

(\*Check your email spam inbox if you did not receive the code.)

2-2) Enter your 5-digit verification code then click "Continue."

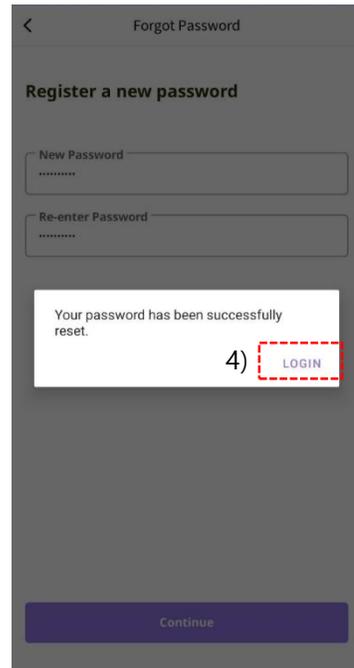


The screenshot shows the 'Forgot Password' screen with the title 'Register a new password'. It has two input fields: 'New Password' and 'Re-enter Password'. Both fields are highlighted with a red dashed box and labeled '3)'. A 'Continue' button is at the bottom.

3) Enter your new password\*.

(\*Passwords require 8 or more characters with a mix of upper and lowercase letters, numbers, and symbols.)

### 2.1) Forgot Password

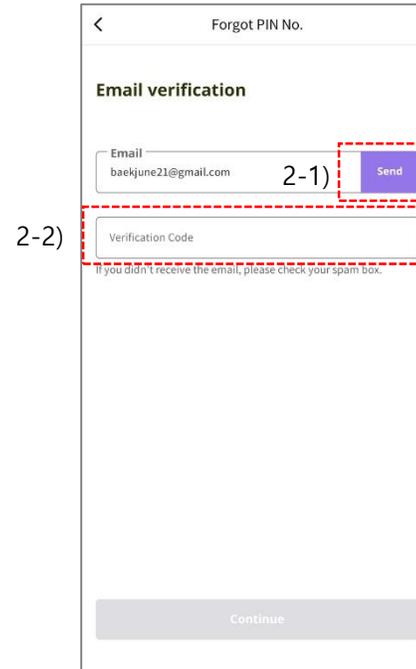


- 4) Click "LOGIN" after registering your password.  
This redirects you to the Login Page.

### 2.2) Forgot PIN No.



1) Click "Forgot PIN No."

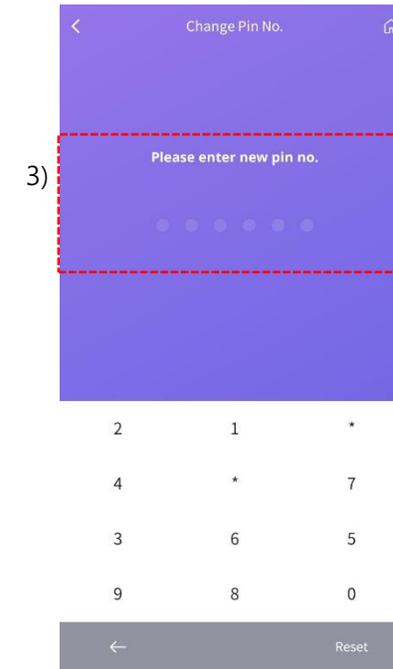


2-1) Enter the email address you signed up with.

Click "Send" to receive a verification code\*.

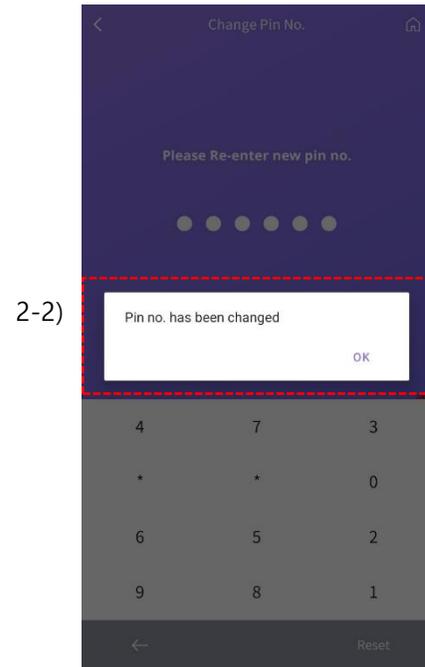
(\*Check your email spam inbox if you did not receive the code.)

2-2) Enter your 5-digit verification code then click "Continue."



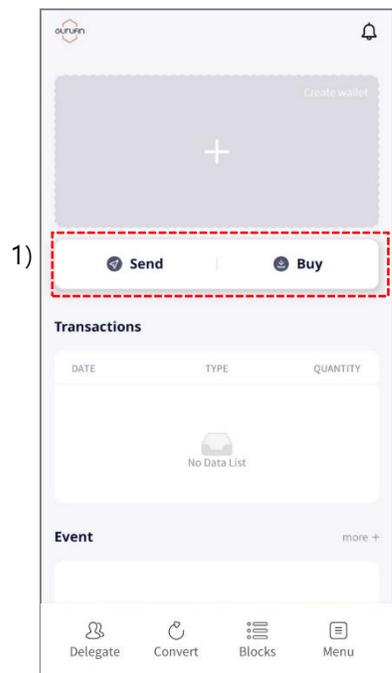
3) Enter and re-enter your new PIN No.

### 2.2) Forgot PIN No.

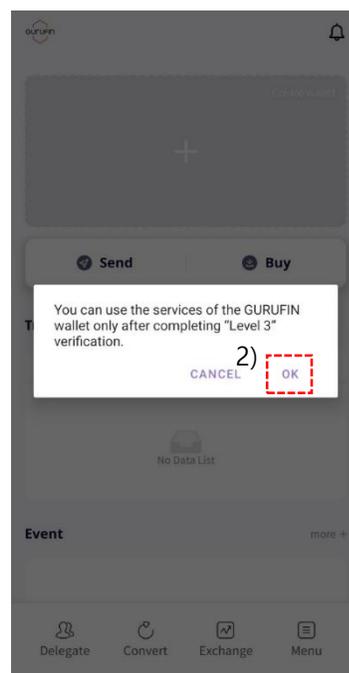


- 4) Click "OK" after changing your PIN No.  
This redirects you to the Login Page.

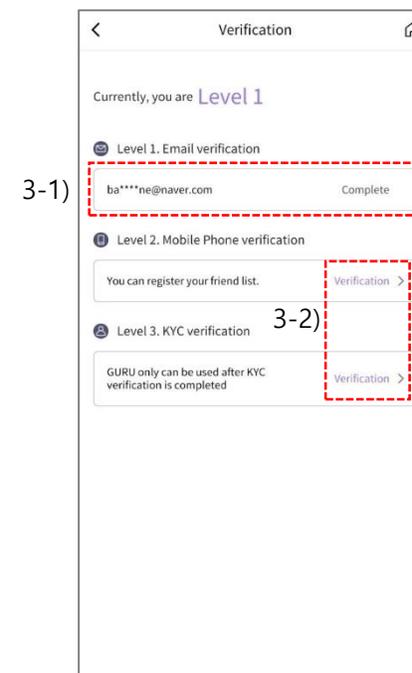
### 3.1) Verification Method



1) Click "Send" or "Buy" to verify your account\*.  
 (\*Complete step 2 and 3 of the verification process to receive a wallet address.)

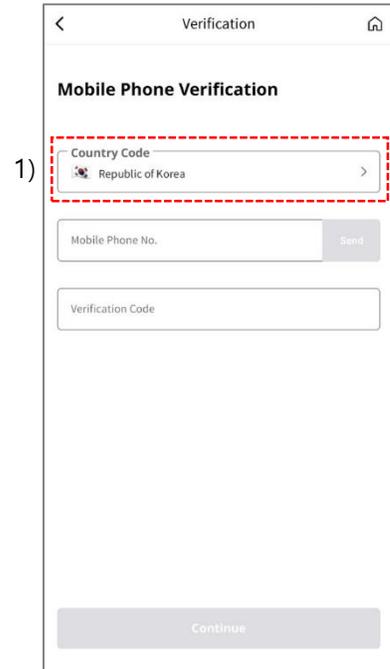


2) Click "OK" to be redirected to the Verification page.

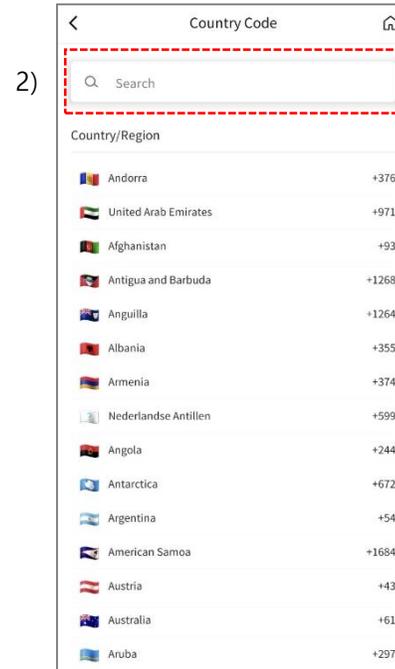


3-1) Level 1. Email Verification is completed when signing up.  
 3-2) Level 2. Register your Cellphone No. then click "Verification."  
 Level 3. Complete KYC (AML) Verification then click "Verification."

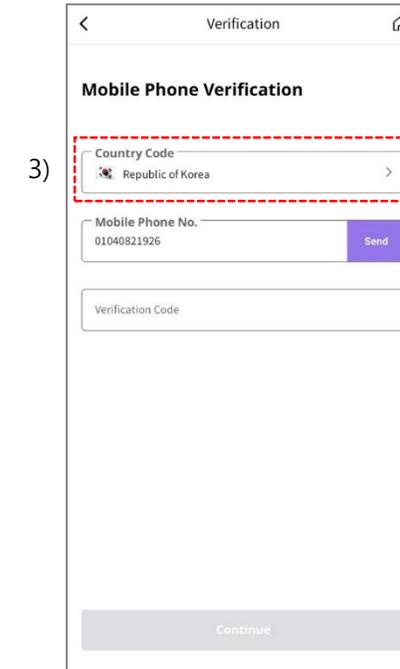
### 3.2) Level 2. Cellphone Number Verification Method



1) Select your "Country Code."

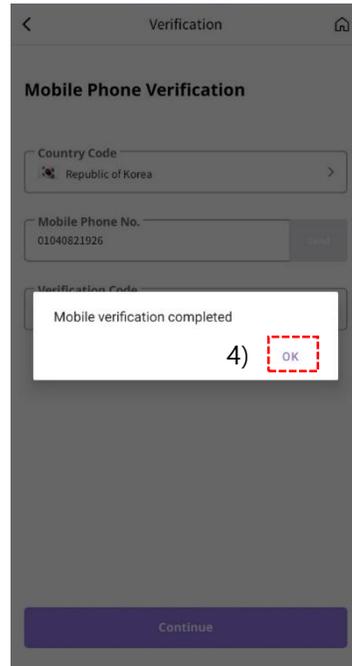


2-1) Search or scroll to select your "Country Code."  
2-2) Select your country code to be redirect to the Cellphone No. Verification page.

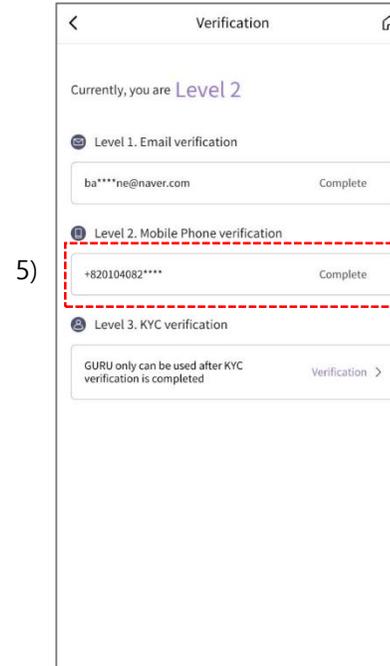


3-1) Enter your cellphone no., then click "Send" to receive a verification code.  
3-2) Enter the verification code then click "Continue."

### 3.2) Level 2. Cellphone No. Verification



4) A popup appears after the verification code is entered correctly. This indicates that your cellphone number has been verified. Click "OK" to complete the verification.

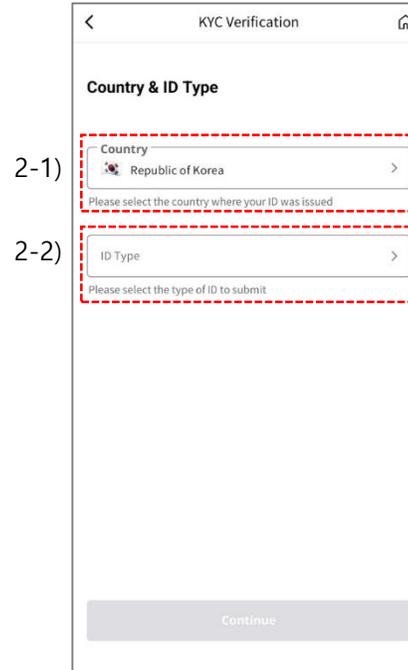


5) "Verification" will change to "Complete" once a cellphone number is properly registered.

### 3.3) Level 3. KYC (AML) Verification

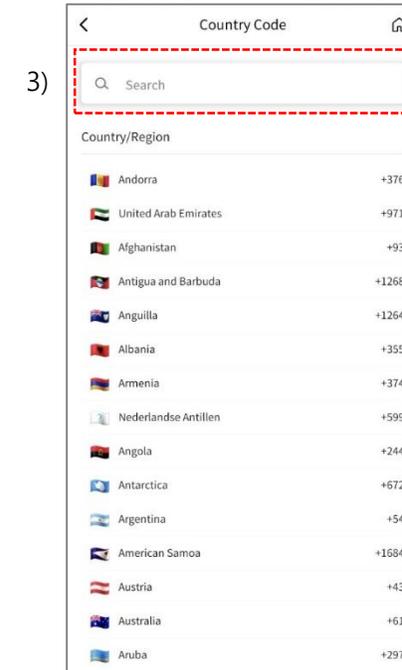


1) Click "Verification."



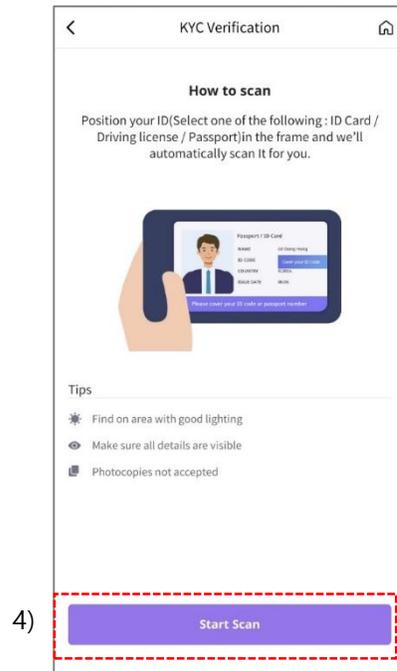
2-1) Select your Country.

2-2) Select an ID type then click "Continue."

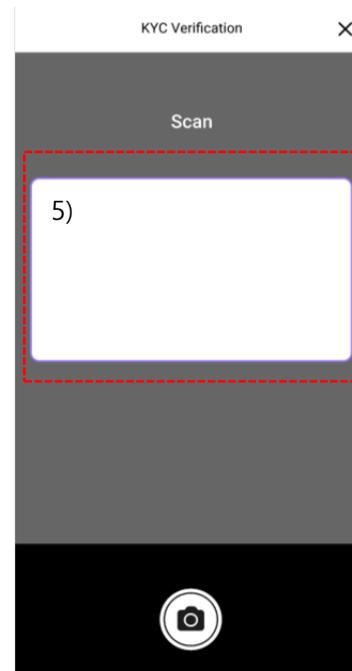


3) Search or scroll to select your Country. This will redirect you to the KYC Verification page.

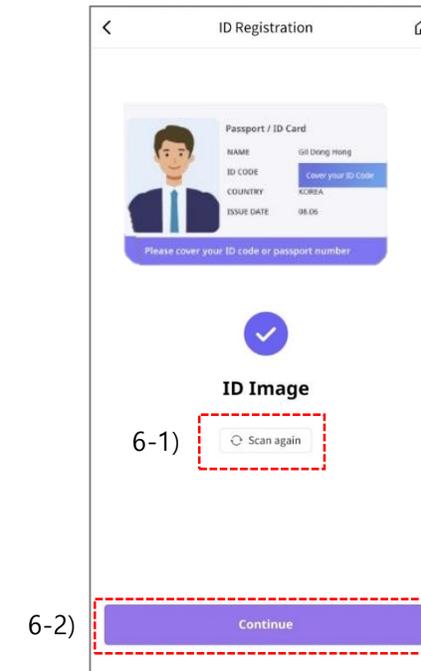
### 3.3) Level 3. KYC (AML) Verification



4) Click "Start Scan".



5) Place your ID on a flat surface and fit it into the frame to scan.



6-1) Press "Rescan" if the ID was not scanned properly.

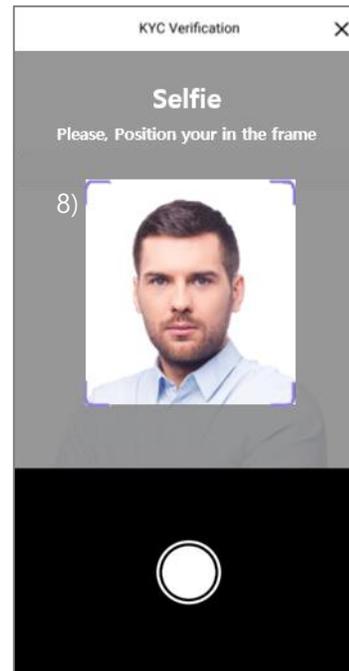
6-2) Click "Continue" if the ID was scanned properly.

### 3.3) Level 3. KYC (AML) Verification



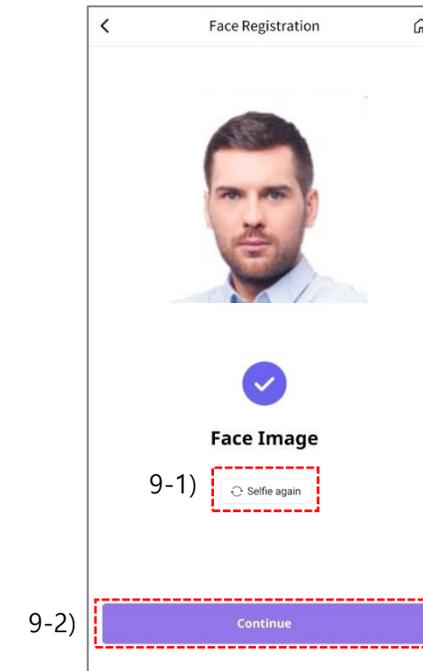
7-1) Confirm your ID information (i.e., Full Name, Date of Birth, Gender, Country).

7-2) Press "Submit."



8) Take a headshot\* within the frame.

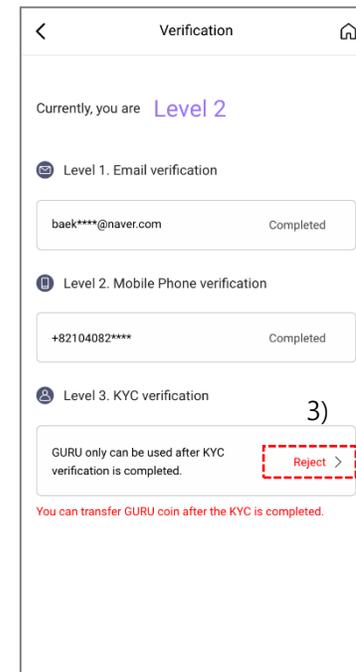
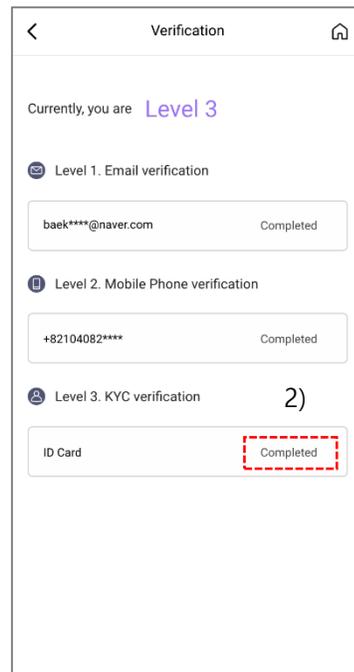
(\*Face forward for your headshot.)



9-1) Click "Retake" if the headshot was not properly taken.

9-2) Click "Continue" if the headshot was properly taken.

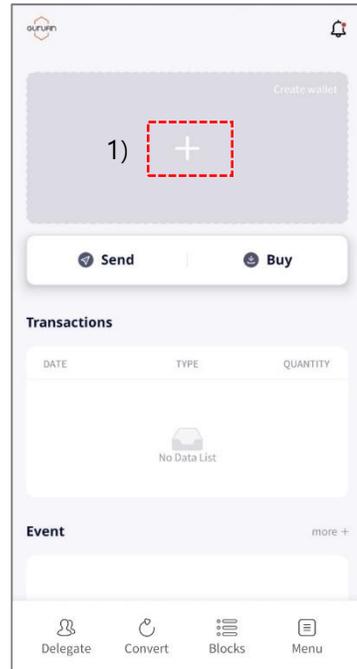
### 3.4) Verification Result



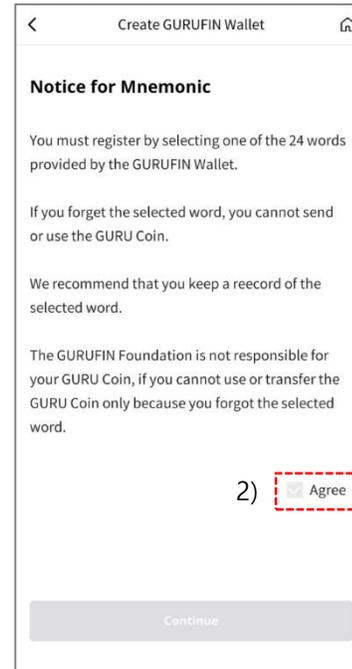
1) KYC Verification is processed based on the submitted ID card and headshot. The status will change from "Verification" to "Processing."

2) If the KYC Verification status is "Completed," a wallet address can be created on the main page.

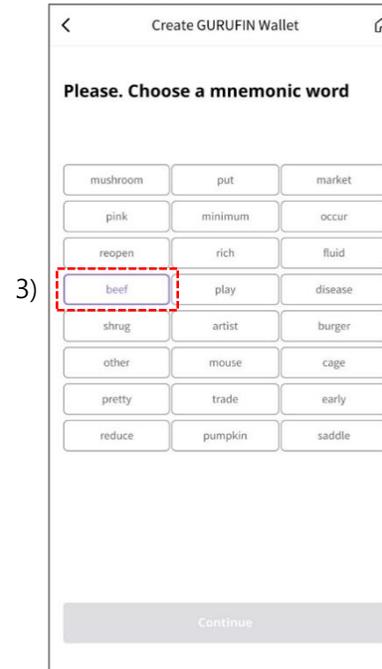
3) If the status is shown as "Rejected:"  
a. Click "Rejected."  
b. Click "Menu."  
c. Click "Contact Us."



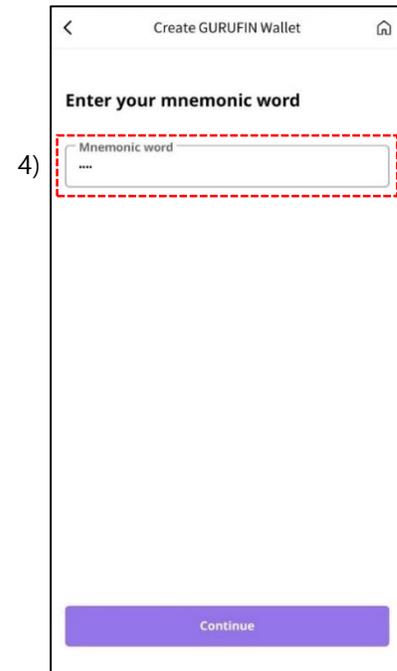
1) Click "+" to create your wallet address.



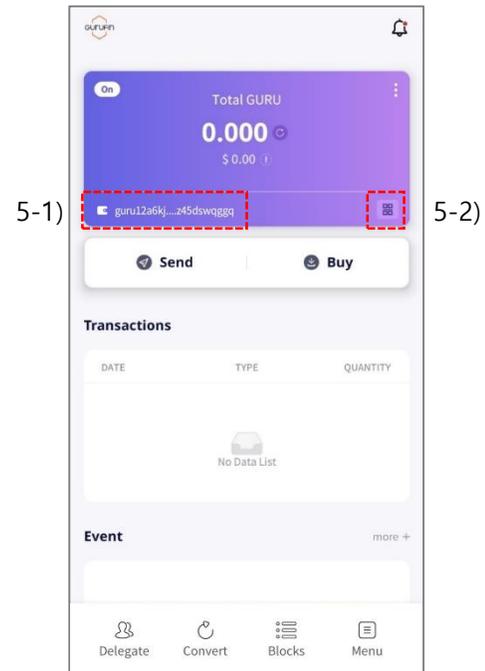
2) Review the notice and check "Agree" to "Continue."



3) Choose one of the 24 mnemonics then click "Continue."

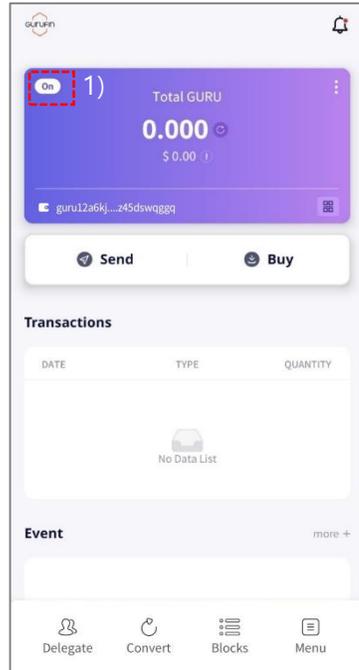


4) Once the selected mnemonic is entered, click "Continue" to go to the main page.

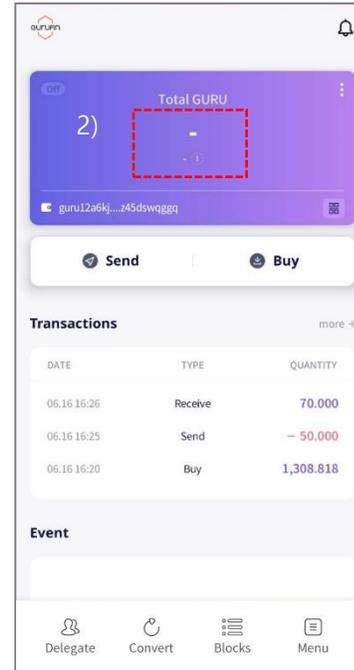


5-1) The created wallet address can be seen on the main page.  
5-2) Click the QR icon or shake your device for 2 seconds to view your full wallet address.

## 5.1) View/Hide GURU Coin

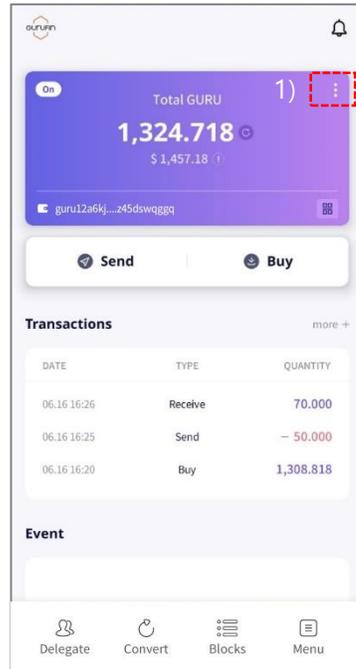


1) Click the "Off"/"On" switch to view or hide your GURU Coins.

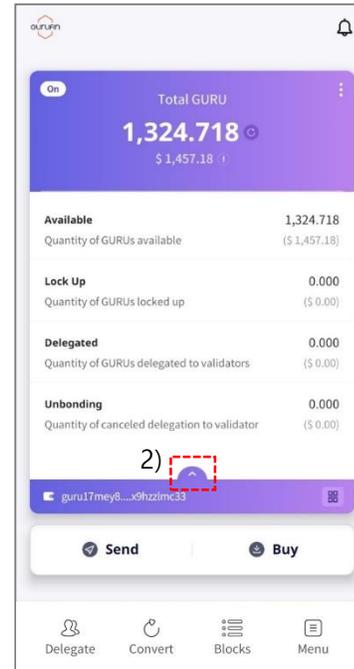


2) Click "On" to hide your GURU Coins.  
Click "Off" to view your GURU Coins.

## 5.2) GURU Coin Detail

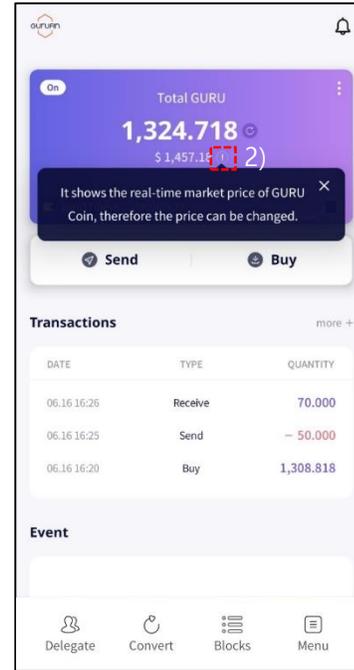
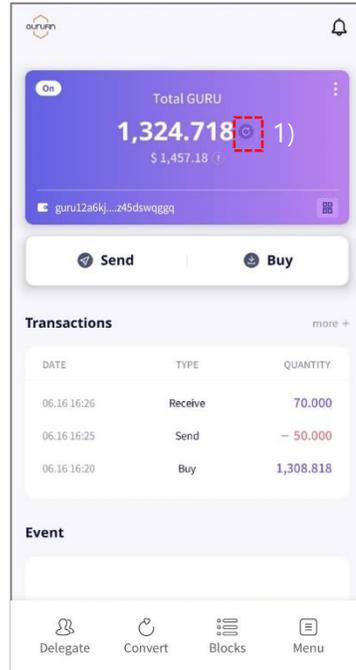


1) Click the vertical ellipsis icon to view your GURU Coin details.



2) Exit the details page by clicking the upward pointing arrow icon.

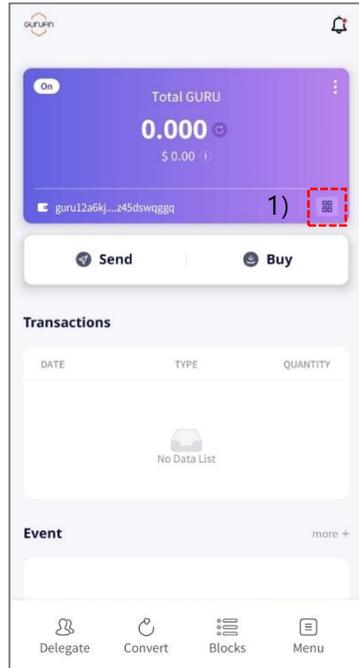
## 5.3) GURU Coin Refresh & Description



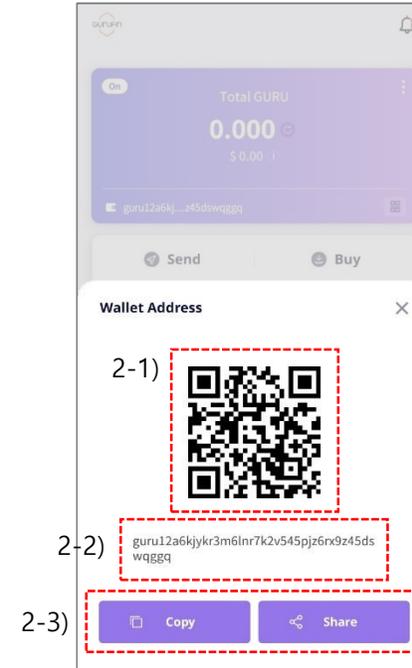
1) GURU Coin transactions may not update immediately. Press the refresh icon for updates.

2) Click the ⓘ icon to view the description.

### 5.4) GURU Coin Wallet Address Forwarding



1) Click the QR icon or shake the device for 2 seconds to view the full wallet address.

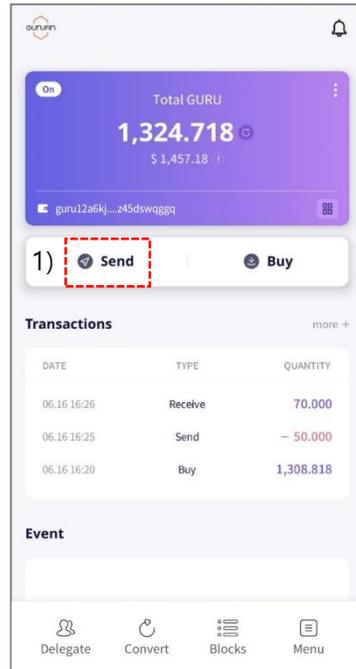


2-1) Forward the wallet address via QR code.

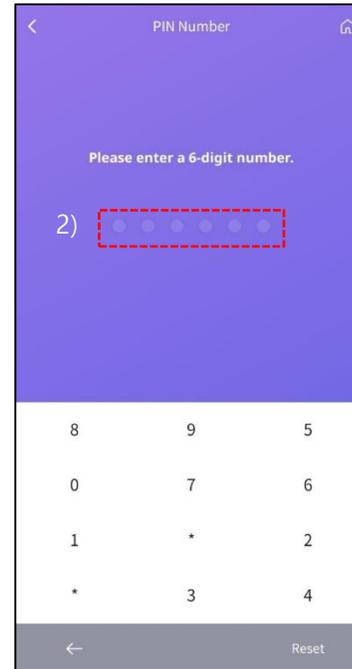
2-2) The wallet address is 43 texts comprised of letters and numbers.

2-3) Forward the wallet address by clicking "Copy" or "Share."

### 6.1) Make a Friends List

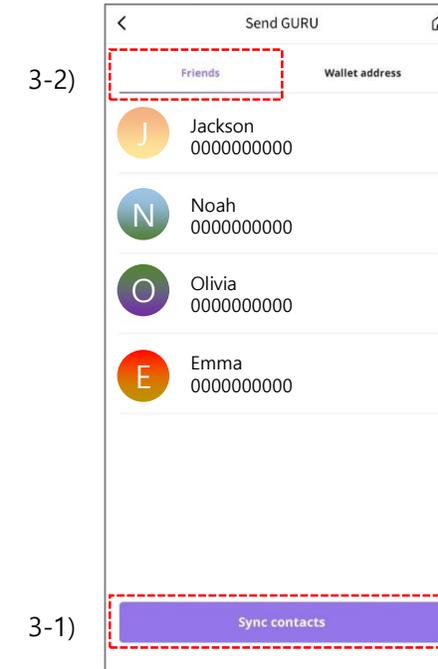


1) Press "Send."



2) Enter your PIN No.\*

(\*The 6-digits you registered during the sign-up process is required for transferring, purchasing, delegating, unbonding, etc.)

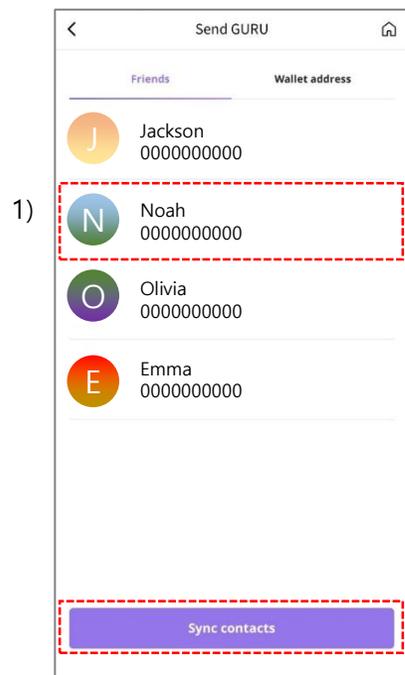


3-1) Click "Sync Contacts"\* to find friends in your phone contacts list that have GURUFIN Wallets.

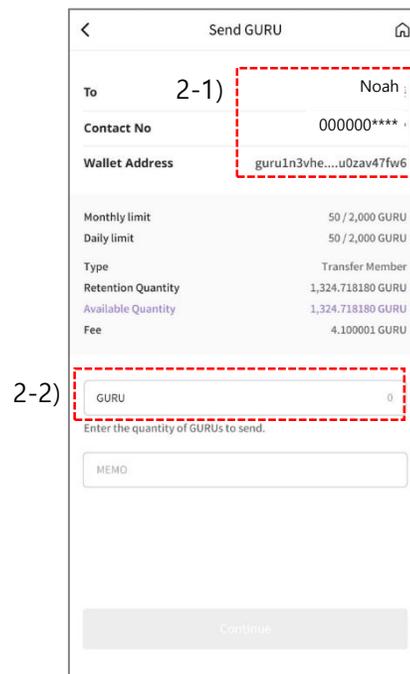
(\*Click "Sync Contacts" periodically to update your Friends list as contacts are not automatically updated.)

3-2) Transfer GURU Coins by choosing a friend on your Friends list.

## 6.2) Send GURU Coin to Friends

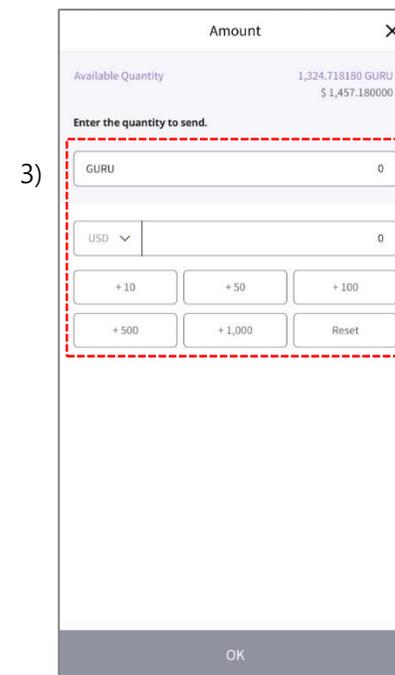


1) Select a friend from your Friends list.



2-1) View the name of the Recipient, Contact No, and Wallet Address.

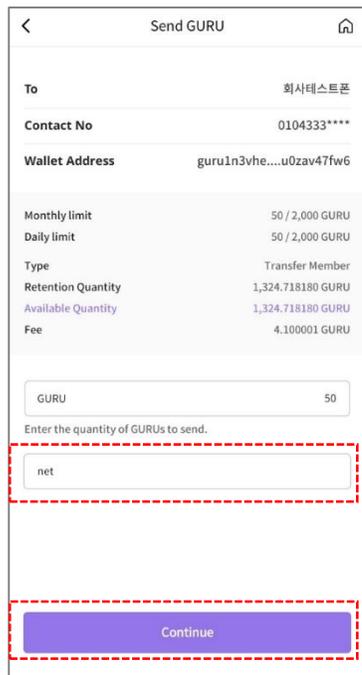
2-2) Click the "GURU" input box to go to the Amount page.



3) Enter the amount of GURU Coins you want to send then click "OK."

You will be redirected to the Send GURU page.

## 6.2) Send GURU Coin to Friends



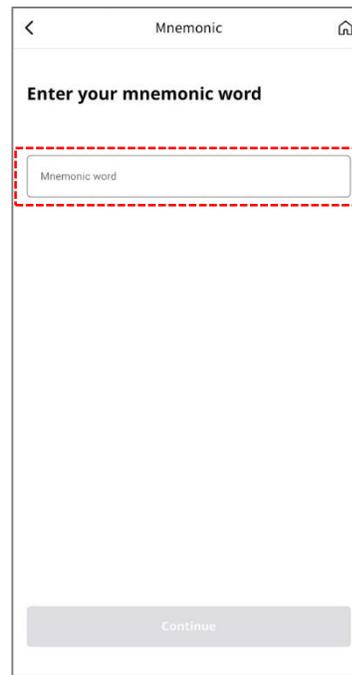
4-1)

4-2)

4-1) Leave a memo\* when sending GURU Coins, which can be checked in the Transaction Details page.

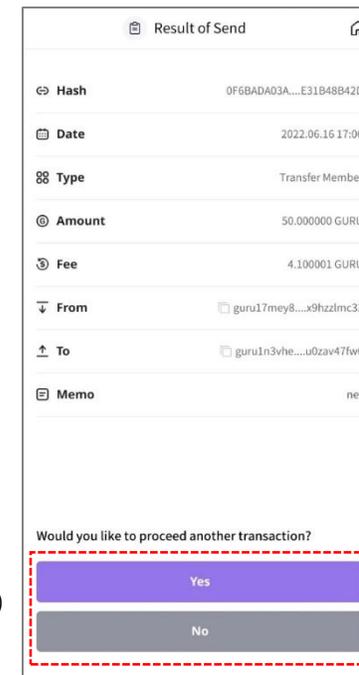
(\*Memos are not required.)

4-2) Click "Continue" to send.



5)

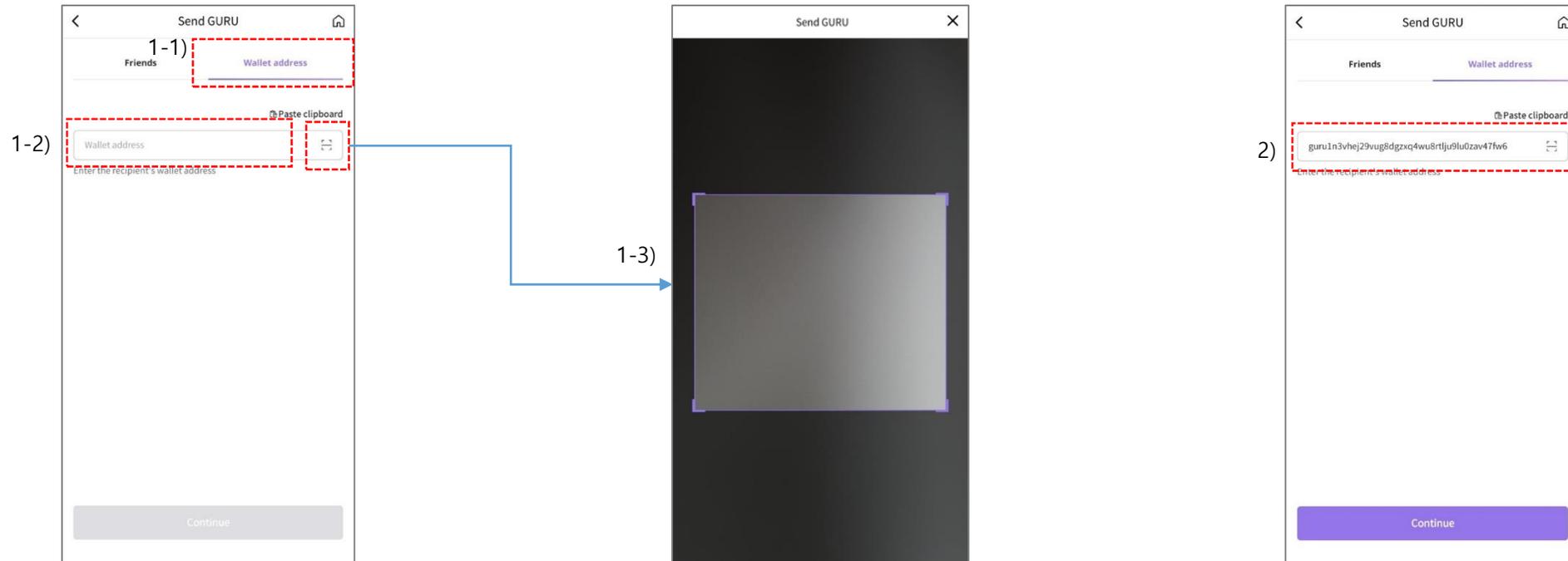
5) Enter your mnemonic to click "Continue."



6)

6) In Transaction Details, click "Yes" to go to your Friends list or "No" to go to the main page.

### 6.3) Send GURU Coin via Wallet Address



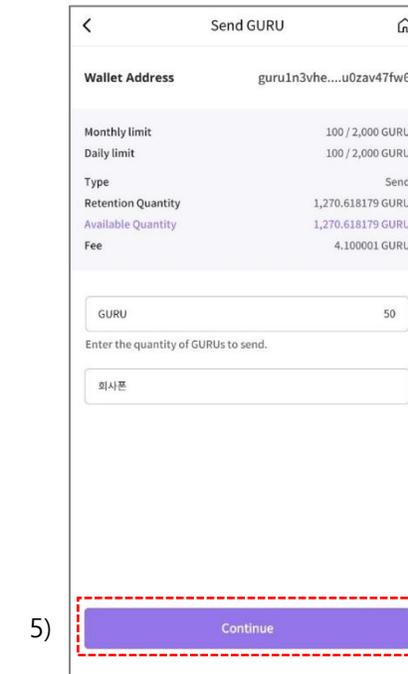
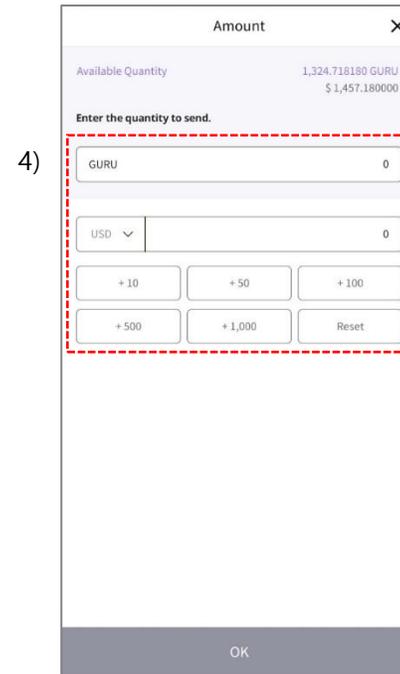
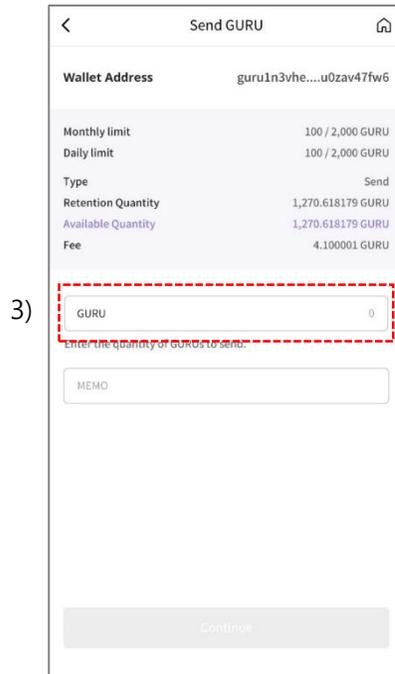
1-1) Click "Wallet Address."

1-2) Enter the wallet address of the recipient or click the QR icon.

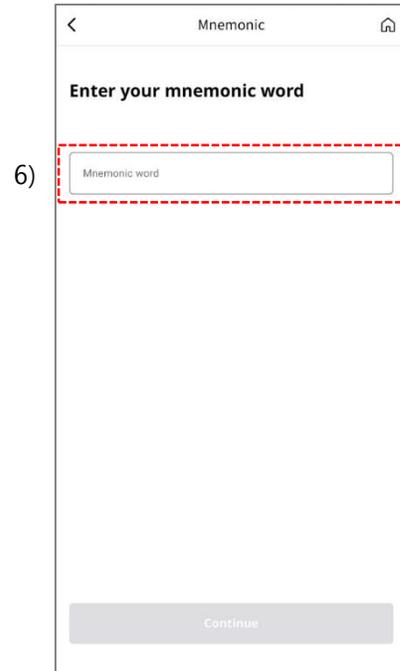
1-3) Scan the recipient's QR code (wallet address).

2) Click "Continue" after the wallet address of the recipient has been properly entered.

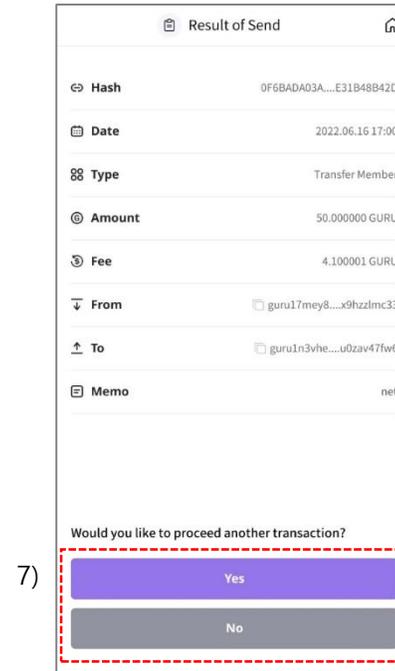
## 6.3) Send GURU Coin via Wallet Address



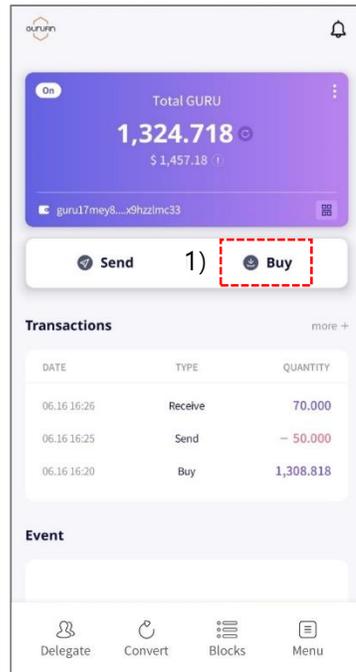
### 6.3) Send GURU Coin via Wallet Address



6) Enter your mnemonic then click "Continue."

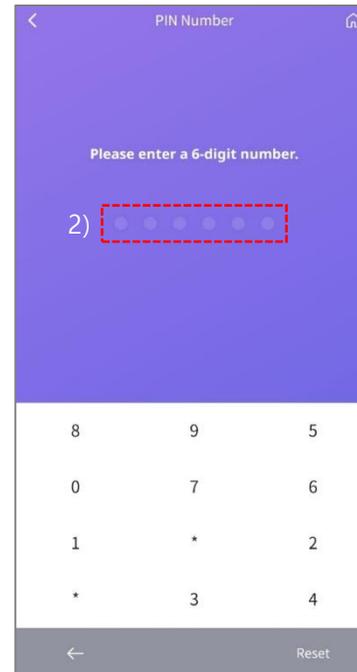


7) In Transaction Details, click "Yes" to go to your Friends list or "No" to go to the main page.



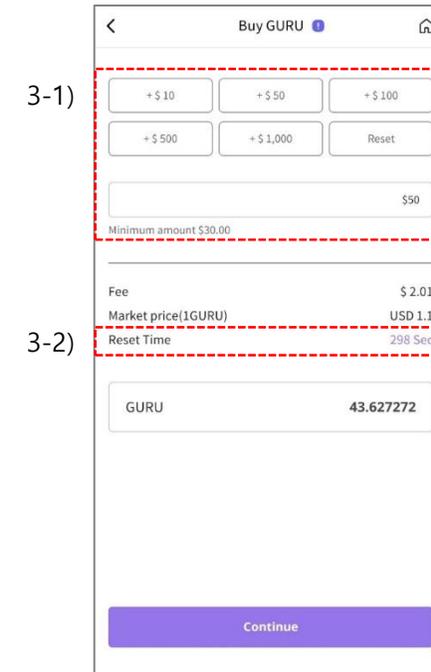
1) Click "Buy"\* to purchase\* GURU Coin via debit or credit card.

(\*Preparing services)



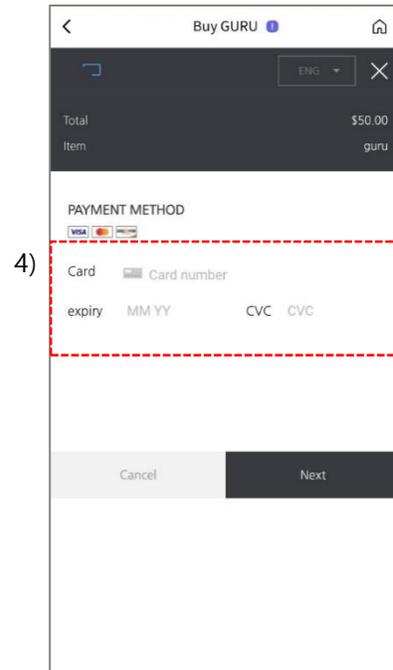
2) Enter your PIN No.\* to send GURU Coins.

(\*The 6-digits you registered during the sign-up process is required for transferring, purchasing, delegating, unbonding, etc.)

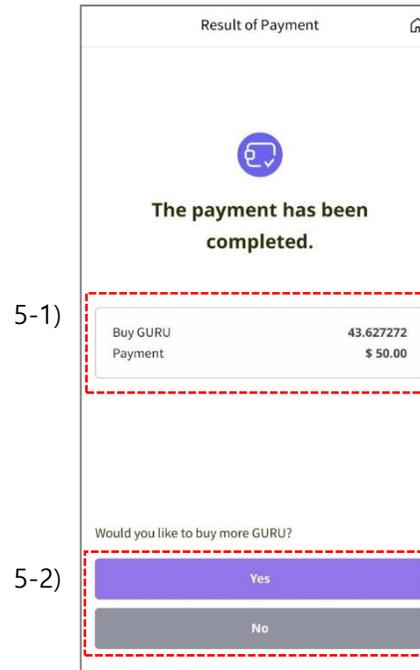


3-1) Select or enter the amount to purchase GURU Coins then click "Continue."

3-2) The coin value may fluctuate. Purchase within the 300 second reset time or the value of the coin may change.

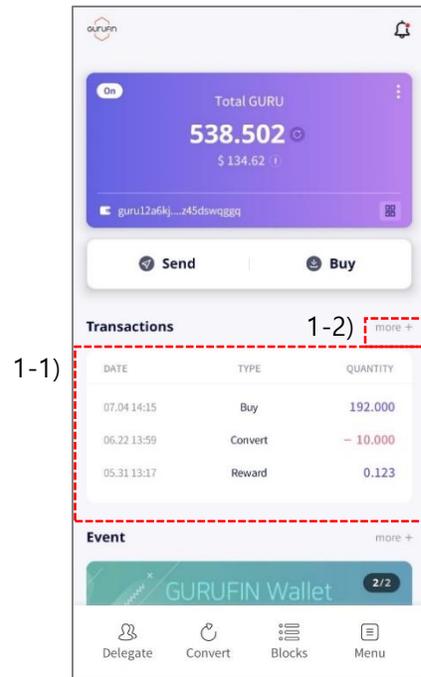


4) Enter your card number, expiration date, and CVC, then click "Next."



5-1) Check your payment and GURU Coin amount purchased.

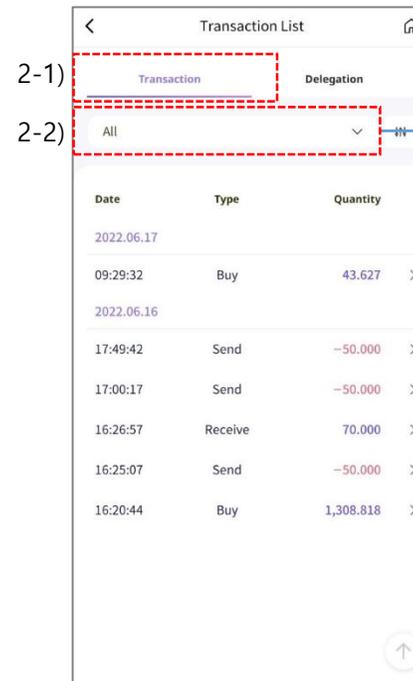
5-2) Press "Yes" to buy more GURU or "No" to go to the main page.



1-1)

1-2)

- 1-1) The main page shows the past 3 transactions. Click a transaction to see details.
- 1-2) Click "MORE +" to view all transactions.

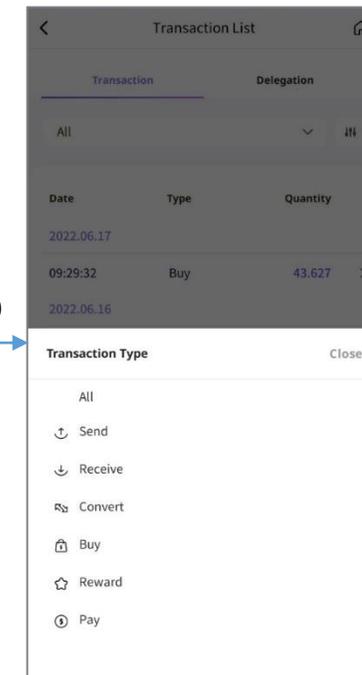


2-1)

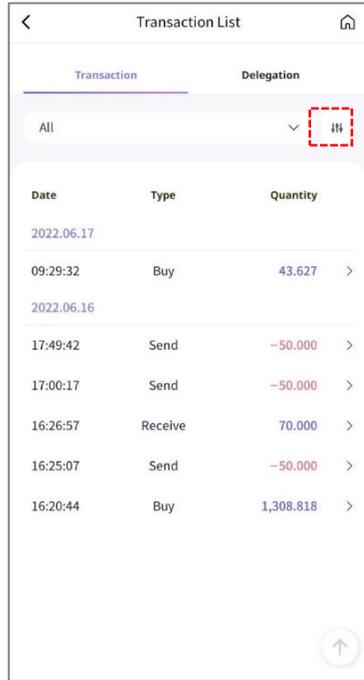
2-2)

- 2-1) The Transactions page shows a list of your transactions.
- 2-2) Use the filtering function to search through your transactions history.

2-3)

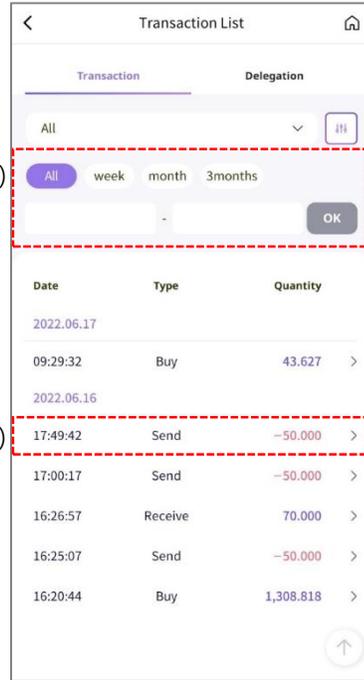


- 2-3) Choose the transaction type.



3)

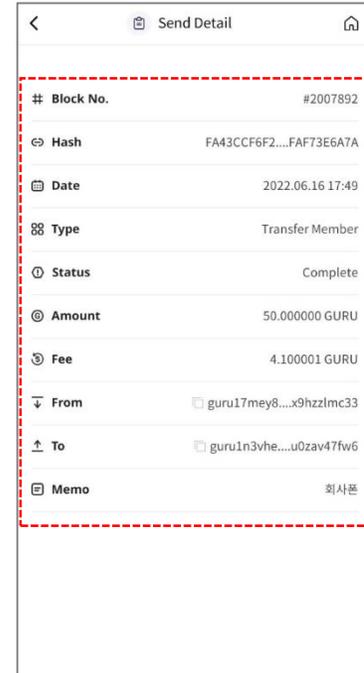
3) Click the filter icon to search transactions by duration.



4-1)

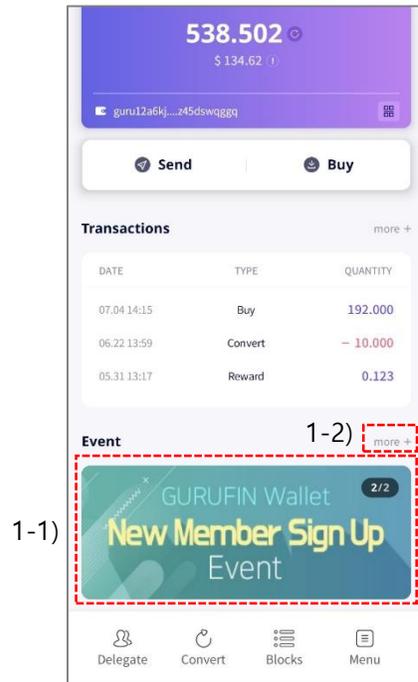
5=4-2)

4-1) Click the desired duration or enter a specific length of time to view your transactions history.  
4-2) Click on a transaction to see details.

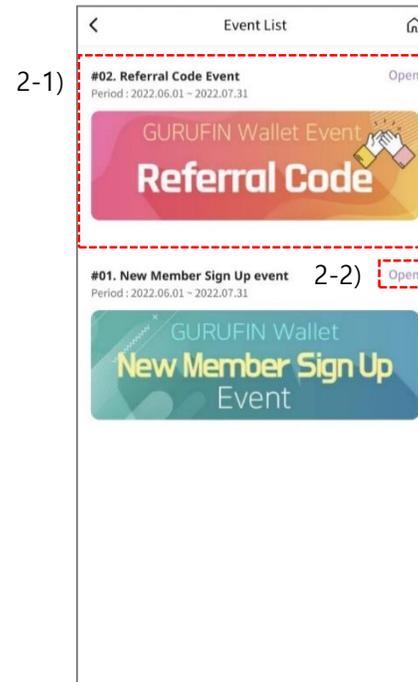


5)

5) View information on Transaction Details page.

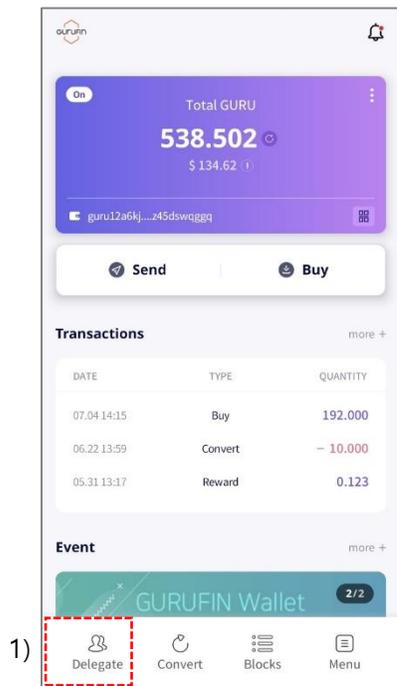


- 1-1) Click the event banner to be redirected to the page of the latest event.
- 1-2) Click "MORE +" to view all events.

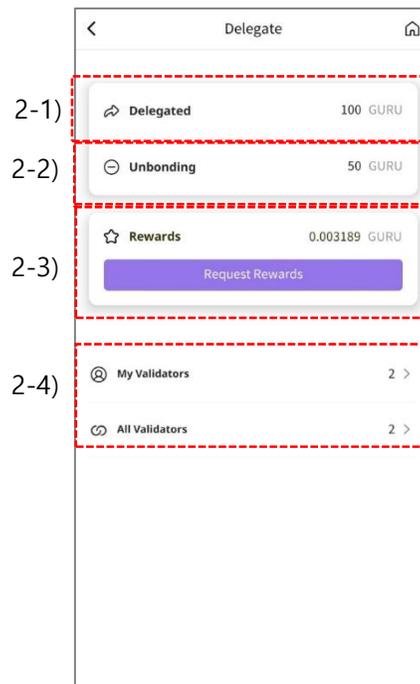


- 2-1) Click an event view details.
- 2-2) "Open" events are currently in progress and "Closed" events have ended.

10.1) Delegation



1) Press "Delegate."



2-1) "Delegated"\* shows the quantity currently staked.

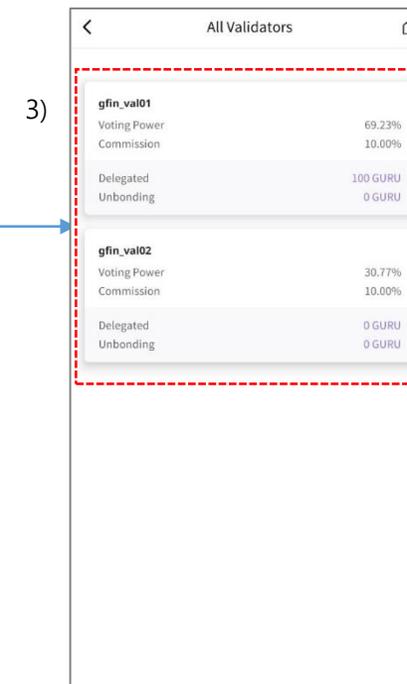
(\*Quantity of GURU Coin delegated by the user to validators)

2-2) "Unbonding" shows the quantity withdrawn from staking.

2-3) Click "Receive Rewards" to accept your rewards into your wallet.

2-4) "All Validators" shows all active validators.

"My Validators" shows the validators that you have staked.



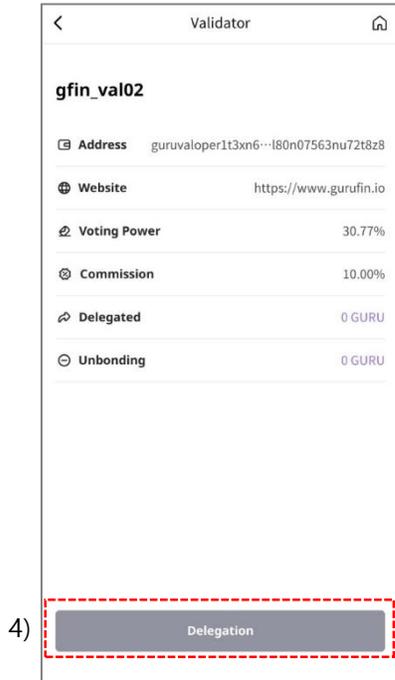
3) View all registered validators on the "All Validators" page.

The reward rate may vary depending on Voting Power\* and Commission\* from staking.

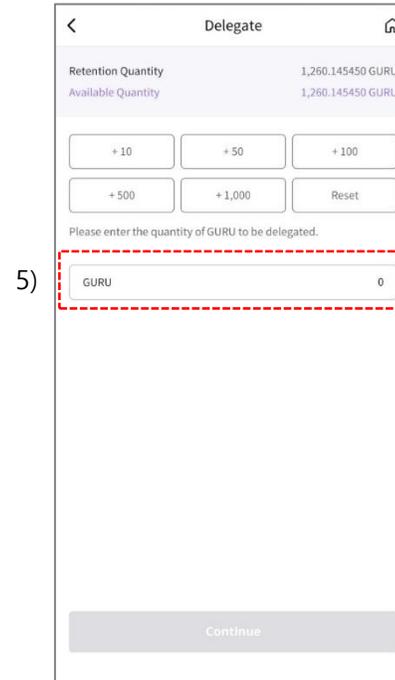
(\*Voting Power: Fluctuates depending on the quantity staked per Validator by users.)

(\*Commission: Quantity of rewards given to delegators after deducting the commission percentage.)

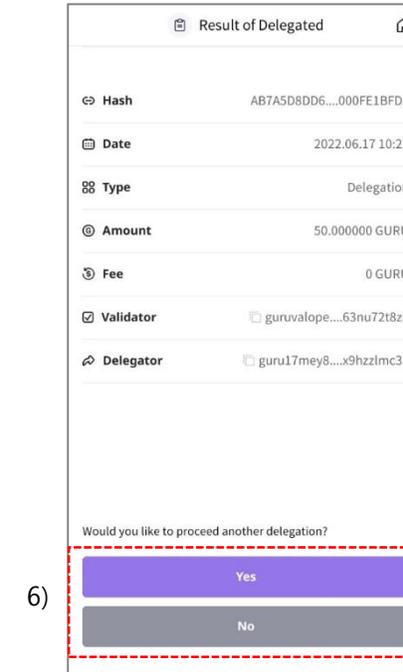
## 10.1) Delegation



4) Click "Delegate" to stake GURU Coins to Validators.

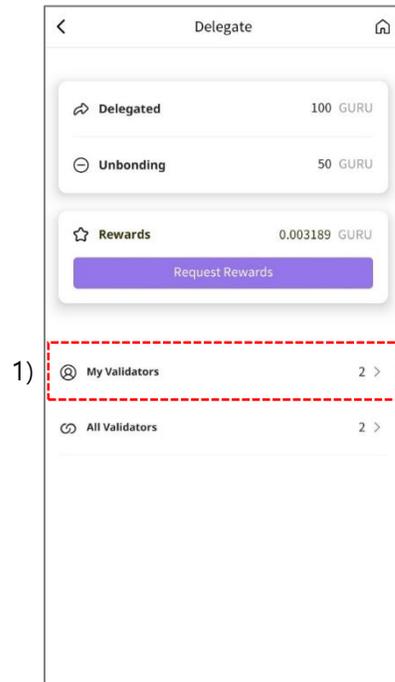


5) Enter the amount of GURU Coins to stake to a Validator. The quantity staked cannot exceed the Available Quantity.

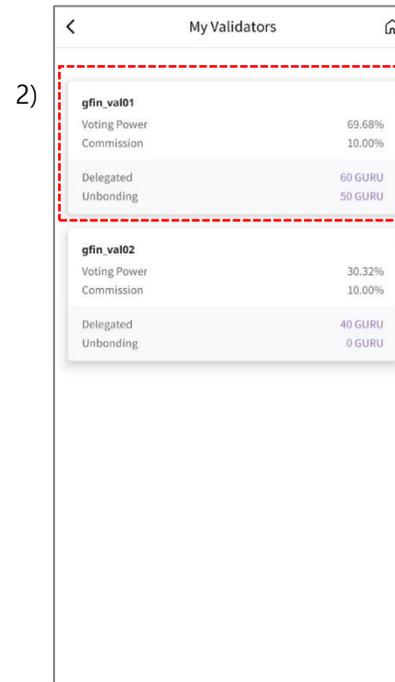


6) Click "Yes" to delegate again or "No" to go back to the main page.

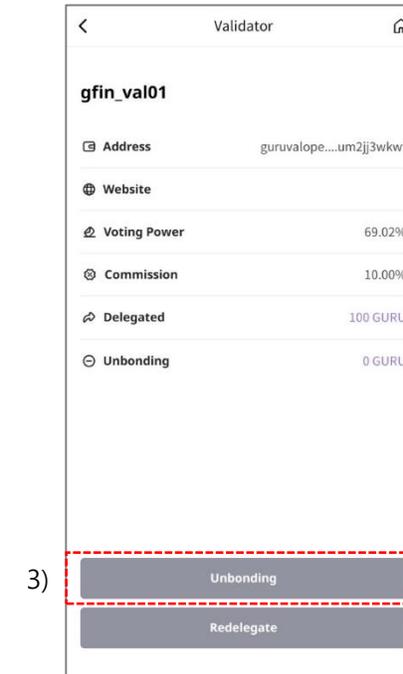
## 10.2) Unbonding



1) Click "My Validators."

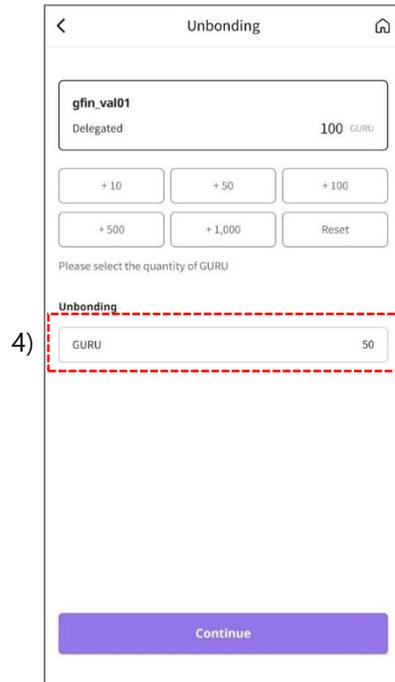


2) Select a Validator.



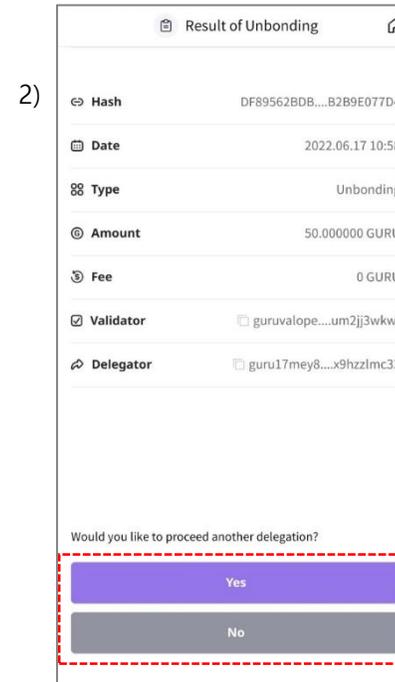
3) Click "Unbonding."

## 10.2) Unbonding



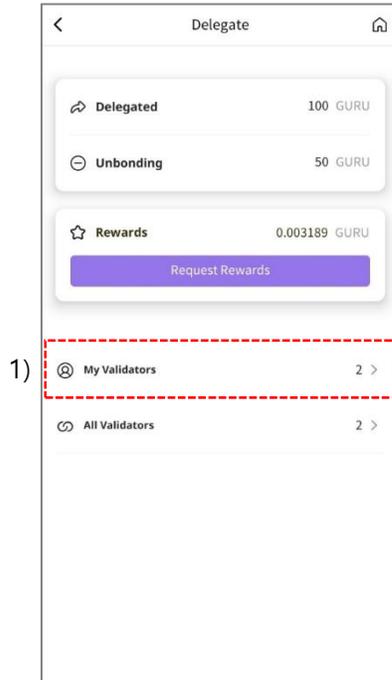
4) Select or enter the amount to be unbonded\* then click "Continue."

(\*The quantity unbonded cannot exceed the quantity delegated.)

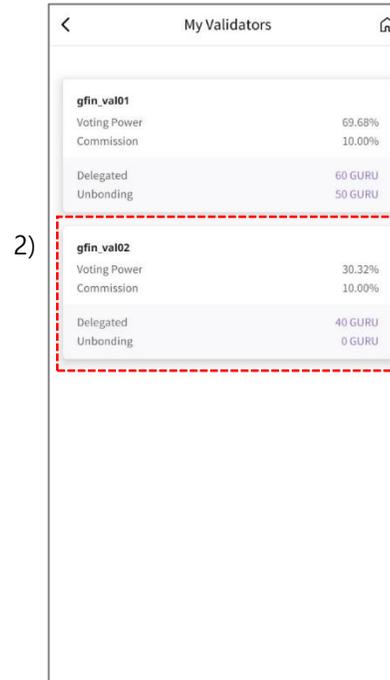


5) Click "Yes" to delegate or unbond again or "No" to go to the main page.

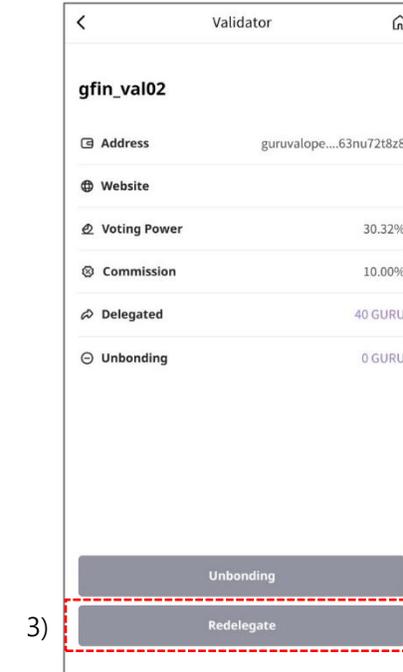
## 10.3) Redelegate



1) Click "My Validators."

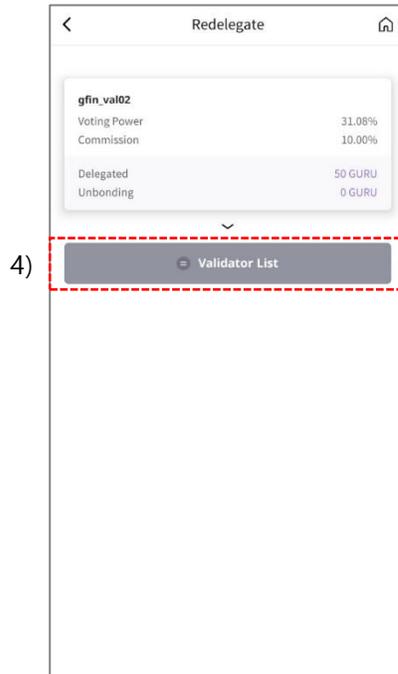


2) Choose a Validator to redelegate to.

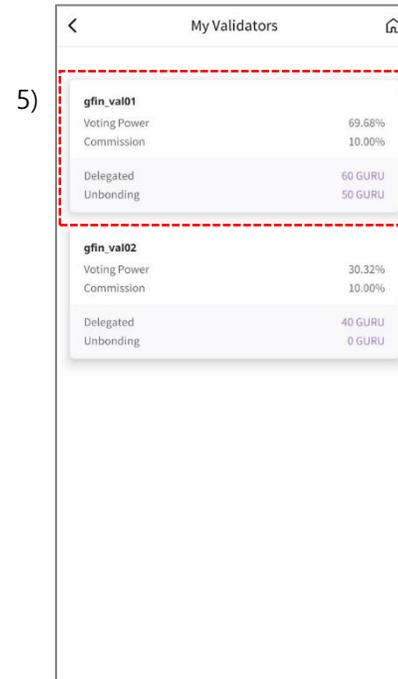


3) Click "Redelegate."

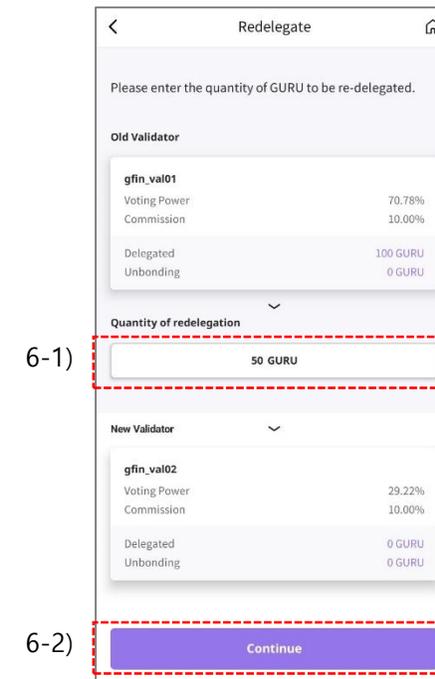
### 10.3) Redelegate



4) Click "Validator List" to view Validators that can be redelegated to.



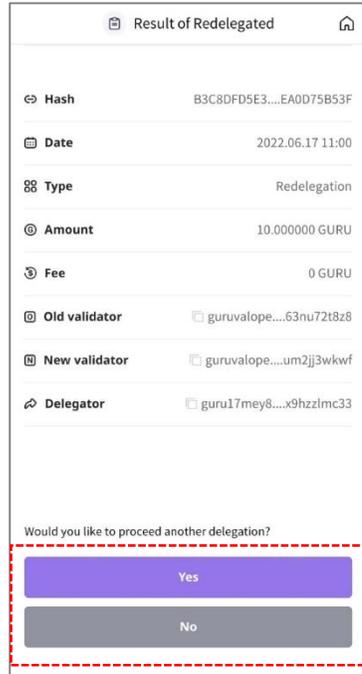
5) Select a Validator.



6-1) Enter the amount to redelegate from the old Validator to the new Validator.

6-2) Click "Continue."

### 10.3) Redelegate



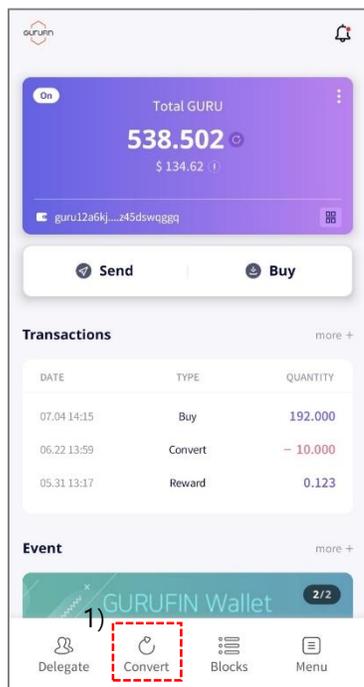
The screenshot shows a mobile application interface for a redelegation transaction. The title is "Result of Redelegated". The transaction details are as follows:

Hash	B3C8DFD5E3...EA0D75B53F
Date	2022.06.17 11:00
Type	Redelegation
Amount	10.000000 GURU
Fee	0 GURU
Old validator	guruvalope...63nu72t8z8
New validator	guruvalope...um2jj3wkwf
Delegator	guru17mey8...x9hzzlmc33

At the bottom, there is a confirmation prompt: "Would you like to proceed another delegation?". Below this prompt are two buttons: a purple "Yes" button and a grey "No" button. A red dashed box highlights the "Yes" and "No" buttons.

7)

7) Click "Yes" to delegate again or "No" to go to the main page.



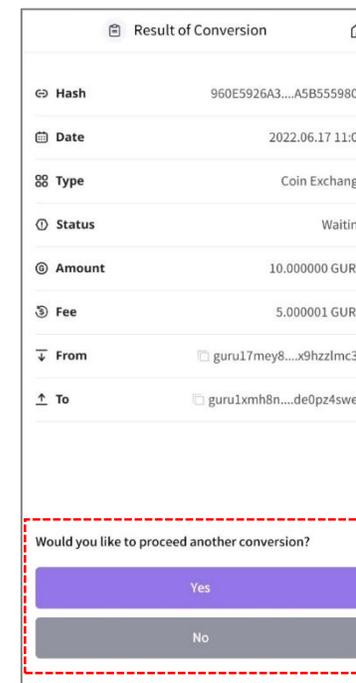
1) Press Convert.



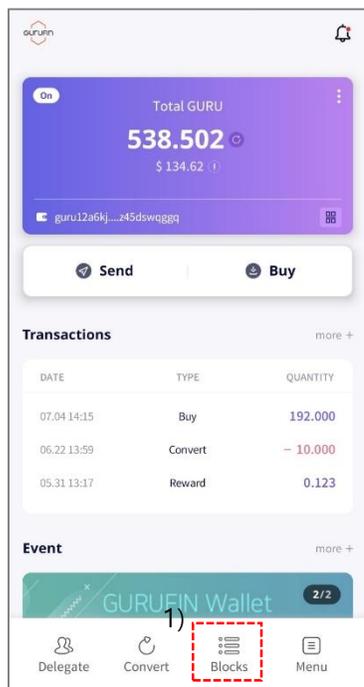
2-1) This shows the amount of GURU Coins the user has and the commission conversion.

2-2) Enter the amount of GURU Coins to convert to MU\*.  
 (\*MU is a stable coin pegged at a fixed value.)

2-3) Enter a wallet address for MU then click "Continue."

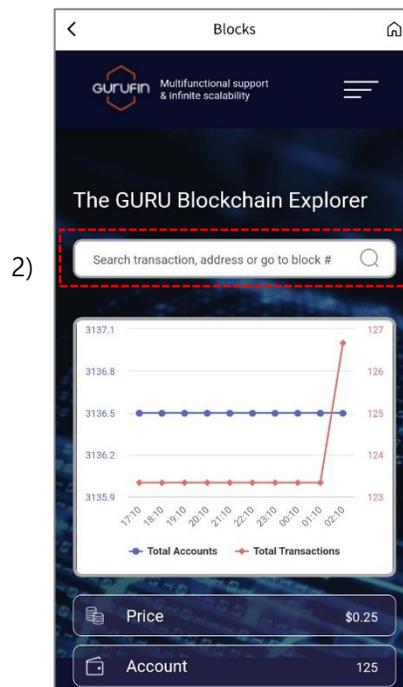


3) Click "Yes" to convert again or "No" to go to the main page.

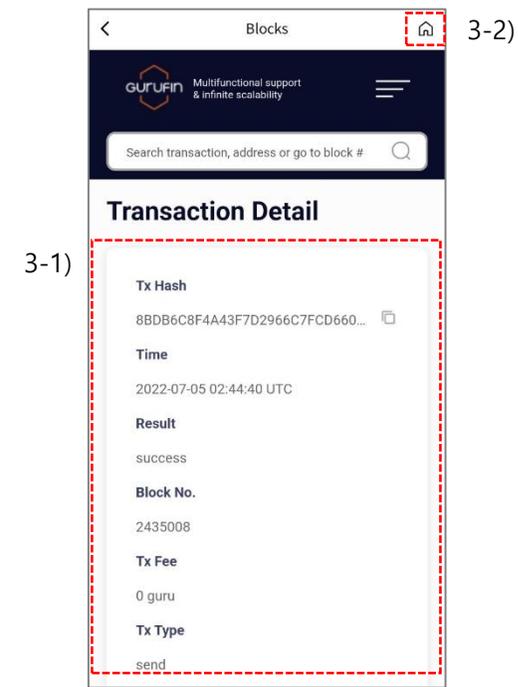


1) Press Blocks to view the GURUFIN Explorer\*.

(\*GURUFIN Explorer allows you to view blocks which have transaction information.)



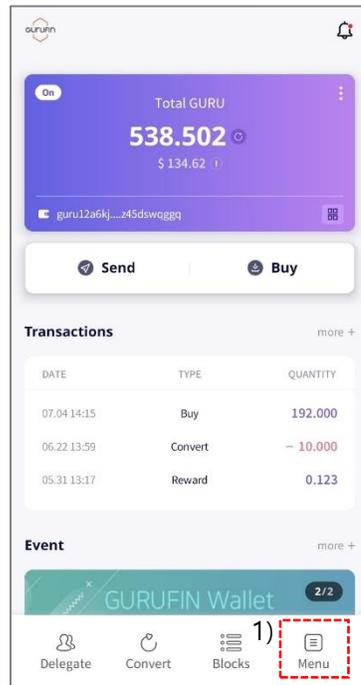
2-1) Enter transaction, address, block or hash #. Click on a transaction to view details.



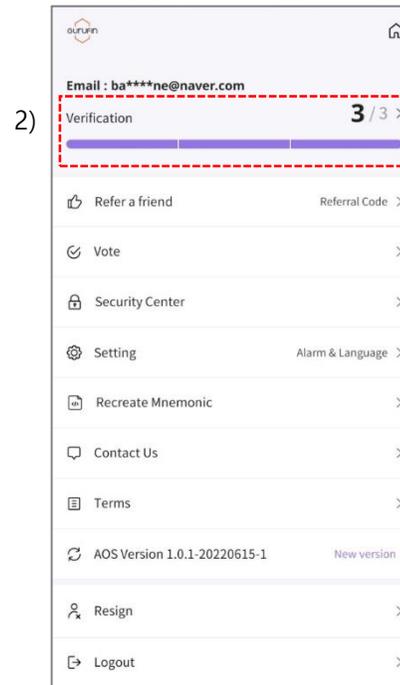
3-1) Check transaction details on the Transaction Details page.

3-2) Press the home icon to go to the main page.

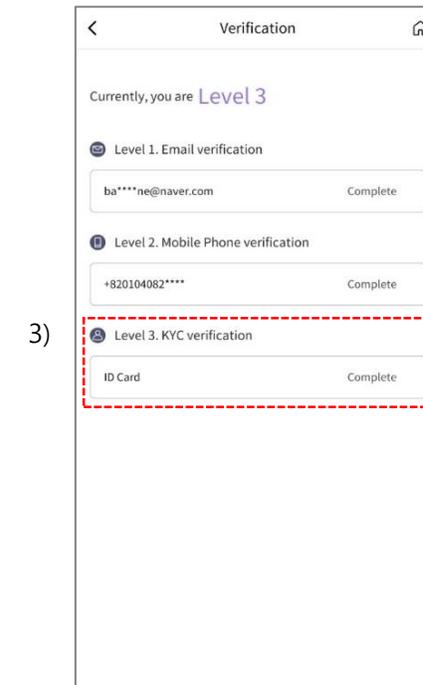
### 13.1) Check Verification Level



1) Press Menu for additional services and functions provided in GURUFIN Wallet.

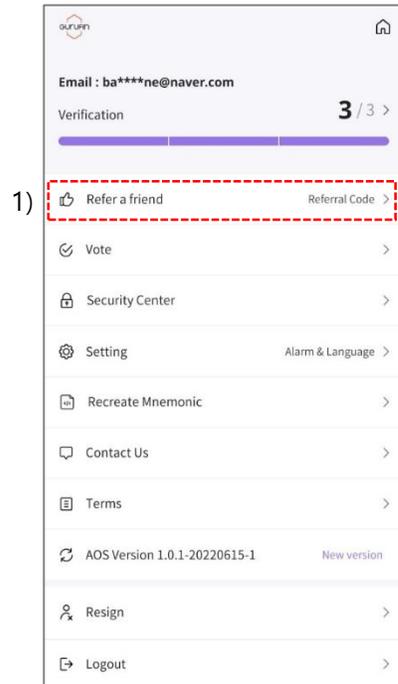


2) Check your verification level.



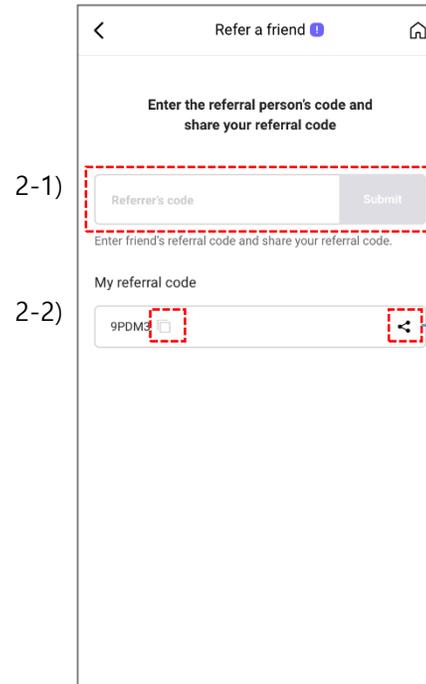
3) Check information registered for verification. View your verification status.

### 13.2) Referral Code



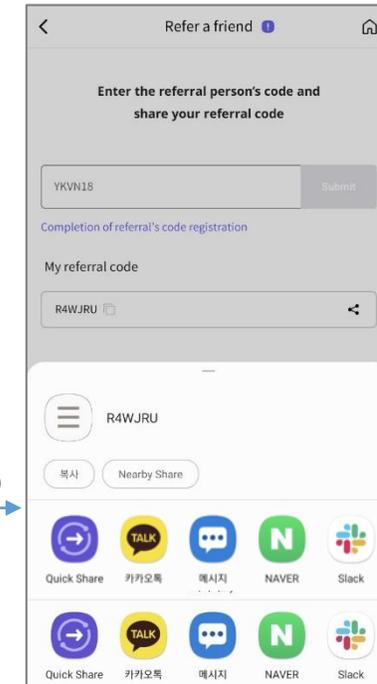
1) Refer GURUFIN Wallet with a Referral Code and get rewards.

(\*Receive Referral Rewards after the referred user has completed all 3 steps of the verification process then submitted your referral code.)



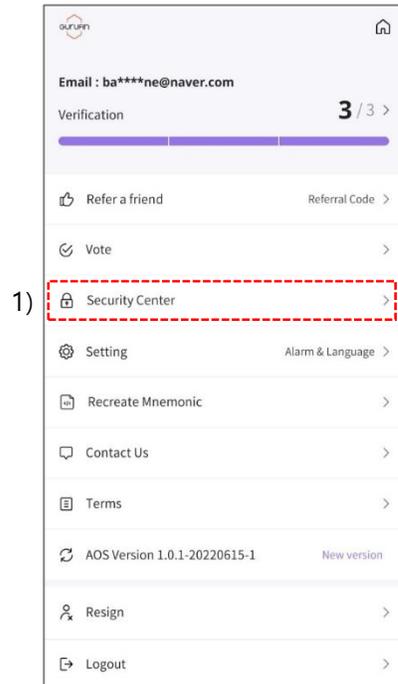
2-1) Enter the Referral Code you received then click "Submit."

2-2) Click the copy icon or share icon to send your referral code\*.

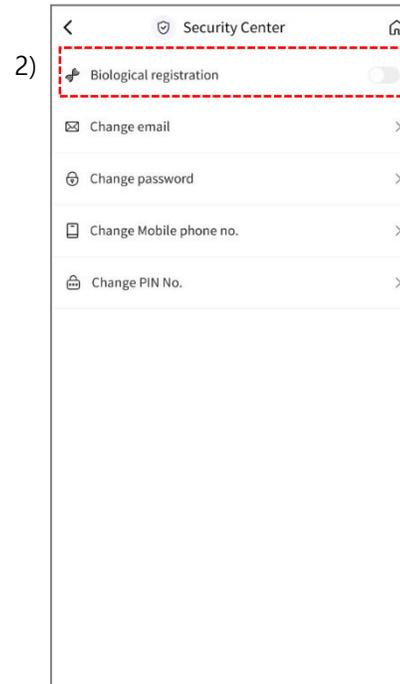


2-3) Clicking the share icon opens a drawer that shows possible sharing methods.

## 13.3.1) Security Center\_Biometric Login

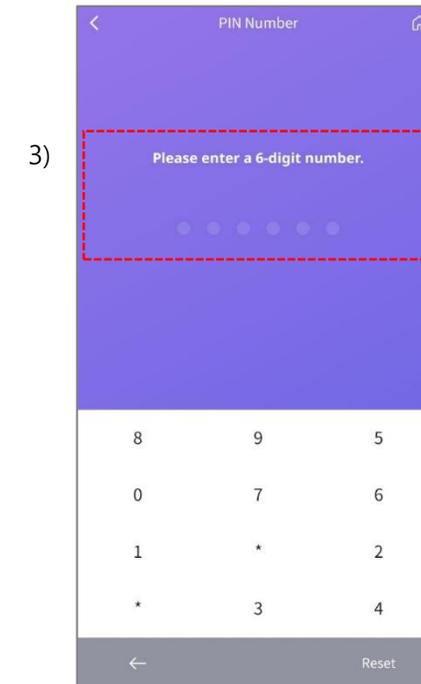


1) Click "Security Center."



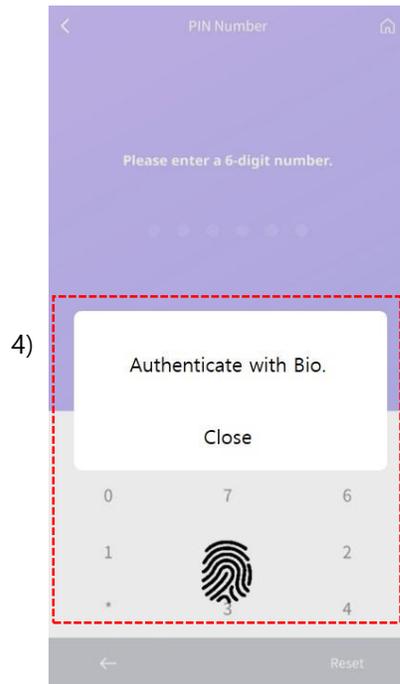
2) Press "Biometric Login"\* to replace PIN No. login.

(\*This function can only be used when registered and set on the user's verified cellphone.)



3) Enter your PIN No.

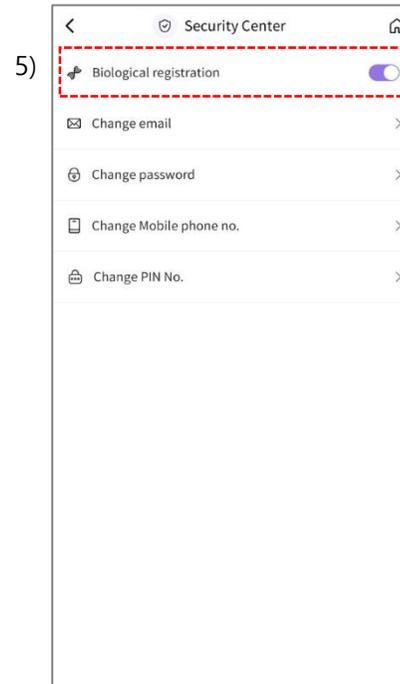
### 13.3.1) Security Center\_Biometric Login



4)

4) Choose a biometric login method.

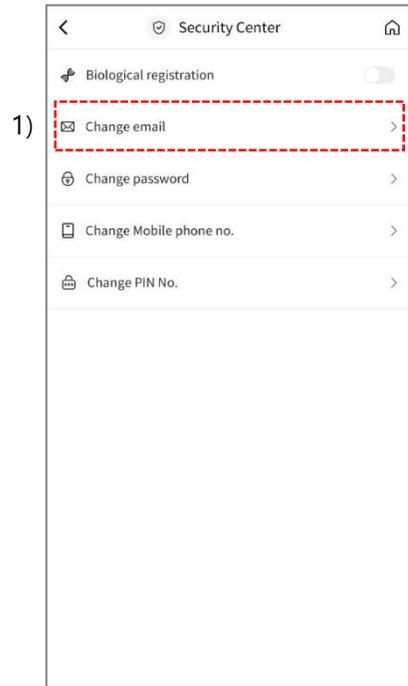
(\*Methods vary by device.)



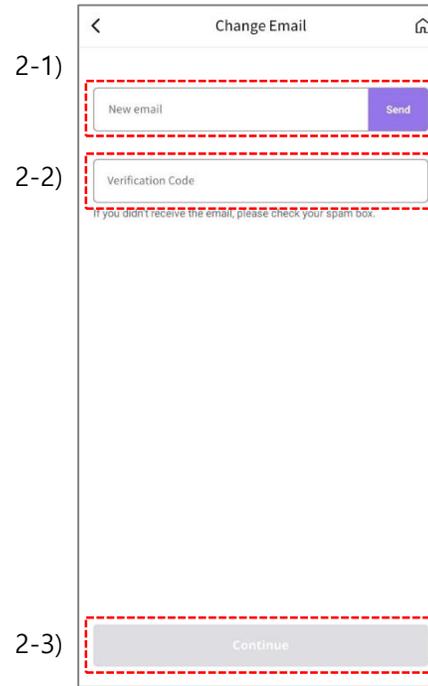
5)

5) Biometric Login is activated after completion.

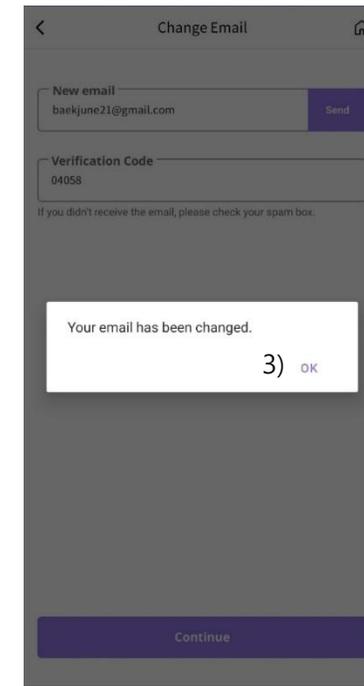
### 13.3.2) Security Center\_Change Email



1) Click "Change Email."  
(\*This function allows users to change their registered email.)

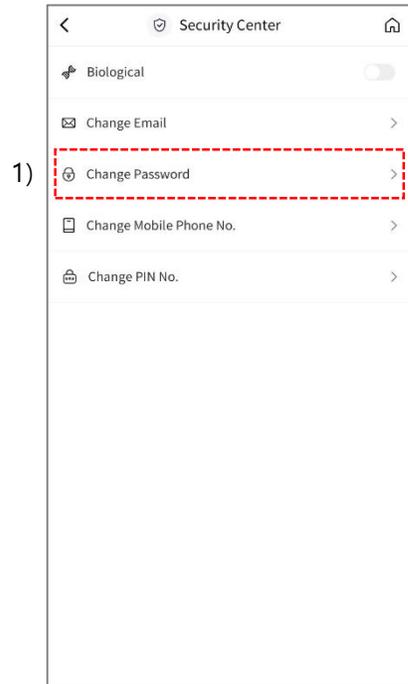


2-1) Input the new email and press "Send."  
2-2) Enter the verification code you received.  
(\*Check your email spam inbox if you did not receive the code.)  
2-3) Press "Continue" after entering the correct verification code.



3) A popup will alert you that your email has been successfully changed. Click "OK" to go back to the Security Center page.

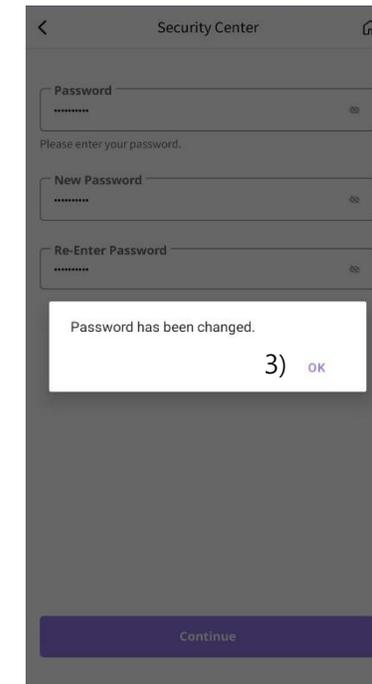
### 13.3.3) Security Center\_Change Password



1) Press "Change Password."

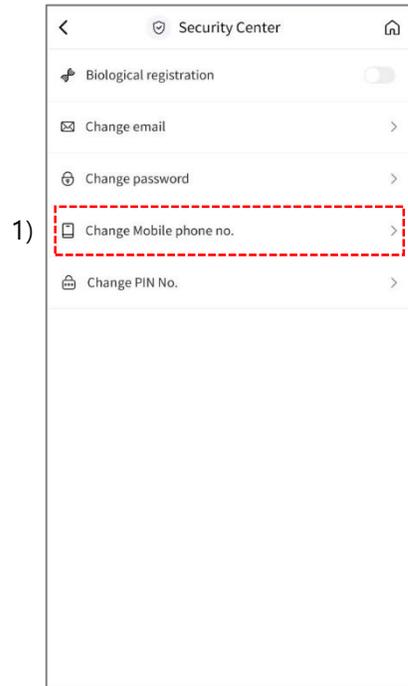


- 2-1) Enter your current password.
- 2-2) Enter and re-enter your new password.
- 2-3) Click "Continue" after all steps are successful.



3) A popup will alert you that your password has been successfully changed. Click "OK" to go back to the Security Center page.

### 13.3.4) Security Center\_Change Cellphone No.



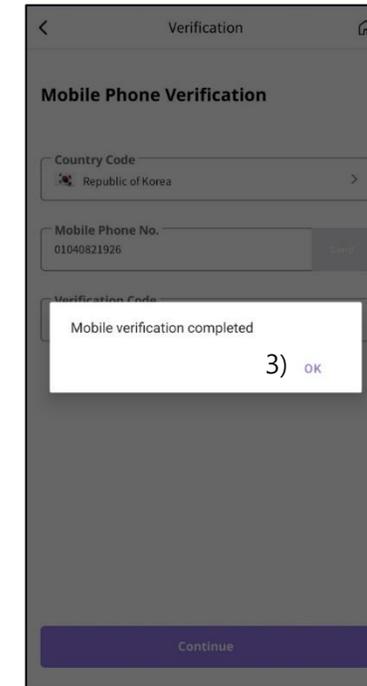
1) Click "Change Cellphone No."



2-1) Choose a "Country Code," enter a cellphone number then click "Send."

2-2) Enter the verification code.

2-3) Click "Continue."

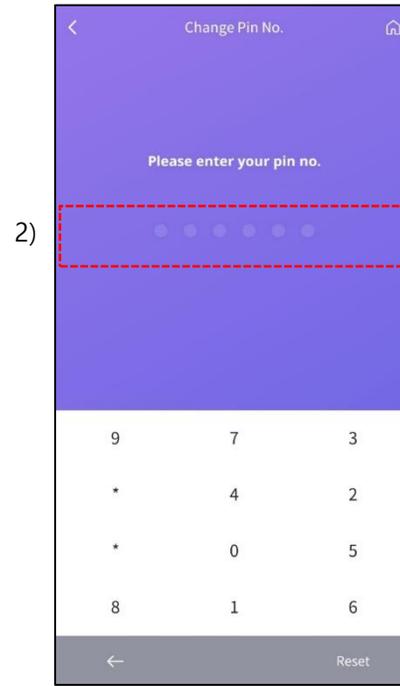


3) A popup will alert you that your cellphone number has been successfully changed. Click "OK" to go back to the Security Center page.

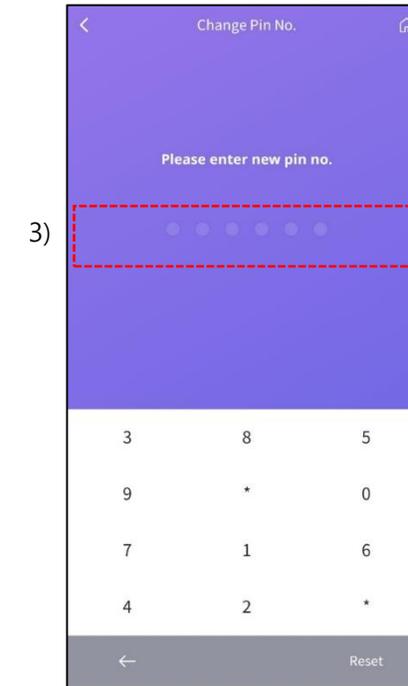
### 13.3.5) Security Center\_Change PIN No.



1) Press "Change PIN No."

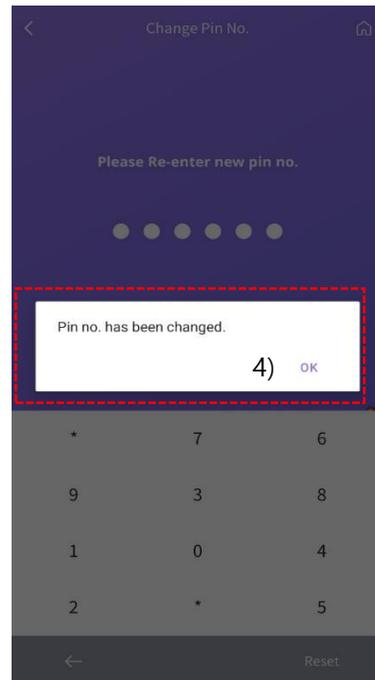


2) Enter your current PIN No.



3) Enter then re-enter your new PIN No.

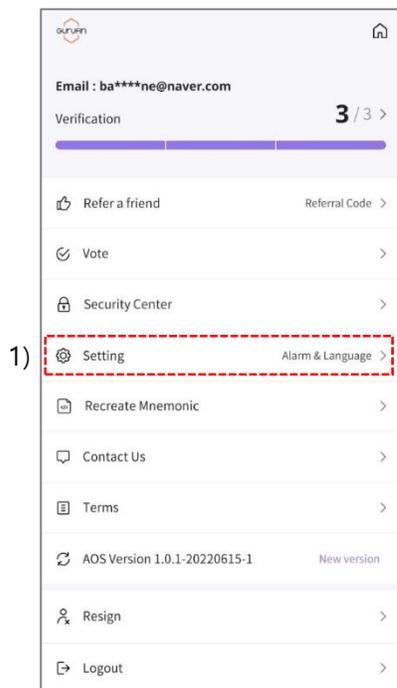
### 13.3.5) Security Center\_Change PIN No.



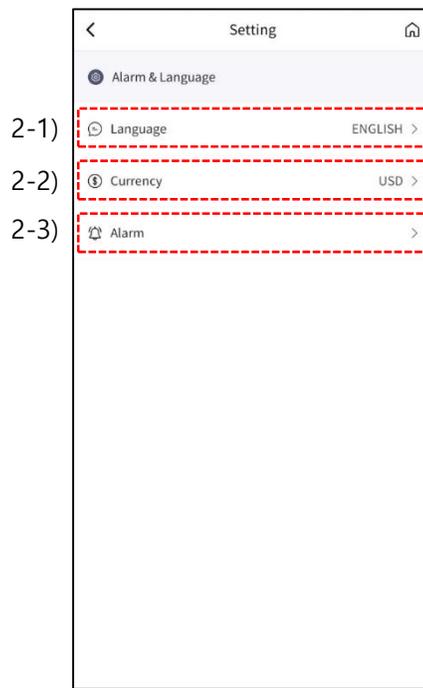
4) A popup will alert you that your PIN No. has been successfully changed.

Click "OK" to go back to the Security Center page.

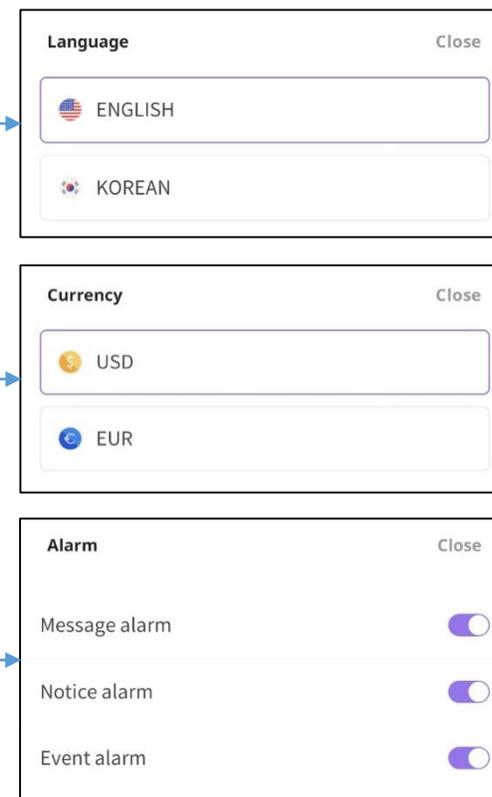
### 13.4) Setting



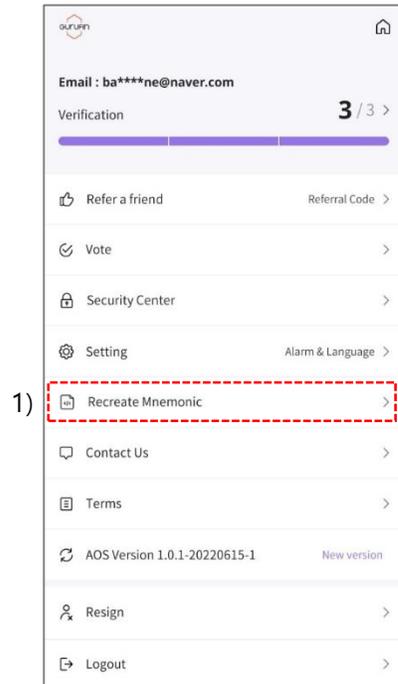
1) Press Setting.



2-1) Click "Language" to change the language of the wallet.  
2-2) Click "Currency" to change the currency of the wallet.  
2-3) Click Notifications to activate and/or inactive specific notifications.



### 13.5) Recreate Mnemonic

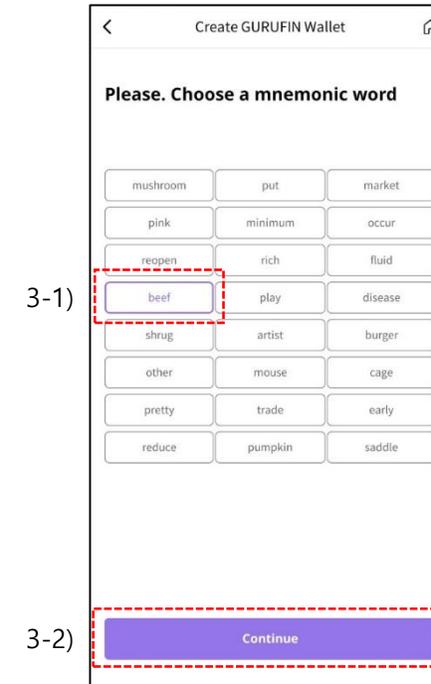


1) Press "Recreate Mnemonic."

(\*CAUTION: All assets in your GURUFIN Wallet will disappear when recreating a mnemonic.)



2) Check "Agree" then click "Continue."

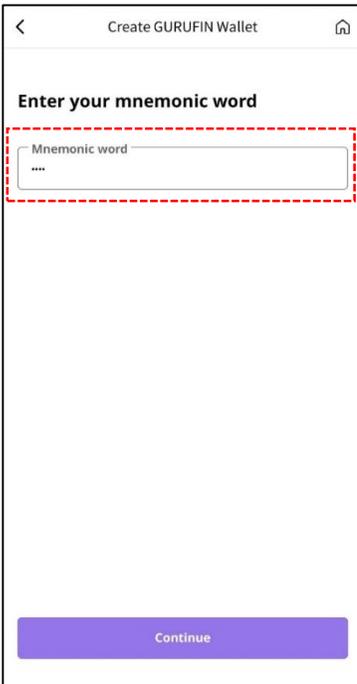


3-1) Choose one of the 24 mnemonics then click "Continue."

(\*Memorize your mnemonic word to access GURUFIN Wallet services.)

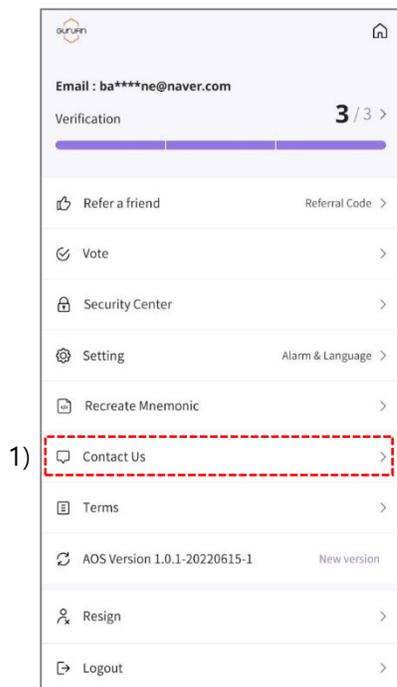
### 13.5) Recreate Mnemonic

4)



4) Enter your new mnemonic then click "Continue" to go to the main page. A new GURUFIN Wallet address will be issued.

### 13.6) Contact Us



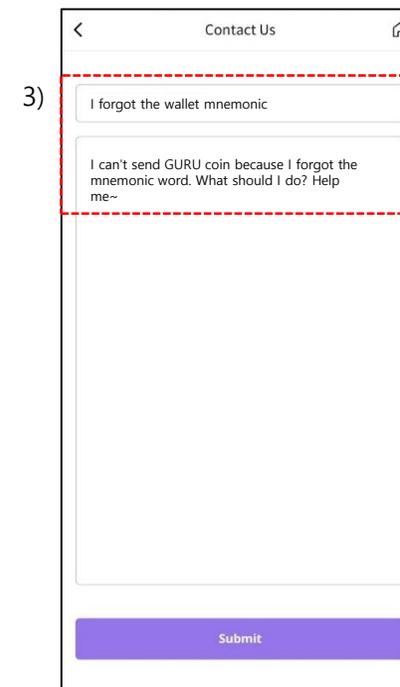
1)

1) Press "Contact Us" to inquire about GURUFIN Wallet services.



2)

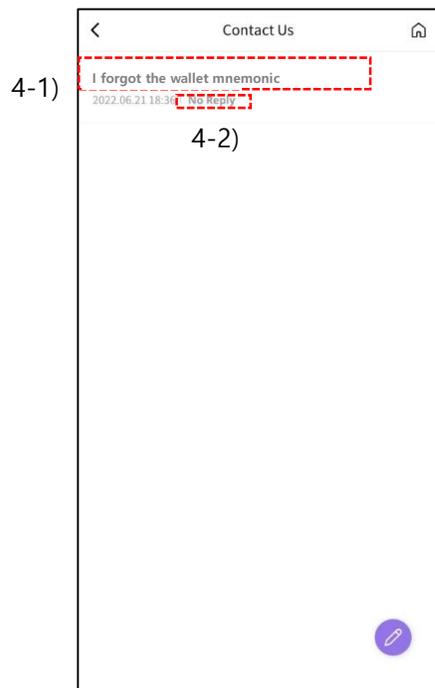
2) Press the pen icon to write your inquiry.



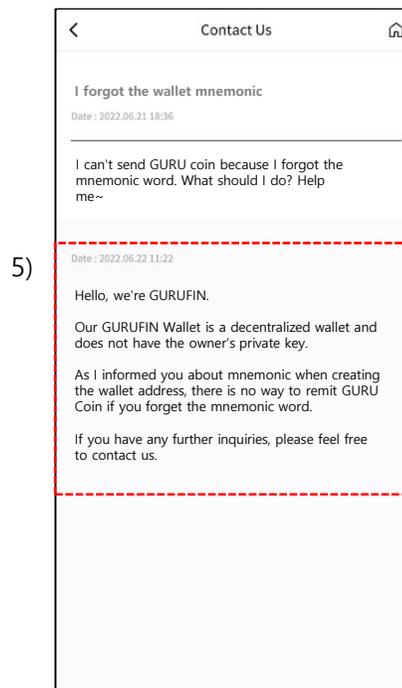
3)

3) Enter the subject and inquiry then click "Submit."

## 13.6) Contact Us

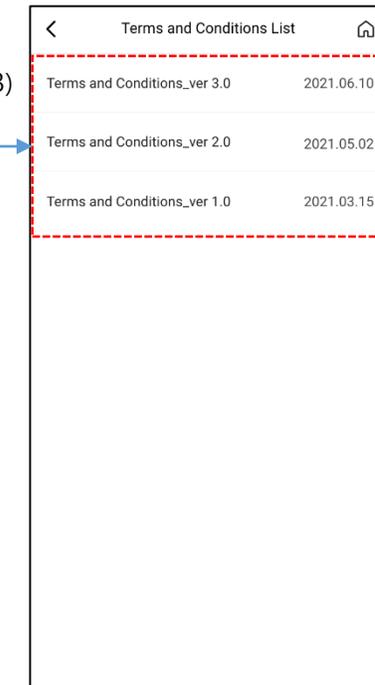
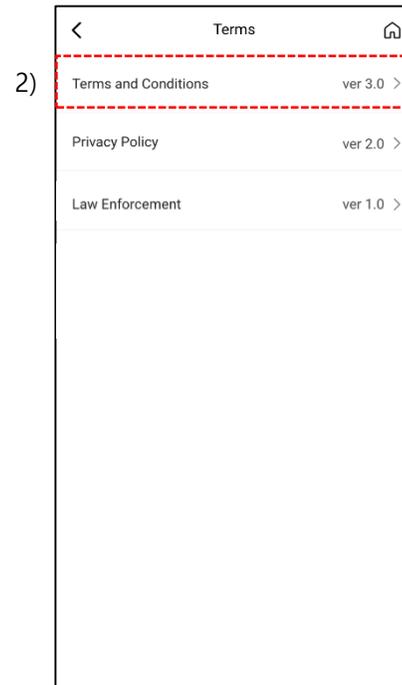
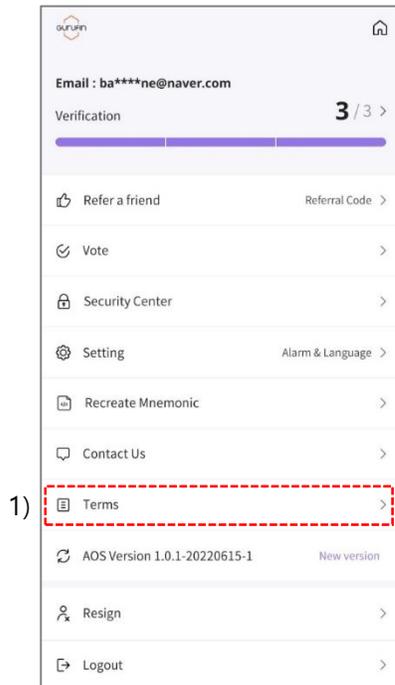


- 4-1) Check your inquiries in the "Contact Us" list.
- 4-2) Check the inquiry status. "No Reply" means the operations team has not responded. "Reply" means there is a response to your inquiry.

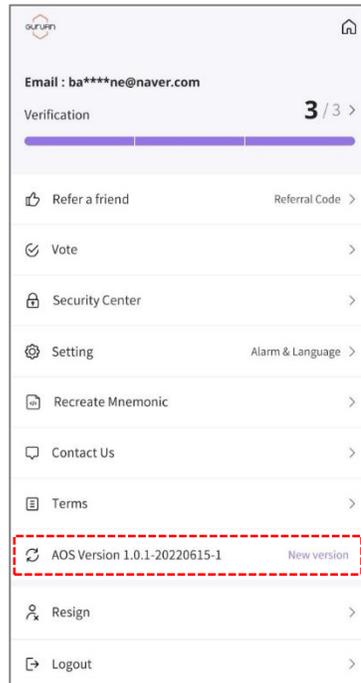


- 5) The response can be found under your inquiry.

### 13.7) Terms and Conditions



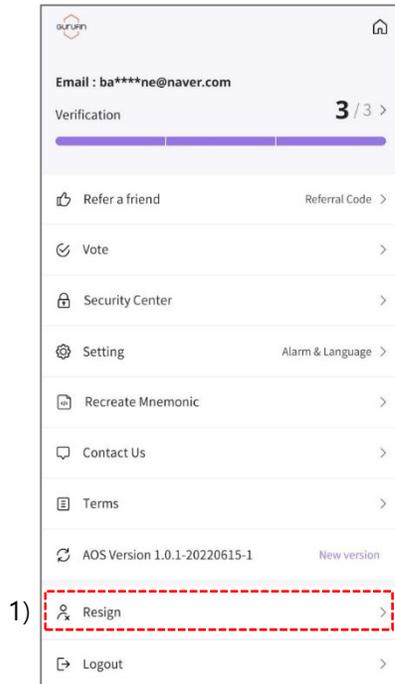
### 13.8) App Version



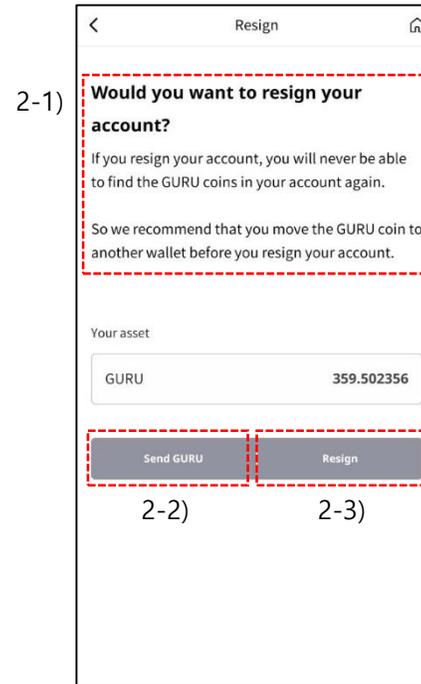
1)

1) Check your version of the GURUFIN Wallet app. Update the app to the latest version for updated services if the status is not "New Version."

### 13.9) Deactivate



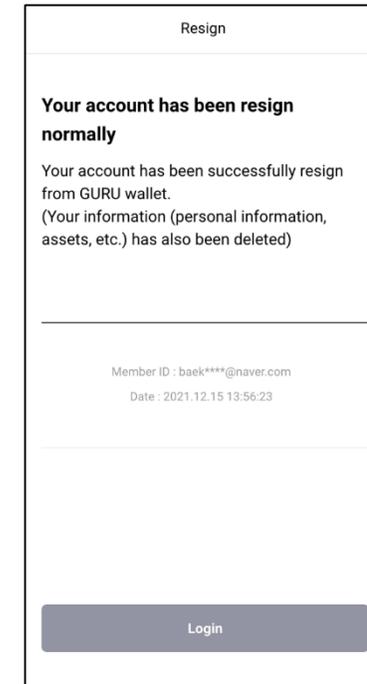
1) Press Deactivate.



2-1) Read the precautions.

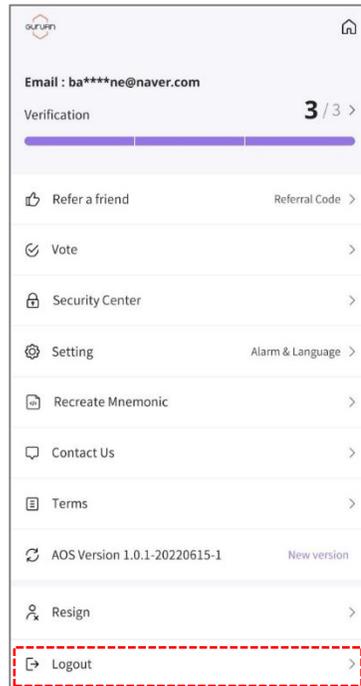
2-2) Click "Send GURU" to move any remaining GURU Coins in your wallet to a different and active wallet.

2-3) Click "Deactivate" and enter your PIN No.

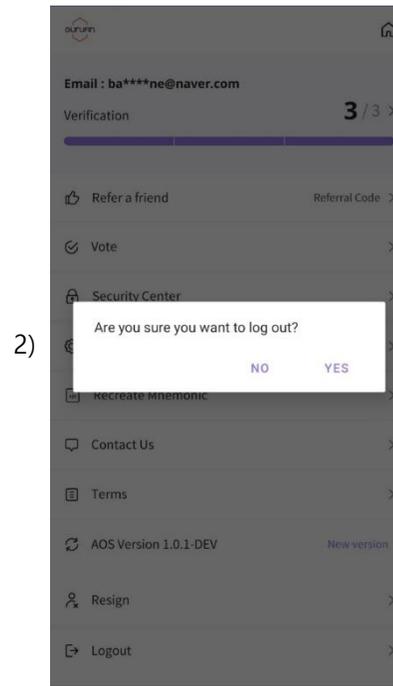


3) You can check your resigned email account and date.

### 13.10) Logout



1) Press Logout.



2) A popup will ask "Do you want to log out?"  
Click "YES" to log out and be redirected to the login page.  
Click "NO" to close the popup and stay logged in.

