

Is opayweb.com safe? TrustSniffer's moderate-trust assessment: 50/100

opayweb.com

Verdict

50

OUT OF 100

MODERATE TRUST

opayweb.com is moderately trusted.

Most signals looked ordinary, and some evidence was missing. Read the checks below before you pay or hand over personal details.

Safe for Read-Only

Assessed 2026-08-02 by automated analysis. Classification confidence 75%.

What this site appears to be

OPay presents a Nigerian digital financial-services platform offering wallet funding, transfers, bill payments, airtime and data top-ups, debit cards, customer support, and OWealth interest-bearing balances. The page includes corporate information, security and privacy claims, contact details, office addresses, testimonials, app promotion, and CSR content.

Evidence status and limitations

Evidence completeness:

UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	6.8 years old Registered history	CLEAR
Web archive	Archived since 2013 296 snapshots	CLEAR
Certificate	Encrypted connection Issued by Encryption Everywhere DV TLS CA - G2	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Safe for Read-Only.
- Domain age: 3 to 10 years (registration continuity).
- Public web-archive history exists since 2013.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

OPay is a Nigerian digital financial-services platform presenting wallet funding, transfers, bill payments, airtime and data top-ups, debit cards, customer support, and OWealth interest-bearing balances as an integrated “beyond banking” service.

No phishing, impersonation, identity contradiction, confirmed harmful-listing finding, or malicious detection was observed. The homepage presents a coherent financial-services proposition with corporate references, physical addresses, security and privacy claims, customer support, app promotion, and corporate social-responsibility material. Its custodial handling of customer funds is a material operational consideration, but it is not evidence of impersonation or fraud. The site’s domain history and external reputation provide supporting context for an established operating presence, while the available authority signal is mid-range rather than independently conclusive.

The homepage is classified as a financial-services landing page and contains no login form, hidden form, external password form, or credential-harvesting indicator. The domain’s registration record shows creation on 2019-10-11 and an age of 6.81 years; archival coverage records 296 snapshots across 14 tracked years, from 2013-07-25 to 2026-06-23. External reputation checks recorded 0 malicious detections, 0 suspicious detections, and no harmful-listing hit for the domain.

The homepage and company-related content identify OPay’s financial-services business, contact channels, office addresses, security and privacy material, and customer-support functions. The service model includes digital-wallet custody, transfers, debit cards, bill payments, airtime and data top-ups, and interest-bearing OWealth balances; these activities warrant confirmation of the applicable operating permissions before material funds are placed or retained. No license claim or license number is established in the supplied evidence, which is a regulatory-transparency gap rather than evidence of a scam. No matching third-party broker record was identified.

The homepage describes wallet, payment, transfer, debit-card, bill-payment, airtime/data, and OWealth services. The site’s hosting resolves through AS136907, HWCLOUDS-AS-AP - HUAWEI CLOUDS, HK. The site uses a DV TLS certificate issued by Encryption Everywhere DV TLS CA - G2, valid through 2026-10-12.

Confirm the entity’s authorization for wallet custody, payment services, transfers, debit-card services, and interest-bearing balances directly with the relevant Nigerian regulatory registry. Independently confirm the published corporate and customer-support channels through an offline or previously established business contact before high-value transactions.

The homepage provides corporate, contact, office-address, security, and privacy material suitable for comparison against an official registry record. The business model involves custodial control of customer funds and interest-bearing balances, making authorization and safeguarding arrangements the relevant verification points.

The site presents a coherent, established financial-services profile with no observed scam or impersonation contradictions. Its overall posture is moderate and suitable for ordinary assessment and account access, while the financial nature of the services supports additional verification before high-value activity.

The site is hosted on Huawei Cloud infrastructure in Singapore and resolves to two likely origin addresses, with no CDN detected. This provides identifiable hosting context, but the hosting arrangement itself is only a mitigating technical signal and does not independently establish legitimacy.

Normal evaluation and routine use may proceed proportionately, while high-value financial activity should follow independent authorization and entity verification.

Written analysis generated 2026-08-02 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of opayweb.com.

- The request stayed on opayweb.com. It was not redirected to another domain. CLEAR
- Registration is published under Amazon Registrar, Inc.. CLEAR
- DNS for this domain is served by awsdns-58.org, across 4 name servers. NOTED
- The registration is paid up to 2026-10-11. NOTED
- The earliest public archive of this site is from 2013-07-25. CLEAR
- It is hosted on HWCLOUDS-AS-AP, from a server in SG. NOTED

Domain intelligence

Registrar	Amazon Registrar, Inc.
Hosting	HWCLOUDS-AS-AP - HUAWEI CLOUDS, HK
Country	SG

Server IP	159.138.174.1
Name servers	NS-1493.AWSDNS-58.ORG, NS-1670.AWSDNS-16.CO.UK, NS-471.AWSDNS-58.COM, NS-769.AWSDNS-32.NET
SSL issuer	Encryption Everywhere DV TLS CA - G2
SSL expiry	2026-10-12
Domain age	6.8 years
Domain expiry	2026-10-11
Archive first seen	2013-07-25
Archive snapshots	296
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about opayweb.com at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/opayweb.com> · assessed 2026-08-02