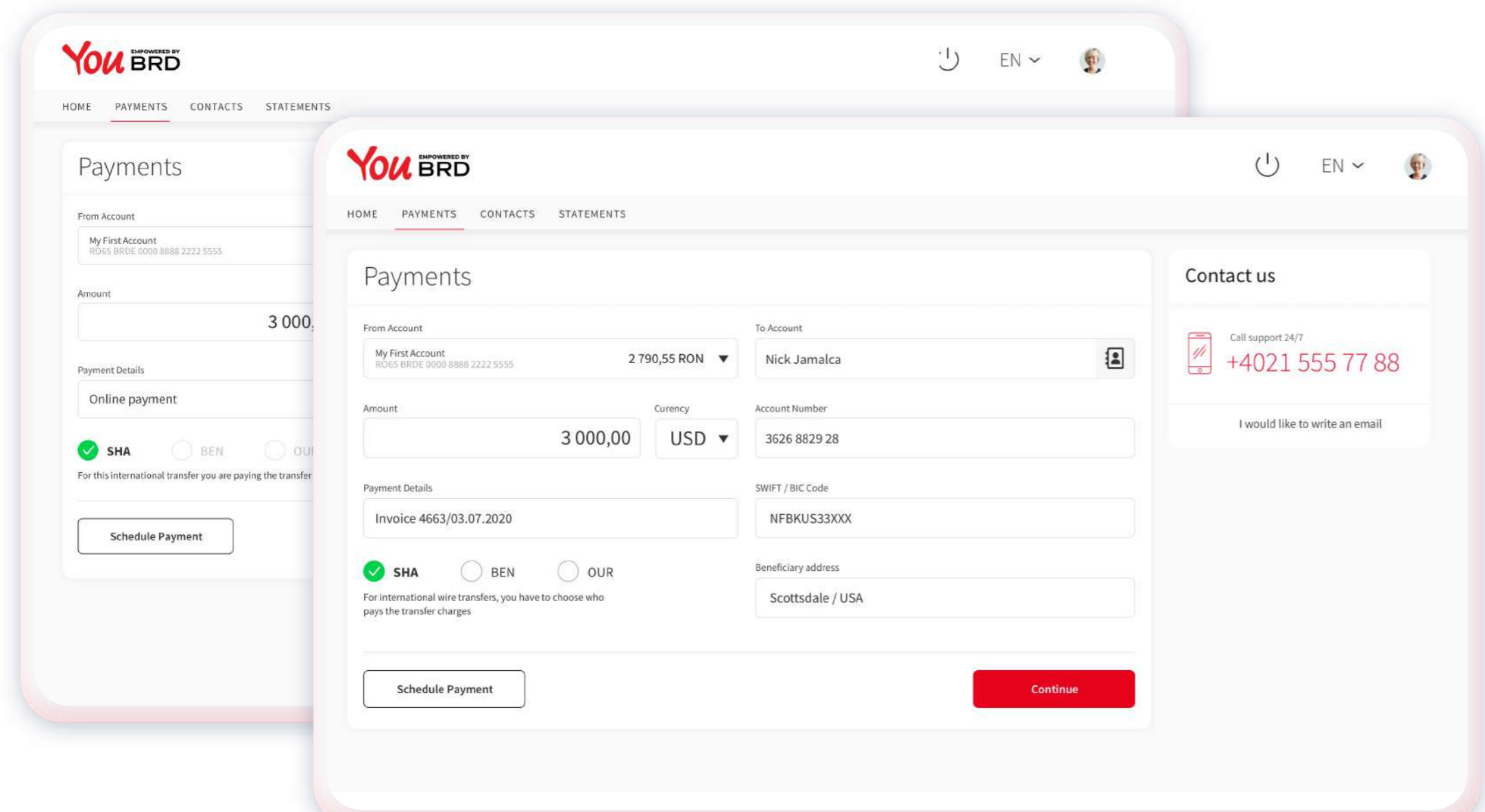


1 SELECT "PAYMENTS" FROM THE MENU



In "From Account" field you can select the account from which you want to transfer the money. In "To Account" field search the beneficiary, select his/her name and all the needed information will be filled in automatically (like Account Number, SWIFT/BIC code and Beneficiary address), then input the amount, select the currency and the payment details, choose who pays the charges, and finally click on "Continue" button.

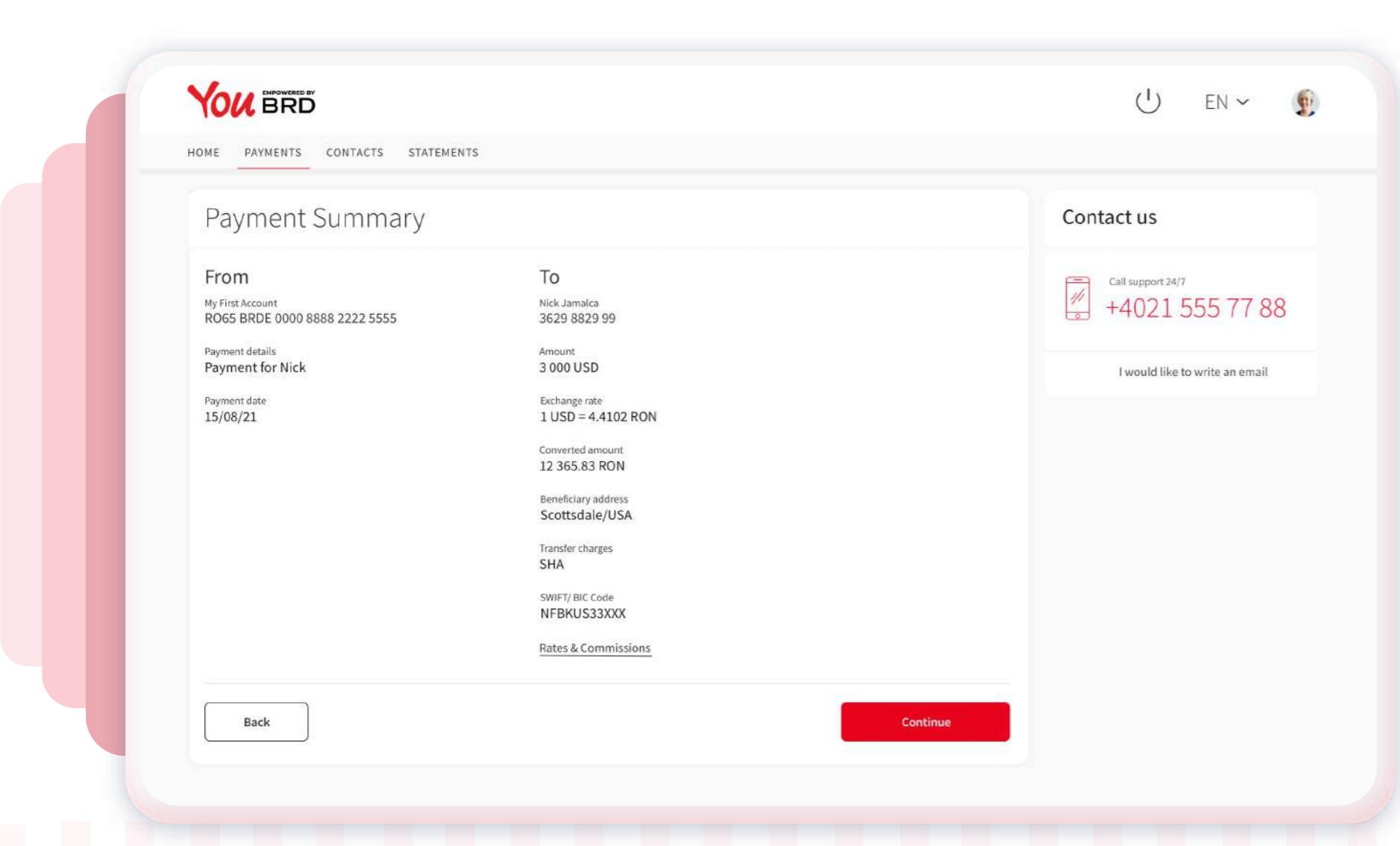
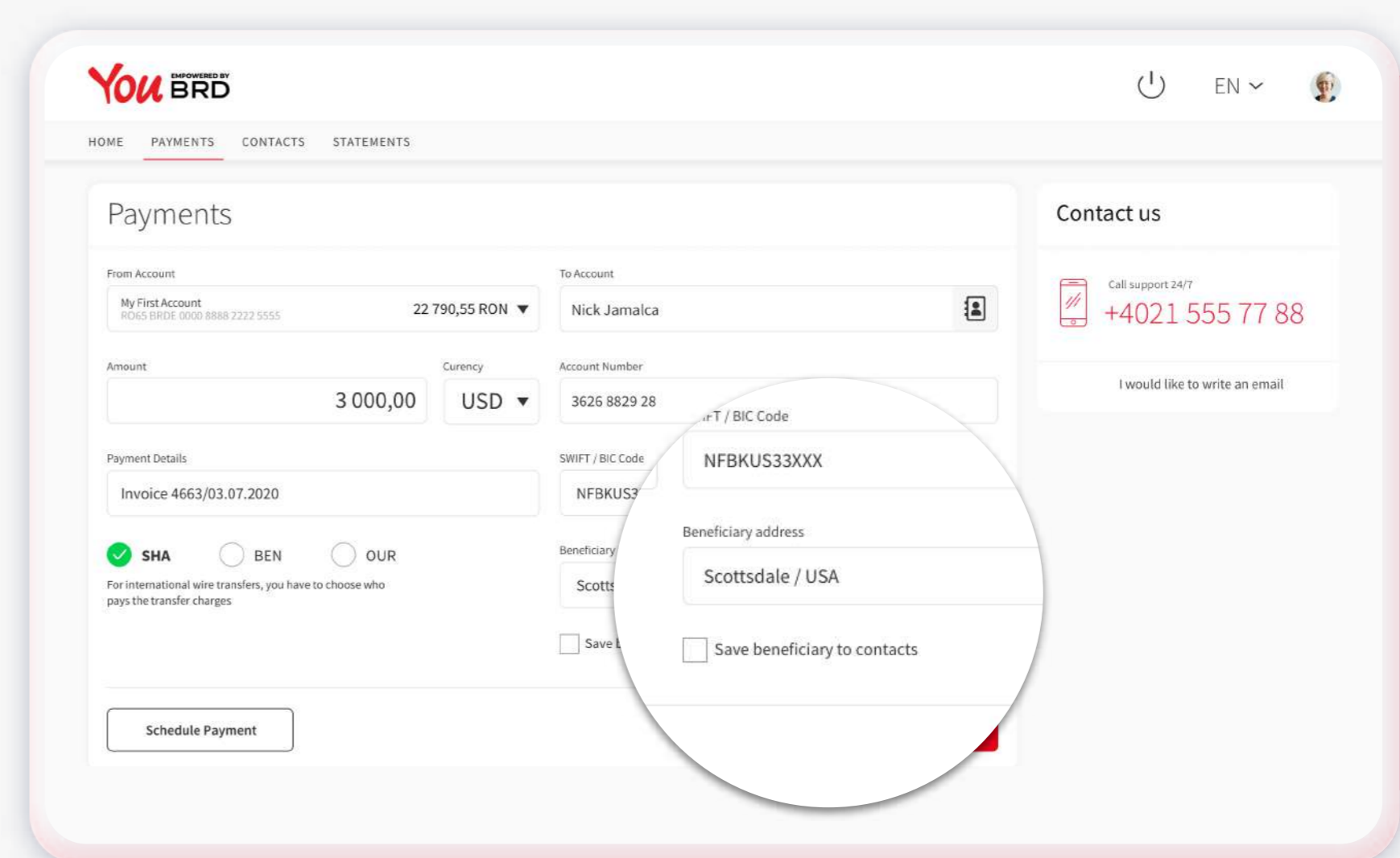
- Who pays the charges:
- SHA (shared) - the transfer charges are shared 50%-50%;
 - BEN (beneficiary) - the beneficiary pays the transfer charges;
 - OUR - you are paying the commission.

2 DO YOU TRANSFER MONEY TO A NEW BENEFICIARY?

The payment form is dynamic, some more empty fields could appear when you will write the "account number". If it is the first time you transfer money to an international beneficiary you will need to complete all the empty fields:

- write his/ her name in the "Beneficiary" field
- write the amount desired in the "Amount" section
- select the currency from the dropdown list (click on the black arrow from the "Currency" section),
- write his/ her IBAN in the "Account Number" field,
- write his/ her SWIFT/BIC code in the "SWIFT/BIC Code" field,
- write his/her address in the "Beneficiary address" field,
- write the payment details in the "Payment Details" field,
- choose who will pay the transfer charges (see step 1)

You will have the possibility to save this beneficiary as a contact if you check the "Save as contact" checkbox - in this way your next transfer to this beneficiary/ contact will be easier and faster.

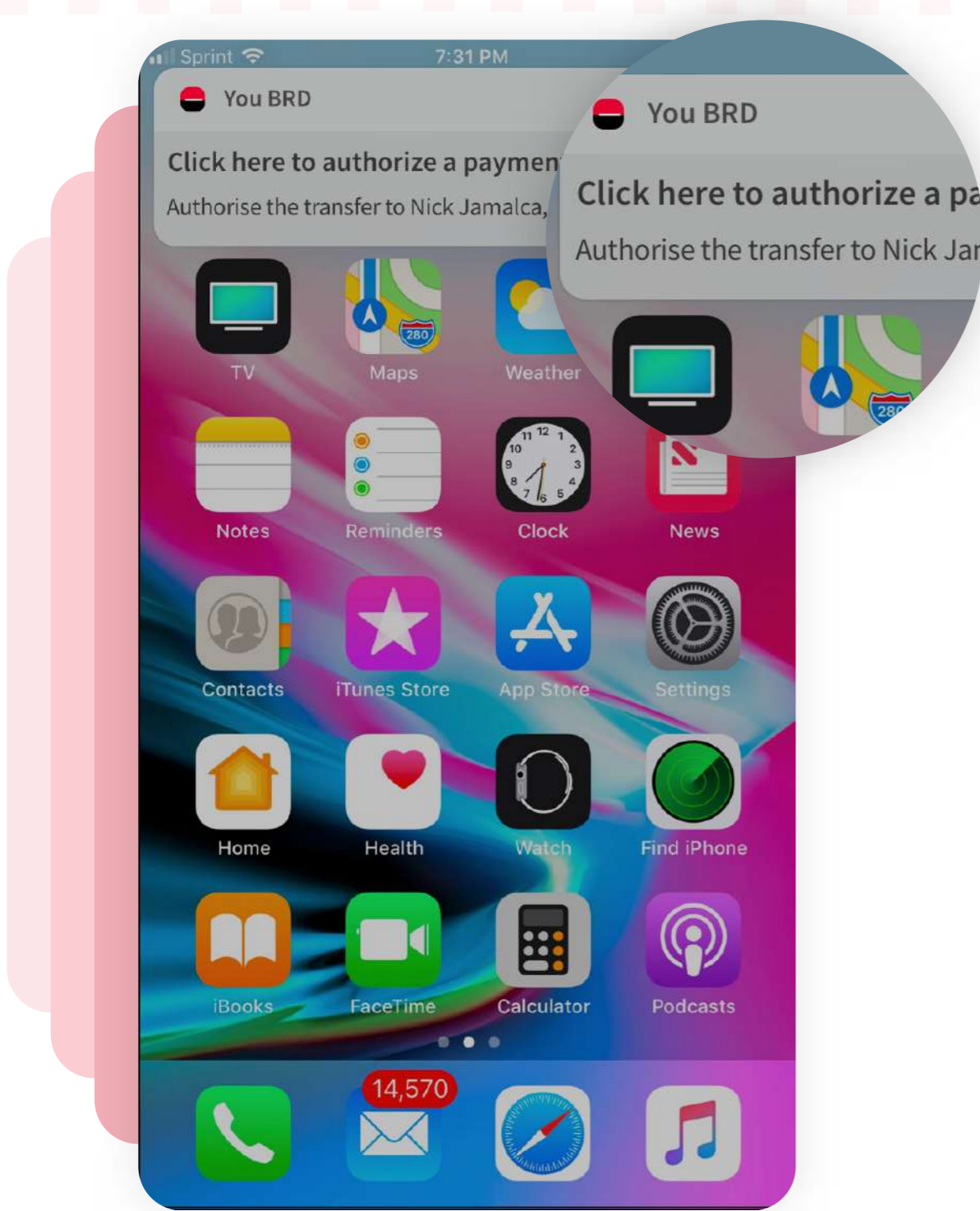
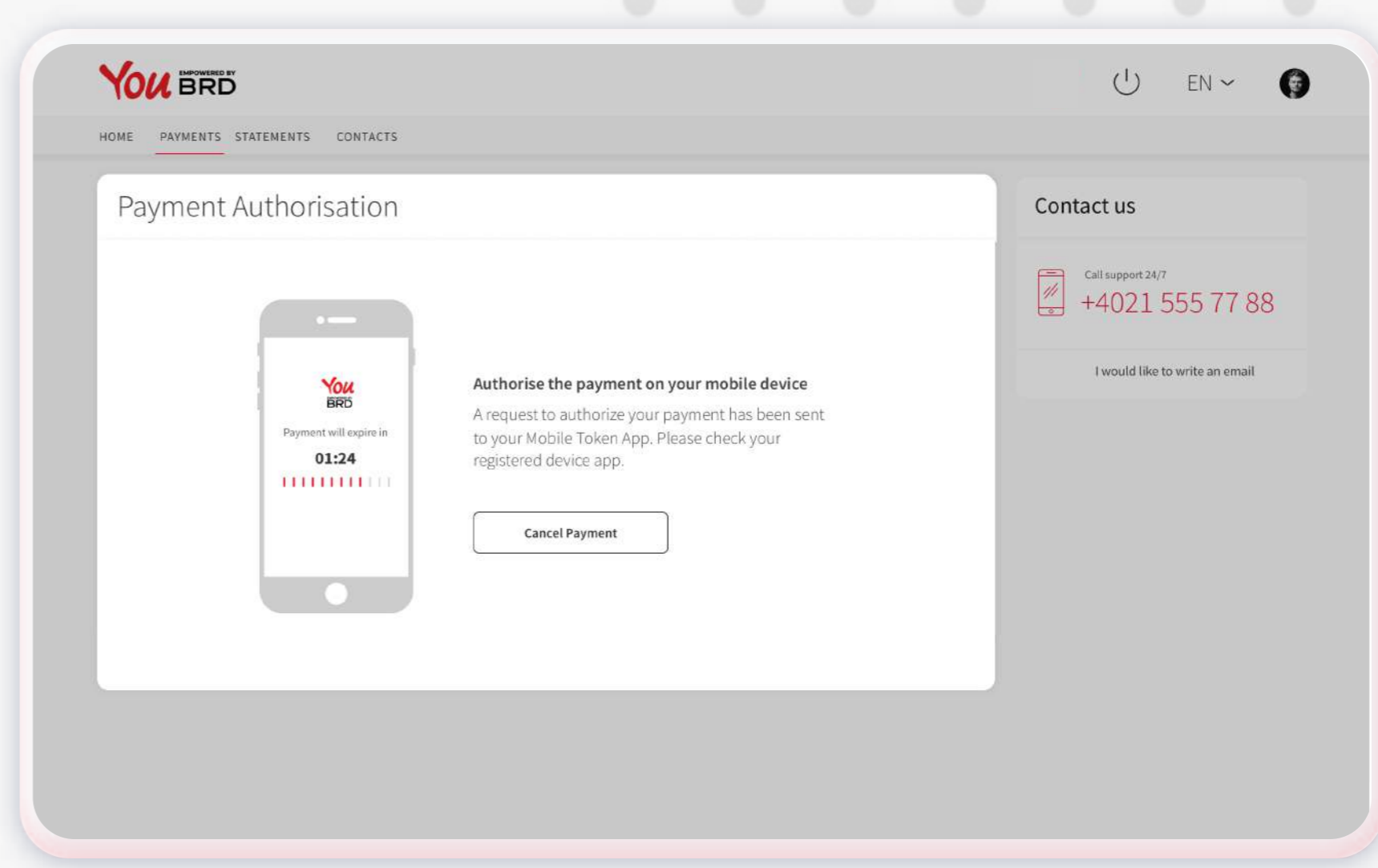


3 PAYMENT SUMMARY

In "Payment Summary" screen you can check the payment details. If everything is ok click on "Continue" button to finalize your payment, otherwise click on "Back" button and edit any information you want.

4 AUTHORIZE YOUR PAYMENT

Now you will receive a push-notification on your mobile phone to authorize this payment. Hurry up, you have 2 minutes to authorize it.

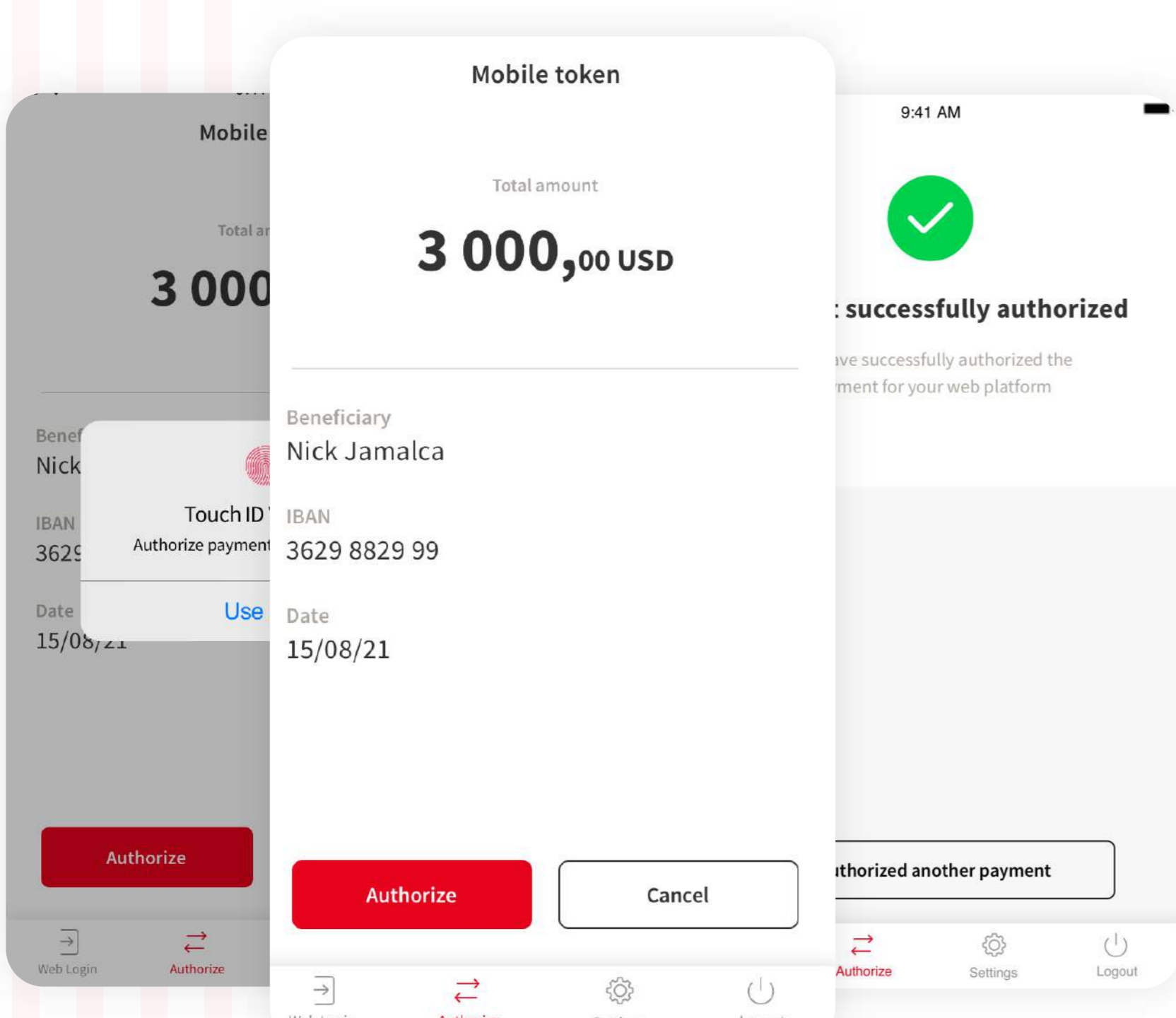
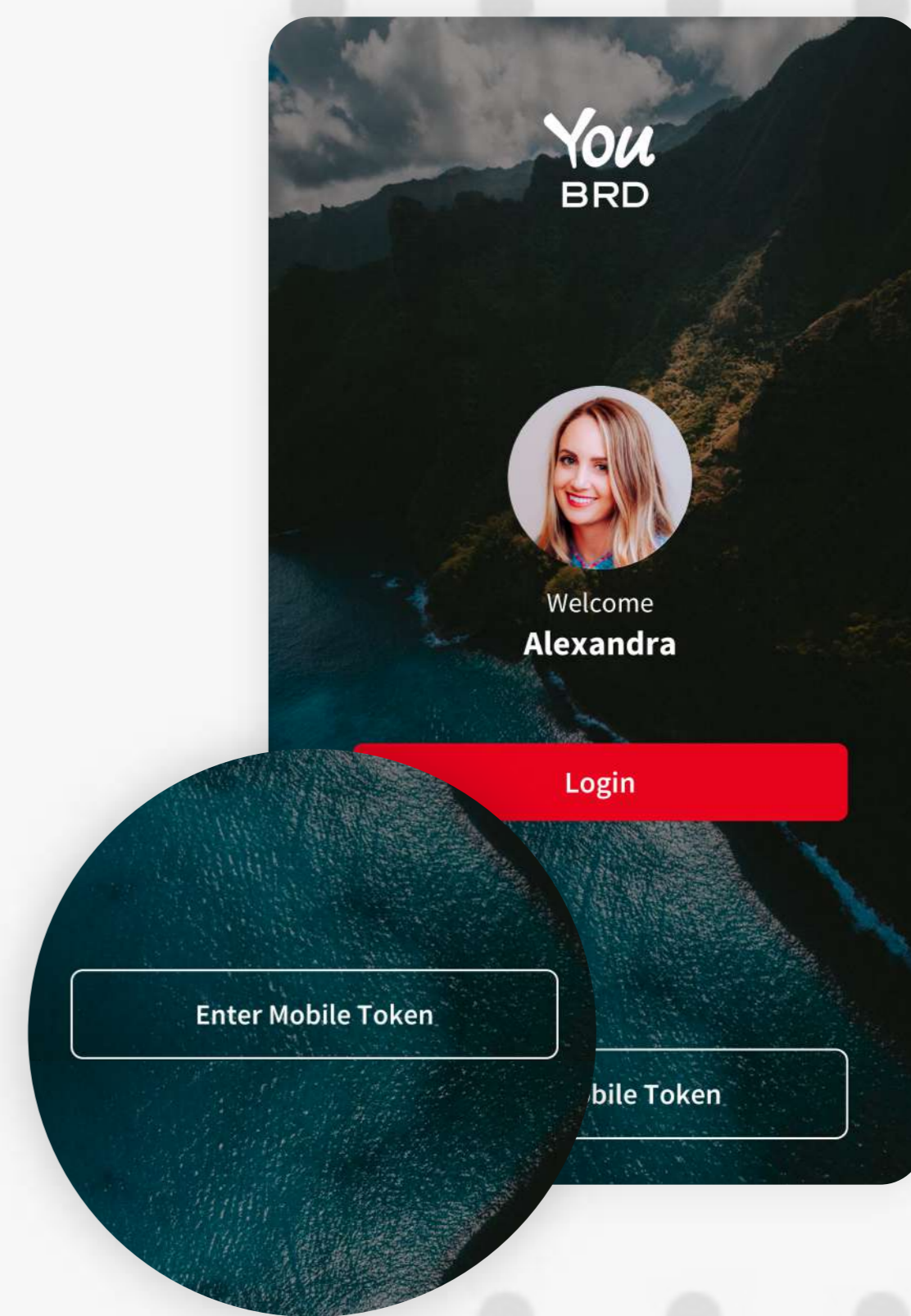


5 YOU HAVE RECEIVED A PUSH NOTIFICATION

Tap on the push notification that you have received on your phone and instantly you will be redirected to login screen.

6 ENTER MOBILE TOKEN

In Login page, at the bottom of the screen, you will find the Mobile Token button. You need to use your PIN or your biometrics to access it.



7 AUTHORIZE YOUR WEB PAYMENT

In "Authorize" section you will find all the details about your payment. To authorize it you have to tap on "Authorize" button and to confirm your action you have to type your PIN code or use biometrics.

8 PAYMENT SUCCESSFUL

In your Web app a successful screen will appear to confirm you that the payment/ transfer was sent to queue to be processed.

