

1. Getting Started

• **How do I create a Cepheus Pay account?** (*create account, sign up, register, open account, onboarding, new user, registration process*)

Click here and choose “Create account.”

• **What documents do I need to sign up?** (*required documents, KYC, verification, proof of identity, proof of address, ID check, compliance documents*)

For individuals: Passport or national ID, proof of address (utility bill or bank statement).

For businesses: Certificate of incorporation, and director IDs.

• **Can I use Cepheus Pay as an individual or only as a business?** (*individual account, business account, personal use, company use, eligibility*)

Cepheus Pay account is available for both individuals and businesses.

• **How long does it take to activate my account?** (*account activation time, verification duration, approval process, account review*)

Account activation is typically completed within 24 hours and may take as little as 1 hour in some cases.

However, for corporate accounts or where additional due diligence is required, the process may take up to 5 business days.

• **Is there a minimum deposit required to open an account?** (*minimum deposit, account balance, funding requirements, starting amount*)

No, there’s no minimum deposit required to get started. You can begin using your account as soon as it’s verified.

• **Can I open multiple accounts under the same name or company?** (*multiple accounts, duplicate accounts, same user, same company, multi-account policy*)

Each individual or company can only hold one active account. If you need to manage multiple wallets or currencies, you can do so within one account.

• **Is there a mobile app for Cepheus Pay (iPhone, iOS, Android, Samsung)?** (*mobile app, smartphone access, iOS app, Android app, Cepheus Pay app, download app*)

Yes, a mobile app is available; however, it’s currently undergoing improvements and may not function as expected. For the best experience, we recommend using the web or desktop version at this time.

• **Which countries are prohibited?** (*prohibited countries, restricted regions, blocked locations, compliance restrictions, banned list*)

The list of prohibited countries includes Afghanistan, North Korea, Armenia, the Russian Federation, Belarus, Somalia, the Gaza Strip, Syria, Iran, Venezuela, Lebanon, the West Bank, Libya, Yemen, and Myanmar, and is subject to updates. Clients cannot send money to or receive money from these countries.

• **Can I change the language of the platform?** (*language settings, interface language, translation, localization*)

Currently, the Cepheus Pay platform is available in English only. However, our Customer Support team speaks multiple languages, and clients are welcome to contact us in their preferred language. We will do our best to respond accordingly. You can reach Customer Support at support@cepheus-pay.com

- **What are the benefits of using Cepheus Pay over a traditional bank?** (*advantages, benefits, fintech vs bank, faster onboarding, multi-currency wallet, low fees, competitive FX rates*)
Cepheus Pay offers faster onboarding, multi-currency wallets, competitive FX rates, low transfer fees and more.

- **What businesses are excluded from sign-up eligibility?** (*restricted businesses, prohibited industries, banned activities, KYC restrictions, compliance policy*)

The list of prohibited business activities includes adult entertainment, arms trade, defense-related business (including military and police deals), betting, banking, clergy and religious organizations, charities and donations, counterfeit or unauthorized goods, drug paraphernalia, escort services, credit companies, forex, get-rich-quick schemes, items promoting hate, violence, racial intolerance, or financial exploitation of a crime, illegal drugs or the illegal sale of prescription drugs, illegal supplements or nutraceuticals, gambling, lottery, manufacturing of weapons and ammunition, manufacture of military fighting vehicles, the marijuana industry and other recreational drug industries, money transfer, narcotics and related accessories, non-fiat currency (including open-loop virtual currency), payday loan companies, pyramid schemes, PSP, production or trade in radioactive or nuclear material, shell banks, synthetic stimulants, trade in wildlife or wildlife products regulated under CITES, unlawful internet gambling, unlicensed financial institutions where licensing is required, voucher and wallet processing, and any other category or payor that Cepheus Payment Corp. may prohibit at its sole discretion.

- **Can I open multiple business accounts under one sign-in?** (*multiple business accounts, one login, company accounts, separate businesses*)

Currently, each Cepheus Pay account is linked to a single business entity. If you manage multiple businesses, you will need to create separate accounts for each legal entity using unique email addresses.

- **Is Cepheus Pay a licensed bank or e-money provider?** (*license, regulation, e-money institution, bank status, funds protection, safeguarded accounts*)

Cepheus Pay is a regulated e-money provider, not a traditional bank. This means we are licensed to issue electronic money and provide payment services under relevant financial regulations. All client funds are held in safeguarded accounts with licensed banking partners in accordance with regulatory requirements. This ensures your funds are kept separate from company funds and remain protected at all times. See our license here - <https://cepheus-pay.ca/license>

- **Can I use Cepheus Pay if I'm not based in the EU or UK?** (*non-EU users, international clients, country eligibility, regional availability*)

Yes, Cepheus Pay serves clients in multiple regions.

- **Can I open a joint account?** (*shared ownership, multiple users, co-account*)

Currently, joint accounts are not supported. Each account must be opened by an individual or a registered business entity.

2. Identity Verification (KYC & KYB)

- **Why do I need to verify my identity or company?** (*identity verification, KYC, KYB, AML compliance, proof of identity, regulatory requirements*)

To comply with international AML (Anti-Money Laundering) and KYC (Know Your Customer) regulations.

- **How do I upload documents for verification?** (*upload documents, KYC process, identity verification, document submission, compliance portal, account*)

Once you sign up, you'll be guided through the verification steps in your dashboard. You can upload the required documents directly via the secure upload section under your profile or company settings.

• **What file formats and types of documents are accepted?** (*file formats, document upload, KYC documents, PDF, JPEG, PNG*)

We accept JPEG, PNG, and PDF formats.

• **My verification failed - what should I do?** (*verification failed, rejected documents, KYC error, resubmit documents, account verification issue*)

Check if the documents are clear, valid, and not expired. You can re-upload corrected versions via the dashboard. If issues persist, contact support for clarification - support@cepheus-pay.com

• **How long does the verification process take?** (*verification time, KYC duration, account approval, compliance check*)

Account activation is typically completed within 24 hours and may take as little as 1 hour in some cases. However, for corporate accounts or where additional due diligence is required, the process may take up to 5 business days.

• **Can I update my personal or company details after verification?** (*update information, change details, account data, edit profile*)

Yes, you can request changes by contacting support.

• **What happens if I don't complete the verification process?** (*incomplete verification, KYC not finished, restricted account, limited access*)

Your account will remain restricted.

• **Why do you need my proof of address?** (*proof of address, KYC requirement, AML compliance, verification*)

Regulations require us to confirm both your identity and residence to ensure compliance with AML and KYC standards. This helps protect your account from misuse and fraud.

• **Can I use a digital document (like a mobile bill PDF) as proof of address?** (*digital documents, accepted files, proof of address formats, PDF bill*)

Yes, digital statements are accepted if they show your full name, address, and date (issued within the last 3 months).

• **Can I verify my account faster?** (*priority verification, fast KYC, express onboarding, verification time, pending, registration, status*)

Standard verification is usually completed within 24 hours. Business or complex cases may take longer.

3. Payments & Transfers

• **How do I send a payment?** (*send payment, make transfer, outgoing, send money, payment process*)

Log in to your dashboard, go to the "Send" section, choose the currency, input recipient details, and confirm the amount.

• **Can I schedule or automate recurring payments?** (*recurring payments, automated payments, scheduled transfers, future payments*)

No, scheduling or automating recurring payments is not currently supported. We're working on introducing this feature in the future, but for now, all payments must be initiated manually through the dashboard.

• **What currencies can I hold, send, or receive?** *(supported currencies, payment currencies, multi-currency accounts, EUR, GBP, USD, AED, CHF)*

We support major fiat currencies including EUR, GBP, USD, AED, and CHF.

EUR, GBP, USD, AED: You can hold, send, and receive funds.

CHF: You can hold and send CHF, including internal transfers or external payments by converting from another supported currency. However, incoming external CHF payments are not supported.

• **Do you support crypto transfers?** *(crypto payments, cryptocurrency, Bitcoin, crypto support, blockchain transfers)*

While we currently focus on regulated fiat currency payments to ensure compliance and stability, we're actively exploring the possibility of adding crypto support in the future based on user demand and regulatory developments.

• **What's the estimated time for my payment to arrive?** *(payment time, processing speed, transfer duration, transaction time)*

Domestic payments usually take a few minutes to a few hours. International SWIFT transfers can take 1–3 business days, depending on the receiving bank and currency.

• **Why was my payment delayed or rejected?** *(payment failed, delay, transaction issue, rejected transfer, error)*

This can happen due to incorrect recipient details, compliance checks, insufficient balance, or bank holidays.

• **Can I cancel or edit a payment after it's sent?** *(cancel payment, reverse transaction, refund, edit transfer)*

Once processed, payments cannot be canceled.

• **Can I add or save recipient accounts for future use?** *(save recipient, add payee, stored beneficiary, repeat payment)*

This functionality is being developed and will be added soon. Instead, you can repeat an outgoing transaction from the "History" tab by pressing ":" next to the transaction.

• **What details should I include in the payment description?** *(payment reference, transaction details, transfer description, compliance details)*

To avoid delays or compliance reviews, please ensure your payment description includes all necessary information - such as the purpose of the transfer, currency, recipient name, phone number, payment service details, and invoice or contract references where applicable. If the sender and recipient currencies differ, it's especially important to specify both currencies to ensure the correct processing. In such cases, the transaction amount will be adjusted based on the current exchange rate - higher or lower - at the time of processing.

• **Can I send payments to high-risk or sanctioned countries?** *(high-risk countries, compliance, restricted transfers, sanctions)*

Yes, in some cases you may be able to send payments to high-risk jurisdictions, but these transfers are subject to enhanced due diligence. Additional documents or supporting information may be required, and processing times may take longer due to compliance reviews.

4. Receiving Funds

• **How do I receive payments into my Cepheus Pay account?** *(receive payments, incoming transfer, bank details, IBAN)*

Each account is assigned unique bank details, share these with the sender.

- **Do I need to share an IBAN?** (*IBAN, account number, payment details, bank transfer*)

For bank transfers, use your IBAN/SWIFT.

- **Can I receive payments from any country?** (*international payments, global transfers, receiving funds worldwide, country restrictions*)

Yes, but some high-risk countries may be restricted due to compliance regulations.

- **Can I receive funds from payment platforms?** (*payment platforms, integrations, external transfers, marketplaces*)

Yes, as long as the transfer is sent to your assigned Cepheus Pay IBAN or account number.

- **How will I be notified when I receive/send a payment?** (*notifications, payment alerts, email updates*)

You will receive an email notification when a payment is sent or received.

- **Can I receive funds from online platforms (like PayPal or freelance marketplaces)?** (*receive from PayPal, marketplace transfers, freelance payments, incoming funds*)

Yes, as long as the platform supports external bank transfers to IBAN or SWIFT accounts in your name.

- **What are SWIFT and SEPA transfers?** (*SWIFT payments, SEPA transfers, international bank transfers, EUR transfers*)

Transfers can be made using SWIFT or SEPA, depending on the currency and destination. SWIFT is an international payment network used for global bank transfers, while SEPA (Single Euro Payments Area) is a system designed for fast and low-cost EUR transfers within Europe.

- **My transaction is pending - when will it be approved?** (*pending transaction, processing time, payment status, compliance review, transfer delay*)

Most transactions are processed within a few minutes. However, if your transfer is marked as “pending,” it may be under review due to bank processing times. Once verified, the transaction will be approved automatically. You’ll receive an email as soon as it’s completed.

5. Fees, Limits & Exchange Rates

- **What are the standard fees for sending or receiving funds?** (*standard fees, incoming payments, outgoing transfers, commission*)

The following are the standard transaction fees for sending or receiving funds, depending on the currency used:

EUR / GBP: 0.2% (minimum 3.9)

AED: 0.22% (minimum \$9.2)

USD: 0.22% (minimum \$50)

Exact fees may vary depending on the payment method and currency used for the transaction.

- **What is the minimum amount I can convert?** (*minimum conversion amount, currency exchange limit, smallest exchange, FX conversion, forex minimum, exchange threshold*)

The minimum currency conversion amount is **50 in the selected currency** (e.g., 50 EUR or 50 GBP)

- **How are exchange rates calculated?** (*FX rate, conversion, currency exchange, mid-market rate, foreign exchange*)

We use mid-market rates with a 0.5% fee, which is displayed transparently before confirming the transaction.

• **Are there daily, weekly, or monthly limits?** (*transaction limits, payment limits, compliance checks, account restrictions*)

Currently, there are no fixed limits for most users. However, large or unusual transactions may be subject to review.

• **Is there a minimum transaction amount?** (*minimum transaction, payment size, small payments*)

Yes, the minimum transaction amount is typically 1 EUR or GBP + the fee.

• **Is there a maximum transaction amount?** (*maximum transaction, payment size, small payments*)

Typically, there's no fixed maximum transaction amount. However, larger transfers may be subject to additional verification or documentation requirements in line with compliance and security regulations.

• **Are there any hidden or extra fees?** (*hidden fees, transparent pricing, extra charges, cost breakdown*)

No, all fees are shown upfront before you confirm your transaction. We do not charge any additional or unexpected costs.

• **Do you charge for currency conversion or internal transfers?** (*FX fee, internal transfers, conversion charge, same-currency payments*)

Internal transfers between Cepheus Pay users in the same currency are free. Currency conversions carry a transparent 0.5% FX fee.

• **Are there fees for account inactivity or closure?** (*inactivity fee, closure fee, dormant account, account maintenance*)

No, Cepheus Pay does not charge inactivity or closure fees.

• **Why is the final received amount sometimes lower than expected?** (*intermediary fees, bank charges, receiving bank deduction, payment shortfall*)

Some intermediary or recipient banks may deduct handling fees. These are outside Cepheus Pay's control.

6. Cards & Virtual Wallets

• **When will cards become available?** (*cards, launch date, pilot program, debit card, virtual card*)

Cards are now available. To order a card, you first need to have an active account and log in to your account page on the our platform. Once logged in, you can order a card directly from your dashboard, choosing between virtual and physical cards, and complete the process in just a few clicks

• **Can I get a physical or virtual card?** (*physical card, virtual card, debit card, wallet link*)

Yes, you can get both.

• **Will the card be linked to my main wallet?** (*linked wallet, main account, card connection*)

Please note that your personal account and your virtual card are two separate accounts. To ensure safety and reduce any risk, only the amount you choose to transfer from your personal account will be available on your virtual card. This way, you stay in full control of how much balance is exposed on the card.

• **Can I disable my card if it's lost or stolen?** (*lost card, stolen card, block card, freeze card*)

Yes, you can cancel your card by contacting support.

• **How do I top up my wallet or card?** (*top up, add funds, deposit, bank transfer, open banking*)

You can top up via two options:

1. Send money from your external IBAN to your Cepheus Pay IBAN.
2. Go to the “Topup” tab, select country, select currency, fill the amount and follow the next steps.

• **What are the spending and withdrawal limits?** (*card limits, spending cap, ATM withdrawal, daily limit*)

Card spending and withdrawal limits are individual to each client. Please contact support for details.

• **What payment methods can I use to fund my account?** (*funding methods, deposit options, top-up, add funds*)

You can fund your Cepheus Pay account via bank transfer or card payment (where available). Also, you can go to the “Topup” tab, select country, select currency, fill the amount and follow the next steps.

• **What happens if I send money to the wrong account?** (*wrong recipient, payment recall, transfer error, refund request*)

Once a transfer is processed, it cannot be reversed automatically. However, our team will contact the recipient’s bank to attempt a recall. Refunds depend on the recipient bank’s cooperation.

• **Can I make instant payments?** (*instant transfers, same-day payment, real-time transaction, faster payments*)

Yes, many domestic transfers and same-network Cepheus Pay payments are processed instantly, in some cases it may take up to 24 hours. Cross-border or SWIFT payments may take 1–3 business days.

• **What happens if the recipient doesn’t receive the funds?** (*missing payment, transfer not received, transaction tracking, trace payment*)

Check that recipient details are correct and allow up to 3 business days. If the payment still hasn’t arrived, contact support with the transaction reference so we can trace it.

• **Can I send payments on weekends or holidays?** (*weekend payments, holiday processing, payment delays, bank holidays*)

Yes, but processing depends on currency and network. Some payments may be queued for the next business day if banks are closed.

• **Will I be able to use the Cepheus Pay card abroad?** (*international card use, travel spending, FX conversion, global card*)

Yes, both virtual and physical cards will support international spending. Transactions are automatically converted at competitive FX rates.

• **Can I add my card to Apple Pay or Google Pay?** (*mobile wallet, Apple Pay, Google Pay, digital payments*)

Integration with Apple Pay and Google Pay is currently in development. We’re working hard to make this feature available and expect it to be ready before or around the end of the year.

• **Are there any card delivery fees?** (*card shipping, delivery cost, courier fee, physical card*)

Virtual cards are issued instantly and, at present, there are no fees. Physical cards are currently provided for 15 EUR + applicable tax costs, which will be charged from your Cepheus account.

• **How can I access the full details of my virtual card?** (*virtual card details, card requisites, send PIN, view full card info, retrieve card data*)

To view the missing details of your virtual card, simply click “Send PIN” in your dashboard. You’ll receive the full card details securely via SMS.

• **Is there a limit to how many cards I can create?** (*card limits, multiple cards, personal use only, card*)

sharing restrictions, account consequences, pilot phase, future limits)

Yes. Each customer can create up to 5 active cards. Please note that every card is strictly for your personal use - sharing or transferring your card to other individuals is not allowed and may result in account restrictions or other consequences under our terms. As the product evolves, these limits may be adjusted in the future.

• **How will my Cepheus Pay physical card be delivered?** *(physical card delivery, shipping, tracking, secure delivery)*

You can choose between two delivery options:

1. By Post – Free of charge. Estimated delivery time: 2–3 weeks.

2. By Courier (DHL) – 15 EUR + applicable tax costs. Estimated delivery time: 5-7 working days. Delivery is handled by DHL, and a signature will be required upon receipt for security purposes.

If you select courier delivery, you'll receive tracking details once the card is dispatched, so you can monitor the shipment in real time. Delivery times may vary slightly depending on your location.

• **Can I link my debit card to my Cepheus Pay account?** *(debit card, card linking, account connection)*

No, debit cards cannot be linked directly to a Cepheus Pay account. Cards operate on separate card accounts. Your main account, physical card, and virtual card are all managed as separate accounts within the system. You can still use your card to fund your account where applicable, but it cannot be directly connected or attached to the main account.

• **Are there any fees for topping up my Cepheus Pay card?** *(top up, funding, adding money, card balance)*

No, there are no fees for topping up your Cepheus Pay card. You can add funds to your card free of charge.

• **What fees apply to ATM or cash withdrawals?** *(ATM withdrawal, cash withdrawal, domestic, international)*

ATM and cash withdrawals within the EU are subject to a 1.5% fee. International ATM or cash withdrawals are charged at 3%.

• **Is there a fee for card purchases?** *(POS payments, online payments, e-commerce, transactions)*

Yes, purchases made via POS terminals or online (e-commerce) are subject to a 2% transaction fee.

• **What is the currency exchange fee?** *(FX fee, foreign currency transactions, conversion rate)*

A 5% currency exchange fee applies to transactions involving currency conversion.

• **Which countries are supported for card issuance and usage?** *(supported countries, card availability, eligible ID countries, card activation requirements, cards support, supported cards, countries)*

Cards can be ordered by clients whose government-issued ID is from one of the following supported countries: Kingdom of the Netherlands, Hungary, Republic of Austria, Ireland, United Kingdom of Great Britain and Northern Ireland, Republic of Estonia, Kingdom of Belgium, Czech Republic, Republic of Lithuania, Republic of Slovenia, Republic of Malta, Kingdom of Spain, Romania, Republic of Croatia, Hellenic Republic, Portuguese Republic, Kingdom of Denmark, Republic of Bulgaria, Grand Duchy of Luxembourg, Republic of Latvia, Republic of Finland, Republic of Poland, Kingdom of Sweden, Slovak Republic, Federal Republic of Germany, Republic of Cyprus, French Republic, Italian Republic, and Republic of Azerbaijan.

We will continue expanding our supported ID countries, and clients will be notified as soon as new regions are added.

7. Security & Account Access

- **How do I reset my password or recover access?** *(password reset, forgot password, recover login, account access)*

Use the “Forgot Password” link on the login screen. Follow the instructions sent to your registered email.

- **What should I do if I suspect fraud or unauthorized access?** *(fraud, security breach, unauthorized transaction, report issue)*

Immediately contact support – support@cepheus-pay.com or +44 7700 305292 . We will investigate and guide you through the next steps.

- **How does Cepheus Pay keep my data and funds secure?** *(data security, encryption, safety, protected funds)*

We use bank-grade encryption, secure cloud infrastructure, and strict internal controls.

- **Can I enable 2FA or biometric login?** *(2FA, two-factor authentication, security login, biometric login)*

Yes, 2FA is mandatory.

- **What should I do if I lose access to my registered phone/email?** *(lost phone, lost email, account recovery, access issue)*

Notify us immediately. Depending on the case, we may require verification such as a video call. If recovery isn’t possible, you may need to open a new account.

- **Can I get a bank account confirmation letter from Cepheus Pay?** *(confirmation letter, account proof, verification document)*

Yes, please order the document by contacting support.

- **How to close my account?** *(close account, deactivate account, delete account, account closure)*

To close your account, send an email with your request, full name, and registered details.

- **What should I do if I receive a suspicious email or message claiming to be from Cepheus Pay?** *(phishing, scam alert, fake email, report fraud)*

Do not click on any links or share personal data. Report the message immediately to support@cepheus-pay.com for verification.

- **Is my money insured or safeguarded?** *(fund protection, safeguarded accounts, e-money safety, funds security)*

Yes. All client funds are safeguarded in segregated accounts with licensed banking partners, separate from Cepheus Pay’s own funds.

- **What should I do if I lose access to my Google Authenticator or the email linked to my account?** *(lost access, 2FA issue, recovery, account access)*

If you lose access to both your Google Authenticator and the email associated with your account, we’re unable to restore access to the existing profile for security reasons. In this case, you’ll need to open a new Cepheus Pay account and complete full verification. Once your new account is verified, our team can assist in transferring the remaining funds from your old account to the new one.

8. Compliance & Legal

- **Where can I find your terms of service and privacy policy?** (*terms of service, privacy policy, legal documents, agreements*)

All legal documents are accessible at the bottom left on your dashboard under "Legal & Fees."

- **How does Cepheus Pay comply with AML regulations?** (*AML, compliance, anti-money laundering, KYC, monitoring*)

We follow global AML and KYC standards, monitor transactions, and report suspicious activity as required by law.

- **What information do you share with regulators or banks?** (*data sharing, regulators, compliance reporting, legal requirements*)

Only what is required by law—such as verification data, transaction history, or reports—and only with authorized parties.

- **What happens if my transaction is flagged for compliance review?** (*compliance check, pending review, source of funds, transaction hold*)

Sometimes, we may need to verify the purpose or source of funds. You'll receive an email or dashboard notification requesting additional information. Once verified, your transaction will proceed.

- **Do you share my data with third parties?** (*data sharing, privacy policy, third-party disclosure, GDPR*)

We only share data with regulated partners and service providers where necessary to process your payments, in line with our Privacy Policy.

- **How can I verify my source of income? What documents are required for this?** (*source of income, proof of funds, compliance check, KYC documents, financial verification*)

To verify your source of income, you may be asked to provide supporting documents depending on your situation. Commonly accepted documents include:

1. Recent paystips or an employment contract (for salaried individuals)
2. Bank statements showing regular income deposits
3. Tax returns or declarations
4. Invoices or contracts (for self-employed professionals or business owners)
5. Company financial statements or proof of business activity (for corporate clients)

You can upload these securely through your Cepheus Pay account or send them directly to our compliance team if requested. All documents are reviewed confidentially in accordance with AML and data protection regulations.

- **I don't have my passport with me. Can I send a screenshot of my passport photo?** (*passport verification, document upload, ID requirements, KYC photo, identity check*)

No, screenshots or cropped passport photos are not accepted for verification. You'll need to upload a clear, full-color scan or photo of the original document showing all corners and details. If you don't have your passport available, you can use another valid government-issued ID such as a national ID card or residence permit, depending on your country.

9. Contact & Support

- **How can I contact support?** (*customer support, help, contact, email, live chat*)

Via live chat in the dashboard or email (support@cepheus-pay.com).

- **Do you offer account managers or priority support?** (*account manager, VIP support, business clients, dedicated support*)

Yes, dedicated account managers are available for business clients and high-volume users.

- **What's the average response time?** (*response time, support wait time, reply speed*)

Usually under 15 minutes during business hours. On weekends, it may take longer.

- **Do you offer live chat or phone support?** (*live chat, WhatsApp, phone support, customer service*)

Yes, live chat is available on the login page. We can also be contacted via WhatsApp (+44 7700 305292).

- **What languages is support available in?** (*support language, multilingual, English support*)

Support is currently available primarily in English, however our team speaks multiple languages, and clients are welcome to contact us in their preferred language. We will do our best to respond accordingly. You can reach Customer Support at support@cepheus-pay.com

- **What are your support hours?** (*support availability, working hours, live chat schedule, support time*)

Live chat and email support are available Monday to Friday 24/7. Weekend coverage is limited to urgent cases.

- **How can I escalate an unresolved issue?** (*complaint escalation, dispute handling, manager review, unresolved ticket*)

Please reply to your last support message and ask for an escalation - a senior member of our team will personally review your case and get back to you with a solution.

- **The website isn't loading or I can't log in - what should I do?** (*login issue, site down, website error, connectivity*)

First, clear your browser cache or try incognito mode. If the issue persists, contact support@cepheus-pay.com