

Step by Step guide to International Payments

This guide is for your reference. If you have further queries please contact us on 0203 194 2997 or email us payments@currencyonlinegroup.com

Key Points

International Payments platform

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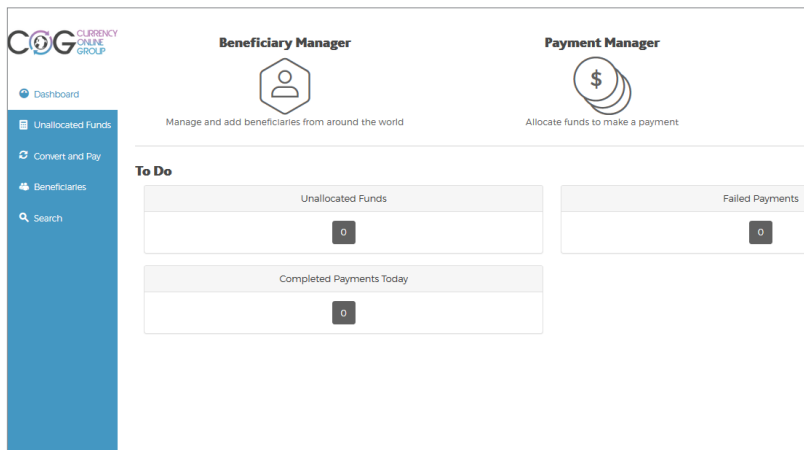
First things first....

Following these steps will ensure it is easier for you to make a payment:

- 1- Add beneficiary first
- 2- Convert and Pay
- 3- Make sure you select the beneficiary at the end of the convert and pay section.

Dashboard

The Dashboard is your home screen. It's where you can go to select any of the functions of the platform to get started.

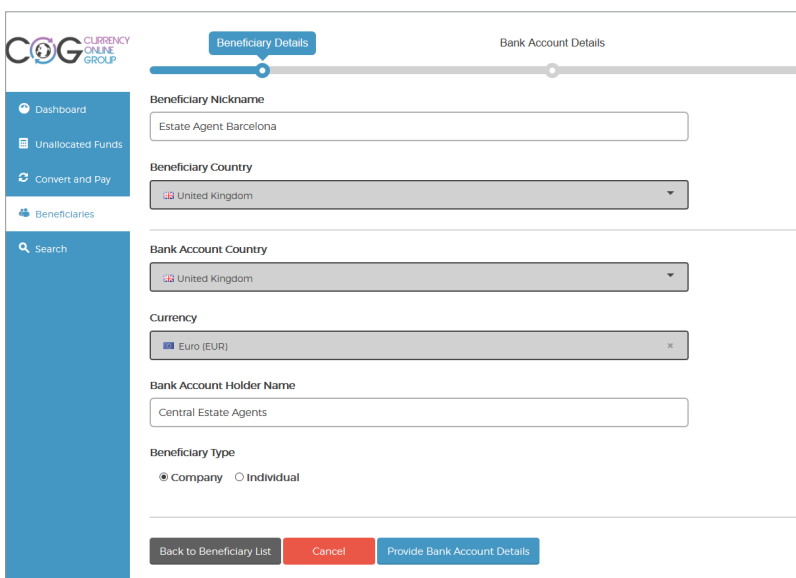


0.

After you have logged in to the platform with your username and password you will arrive at the Dashboard where you can use the left menu to select your actions.

1. Adding a beneficiary

You should add a beneficiary first before setting up payment details. Select Beneficiaries on the left menu and click add beneficiary.



1.

Fill out the details of the person or company you are paying. The nickname is for your reference so you know who they are in future payments. The bank account country is the country where the beneficiaries bank account resides.

1.1. Beneficiary bank details

You will need an IBAN and a BIC/SWIFT reference for the beneficiary.

1.1

These numbers and references should be provided to you by the person or company you are paying.

Check carefully before clicking validate.

You should always select the Priority Payment box

1.2. USD and GBP accounts

If you're sending to a USD account that is held in the US, you may need different account details. It could ask for either an IBAN/SWIFT or ABA number along with the account number.

1.2

An ABA is different from a IBAN/SWIFT but it won't affect the payment or how long it takes.

You should always select the Priority Payment box for the account type

1.2. USD and GBP accounts cont.

When sending to a GBP account you will be asked for an account number and sort code.

1.2

Sort code and account number are UK specific designed to designate a UK bank and the account holder.

1.3. Review beneficiary details

The platform will then validate the details you entered if correct.

1.3

Once again take this opportunity to check the details again before clicking 'create beneficiary'.

1.4. Beneficiary added complete

The beneficiary has now been added to your account. This shows you the confirmation.

The screenshot shows the 'Beneficiary Details' page in the COG interface. At the top, there is a progress bar with two steps: 'Beneficiary Details' (active) and 'Bank Account Details'. A green banner at the top of the main content area displays a checkmark and the message: 'Great, beneficiary Estate Agent, was successfully created!'. Below this, the 'Beneficiary Details' section lists: Beneficiary Name: Estate Agent, Address: (blank), and Country: ES. The 'Beneficiary Bank Details' section lists: Currency: Euro (EUR), Bank Account Holder Name: Estate Agents Spain, Regular: (blank), IBAN: ES9121000418450200051332, BIC/SWIFT: BSCHE3333, Beneficiary Type: company, Bank Name: BANCO SANTANDER S.A., and Bank Address: CIUDAD GRUPO SANTANDER EDIFICIO PAMPA CAMINO DE CANTABRIA S/N BAODILLA DEL MONTE 28660 MADRID ES. At the bottom, there are three buttons: 'Edit' (grey), 'Delete' (red), and 'Pay' (blue).

1.4

Once your happy that the details are correct, you can now proceed to make a payment to the beneficiary by clicking 'Pay'.

2.0. Convert & Pay

Before you can actually pay someone you will need to convert your currency to the desired currency of the beneficiary.

The screenshot shows the 'Currencies & Amount' page in the COG interface. At the top, there is a progress bar with two steps: 'Currencies & Amount' (active) and 'Select a Date'. The 'Sell' section has a dropdown menu showing 'British Pounds (GBP)'. The 'Buy' section has a dropdown menu showing 'Euro (EUR)'. The 'Amount to' section has a dropdown menu showing 'Buy' and a text input field containing '1000.00'. At the bottom, there are two buttons: 'Cancel' (red) and 'Select a Date' (blue).

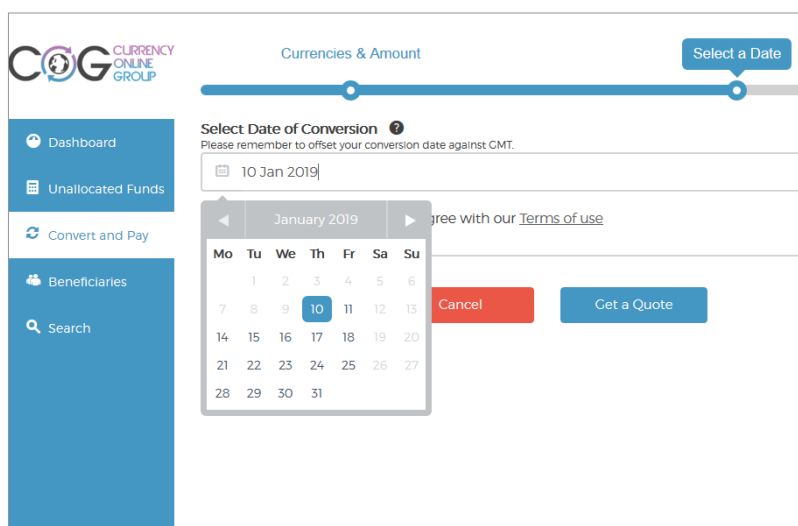
2.0

Select the currency you wish to sell and the currency you wish to buy.

Enter to amount - careful to select whether this amount is what you want to buy or the amount you want to sell. Then press Select a Date.

2.1. Select a date for conversion

When converting currency, you can decide the date on which to convert. This will affect the rate which you receive.



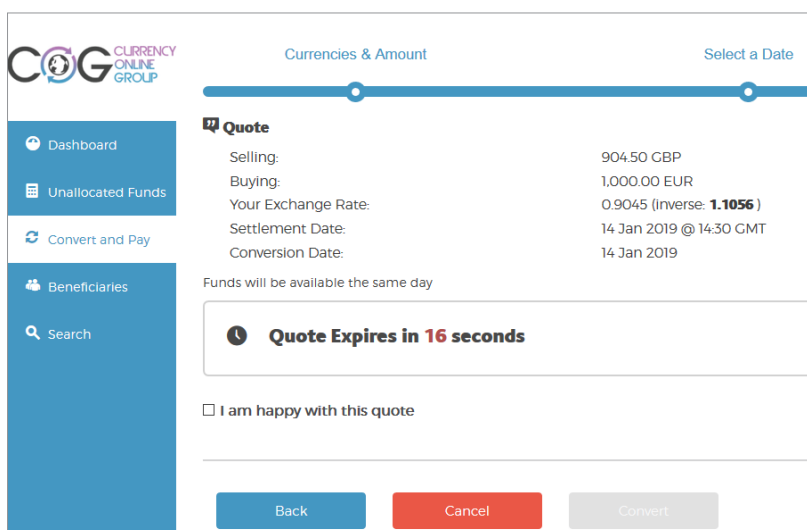
The screenshot shows the 'Currencies & Amount' section with a 'Select a Date' button. Below it, the 'Select Date of Conversion' section prompts the user to 'Please remember to offset your conversion date against GMT.' A date input field shows '10 Jan 2019'. A calendar for January 2019 is displayed, with the 10th highlighted. To the right of the calendar are 'Cancel' and 'Get a Quote' buttons. A sidebar on the left contains navigation links: Dashboard, Unallocated Funds, Convert and Pay, Beneficiaries, and Search.

2.1

Select the date using the calendar. Then proceed to Get a Quote.

2.2. Get a quote

You will be given a quote for your chosen date of conversion. This expires within 30 seconds



The screenshot shows the 'Quote' section with the following details:

Selling:	904.50 GBP
Buying:	1,000.00 EUR
Your Exchange Rate:	0.9045 (inverse: 1.1056)
Settlement Date:	14 Jan 2019 @ 14:30 GMT
Conversion Date:	14 Jan 2019

Below the table, it states 'Funds will be available the same day'. A warning box indicates 'Quote Expires in 16 seconds'. There is a checkbox labeled 'I am happy with this quote'. At the bottom, there are three buttons: 'Back', 'Cancel', and 'Convert'.

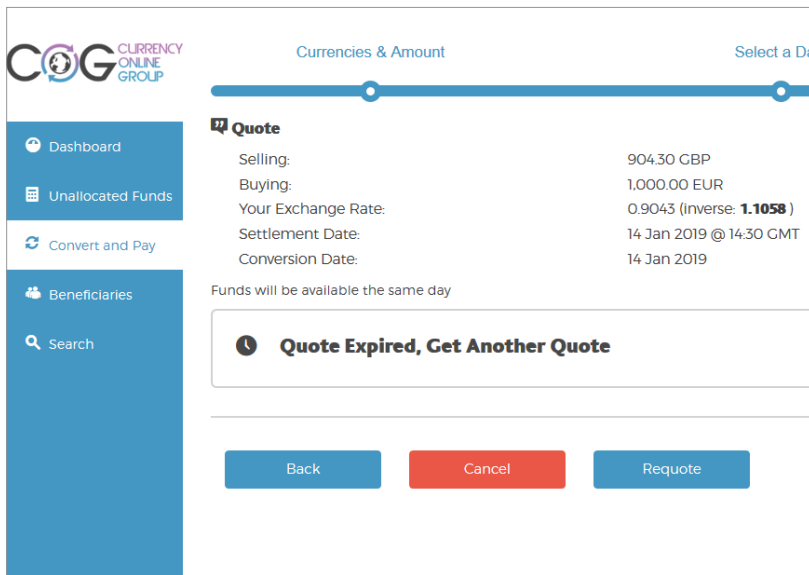
2.2

If you are happy with the quote given you **must select the box** confirming this before being allowed to proceed.

Once you are happy, click on 'Convert' to proceed.

2.2.1. Quote Expired

If you wait too long, the platform will time out and the given quote will expire showing this screen:



2.2.1

If this happens, don't worry. just select 'Requote' and you will be given another quote to proceed. The rates offered should not differ much at all as the amount of time elapsed between each is minimal.

Once happy, click on 'Convert'.

3.0 Make a Payment >

3.0. Make a payment

When you have converted your currency, this means you can now go ahead and make a payment using those converted funds.

3.0

The currency shown will be what you have just converted to.

Enter the amount you wish to send being careful to note the decimal points at the end.

Select the beneficiary you want to pay from the drop box menu - this will be a list of the name you entered earlier when setting up the beneficiary.

Click 'Select a Payment Date' to proceed.

3.1. Select Payment Date

Select a payment date. This will be when the payment is actually made to the beneficiary.

3.1

Select the payment date and fill in the payment reason and references.

Please note the time difference and GMT.

3.2. Review Payment

You can review the payment you are about to make.

3.2

This is an important step to review and check that the details of the payment are correct including the bank and beneficiary information.

Once you are happy click on 'Create Payment'.

3.3. Payment confirmation

You can review the payment you are about to make.

3.3

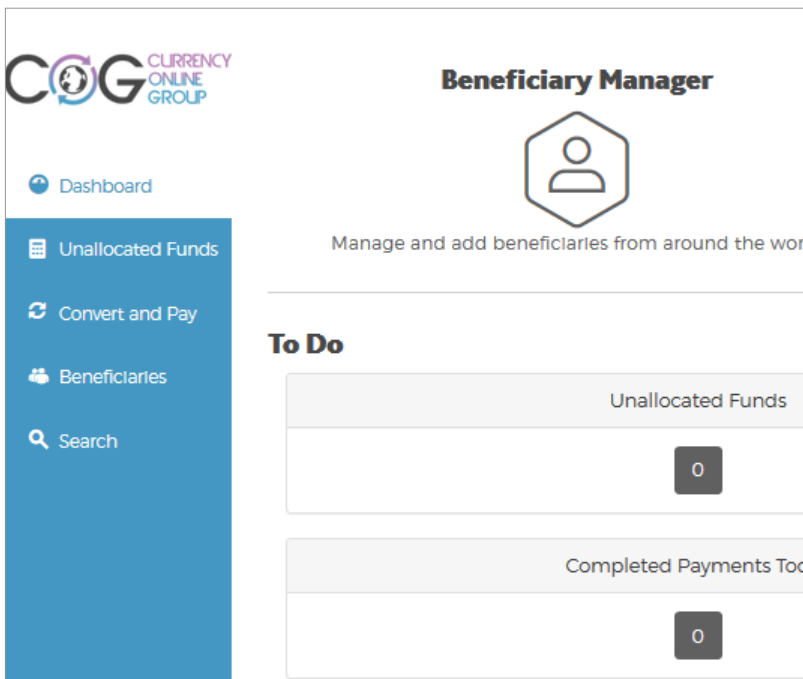
You can now view the payment you have just made and see everything related to it.

This is for your reference and you should look to see this as your payments 'receipt'.

You can now make another payment or go to the Dashboard.

- Additional information

Anytime you need to add an extra beneficiary, setup another payment or convert currency you can access it via the Dashboard.



The Dashboard is where you should head to begin any action in the platform.

- Contact Us

If you need further assistance or have any further questions please don't hesitate to contact us.

We are available on the telephone

0203 194 2997

Monday - Friday 9am to 5:30pm

Or you can email us

payments@currencyonlinegroup.com



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