



# Online platform user guide

Get started with our easy-to-use online platform and start making secure payments at some of the best rates available.

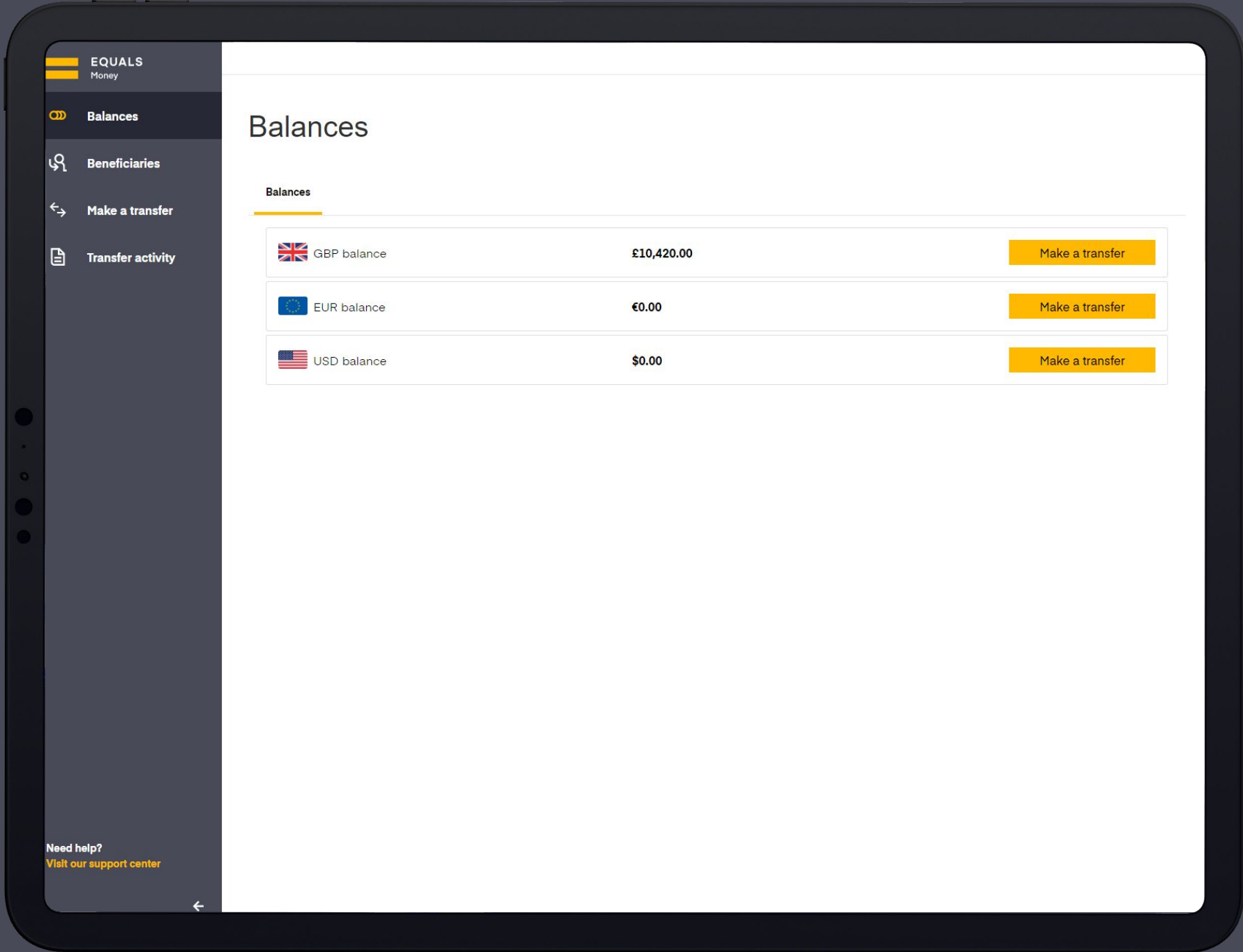
**Version 1.0**  
February 2021

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# Balances

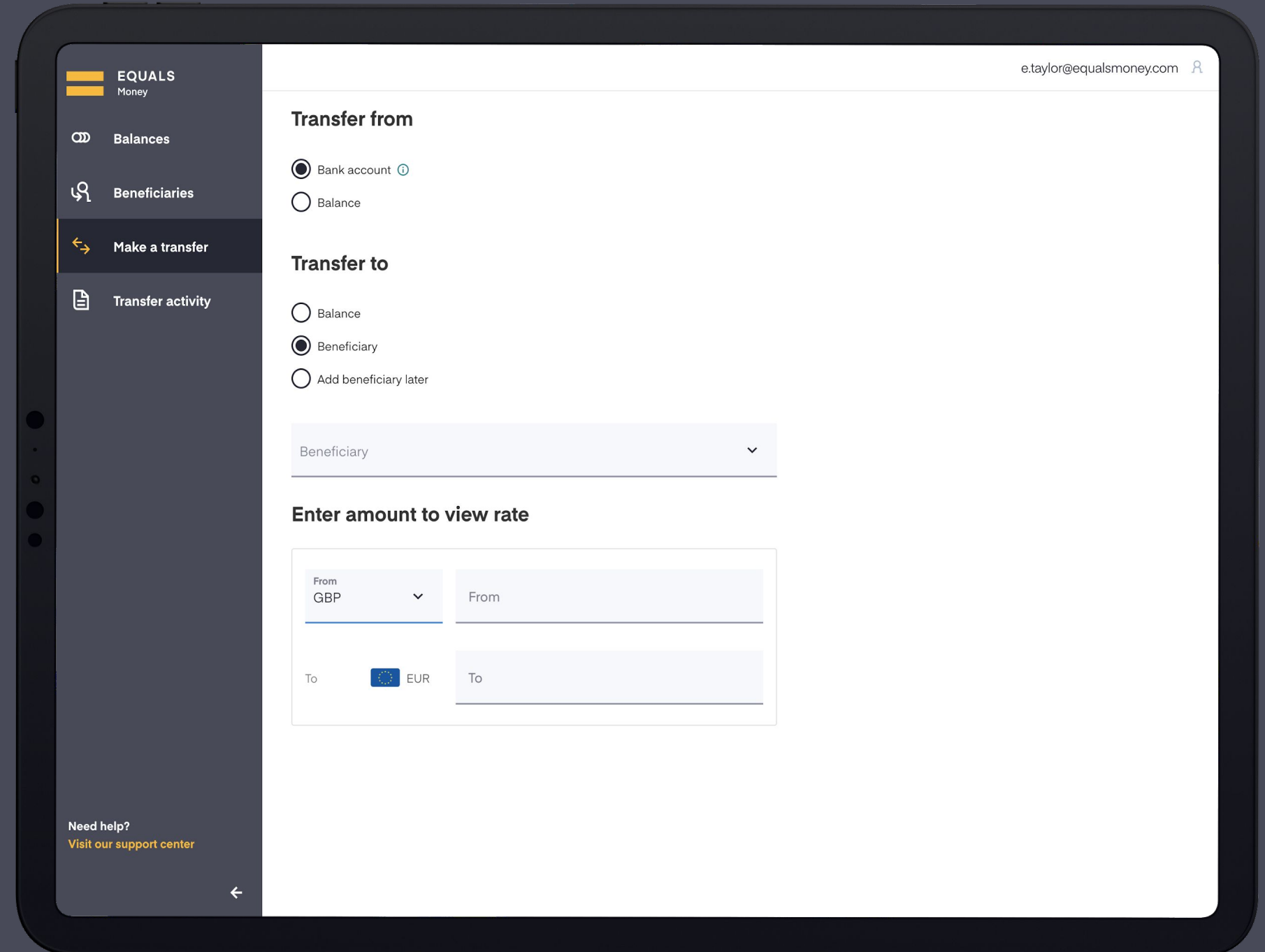
The platform homepage is also your balances page where you can see all the currencies that you currently have a balance for, as well as those that you have previously used.



## Make a transfer

If you click 'Make a transfer' under a certain currency on the balances page, you will come through to this page with the chosen currency already selected for you.

If you click 'Make a transfer' from the side menu, you will have to manually input the currency you wish to buy.



The screenshot shows the 'Make a transfer' page of the EQUALS Money app. The interface is displayed on a tablet with a dark grey side menu and a white main content area. The side menu includes the EQUALS Money logo, 'Balances', 'Beneficiaries', 'Make a transfer' (highlighted with a yellow bar), and 'Transfer activity'. The main content area has a top bar with the email 'e.taylor@equalsmoney.com' and a user icon. Below this, the 'Transfer from' section has two radio buttons: 'Bank account' (selected) and 'Balance'. The 'Transfer to' section has three radio buttons: 'Balance', 'Beneficiary' (selected), and 'Add beneficiary later'. Below these is a dropdown menu labeled 'Beneficiary'. The 'Enter amount to view rate' section contains two rows of input fields. The first row has a 'From' dropdown set to 'GBP' and an empty input field. The second row has a 'To' dropdown set to 'EUR' (with a flag icon) and an empty input field. At the bottom of the side menu, there is a 'Need help? Visit our support center' link and a back arrow.



# Make a transfer

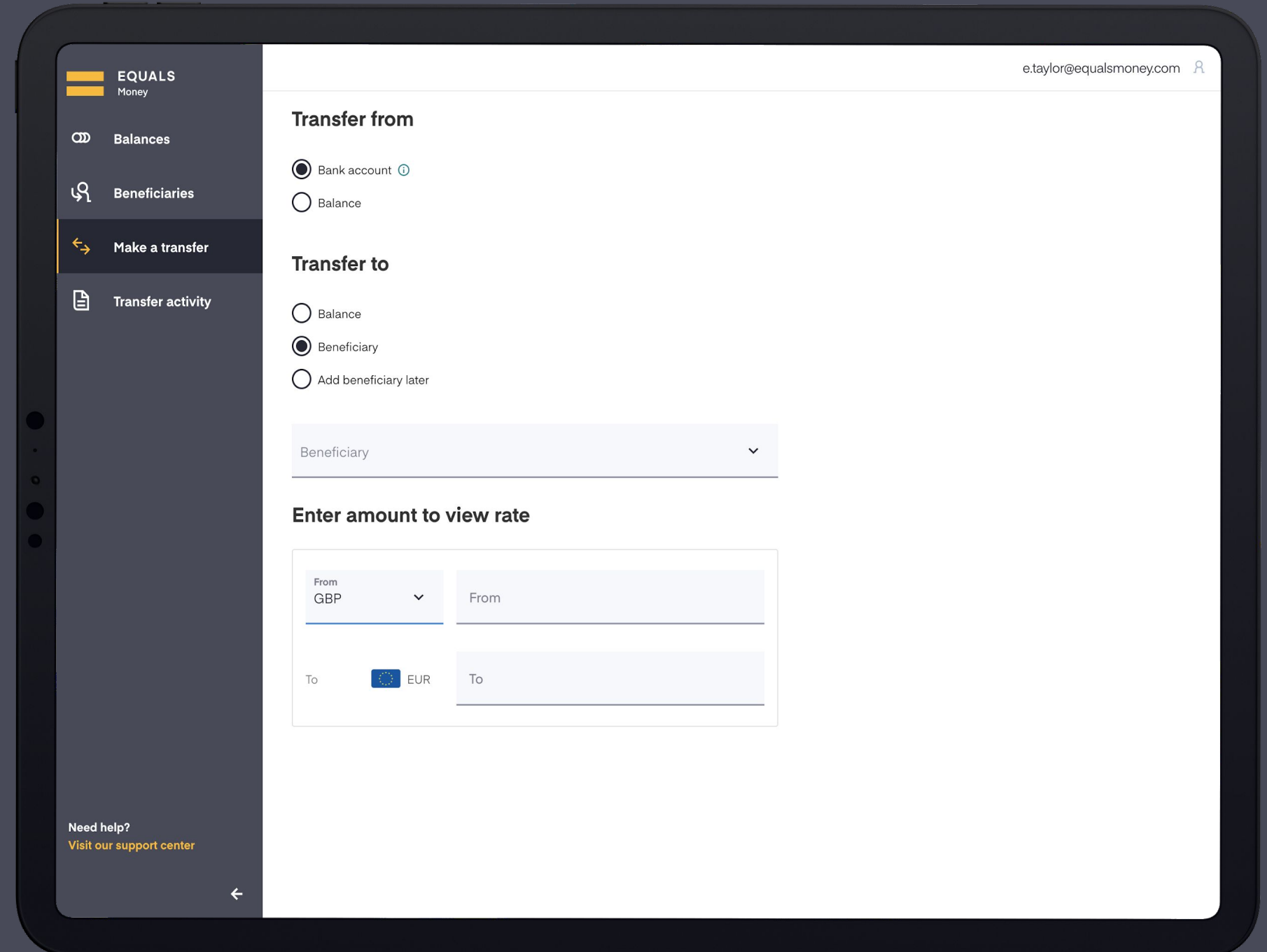
Choose whether you want to pay for the transaction using an existing balance or via bank transfer. Opting for bank transfer means you will be sending us the money after the transaction has been confirmed. Bank details will be provided on the confirmation page and in a confirmation email.

You then have three choices for where to transfer the money to:

**Balance** - an existing balance i.e. a top-up.

**Beneficiary** - an existing beneficiary.

**Add beneficiary later** - a beneficiary whose details you do not yet have. This is a good way to benefit from a preferable exchange rate ahead of a payment.



The screenshot displays the 'Make a transfer' screen within the EQUALS Money app. The interface is divided into a dark sidebar on the left and a main content area on the right. The sidebar contains a menu with options: 'Balances', 'Beneficiaries', 'Make a transfer' (highlighted with a yellow bar), and 'Transfer activity'. The main content area features a top navigation bar with the user's email 'e.taylor@equalsmoney.com' and a profile icon. Below this, the 'Transfer from' section has two radio button options: 'Bank account' (selected) and 'Balance'. The 'Transfer to' section has three radio button options: 'Balance', 'Beneficiary' (selected), and 'Add beneficiary later'. A dropdown menu labeled 'Beneficiary' is positioned below these options. The 'Enter amount to view rate' section contains two input fields: 'From' (with a dropdown set to 'GBP') and 'To' (with a dropdown set to 'EUR'). At the bottom left of the sidebar, there is a link that says 'Need help? Visit our support center' with a left-pointing arrow below it.

# Make a transfer

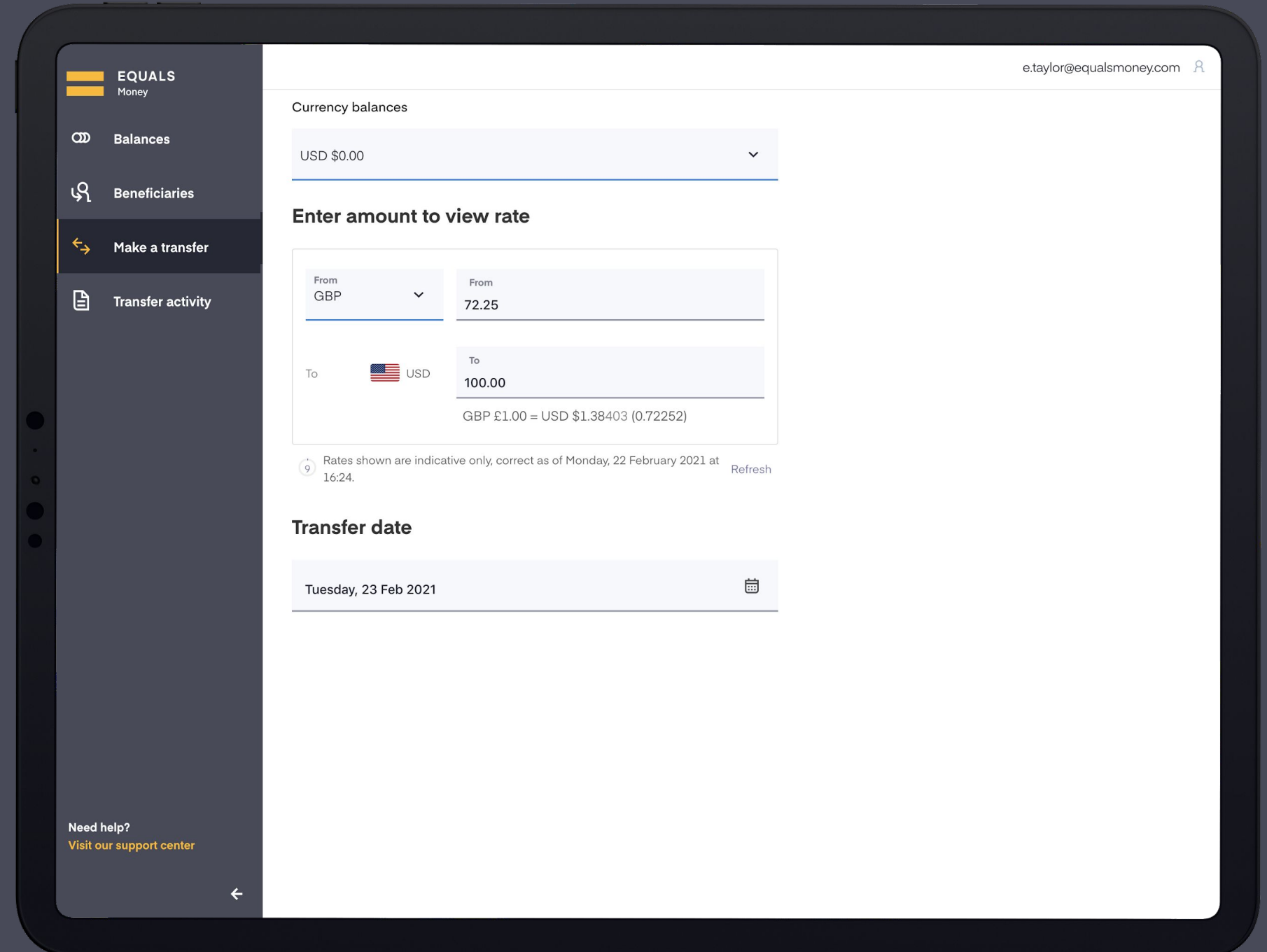
## Fix the purchase amount

You can choose the amount you wish to transfer based on the currency you are transferring **from** or **to**.

To make an outward payment, select a 'To' currency from the dropdown and enter the amount you want your beneficiary to receive.

**In this example**, the beneficiary would receive \$100.00 USD and the GBP cost of the transfer would be determined by the live exchange rate.

The exchange rate will refresh every 10 seconds, or you can manually refresh the rate by clicking 'Refresh'.



The screenshot displays the EQUALS Money app interface on a tablet. The left sidebar contains a menu with the following items: "Balances", "Beneficiaries", "Make a transfer" (highlighted with a yellow arrow icon), and "Transfer activity". The main content area is titled "Currency balances" and shows a dropdown menu set to "USD \$0.00". Below this, the section "Enter amount to view rate" is visible. It features two input fields: "From" (set to GBP) and "To" (set to USD). The "From" field shows a value of 72.25, and the "To" field shows a value of 100.00. Below these fields, the exchange rate is displayed as "GBP £1.00 = USD \$1.38403 (0.72252)". A note indicates that the rates are indicative only and correct as of Monday, 22 February 2021 at 16:24, with a "Refresh" button. The "Transfer date" section shows "Tuesday, 23 Feb 2021" with a calendar icon. At the bottom left, there is a "Need help? Visit our support center" link. The top right corner of the app shows the email address "e.taylor@equalsmoney.com" and a user profile icon.

# Make a transfer

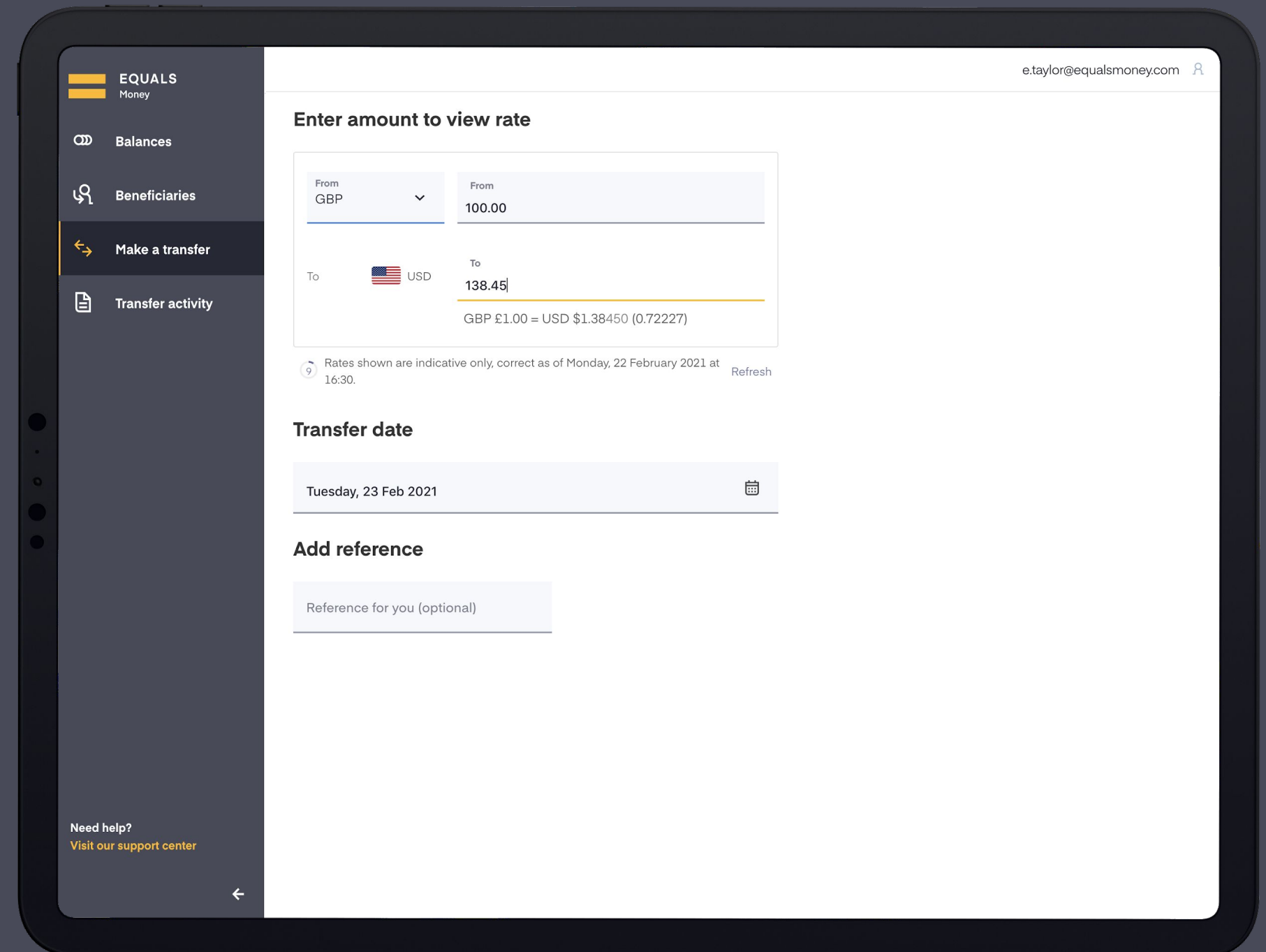
## Fix the sell amount

Alternatively, you can choose the amount you wish to send by fixing the sell-side of the transaction.

This time, select a 'From' currency from the dropdown and enter the outgoing amount you wish to send.

**In this example**, the sender is fixing £100.00 GBP as the outgoing amount and the dollar value, which their beneficiary will receive, is determined by the live exchange rate.

The exchange rate will refresh every 10 seconds, or you can manually refresh the rate by clicking 'Refresh'.



The screenshot displays the EQUALS Money app interface on a tablet. The left sidebar contains a menu with the following items: 'Balances', 'Beneficiaries', 'Make a transfer' (highlighted with a yellow arrow icon), and 'Transfer activity'. The main content area is titled 'Enter amount to view rate' and includes a form with the following fields:

- From:** A dropdown menu set to 'GBP' and a text input field containing '100.00'.
- To:** A text input field containing '138.45', with a small US flag icon and 'USD' label to its left.

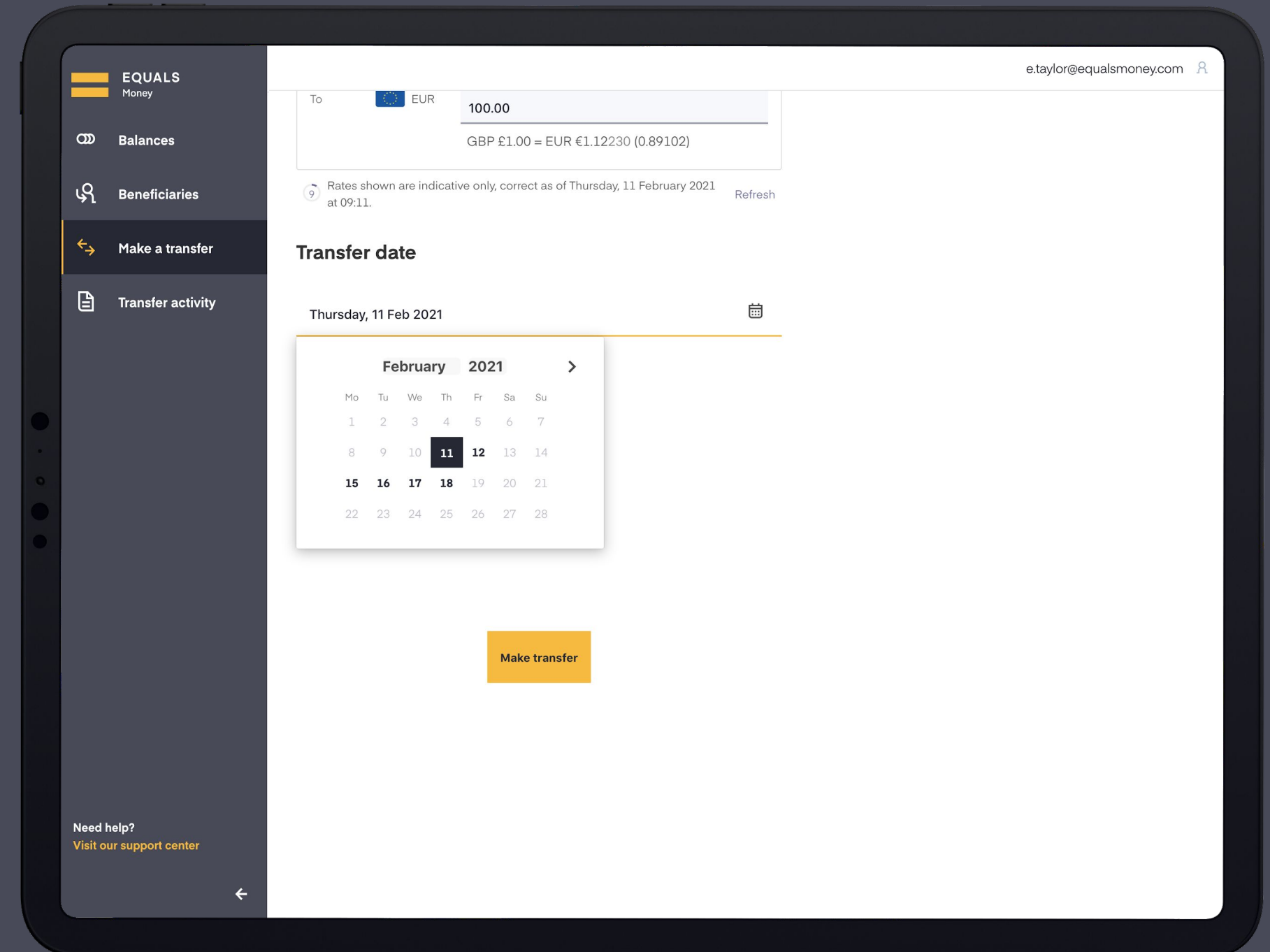
Below the form, the exchange rate is displayed: 'GBP £1.00 = USD \$1.38450 (0.72227)'. A note below the rate states: 'Rates shown are indicative only, correct as of Monday, 22 February 2021 at 16:30.' with a 'Refresh' button. The 'Transfer date' section shows 'Tuesday, 23 Feb 2021' with a calendar icon. The 'Add reference' section has a text input field with the placeholder 'Reference for you (optional)'. At the bottom left, there is a 'Need help? Visit our support center' link. The top right corner shows the email 'e.taylor@equalsmoney.com' and a user profile icon.

# Make a transfer

## Transfer date

The transfer date is the date you expect to have settled with us **and** make the transaction on. We also provide several future dates to choose from to accommodate any delay in receiving a payment from you or a 3rd party.

Available dates can be seen in bold in the calendar. Please note the earliest possible transfer dates for Asian and middle eastern currencies, and some parts of Eastern Europe and Africa will be the next working day.



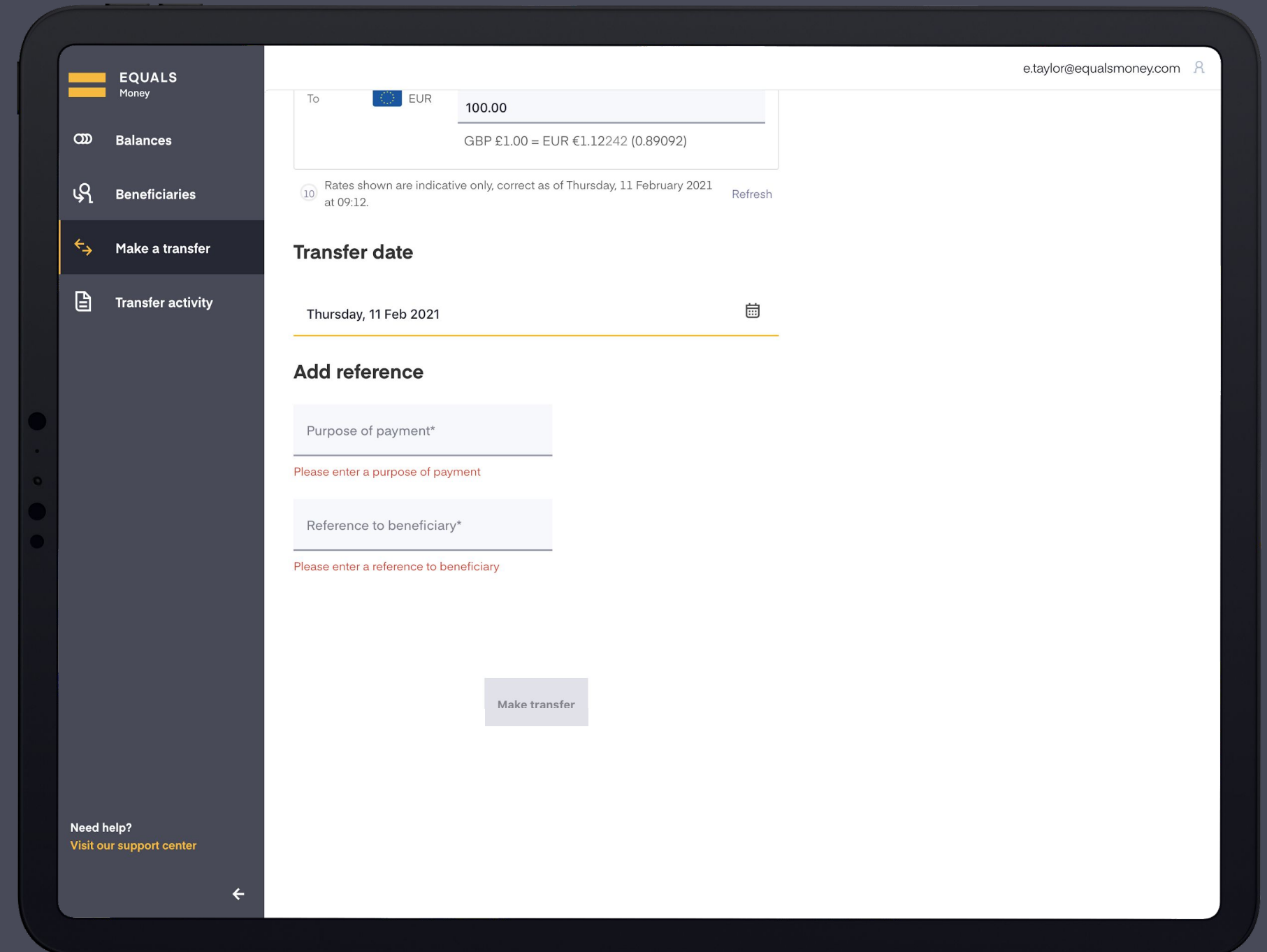
# Make a transfer

## Adding a reference

You will be required to include information about the reasons for your transfer.

The **purpose of payment** must be detailed and is included for international payment monitoring purposes.

The **reference to beneficiary** will be included on the receivable payment so your beneficiary knows what the payment was intended for. You may also wish to include an invoice number here if applicable.




**EQUALS Money**

Balances

Beneficiaries

**Make a transfer**

Transfer activity

To  EUR 100.00

GBP £1.00 = EUR €1.12242 (0.89092)

Rates shown are indicative only, correct as of Thursday, 11 February 2021 at 09:12. Refresh

**Transfer date**

Thursday, 11 Feb 2021

**Add reference**

Purpose of payment\*

Please enter a purpose of payment

Reference to beneficiary\*

Please enter a reference to beneficiary

Make transfer

Need help? Visit our support center



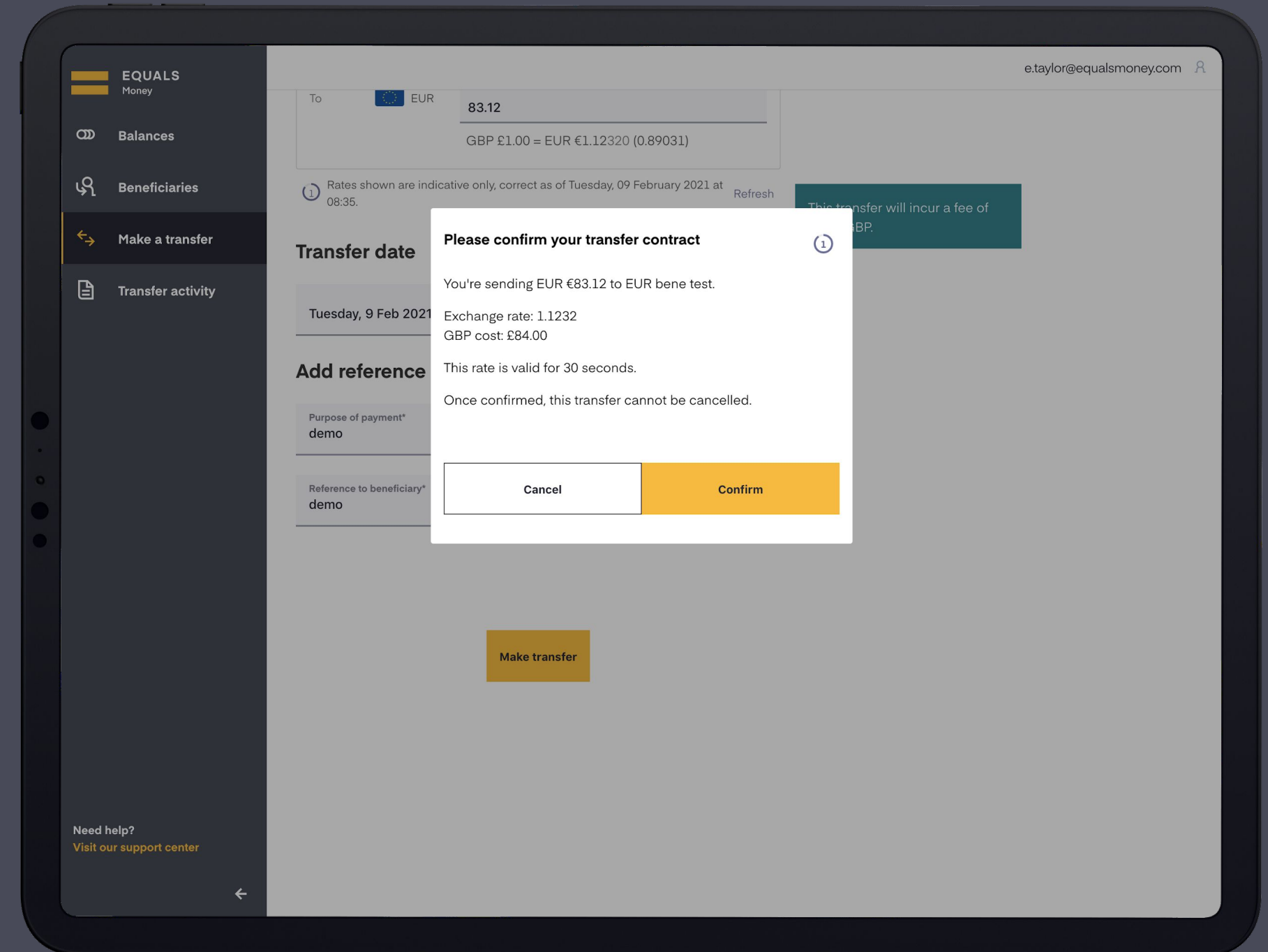
# Make a transfer

## Confirming your transfer

Once you're happy with your transfer, click **'Make transfer'** and a confirmation screen will appear. By clicking **'Confirm'** you are committing to the transaction.

You will then receive a trade confirmation email. This will be instantly available to download as a PDF from the **'Transfer activity'** page.

If you are using an existing balance to make the transfer, the transfer amount will be deducted immediately.



## Transfer activity

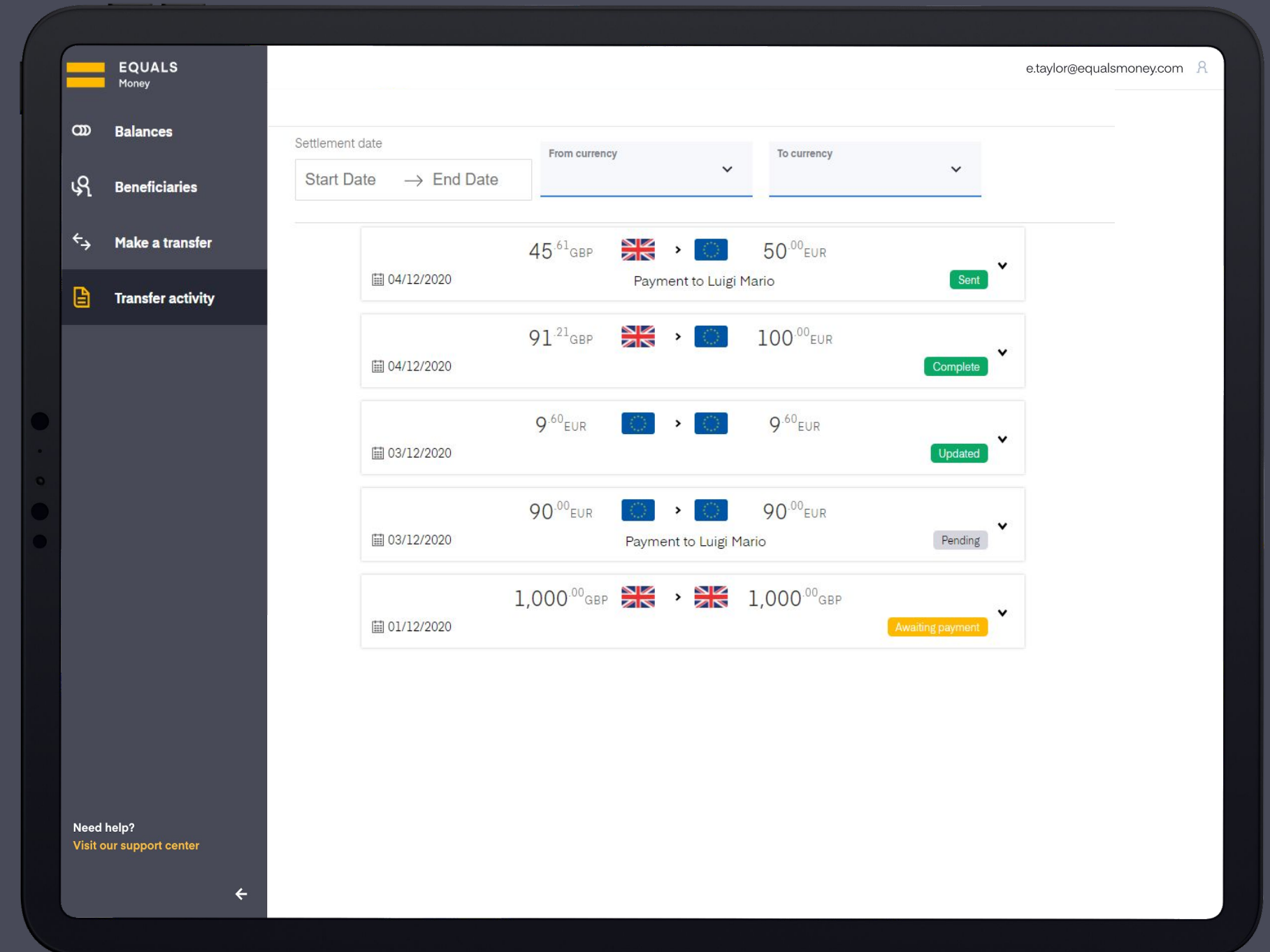
Here you can see all your previous transactions and download a spreadsheet (CSV) of them if needed for your records.

Search transactions by date or by currencies using the filters at the top of the page. If you leave both filters blank, you will see all your transactions.

If you wish to download a spreadsheet detailing several transactions, simply choose your filters and click 'Download CSV'.

To see more information about a specific transaction, click the arrow next to it. Here you will also be able to download a PDF summarising that individual transaction.

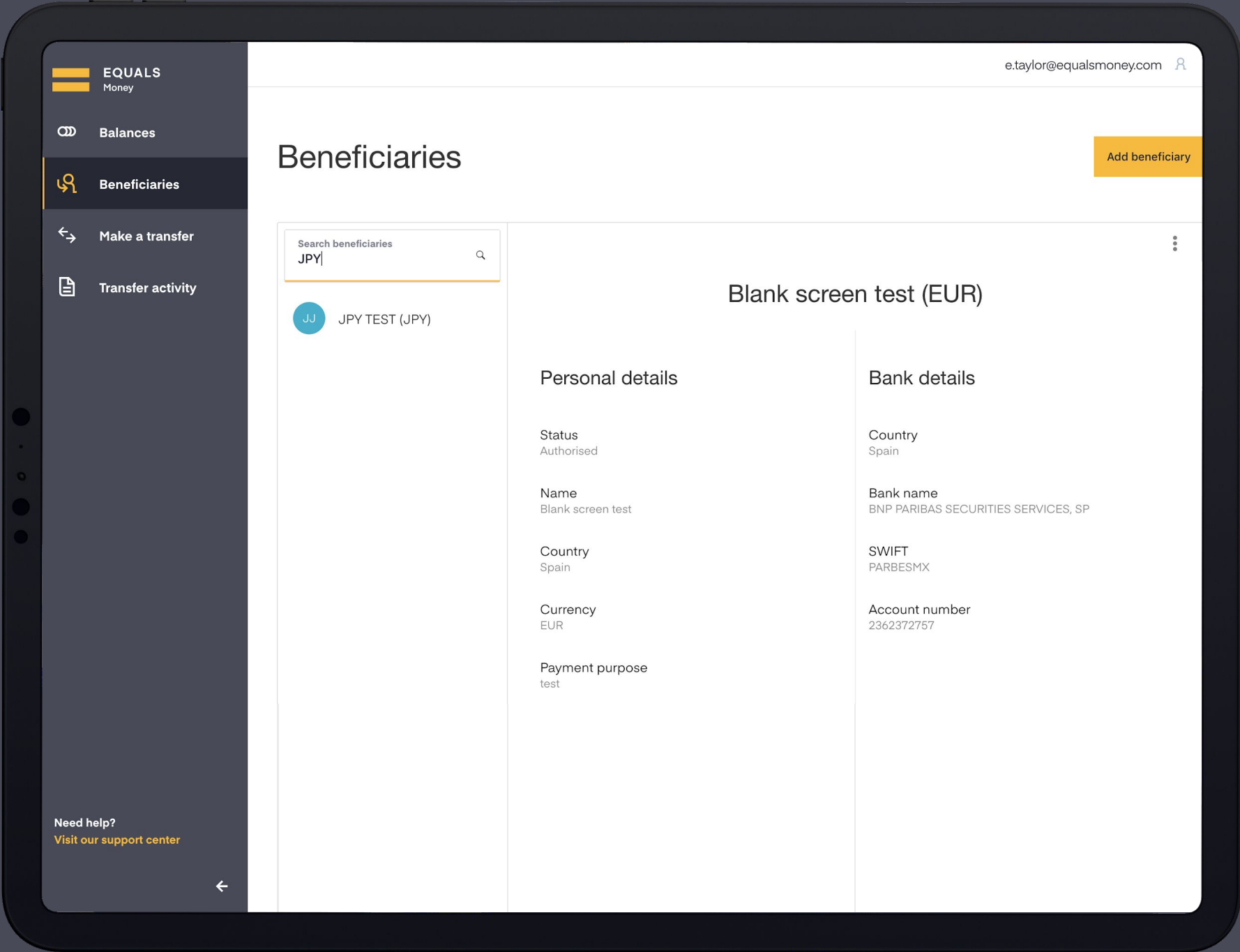
A beneficiary filter will be added to this page very soon.



# Beneficiaries

On this page you will find a summary of all your existing beneficiaries. To create a new beneficiary, simply click ‘Add beneficiary’ in the top right corner.

There is also a shortcut to ‘Make a transfer’ which will auto-populate the beneficiary information. This button is at the bottom of the page under the selected beneficiary.



# Beneficiaries

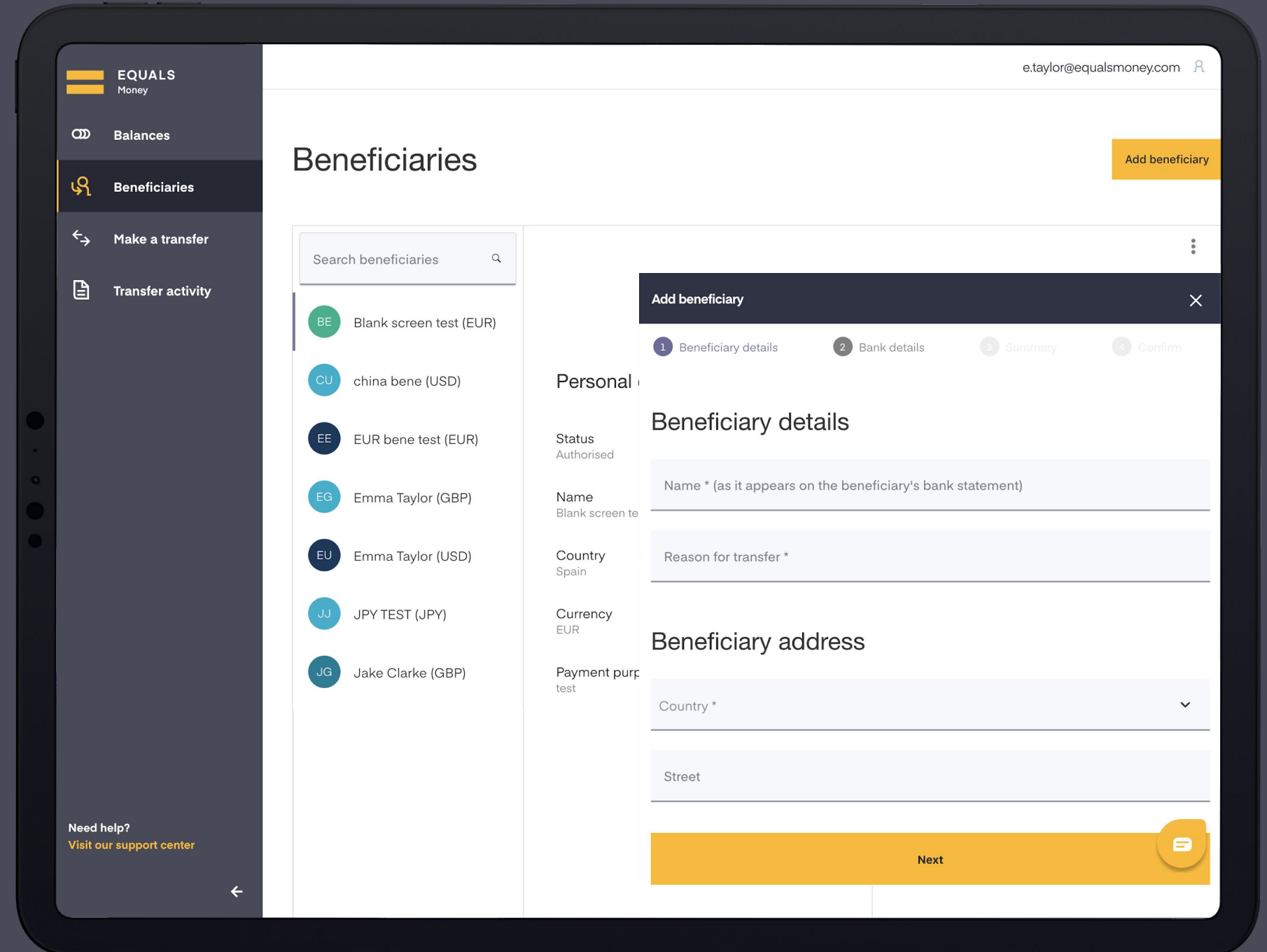
## Add beneficiary

When you click 'Add beneficiary' a new window will open as shown here. Simply input the relevant details for each section and click 'Save' once you are done.

Compulsory fields are shown using an asterisk.

In order to successfully add a new beneficiary, you will need to pass two-factor authentication which will be done via text message.

Once this is done, your new beneficiary will be added to your existing list, ready for you to use immediately.



**EQUALS Money**

**Beneficiaries**

Search beneficiaries

- Blank screen test (EUR)
- china bene (USD)
- EUR bene test (EUR)
- Emma Taylor (GBP)
- Emma Taylor (USD)
- JPY TEST (JPY)
- Jake Clarke (GBP)

**Add beneficiary**

1 Beneficiary details 2 Bank details 3 Summary 4 Confirm

**Personal details**

Status: Authorised

Name: Blank screen test

Country: Spain

Currency: EUR

Payment purpose: test

**Beneficiary details**

Name \* (as it appears on the beneficiary's bank statement)

Reason for transfer \*

**Beneficiary address**

Country \*

Street

Next

Need help? Visit our support center

# Support

Our live chat is available for you to use in the bottom right corner of every page throughout the platform, along with a link to our support centre in the bottom left.

If you have any questions, please don't hesitate to get in touch with us at [payments.support@equalsmoney.com](mailto:payments.support@equalsmoney.com).

