EQUALS

Equals Spend Platform Guide

Platform outline

1. Dashboard and account balances

Your platform dashboard gives you key account information at a glance, including account balances, total users, total cards, and the current exchange rates.

From here you can also increase your account balance and use the left-hand sidebar to navigate to other account information and reports.

To see the balances of your currency wallets or add funds, click 'Increase balance' on the dashboard.

You can also view your account balance on the 'Currency accounts' page.

Payments are processed every hour during the working day, between 9am and 5.30pm.

All payments must come from a company account held in your name – we do not accept third party payments. We also do not accept cash or cheques paid over the counter in a bank.

If your team plans to use cards over the weekend or on a bank holiday, remember to add the necessary funds to your account before the end of the working week (and before our 5.30pm cut-off). If you do forget to top-up your account before the weekend, you can use the card-to-card transfer option to move funds immediately, at any time (see Section 3c).

2. Users

> ### Roles and Permissions
>
> **Company controller:** top-level administrator with full access to the account.
>
> **Controller:** usually a head of department or project. Can place orders but only for assigned users.
>
> **Reviewer:** can review the account but can't place orders.
>
> **User:** cardholders. Users can sign in to check their balance and transactions, make annotations and place top-up requests.
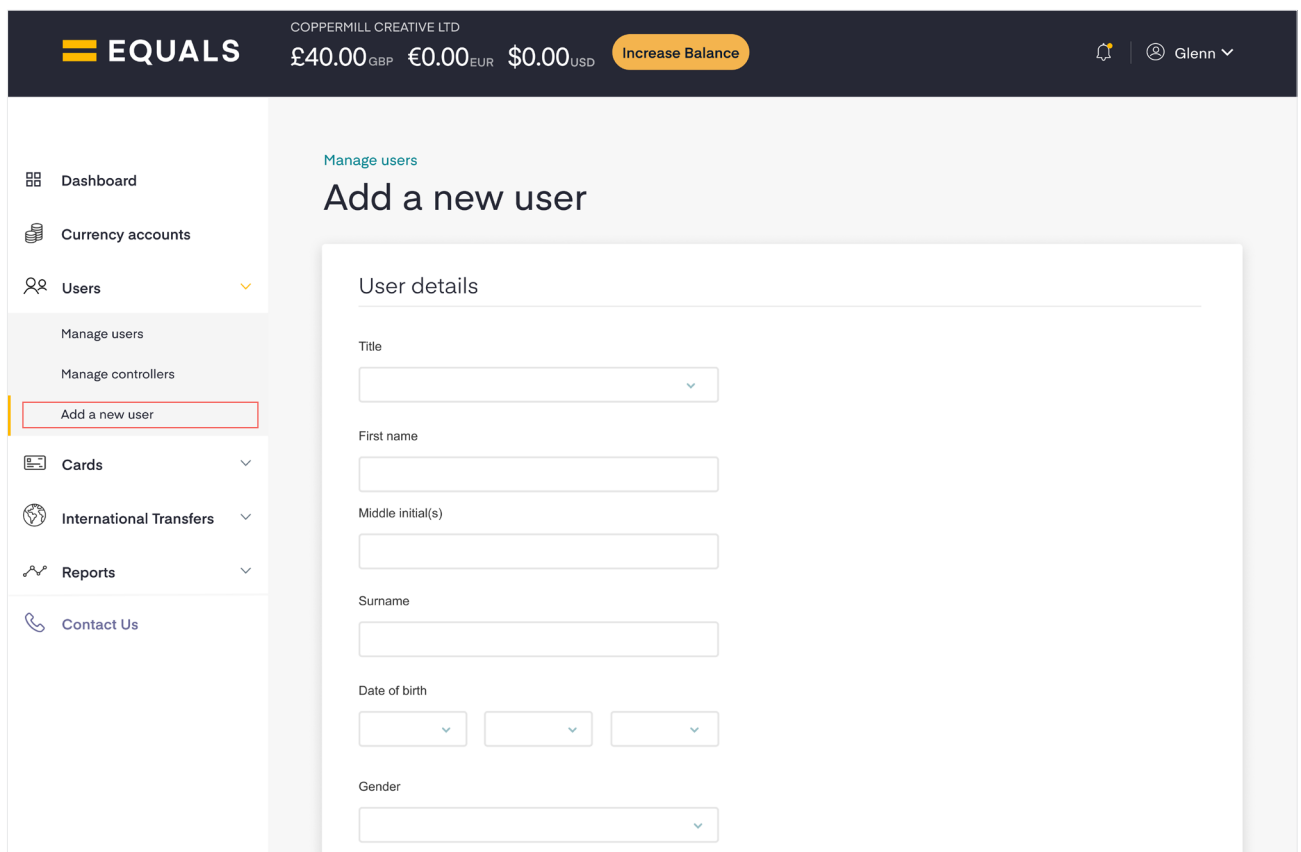
a. Add a new user

To add new employees to your account, click on the 'Users' section on the sidebar menu and select 'Add a new user'. Enter the details of the new user and click 'Add user'. You'll need to provide a unique email address for each user and their date of birth.

When you've saved the user's details, an invitation will be emailed to them with a link to set up their password. You can resend them an invitation by selecting the user and clicking 'Re-invite user'.

On the 'Manage users' page, you'll be able to see who is 'invited' and who is 'active'. On the 'Card list' page, you can see who's activated their cards.

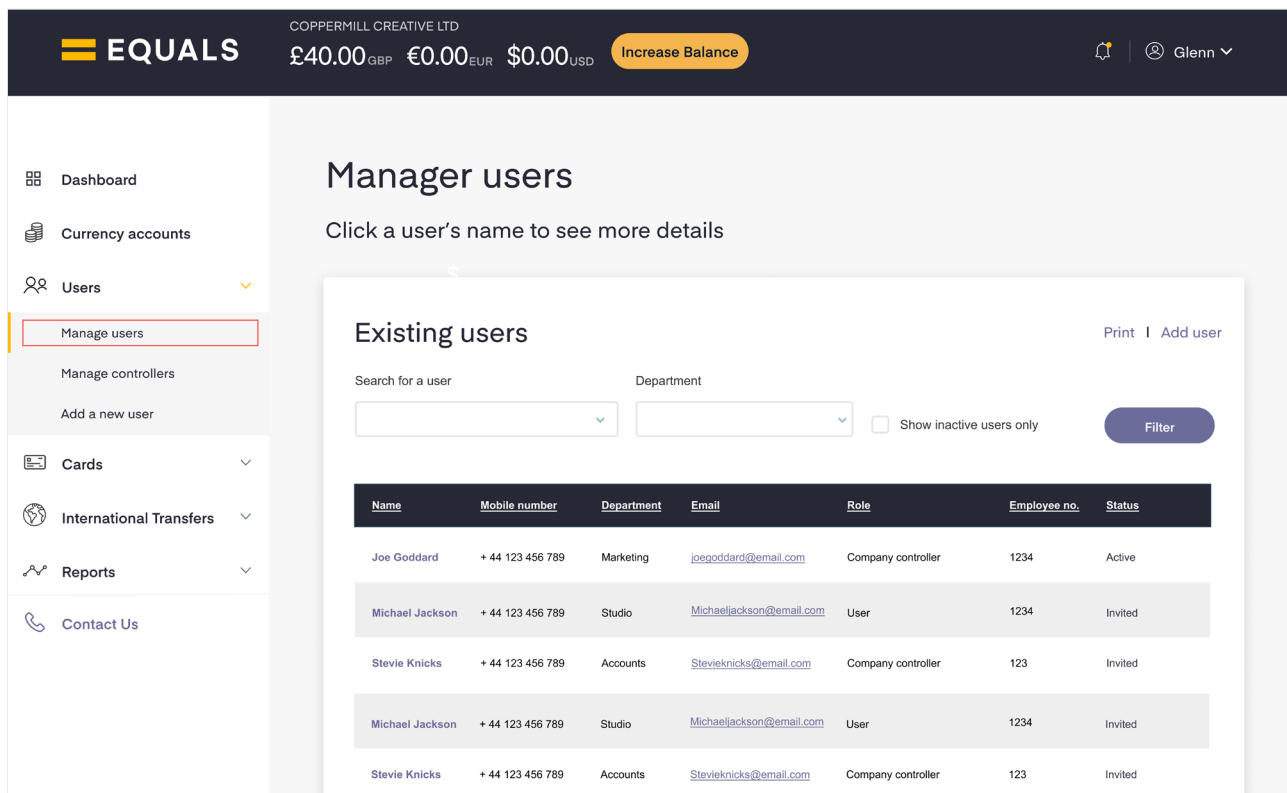To order the new user a card, follow the steps in 'Order a new card' (section 3e).

b. **Manage users and controllers**

You can change a user's details, including their department and role, via the 'Manage users' page. Click on the user's name and then select 'edit' in the top right-hand corner of the page.

This will allow you to change their department and role using the appropriate dropdown menus. If you need to change a title, name, email address or DOB please email **corporate@fairfx.com**

To assign users to controllers, go to 'Manage controllers' in the sidebar menu.

3. Cards

a. Top-up card

To top-up one of your Equals Spend cards click 'Top-up card' under the 'Cards' menu. Click the card you want to top-up from the full list and enter the amount you want to top-up along with the cost centre it falls under.

b. Multi-card top-up

To top-up multiple cards at the same time click 'Multi card top-up' under the 'Cards' section. Enter the top-up amounts in the 'Amount' field next to the appropriate cards. If there are any cards you don't want to top-up, leave the field blank. Click 'Next' to confirm the amounts and the balance they should be drawn from.

If you have funds on your account balance, top-ups will go through immediately. If you do not have sufficient funds, you will be prompted to make a bank transfer.

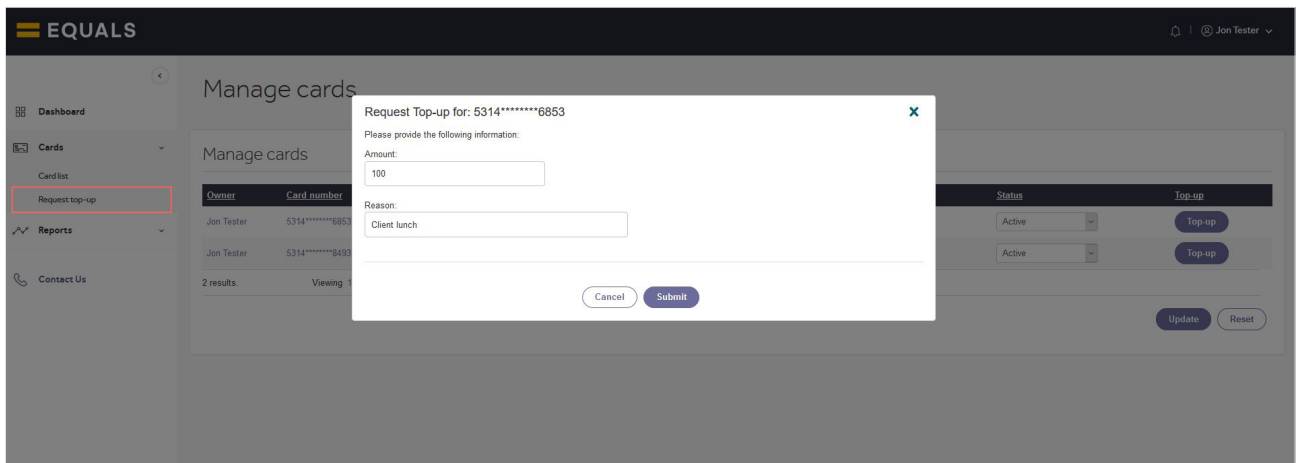**c.**   **Top-up requests**

Users can request a card top-up at any time by clicking 'Request top-up' under the 'Cards' menu and adding a reason for the request.

Top-up requests awaiting your approval will show as a notification icon in the 'Cards' section. To review pending requests select 'Top-up requests' and decide whether to approve or reject each top-up from the list.
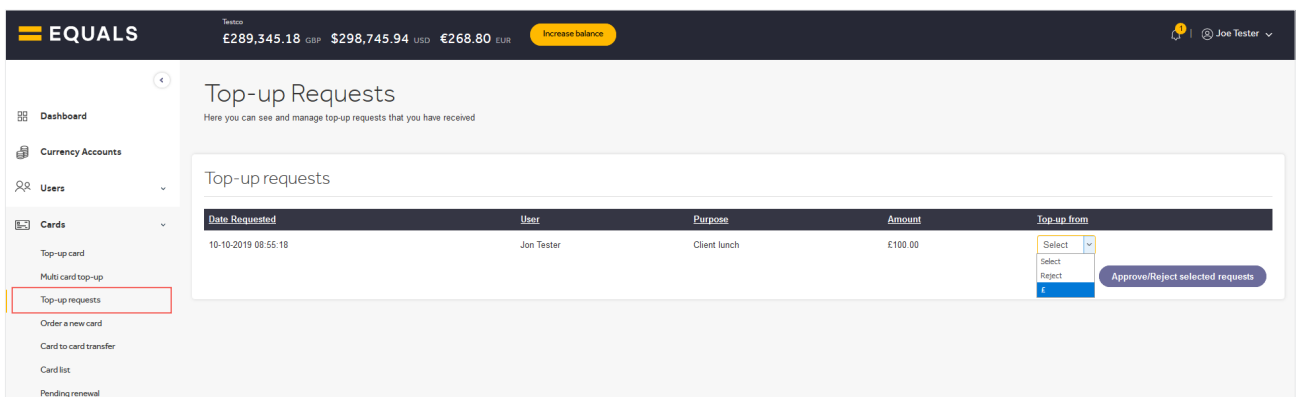
To approve a request choose the currency symbol (£, € or $) of the account balance you want payment taken from and click 'Approve/Reject selected requests'.

Employees can even request card top-ups via our mobile app, where you can also review, approve or reject the requests.

Request top-up

Top-up request
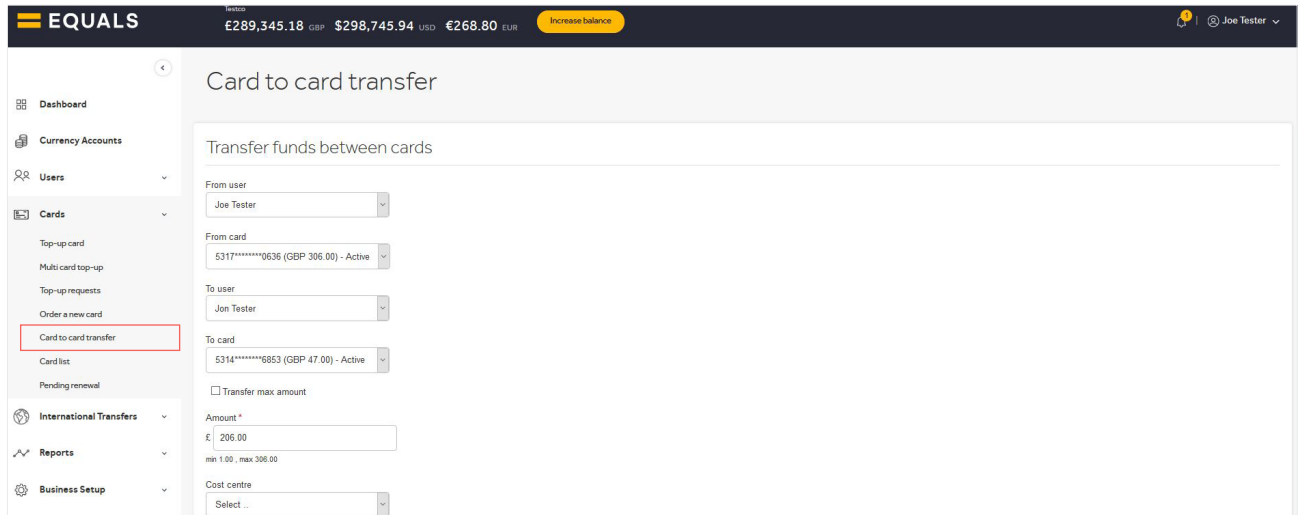
d. Card-to-card transfers

To transfer money between cards in the same currency click 'Card-to-card transfer' in the 'Cards' section.

Choose which user and card you want to transfer from and to, and enter the amount you want to transfer.
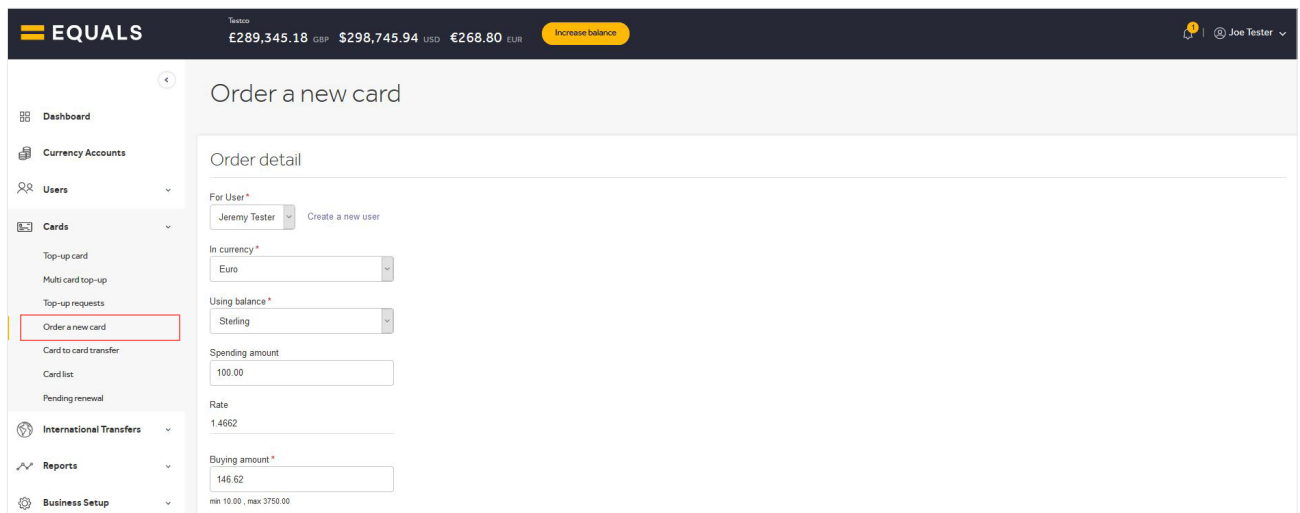
Card-to-card transfers are processed immediately.

e. Order a new card

If you need to order a card for a new employee make sure you've created the user first (see section 2a).

To order a new card, click 'Order a new card' under 'Cards'. Choose who the card is for, the card currency and the initial top-up amount. You can keep better track of this top-up by adding it to a cost centre.

Your card should take 3-5 working days to arrive and will need a minimum initial top-up of £10/€13/$15.

Your new card will be sent to the address assigned to the user – usually the trading address provided on your application.
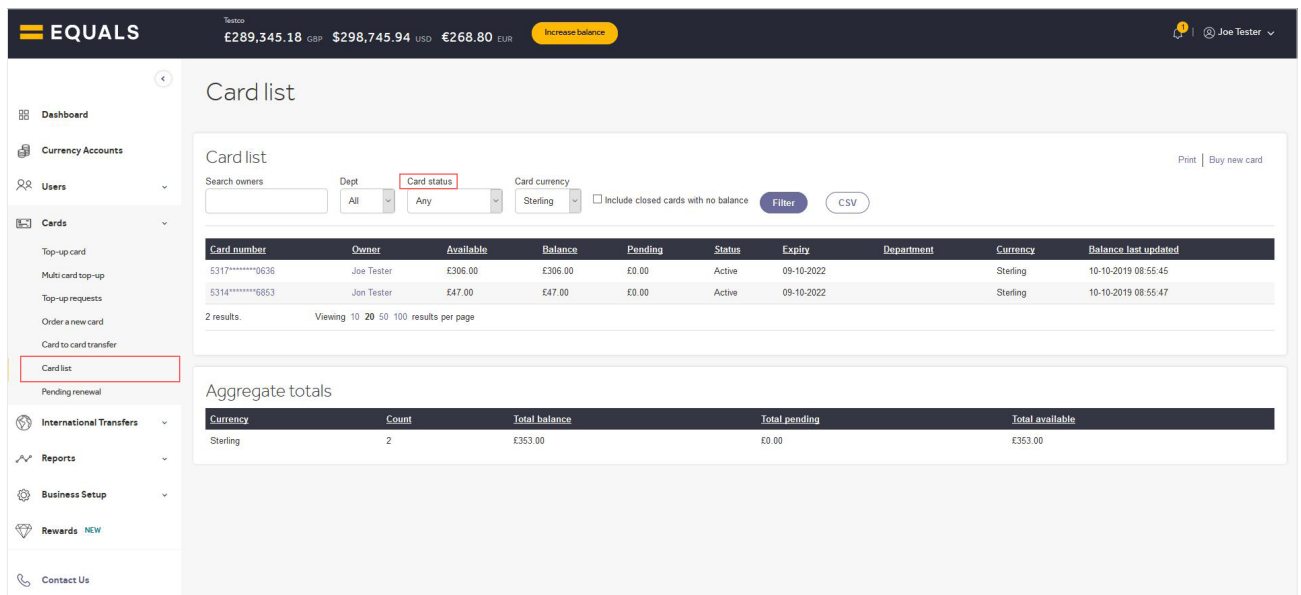
f.   Change a card status

If a card on your account is lost or stolen, go to the 'Card list' under the 'Cards' section, select the appropriate card and change the status of the card to 'Lost/stolen'.

If you mark the card as lost or stolen we will immediately cancel the card and a replacement will be ordered automatically the next day.

If you want to close a card but not order a replacement you can do so by selecting 'Customer closed'.
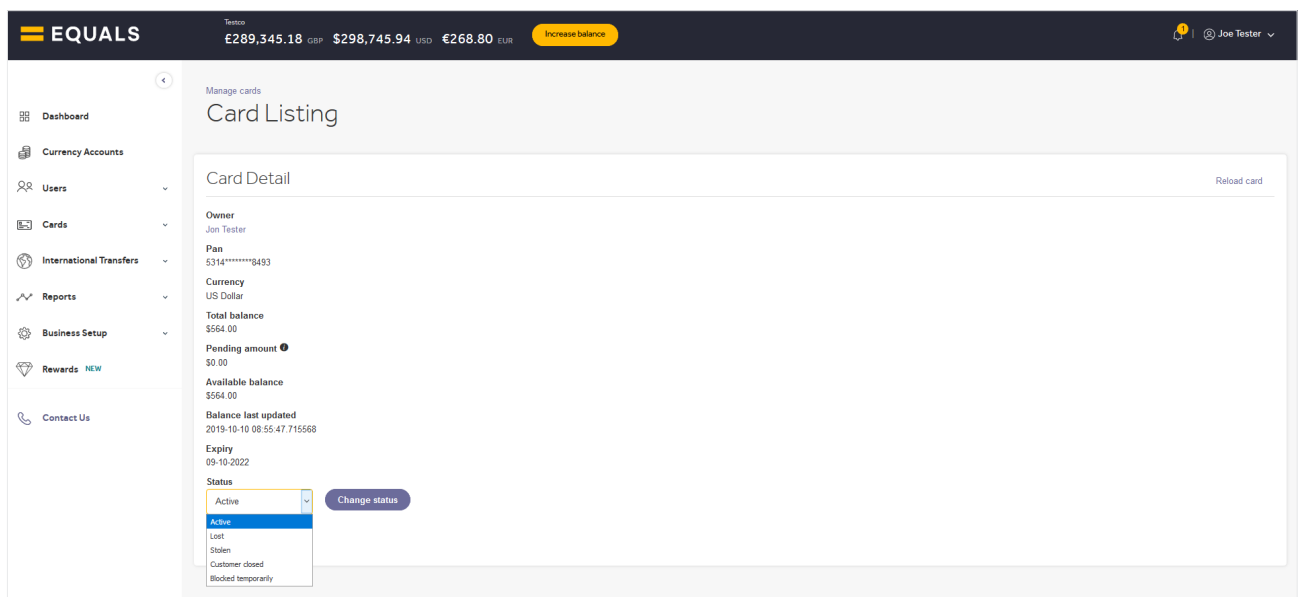
'Lost/stolen' and 'Customer closed' are irreversible. In some situations, temporarily blocking a card may be a good alternative.

g. Renewing a card

All Equals Spend cards are valid for 3 years and open for renewal within 2 months of the card expiry date.

To renew a card, go to the 'Pending renewal' page of the 'Cards' section and select the checkboxes of the card(s) you want to renew, then click 'Renew selected cards'.

Your new cards will be sent out 2 weeks before the expiry date stated on the card(s).


h. How to activate a card

A cardholder must login to the online portal or Equals Spend app (see right) to activate their card and retrieve their PIN. You can check if the user is 'active' on the 'Manage users' page. If the user is 'invited' you can resend the welcome email by selecting their name and clicking 'Re-invite user'.

Once logged in, a cardholder can 'Activate' their card. They will be asked for the 16-digit card number, their date of birth and their mobile number.

Mobile numbers are required for online purchases - a verification code will be sent via text when the card is used for an online transaction that passes through Mastercard's 3D Secure security system.

i. How to check the PIN of a card

A cardholder can check their PIN by selecting their card and clicking 'Reveal PIN'. They will be asked to re-confirm the 16-digit card number and their date of birth before the PIN is displayed on screen.
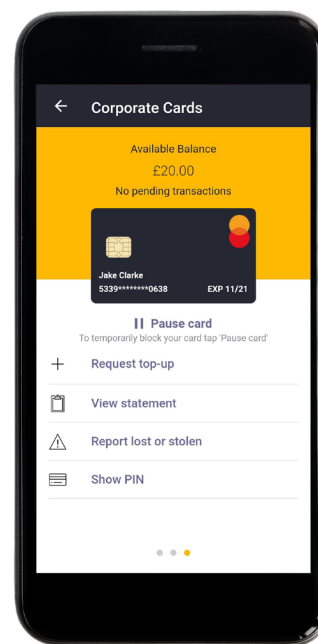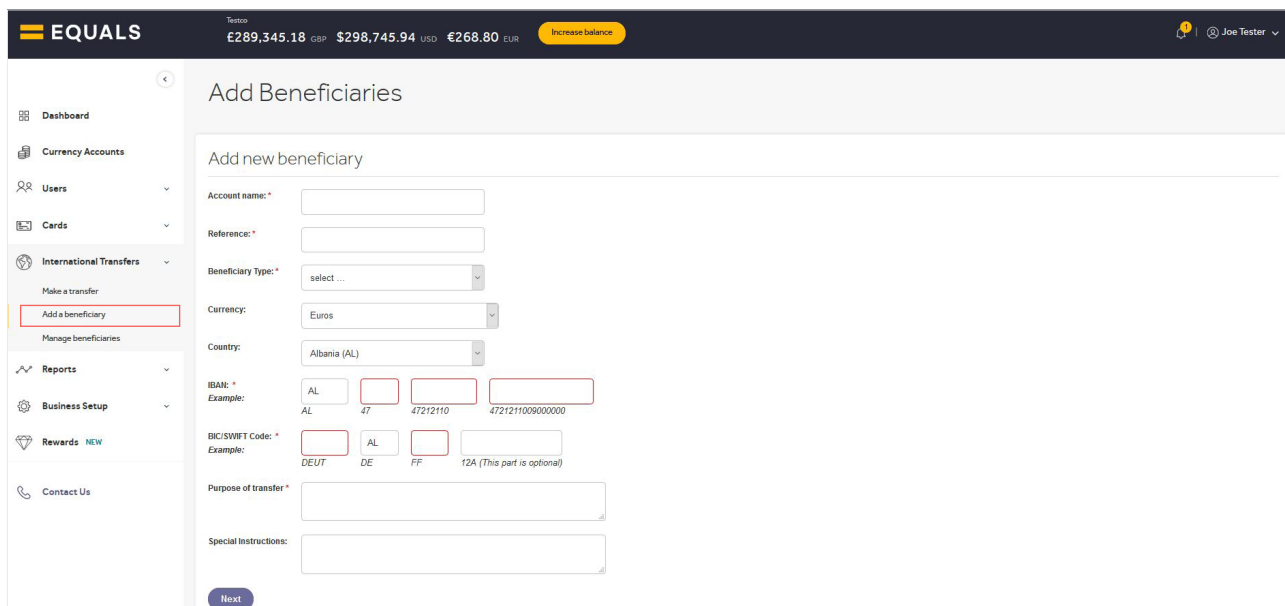
4. International transfers

On top of managing your Equals Spend cards, keeping track of employee spend and producing reports, you can also use the Equals Spend platform to make instant online international payments.

Our international transfer service gives you access to market-leading exchange rates, making it easier to do business overseas.

a. Add a beneficiary

Before making an international payment, go to the 'Add a beneficiary' page to enter the details of the person / company you wish to send money to. After you have done this their details will be saved in your account. You can view all saved beneficiaries on the 'Manage beneficiaries' page of the platform.
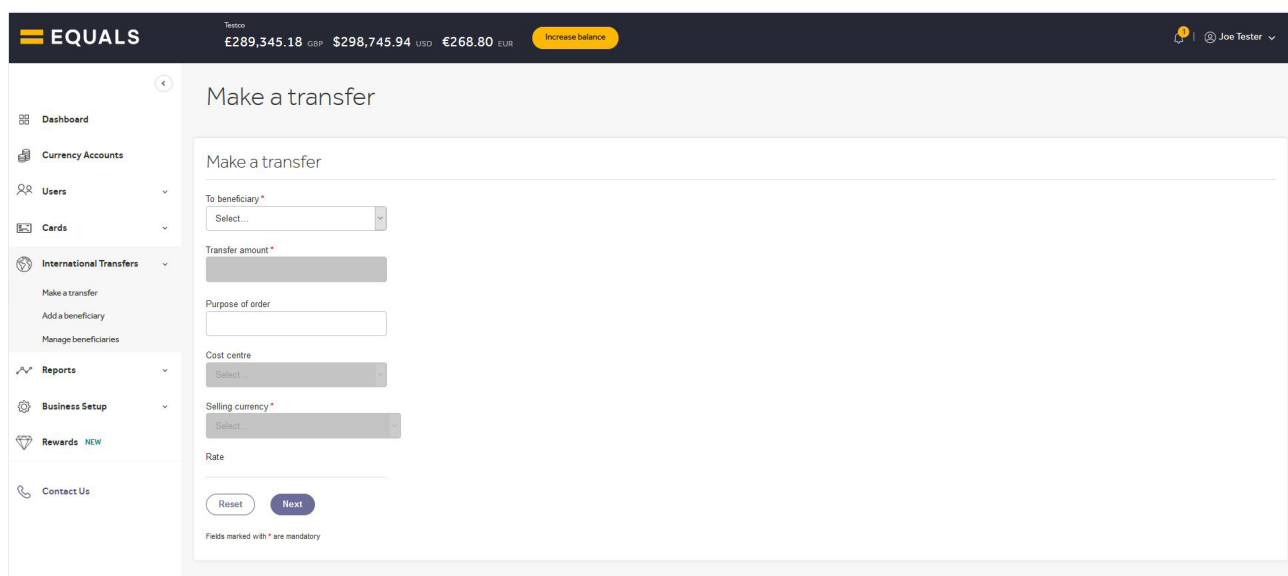
b.   **Make international transfers**

To send money overseas, go to the 'Make a transfer' page. Here you can select the beneficiary you'd like to send money to, the amount of currency you'd like to send (buying amount), and add further details such as which cost centre it should be attributed to and the purpose of the order.

5.   Reports and business set-up

a.   View reports

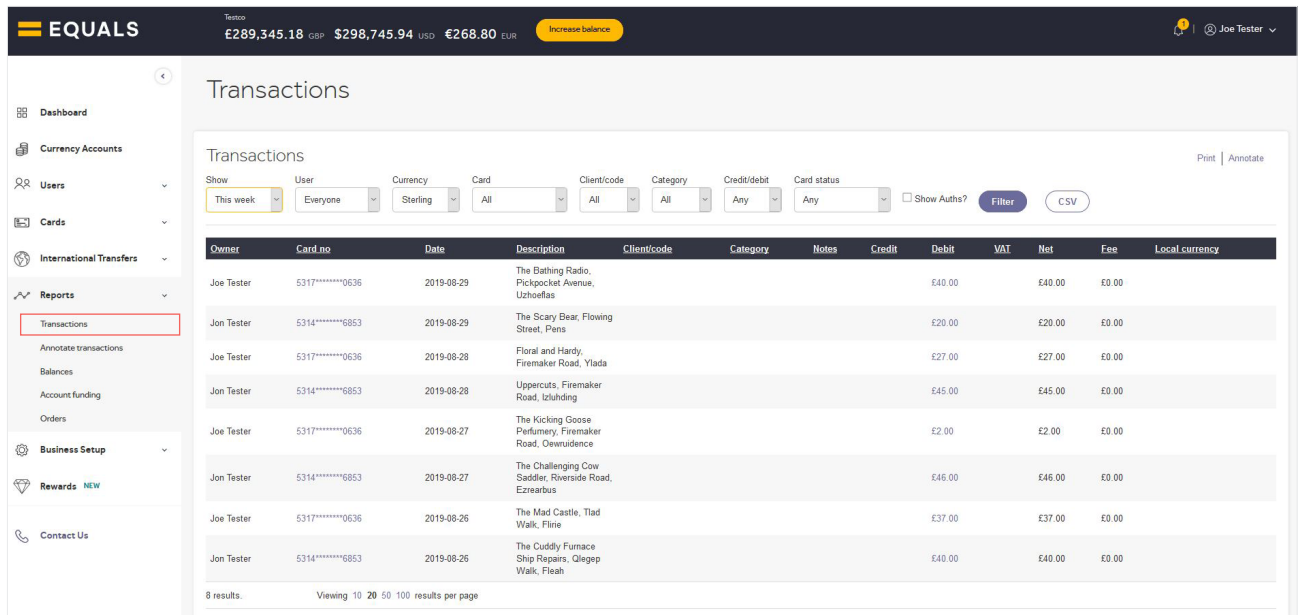You can view and manage a number of reports in the 'Reports' section of the platform, including:

Transactions – view card transactional data

Balances – get a running balance of your central pot

Account funding – a full list of balance increases

Orders – a full list of top-ups, transfers, new card orders & card renewals

Filter the data in each report by user, currency, date, and more. You can also export a CSV of each report.

b.   Annotate transactions and upload receipts

i.   Click 'Annotate transactions' under the 'Reports' section to view a list of card transactions that you can add notes to. Use the dropdown menus at the top of the page to filter the list.

ii.   Annotate each transaction using client codes, categories and a freeform note. You can even record the VAT amount of each transaction made. Encourage your users to annotate their own transactions from their own sign-in, making it even easier for you to keep track of their transactions.

iii.   Users can sign in using their registered email address which you can check on the 'Manage users' page. Their password will either be the one you created or the temporary password provided to you when your account was first set up. Users can also reset passwords by selecting the 'Forgotten password' option on the sign-in page.

iv.   To upload a receipt photo, first click the debit amount on the transaction. Scroll down to the bottom of the page, click 'Upload' and choose the appropriate image from your computer.

Don't forget, you can upload a photo of your receipt on the go with a few taps of the Equals Spend mobile app. Ask your Equals Account Manager for a copy of our app guide.

c. **Set up categories and client codes**

Navigate to the 'Business setup' section of the platform to create categories and client codes that you and users can use to tag transactions in the 'Reports' section.
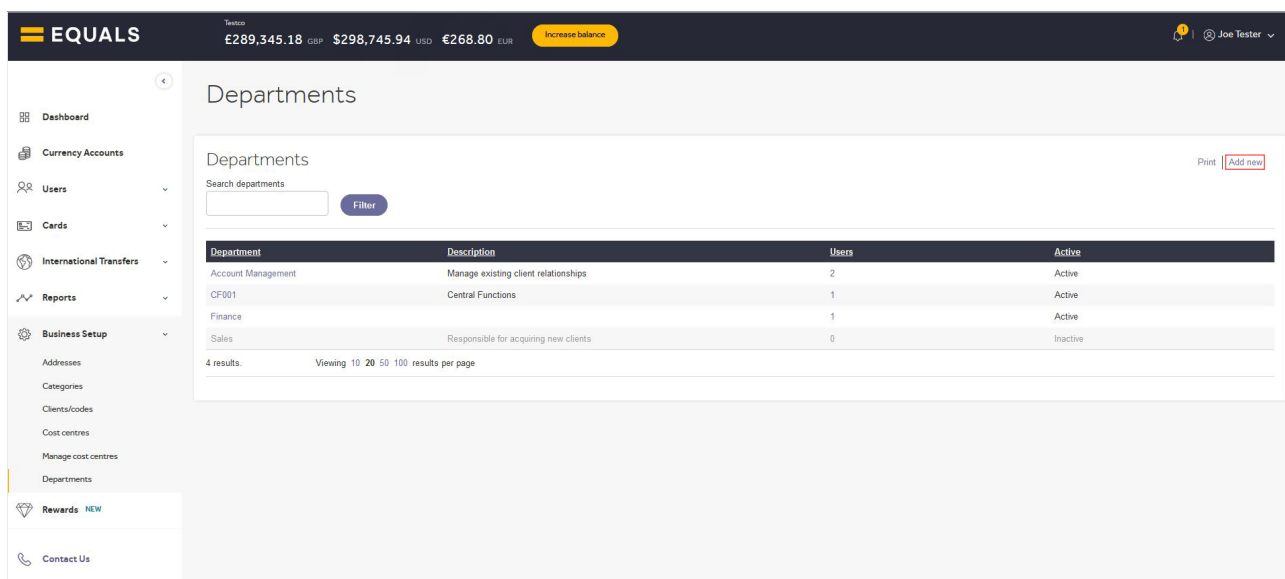
Create new categories and client codes by clicking 'Add new' in the top right corner of the page. You can also edit the name, add a description or deactivate an existing entry by selecting the category/ client code name.

d. **Set up and manage cost centres**

Cost centres are areas within your organisation to which costs may be allocated. Create new cost centres by clicking 'Add new' in the top right corner of the page. You can also edit the name, add a description or deactivate an existing entry by selecting the cost centre name.

e. **Add a department**

Your users can be segregated by department. Create new departments by clicking 'Add new' in the top right corner of the page. You can also edit the name, add a description or deactivate an existing entry by selecting the department name.

Contacts

Our support teams are available Monday – Friday, 09:00 – 17:30.

Outside of these hours, please contact us via email and a member of our team will be in touch within 48 hours.

Support Desk: +44 (0) 207 778 9302
Email: business@equals.co