

1 WHAT IS MULTICURRENCY?

- A feature that lets users link multiple currency accounts to their debit card.
- Transactions automatically use the best available account, minimising currency conversion fees.
- Allowed currencies: RON, EUR, USD, GBP.

2 HOW TRANSACTIONS ARE PROCESSED

Scenario 1: Paying in a Currency You Have

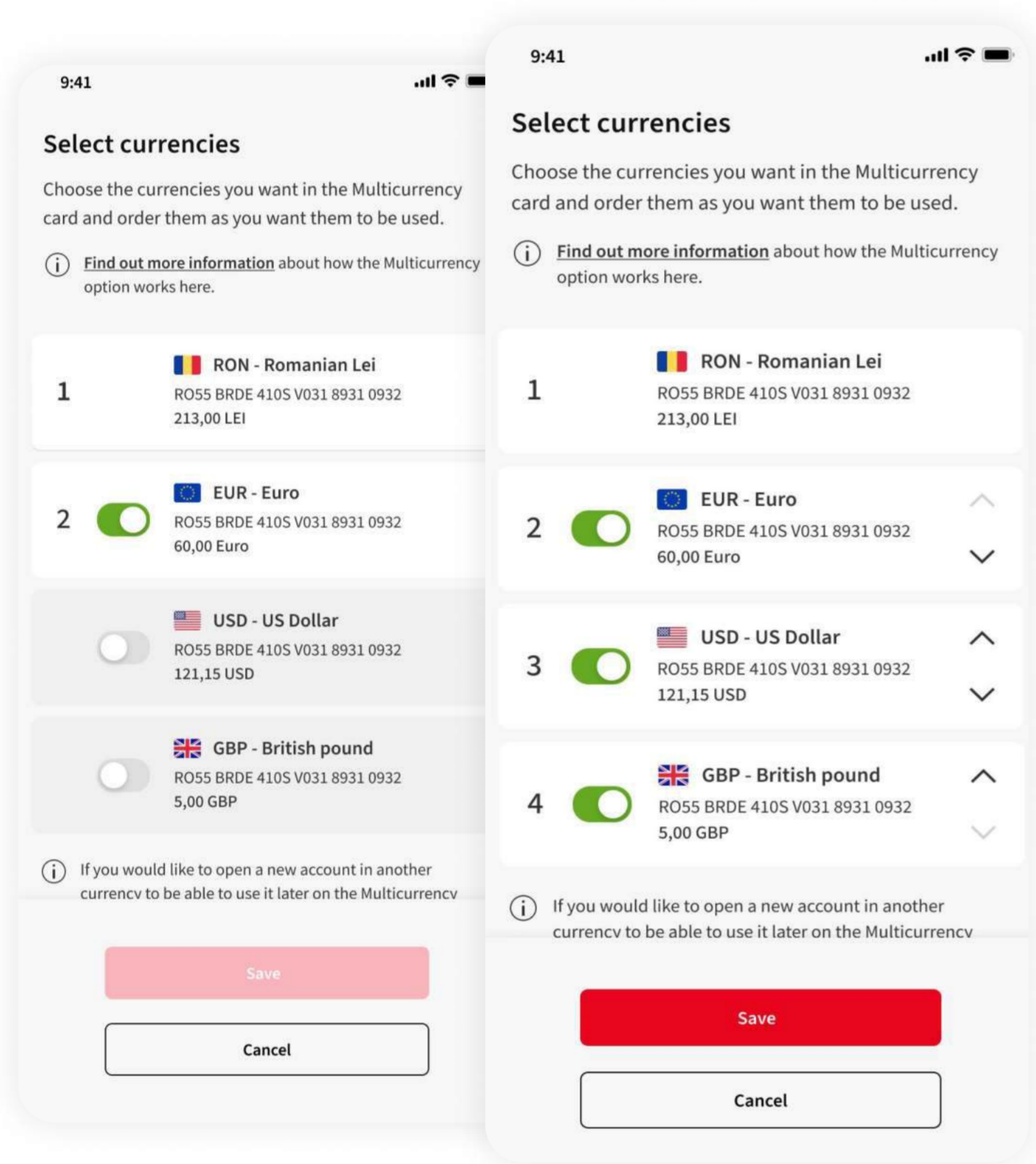
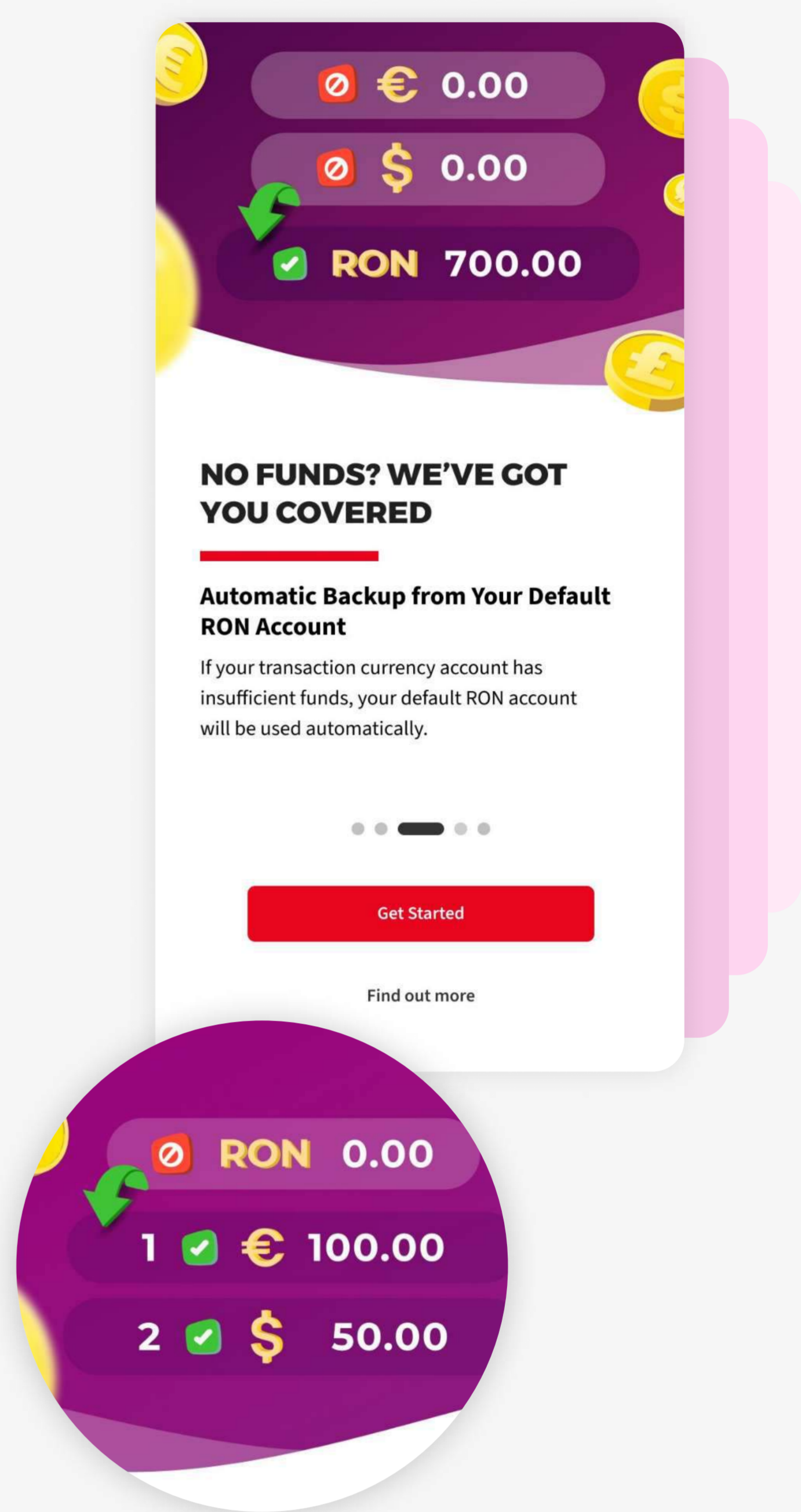
- If the user has an account in the transaction currency with enough balance to cover the transaction amount, that account is debited.

Scenario 2: Not Enough Balance in That Currency

- If the currency account doesn't have enough funds, the default RON account is debited.
- If RON also doesn't have enough, the system follows the user's priority order.

Scenario 3: Paying in an Unsupported Currency

- If the user pays in a currency, they don't have an account for, RON is used first, then other accounts in priority order.



3 SETTING UP MULTICURRENCY ACCOUNTS

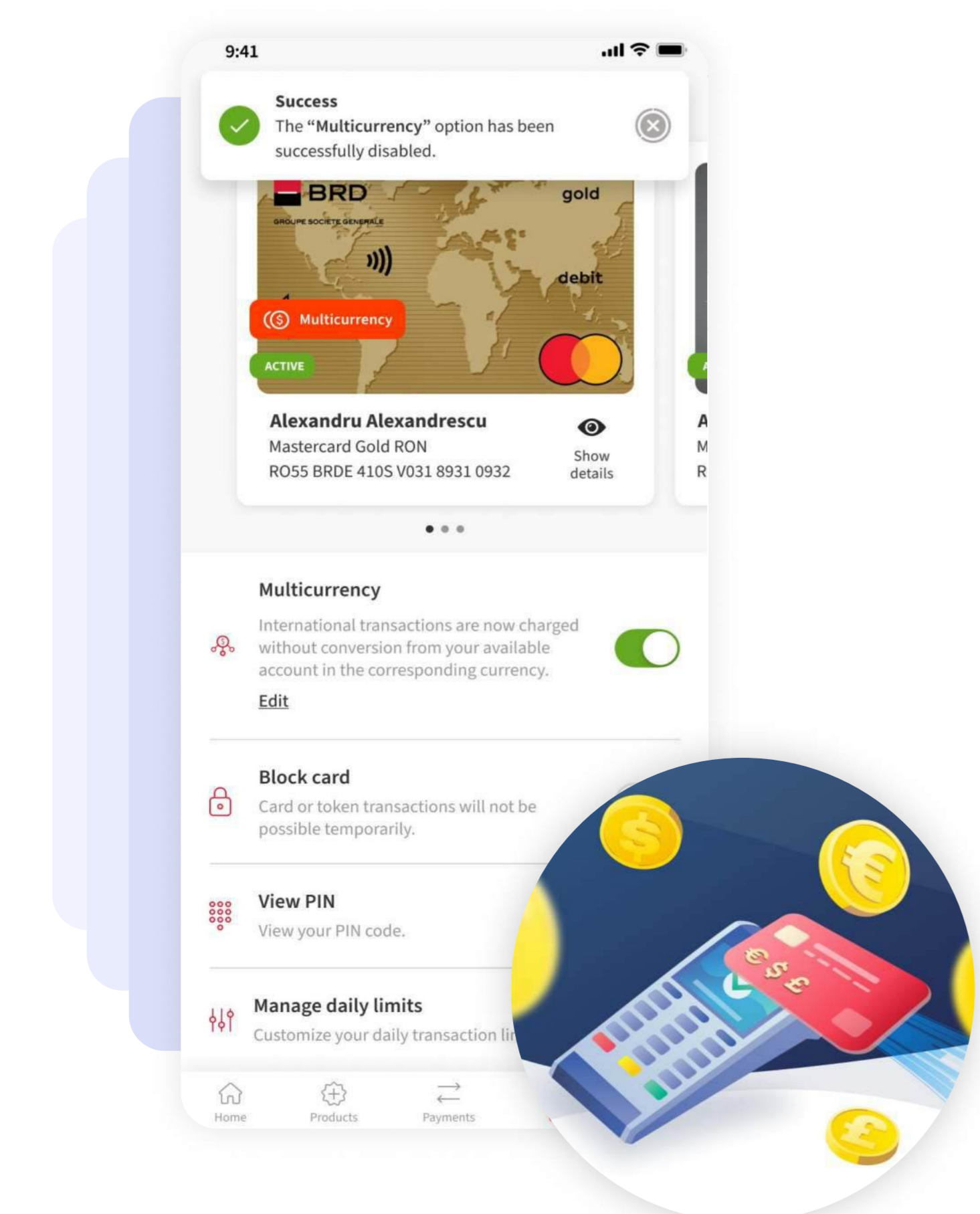
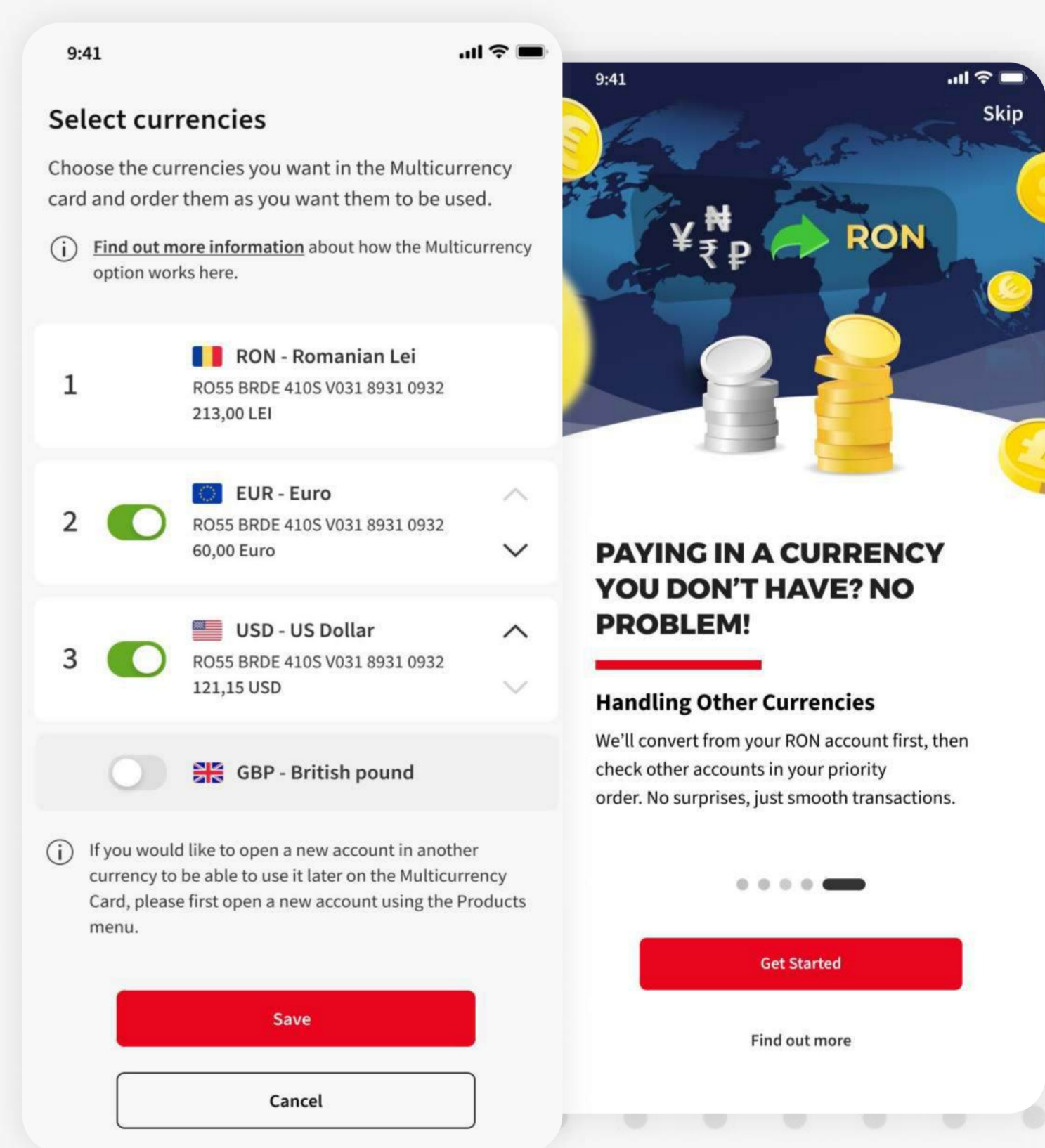
Steps for the User:

- Select the currencies you want to link to your card.
- Arrange them in priority order.
- Save the configuration.
- Deactivate instantly anytime.

4 MANAGING & CHANGING CURRENCY ORDER

User Actions:

- Users can adjust the order of accounts anytime via the settings.
- If an account is removed, transactions will automatically follow the new order.



5 KEY BENEFITS

- Avoid hidden conversion fees.
- Always pay with the best available account.
- Set your own transaction priority order.
- Simple, automatic currency handling.