

Equals Spend Platform Guide



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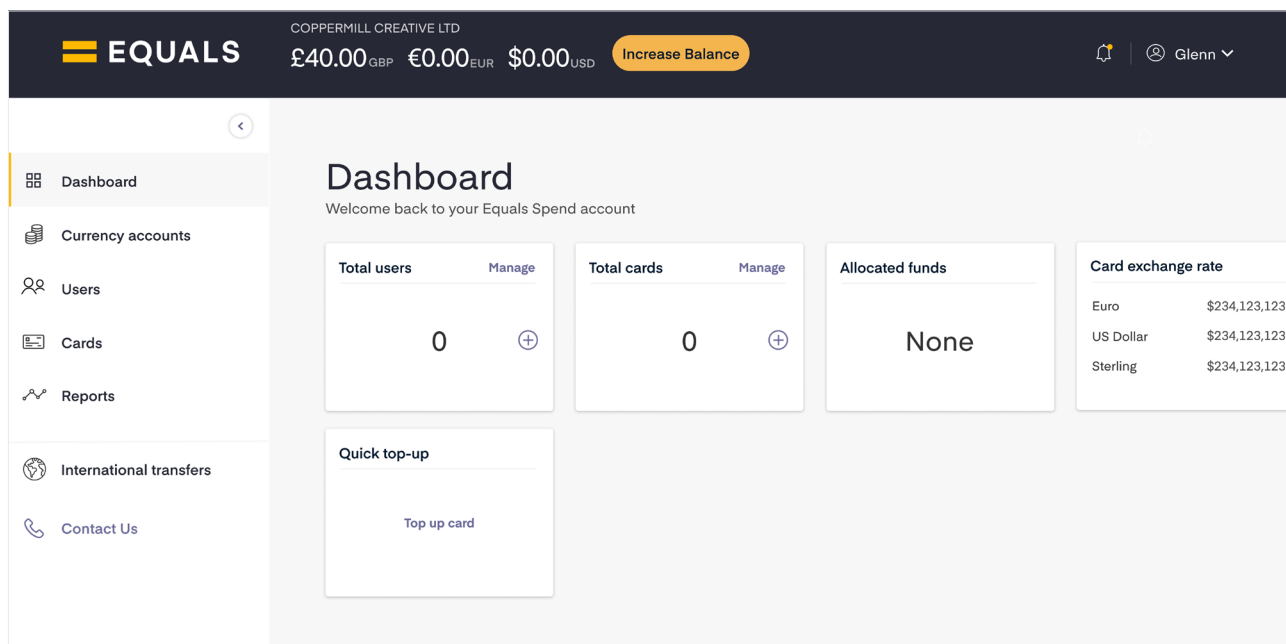
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1. Dashboard and account balances

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.



The screenshot shows the EQUALS dashboard for COPPERMILL CREATIVE LTD. The top header displays the company name, currency balances (£40.00 GBP, €0.00 EUR, \$0.00 USD), an 'Increase Balance' button, and a user profile for Glenn. The left sidebar contains navigation links: Dashboard, Currency accounts, Users, Cards, Reports, International transfers, and Contact Us. The main dashboard area is titled 'Dashboard' and includes a welcome message. It features four summary cards: 'Total users' (0), 'Total cards' (0), 'Allocated funds' (None), and 'Card exchange rate' (listing Euro, US Dollar, and Sterling rates at \$234,123,123 each). A 'Quick top-up' section with a 'Top up card' button is also present.

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.

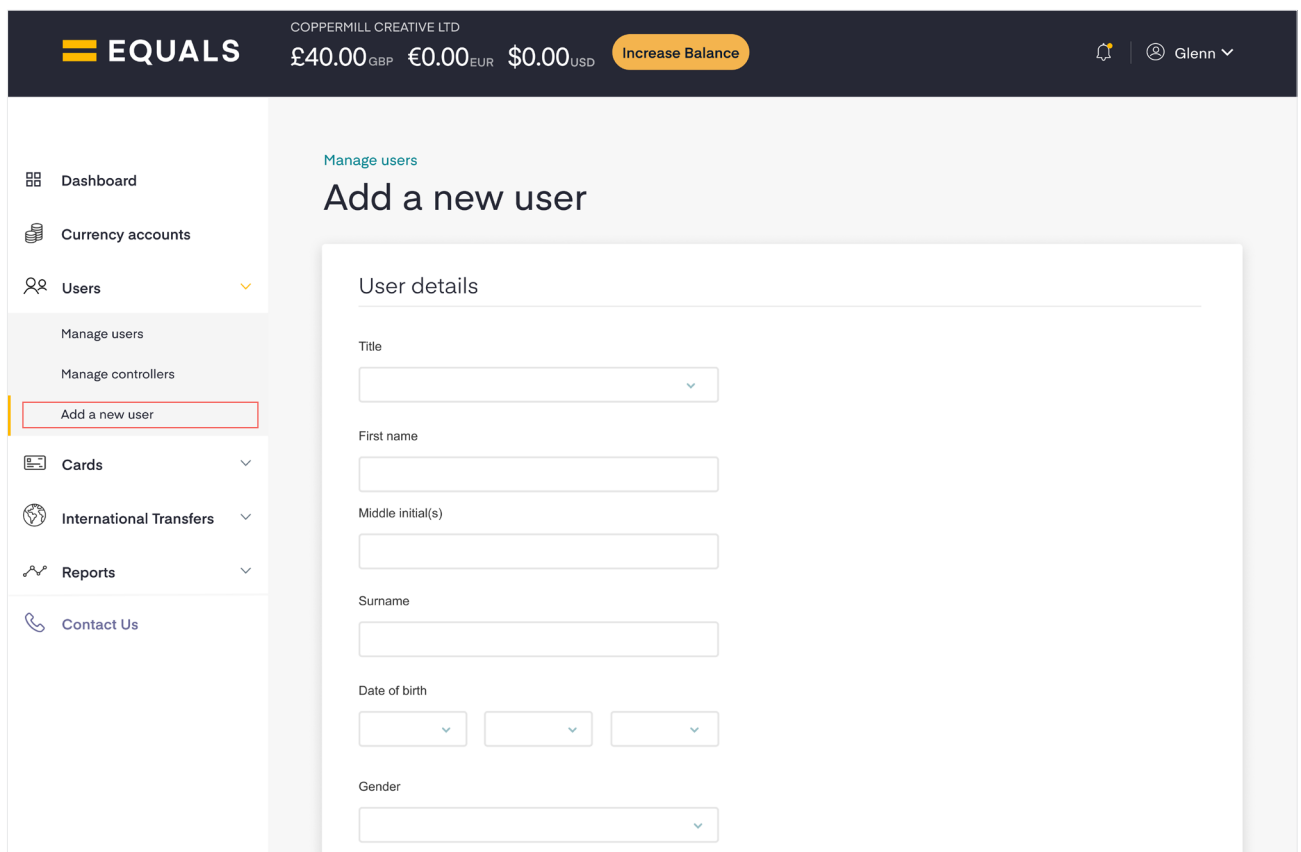
a. Add a new user

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).

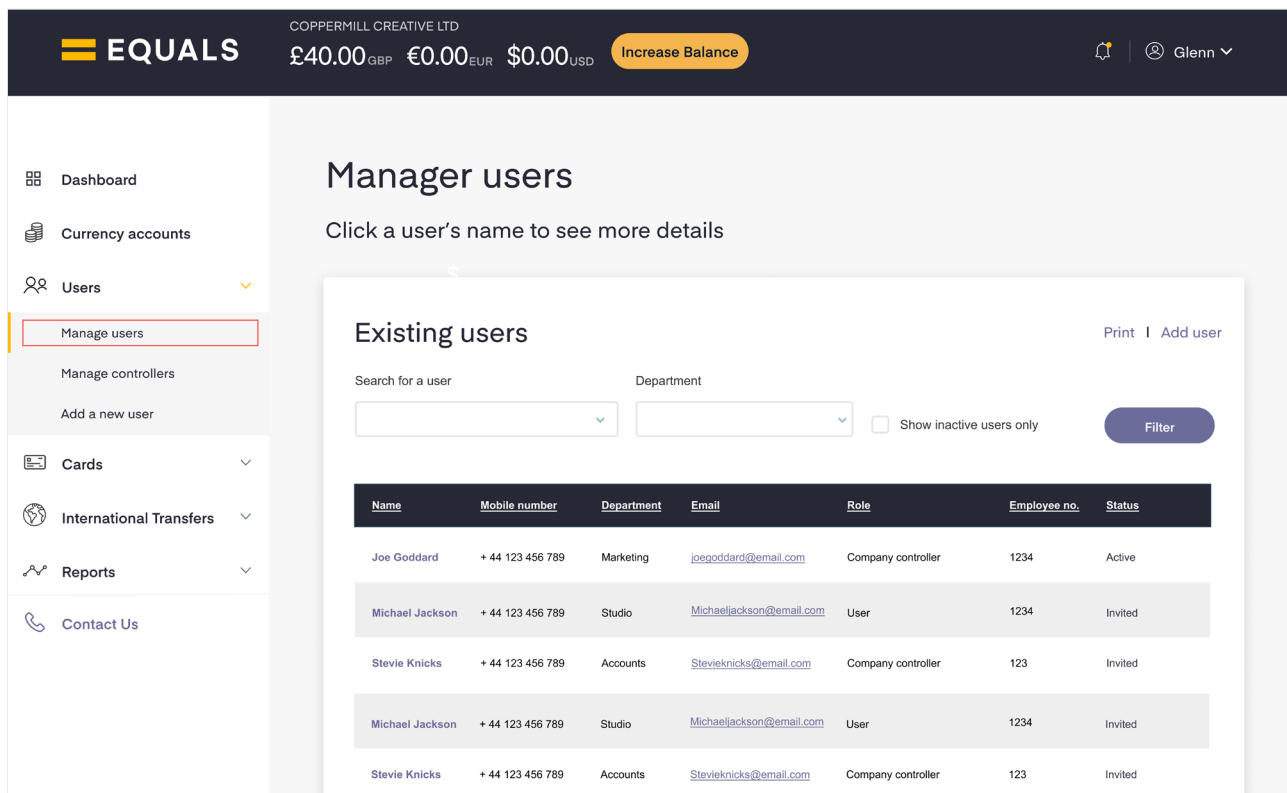


b. Manage users and controllers

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.



Manager users

Click a user's name to see more details

Existing users Print | Add user

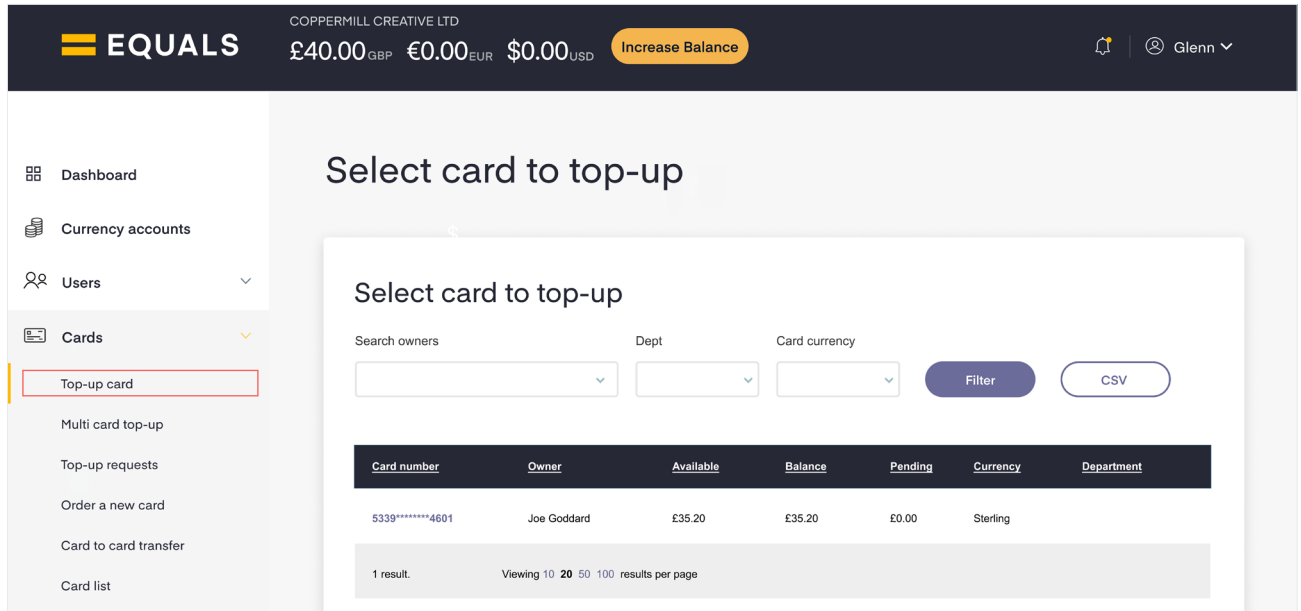
Search for a user Department ☐ Show inactive users only Filter

Name	Mobile number	Department	Email	Role	Employee no.	Status
Joe Goddard	+ 44 123 456 789	Marketing	joegoddard@email.com	Company controller	1234	Active
Michael Jackson	+ 44 123 456 789	Studio	Michaeljackson@email.com	User	1234	Invited
Stevie Knicks	+ 44 123 456 789	Accounts	Stevieknicks@email.com	Company controller	123	Invited
Michael Jackson	+ 44 123 456 789	Studio	Michaeljackson@email.com	User	1234	Invited
Stevie Knicks	+ 44 123 456 789	Accounts	Stevieknicks@email.com	Company controller	123	Invited

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.



The screenshot shows the 'Select card to top-up' page. The top navigation bar includes the EQUALS logo, account balances (£40.00 GBP, €0.00 EUR, \$0.00 USD), and an 'Increase Balance' button. The left sidebar shows the 'Cards' menu with 'Top-up card' highlighted. The main content area has a heading 'Select card to top-up' and a search bar with filters for 'Search owners', 'Dept', and 'Card currency'. Below the search bar is a table of cards.

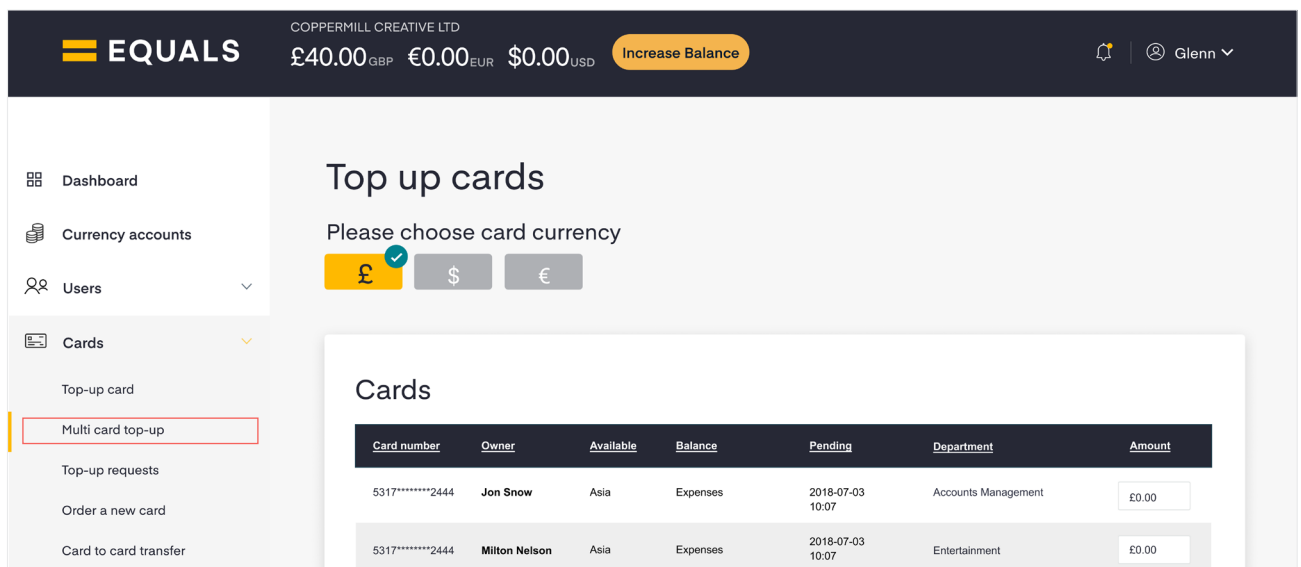
Card number	Owner	Available	Balance	Pending	Currency	Department
5339*****4601	Joe Goddard	£35.20	£35.20	£0.00	Sterling	

1 result. Viewing 10 20 50 100 results per page

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.



The screenshot shows the 'Top up cards' page. The top navigation bar is the same as the previous screenshot. The left sidebar shows the 'Cards' menu with 'Multi card top-up' highlighted. The main content area has a heading 'Top up cards' and a prompt 'Please choose card currency'. Below this are three currency buttons: £ (selected), \$, and €. Below the currency selection is a table of cards.

Card number	Owner	Available	Balance	Pending	Department	Amount
5317*****2444	Jon Snow	Asia	Expenses	2018-07-03 10:07	Accounts Management	£0.00
5317*****2444	Milton Nelson	Asia	Expenses	2018-07-03 10:07	Entertainment	£0.00

c. Top-up requests

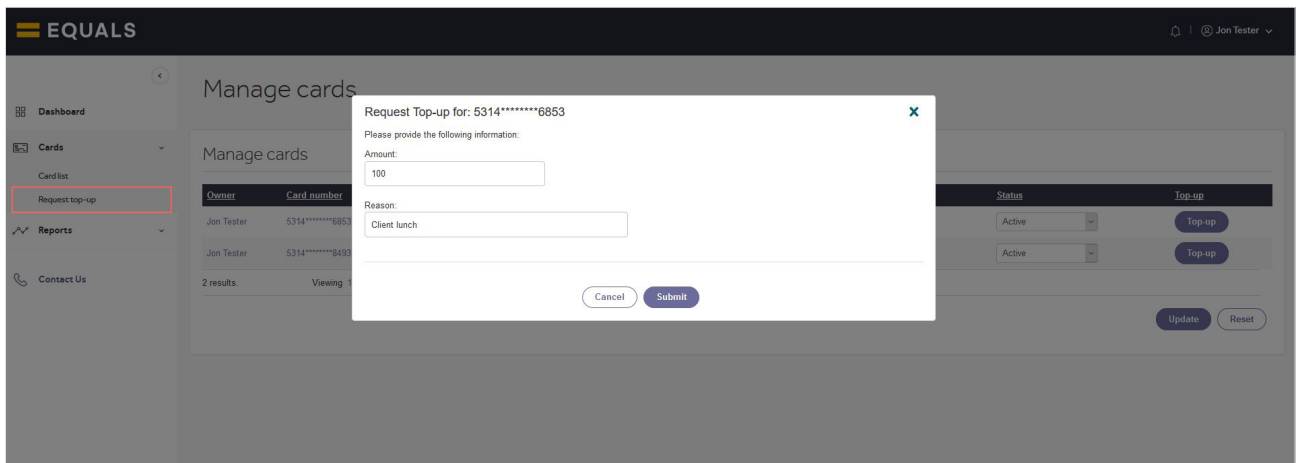
Users can request a card top-up at any time by clicking 'Request top-up' under the 'Cards' menu and adding a reason for the request.

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.

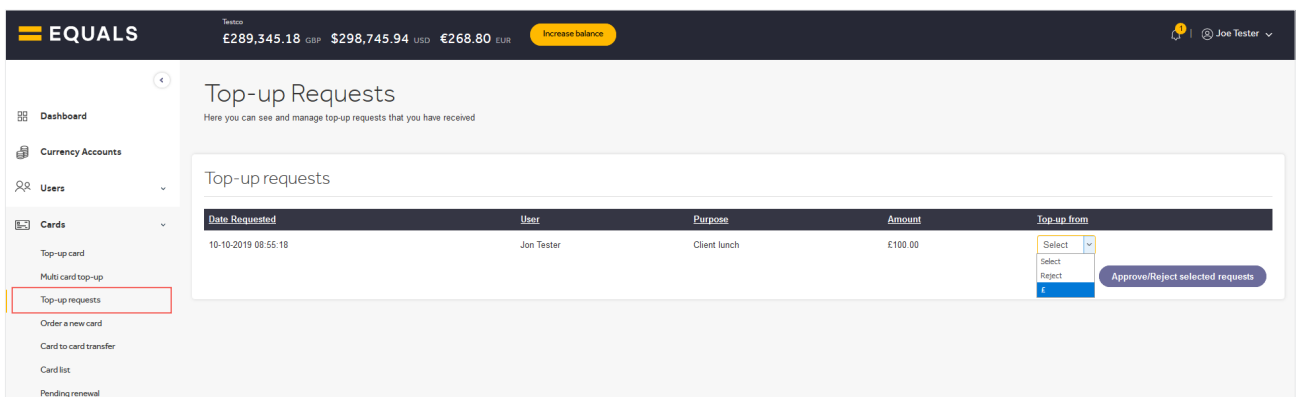
To approve a request choose the currency symbol (£, € or \$) of the account balance you want payment taken from and click 'Approve/Reject selected requests'.

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

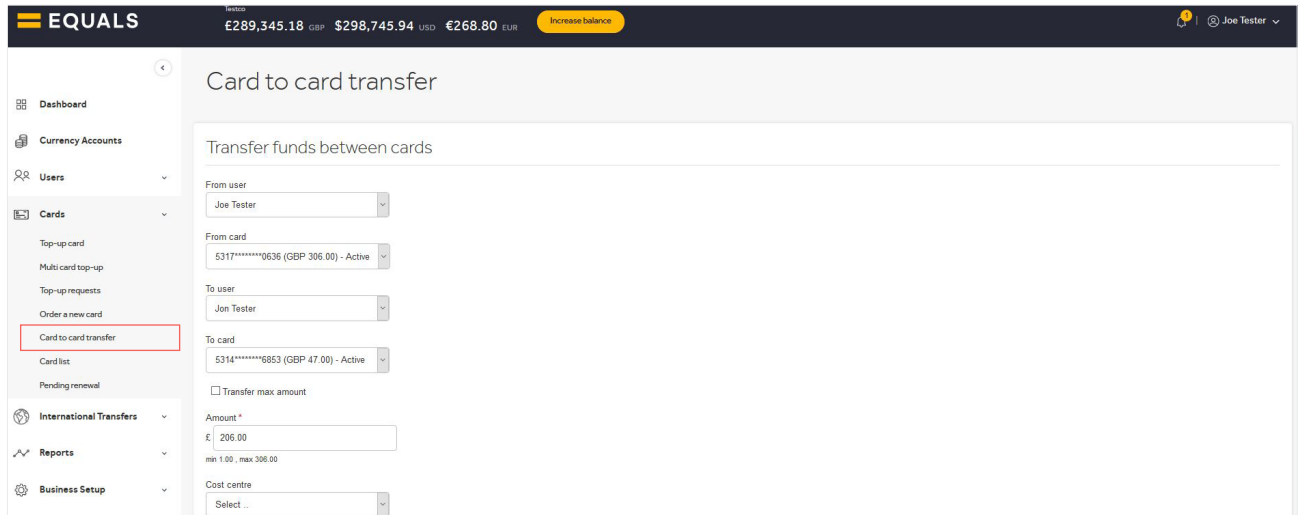


d. Card-to-card transfers

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.



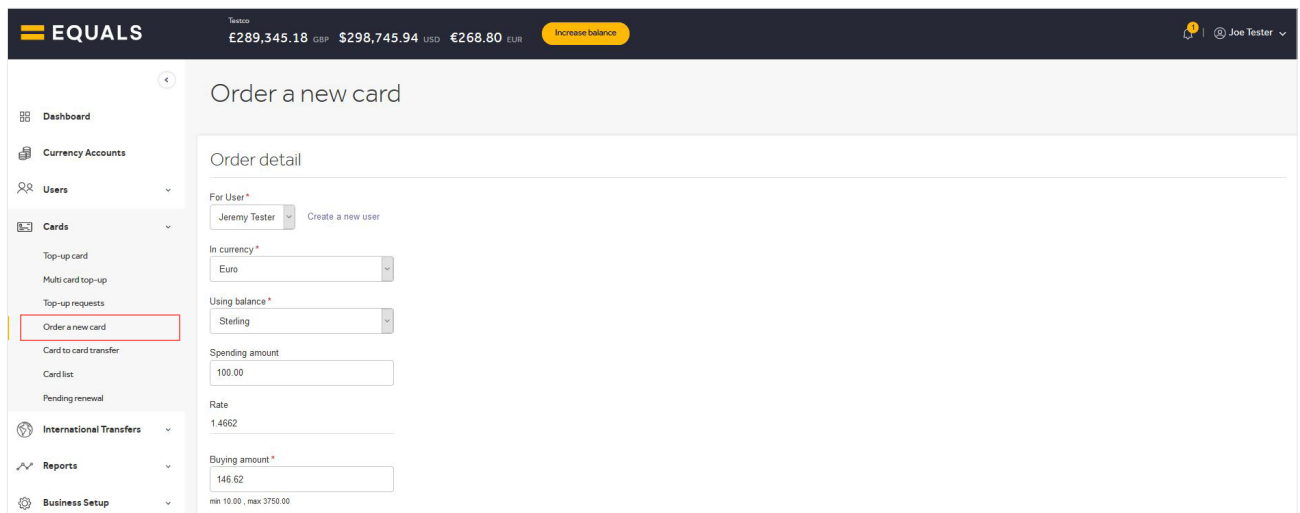
e. Order a new card

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.



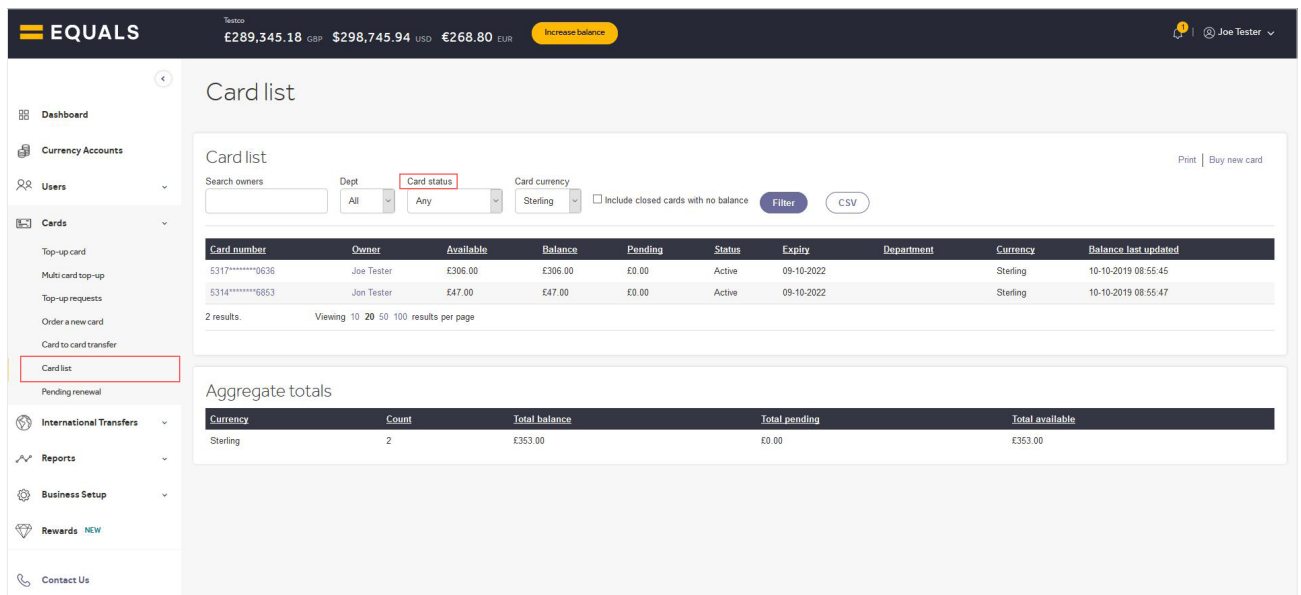
f. Change a card status

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'.

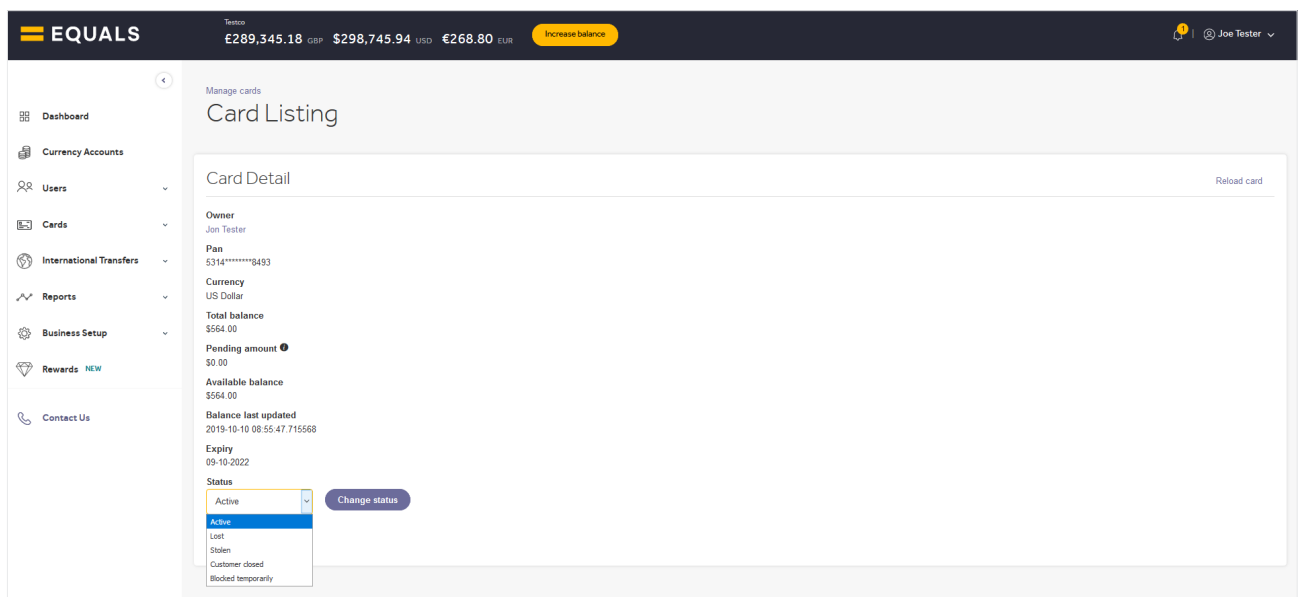
'Lost/stolen' and 'Customer closed' are irreversible. In some situations, temporarily blocking a card may be a good alternative.



The screenshot shows the 'Card list' page in the EQUALS dashboard. The top header displays the user's name 'Joe Tester' and various account balances. The left sidebar contains navigation links for Dashboard, Currency Accounts, Users, Cards, International Transfers, Reports, Business Setup, Rewards, and Contact Us. The 'Cards' section is expanded, showing options like 'Top-up card', 'Multi card top-up', 'Top-up requests', 'Order a new card', 'Card to card transfer', 'Card list', and 'Pending renewal'. The 'Card list' option is highlighted. The main content area shows a table of cards with columns: Card number, Owner, Available, Balance, Pending, Status, Expiry, Department, Currency, and Balance last updated. Two cards are listed, both owned by 'Jon Tester'. Below the table, there are filters for 'Dept' (All), 'Card status' (Any), and 'Card currency' (Sterling). There are also checkboxes for 'Include closed cards with no balance', a 'Filter' button, and a 'CSV' button. An 'Aggregate totals' section shows a summary of the cards.

Card number	Owner	Available	Balance	Pending	Status	Expiry	Department	Currency	Balance last updated
5317*****9636	Joe Tester	£306.00	£306.00	£0.00	Active	09-10-2022		Sterling	10-10-2019 08:55:45
5314*****6853	Jon Tester	£47.00	£47.00	£0.00	Active	09-10-2022		Sterling	10-10-2019 08:55:47

Currency	Count	Total balance	Total pending	Total available
Sterling	2	£353.00	£0.00	£353.00



The screenshot shows the 'Card Listing' page in the EQUALS dashboard. The top header is the same as the previous screenshot. The left sidebar is also the same. The 'Cards' section is expanded, and the 'Card Listing' option is highlighted. The main content area shows the 'Card Detail' for the selected card. It displays the card's owner, pan number, currency, total balance, pending amount, available balance, and balance last updated. The 'Status' dropdown menu is open, showing options: Active, Lost, Stolen, Customer closed, and Blocked temporarily. A 'Change status' button is visible next to the dropdown.

Card Detail

Owner: Jon Tester

Pan: 5314*****8493

Currency: US Dollar

Total balance: \$564.00

Pending amount: \$0.00

Available balance: \$564.00

Balance last updated: 2019-10-10 08:55:47.715568

Expiry: 09-10-2022

Status: Active Change status

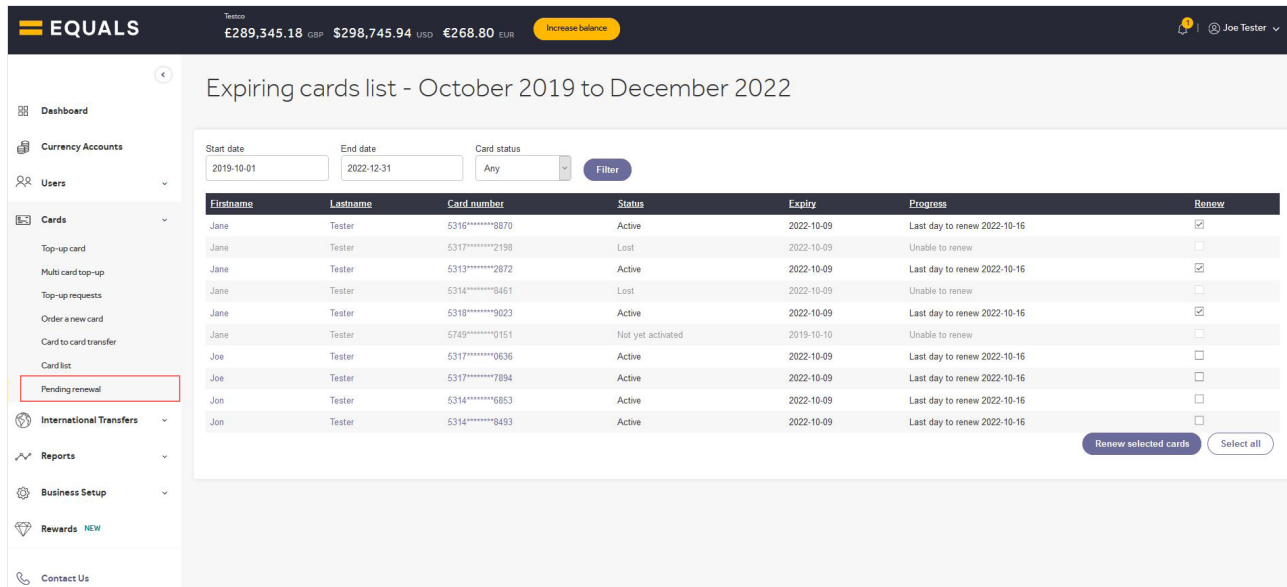
Options: Active, Lost, Stolen, Customer closed, Blocked temporarily

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).



Firstname	Lastname	Card number	Status	Expiry	Progress	Renew
Jane	Tester	5316*****8870	Active	2022-10-09	Last day to renew 2022-10-16	<input checked="" type="checkbox"/>
Jane	Tester	5317*****2198	Lost	2022-10-09	Unable to renew	<input type="checkbox"/>
Jane	Tester	5313*****2872	Active	2022-10-09	Last day to renew 2022-10-16	<input checked="" type="checkbox"/>
Jane	Tester	5314*****8461	Lost	2022-10-09	Unable to renew	<input type="checkbox"/>
Jane	Tester	5318*****9023	Active	2022-10-09	Last day to renew 2022-10-16	<input checked="" type="checkbox"/>
Jane	Tester	5749*****0151	Not yet activated	2019-10-10	Unable to renew	<input type="checkbox"/>
Joe	Tester	5317*****0636	Active	2022-10-09	Last day to renew 2022-10-16	<input type="checkbox"/>
Joe	Tester	5317*****7894	Active	2022-10-09	Last day to renew 2022-10-16	<input type="checkbox"/>
Jon	Tester	5314*****6853	Active	2022-10-09	Last day to renew 2022-10-16	<input type="checkbox"/>
Jon	Tester	5314*****8493	Active	2022-10-09	Last day to renew 2022-10-16	<input type="checkbox"/>

h. How to activate a card

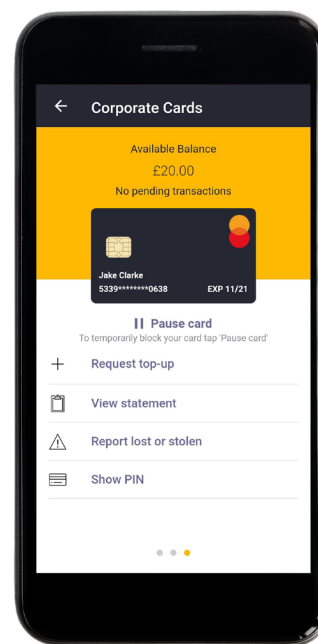
A cardholder must login to the online portal or Equals Spend app (see right) to activate their card and retrieve their PIN. You can check if the user is 'active' on the 'Manage users' page. If the user is 'invited' you can resend the welcome email by selecting their name and clicking 'Re-invite user'.

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.



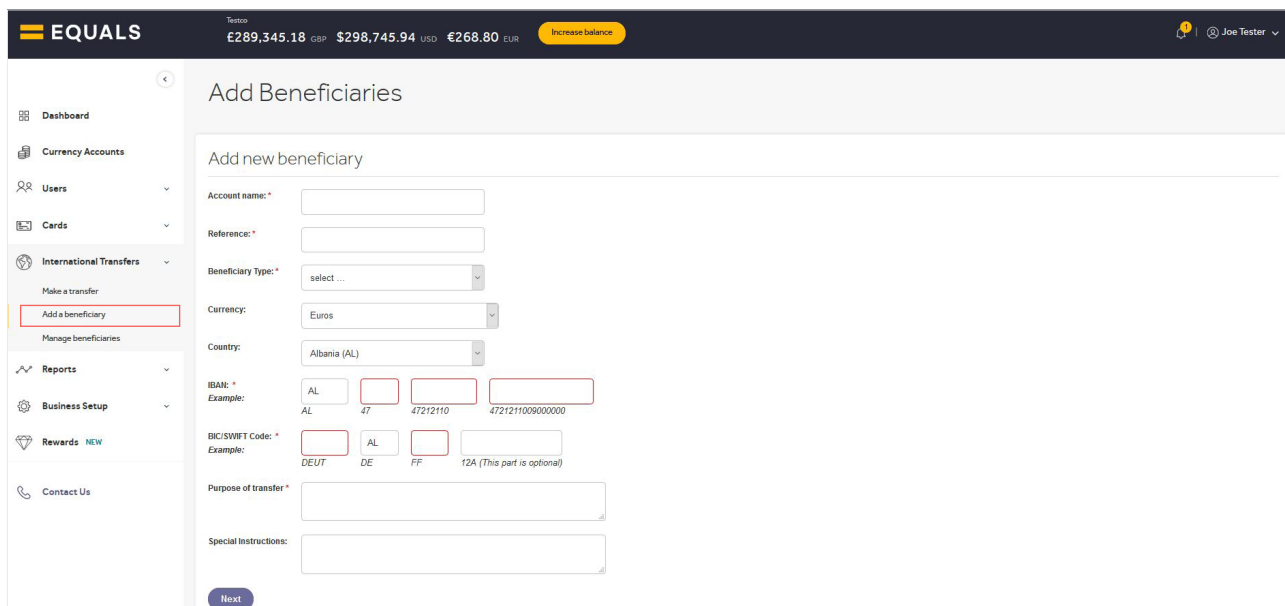
4. International transfers

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.



Tested
 £289,345.18 GBP \$298,745.94 USD €268.80 EUR [Increase balance](#) Joe Tester

Dashboard
 Currency Accounts
 Users
 Cards
 International Transfers
 Make a transfer
 Add a beneficiary
 Manage beneficiaries
 Reports
 Business Setup
 Rewards **NEW**
 Contact Us

Add Beneficiaries

Add new beneficiary

Account name: *

Reference: *

Beneficiary Type: * select ...

Currency: Euros

Country: Albania (AL)

IBAN: *
 Example: AL 47 47212110 4721211009000000

BIC/SWIFT Code: *
 Example: DEUT DE FF 12A (This part is optional)

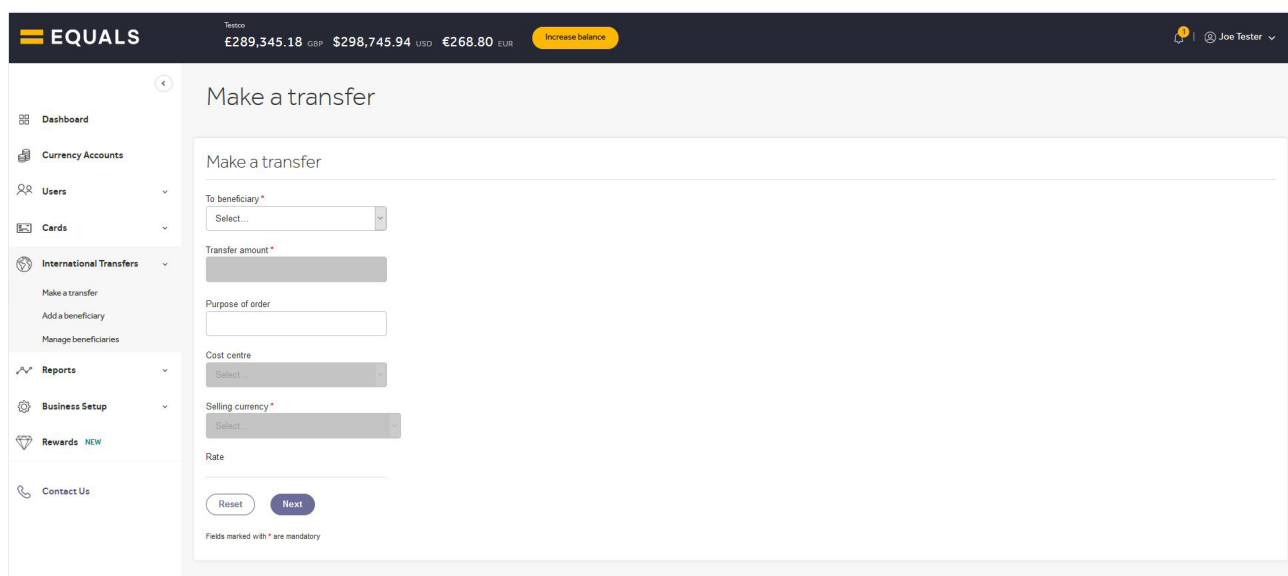
Purpose of transfer *

Special Instructions:

[Next](#)

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.



The screenshot displays the 'Make a transfer' interface within the EQUALS platform. The top navigation bar shows the EQUALS logo and a balance overview for 'Testco' with amounts in GBP (£289,345.18), USD (\$298,745.94), and EUR (€268.80), along with an 'Increase balance' button. The user 'Joe Tester' is logged in.

The left sidebar contains the following menu items: Dashboard, Currency Accounts, Users, Cards, International Transfers (expanded), Reports, Business Setup, Rewards (NEW), and Contact Us. Under 'International Transfers', the options are 'Make a transfer', 'Add a beneficiary', and 'Manage beneficiaries'.

The main content area, titled 'Make a transfer', contains a form with the following fields and controls:

- To beneficiary ***: A dropdown menu with 'Select...' as the placeholder.
- Transfer amount ***: A text input field.
- Purpose of order**: A text input field.
- Cost centre**: A dropdown menu with 'Select...' as the placeholder.
- Selling currency ***: A dropdown menu with 'Select...' as the placeholder.
- Rate**: A text input field.

At the bottom of the form are two buttons: 'Reset' and 'Next'. A note at the bottom states: 'Fields marked with * are mandatory'.

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:

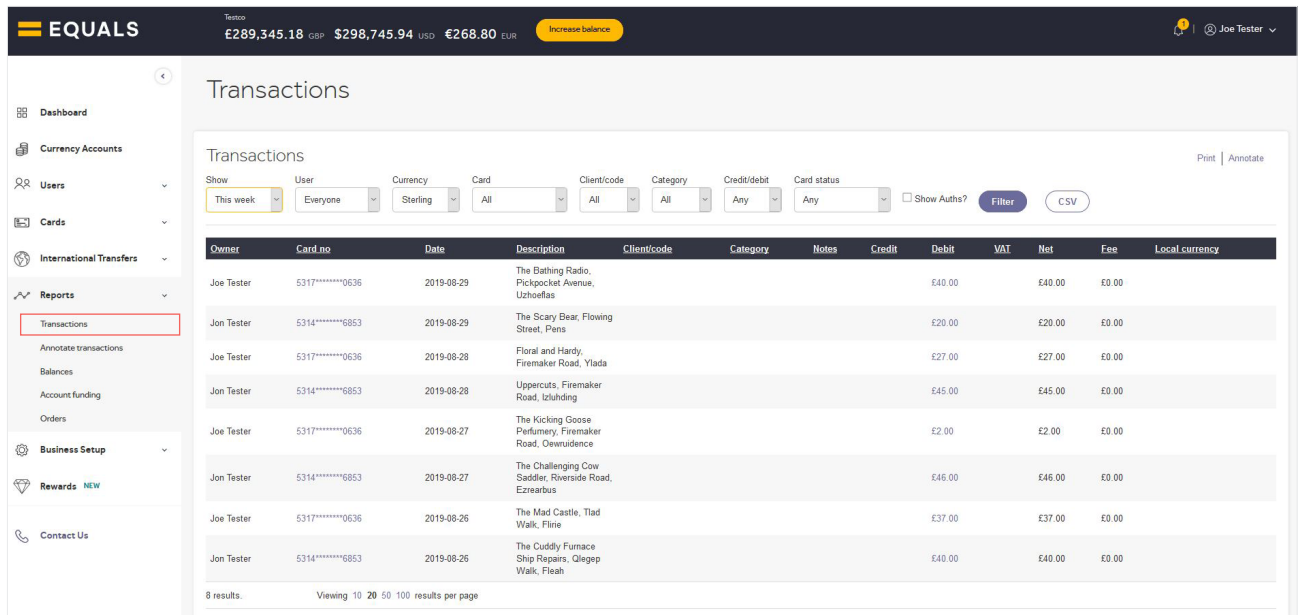
Transactions – view card transactional data

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.



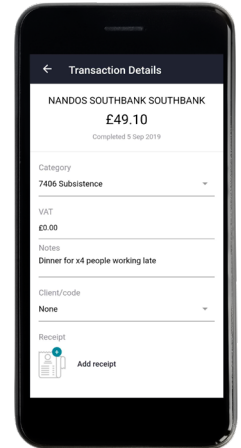
The screenshot shows the EQUALS platform interface. At the top, there's a header with the EQUALS logo, a balance summary (Total: £289,345.18 GBP, \$298,745.94 USD, €268.80 EUR), and a user profile (Joe Tester). The left sidebar contains navigation links: Dashboard, Currency Accounts, Users, Cards, International Transfers, Reports (highlighted), Business Setup, Rewards, and Contact Us. The main content area is titled 'Transactions' and features a filter bar with dropdowns for Show (This week), User (Everyone), Currency (Sterling), Card (All), Client/code (All), Category (All), Credit/debit (Any), and Card status (Any). There's also a 'Show Auths?' checkbox and buttons for 'Filter' and 'CSV'. Below the filter bar is a table with 12 columns: Owner, Card no, Date, Description, Client/code, Category, Notes, Credit, Debit, VAT, Net, Fee, and Local currency. The table lists 8 transactions, all from Joe Tester, with various descriptions like 'The Bathing Radio', 'The Scary Bear', 'Floral and Hardy', etc. At the bottom, it says '8 results' and 'Viewing 10 20 50 100 results per page'.


Owner	Card no	Date	Description	Client/code	Category	Notes	Credit	Debit	VAT	Net	Fee	Local currency
Joe Tester	5317*****0636	2019-08-29	The Bathing Radio, Pickpocket Avenue, Uzhovlas					£40.00		£40.00	£0.00	
Jon Tester	5314*****6853	2019-08-29	The Scary Bear, Flowing Street, Pens					£20.00		£20.00	£0.00	
Joe Tester	5317*****0636	2019-08-28	Floral and Hardy, Firemaker Road, Ylada					£27.00		£27.00	£0.00	
Jon Tester	5314*****6853	2019-08-28	Uppercuts, Firemaker Road, Izlühing					£45.00		£45.00	£0.00	
Joe Tester	5317*****0636	2019-08-27	The Kicking Goose, Perfumery, Firemaker Road, Oewruidence					£2.00		£2.00	£0.00	
Jon Tester	5314*****6853	2019-08-27	The Challenging Cow, Saddler, Riverside Road, Ezreabus					£46.00		£46.00	£0.00	
Joe Tester	5317*****0636	2019-08-26	The Mad Castle, Tlad Walk, Flie					£37.00		£37.00	£0.00	
Jon Tester	5314*****6853	2019-08-26	The Cuddly Furnace, Ship Repairs, Glegrep Walk, Fleah					£40.00		£40.00	£0.00	

b. Annotate transactions and upload receipts

- 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.
- 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.
- 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.
- 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.




Tested
£289,345.18 GBP \$298,745.94 USD €268.80 EUR
Increase balance
Joe Tester

Dashboard
Currency Accounts
Users
Cards
International Transfers
Reports

Transactions
Annotate transactions
Balances
Account funding
Orders

Business Setup
Rewards NEW
Contact Us

Transactions - annotate

Show
Between ... 2019-08-26 and 2019-08-29
User Everyone
Currency All
Card All
Card status Any
Filter CSV

Owner	Card no	Date	Description	Client/code	Category	Notes	Credit	Debit	VAT Amount	Net	Fee	Local currency
Jon Tester	5314*****8493	2019-08-29	The Performing Flower Beauty Salon, Blacksmith Pass, Uzhofeas	None	None		\$29.00			\$29.00	\$0.00	GBP 29.00
Jane Tester	5317*****2198	2019-08-29	The Quick Boar, Scarlet Street, Xeoross	None	None		€49.00			€49.00	€0.00	GBP 49.00
Jane Tester	5313*****2872	2019-08-29	The Brass Antenna Candy Store, Waaq Highway, Eawrigate	None	None		€13.00			€13.00	€0.00	GBP 13.00
Jane Tester	5314*****8461	2019-08-29	The Performing Flower Beauty Salon, Flowing Street, Rando	None	None		€44.00			€44.00	€0.00	USD 44.00
Jane Tester	5318*****9023	2019-08-29	The Quick Boar, Tavem Street, Oyroobus	None	None		€4.00			€4.00	€0.00	
Joe Tester	5317*****0636	2019-08-29	The Bathing Radio, Pickpocket Avenue, Uzhofeas	None	None		£40.00			£40.00	£0.00	
Jon Tester	5314*****6853	2019-08-29	The Scary Bear, Flowing Street, Pens	None	None		£20.00			£20.00	£0.00	
Joe Tester	5317*****7894	2019-08-29	Thanks a Latte, Esups Walk, Xeoross	None	None		€32.00			€32.00	€0.00	USD 32.00

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.

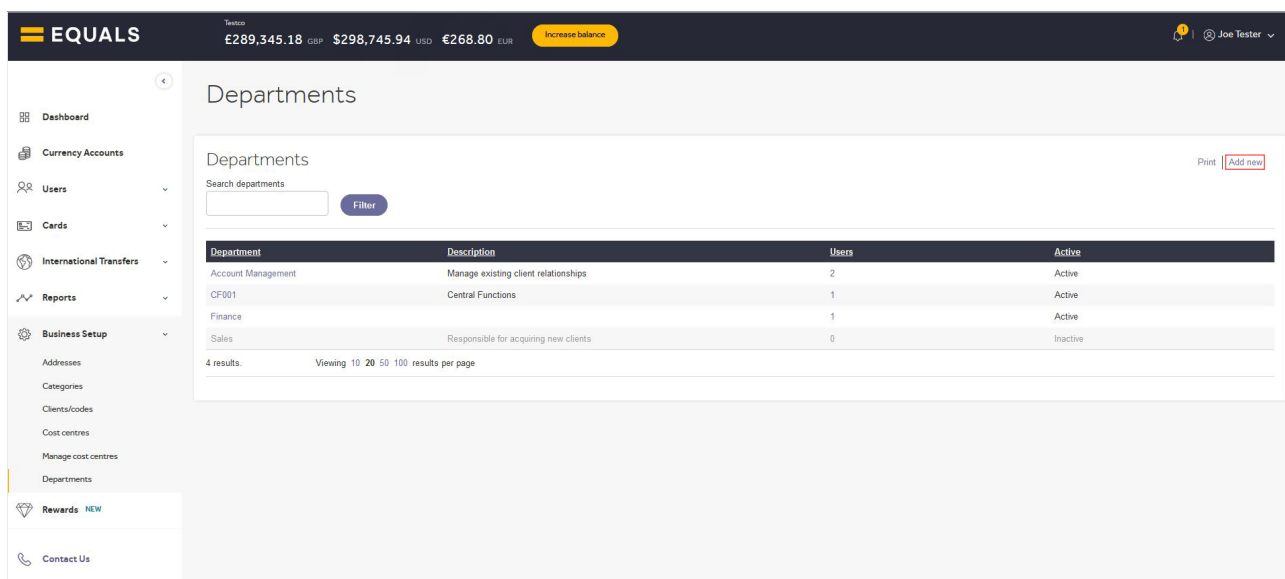
Create new categories and client codes by clicking 'Add new' in the top right corner of the page. You can also edit the name, add a description or deactivate an existing entry by selecting the category/client code name.

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.



The screenshot displays the 'Departments' page in the EQUALS platform. The top header shows the EQUALS logo, a 'Test' label, and currency balances: £289,345.18 GBP, \$298,745.94 USD, and €268.80 EUR. A yellow 'Increase balance' button is also visible. The sidebar on the left contains various navigation options, with 'Departments' highlighted. The main content area features a search bar, a 'Filter' button, and a table of departments. The table has four columns: 'Department', 'Description', 'Users', and 'Active'. It lists four departments: 'Account Management' (Manage existing client relationships, 2 users, Active), 'CF001' (Central Functions, 1 user, Active), 'Finance' (1 user, Active), and 'Sales' (Responsible for acquiring new clients, 0 users, Inactive). Below the table, it indicates '4 results' and 'Viewing 10 20 50 100 results per page'. In the top right corner of the table area, there are 'Print' and 'Add new' buttons.

Department	Description	Users	Active
Account Management	Manage existing client relationships	2	Active
CF001	Central Functions	1	Active
Finance		1	Active
Sales	Responsible for acquiring new clients	0	Inactive

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.

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