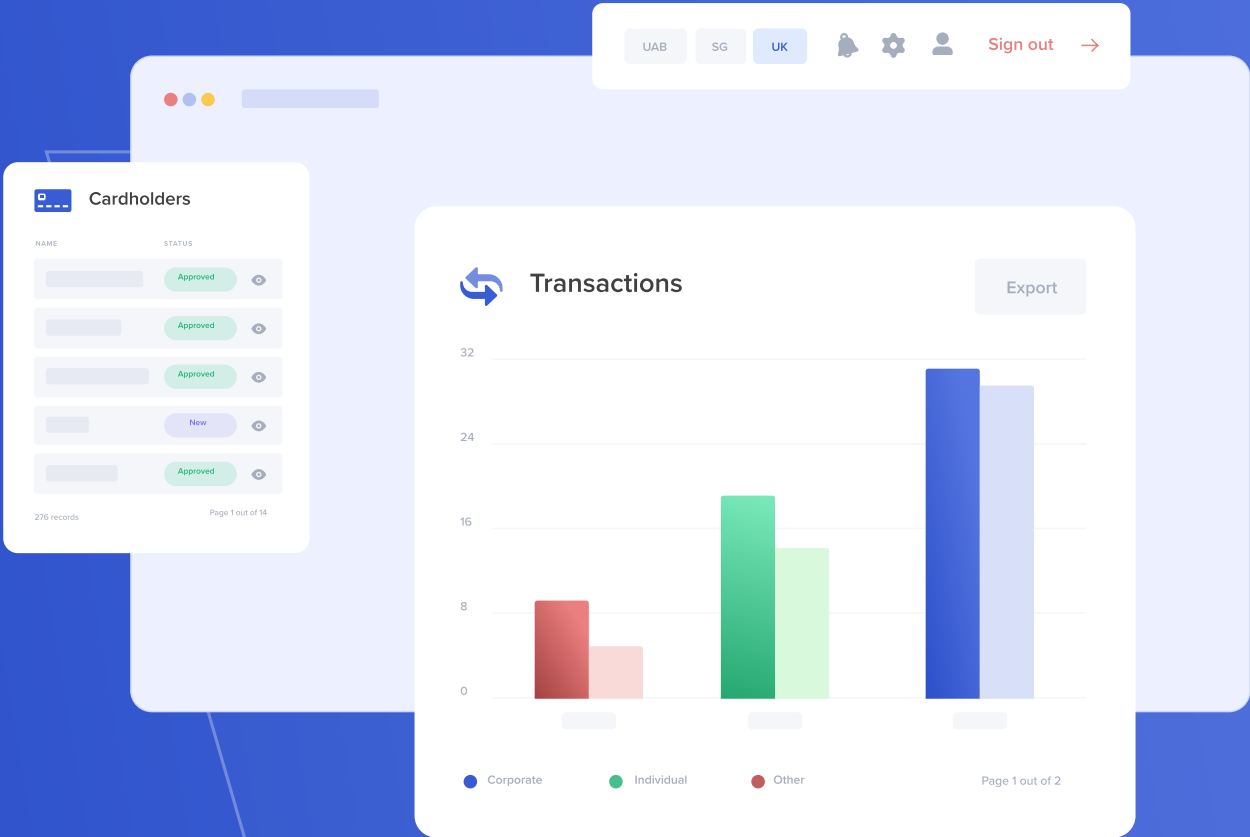




User Manual

Mastering Walter Playment Platform

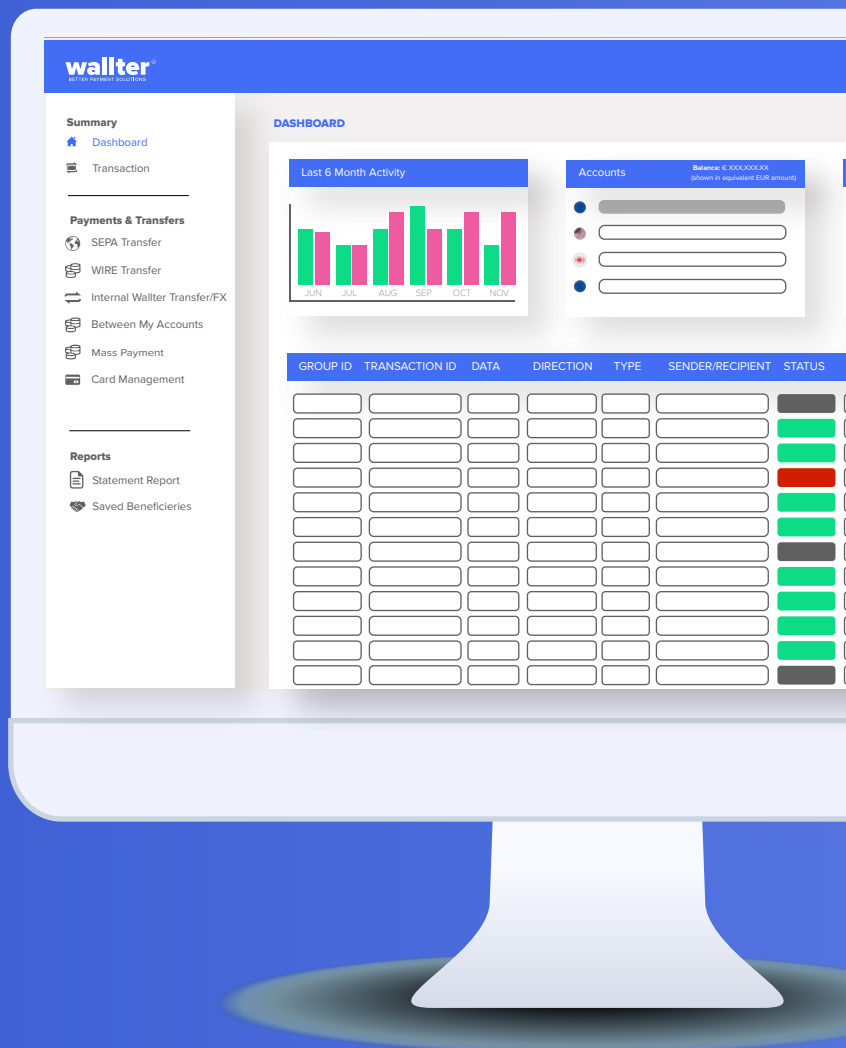
2024



Welcome to your online solution platform for business, FX and international payments.

This document will help you quickly familiarize yourself with our platform and provide guidance on how to maximize the use of our service.

Let's Get Started!



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Summary



Dashboard



Transactions



As you log into your corporate account, the Dashboard provides a high-level view of useful metrics. From here, you can quickly choose the desired actions.

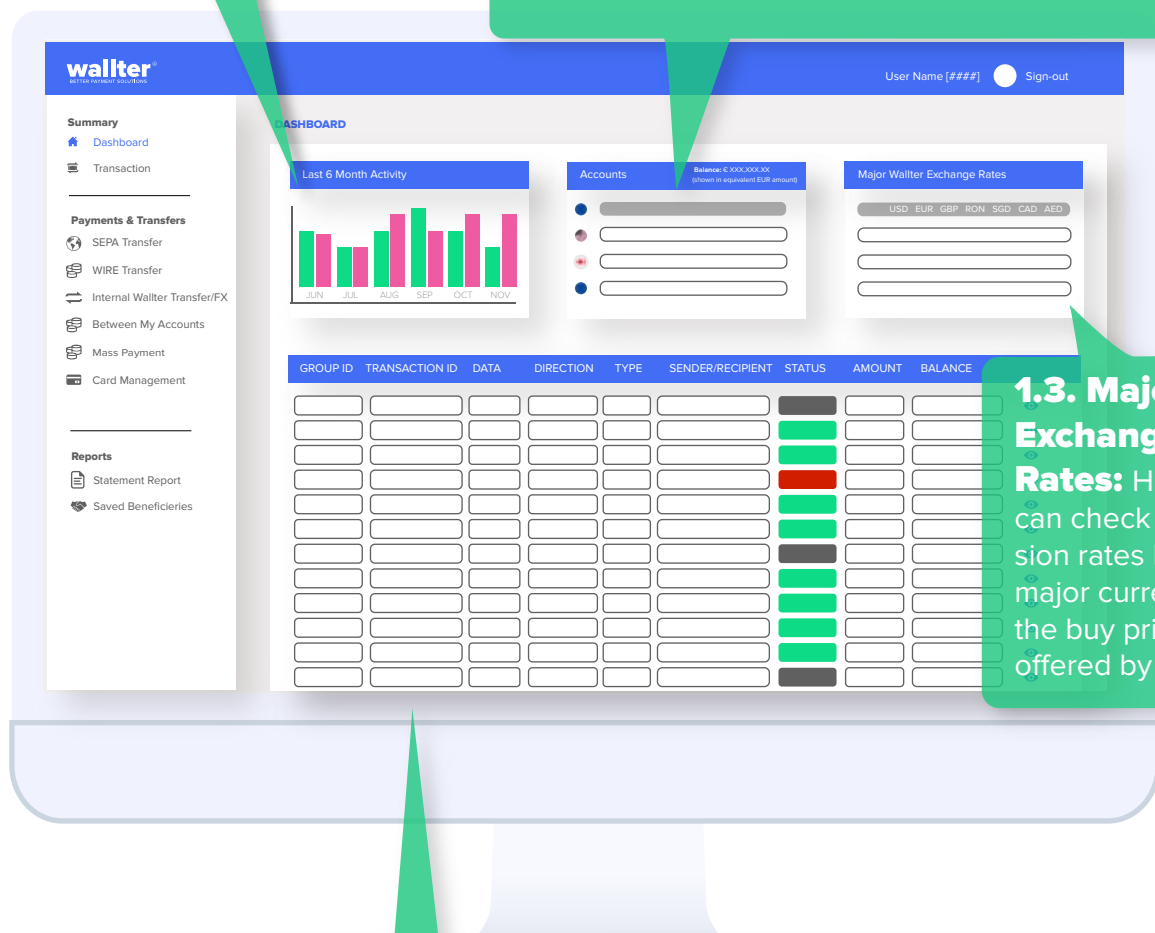
1.1. Last 6 Months

Activity: This widget is a visual summary of your activity, presenting total Incoming and Outgoing amounts over the last 6 months.

1.2. Accounts: The widget shows the sum of all balances converted to EUR, together with the list of your Accounts and their balances. From this widget you can filter the list of transactions displayed below - by clicking on each account, in the Transaction list below will be populated the transactions of the selected account.



Your main account is selected by default.



1.3. Major Exchange Rates

Rates: Here you can check conversion rates between major currencies at the buy price offered by Wallter


1.4. Recent transaction list: List of last 20 transactions in a given month including both Approved (Completed) and Pending transactions sorted by the date of settlement.

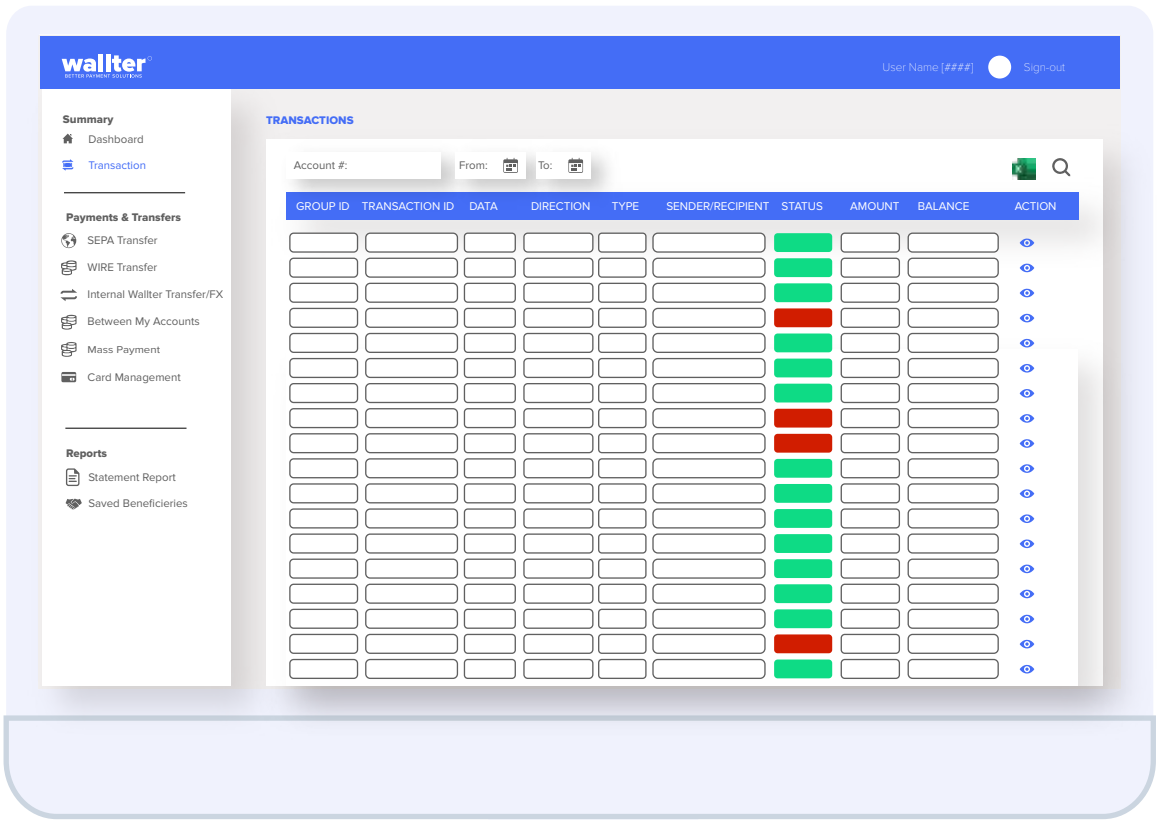
Transactions

The Transaction tab shows the full history of your transactions for all your accounts.

The list can be filtered by account number and by dates. You can see the status for each transaction **Approved** (Completed) Or **Canceled** and you can download transaction confirmation PDF.



Transaction confirmation in .pdf is 1 click away. Just click the  icon



Payments & Transfers



SEPA Transfer



WIRE Transfer



Internal Wallter Trans-



Between My Accounts\FX



Mass Payment



Card Management



SEPA Transfer

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We're
member of
SEPA

It's really easy to make a SEPA Transaction. Just follow the steps below:

The screenshot shows the walter SEPA Transfer interface. On the left is a sidebar with navigation links: Summary (Dashboard, Transaction), Payments & Transfers (SEPA Transfer, WIRE Transfer, Internal Wallter Transfer/FX, Between My Accounts, Mass Payment, Card Management), and Reports (Statement Report, Saved Beneficiaries). The main content area is titled 'SEPA TRANSFER' and contains three sections: 'Payment Details' with fields for Amount and Account; 'Beneficiary Details' with fields for Name, Country, IBAN, Currency, and checkboxes for 'Beneficiary is an individual', 'Date of birth', 'Nationality', and 'Gender'; and 'Additional Transfer Option' with radio buttons for Regular, Express (+€50.0), BEN, SHA, and OUR (+€30.0). There is also a 'Reason' text area and a 'TRANSFER REVIEW' button.

Select transfer amount -> Choose source account -> Provide beneficiary details (name, IBAN, country) -> If the beneficiary is an **Individual**, click the checkbox and add required details -> Attach supporting documents -> Choose transfer options -> Add transfer description -> Click **Transfer Review**.

Transfer Review pop-up, where you can verify all details and confirm.

The Transfer Review pop-up shows a list of details to be verified, including Amount, Account, Beneficiary Name, Country, IBAN, Currency, and Beneficiary Details. At the bottom, there is a timer (00:30), a 'CLOSE' button, and a 'CONFIRM' button.

Choose 2FA method:

The Two-Factor Authentication pop-up shows the selection of a 2FA method. It asks 'Where should we send the sonconfirmation code?' and provides two options: '+XX XXXX XXXX XX' and 'email@usereamil.com'. The 'email@usereamil.com' option is selected. There is a 'SEND CODE' button and a 'CLOSE' button.

The Two-Factor Authentication pop-up shows the confirmation code input. It asks 'Where should we send the sonconfirmation code?' and provides two options: '+XX XXXX XXXX XX' and 'email@usereamil.com'. The 'email@usereamil.com' option is selected. There is a 'SEND CODE' button. Below, it says 'A confirmation code was sent to email@usereamil.com. Please add the confirmation code below.' and provides a field for the confirmation code. There is a 'CLOSE' button.

Once confirmed, transactions are processed and promptly appear as **Pending** in the Recent Transactions list on the Dashboard. Upon completion, transaction status is updated to **Approved**. The beneficiary is automatically saved for future transactions, accessible from the dropdown list.



You can only initiate a transaction from a SEPA account to another account that also belongs to the SEPA system.

In case you provide an account number that is not within SEPA, you are notified accordingly.

In case of WIRE:

Beneficiary Details

Name: Country:

IBAN: Currency:

The account number of the beneficiary you wish to add is not part of SEPA's system. Please try WIRE Transfer.

In case of internal account:

Your Beneficiary is a Wallter Customer

Please be advise that you are being redirected to INternal Treansfer for a faster more convenient and competitive service.

OK

Instant SEPA

To make an Instant SEPA payment, the beneficiary's bank **must** be registered as SEPA Instant member.

Beneficiary Details

Name: Country:

IBAN: Currency:

INSTANT (+0) STANDARD

IMPORTANT! You are eligible to perform an Instant transaction with immediate confirmation. **This transaction cannot be cancelled!**

After inputting the beneficiary's IBAN, the system automatically **verifies its eligibility for SEPA Instant Credit Transfer (SCT Inst)**. Once confirmed, the Instant option will be automatically displayed, enabling you to proceed with your transfer.

Add transfer description -> Click Transfer Review -> Verify all details and confirm -> Choose the 2FA method -> Add the received code.

The transaction will be processed as usual and displayed as **Pending** in the Recent Transactions list on the Dashboard.

Better

WIRE Transfer

Feature available for users with a SWIFT account. To **REQUEST** a SWIFT account, email crm@wallter.com. After approval, you can access the wire transfer feature.

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To initiate a WIRE transaction, simply select the amount and account, then provide the beneficiary's details (choose from existing beneficiaries).



If IBAN is recognized, bank details are autofilled. You will need to just add beneficiary's address. Transfer funds **ONLY** in source account currency.

The system checks the IBAN to determine if it's SEPA or Wallter's Internal System and suggests the relevant action (similar to a SEPA Transfer).

The screenshot shows the Wallter WIRE Transfer interface. On the left is a sidebar with navigation options: Summary (Dashboard, Transaction), Payments & Transfers (SEPA Transfer, WIRE Transfer, Internal Wallter Transfer/FX, Between My Accounts, Mass Payment, Card Management), and Reports (Statement Report, Saved Beneficiaries). The main area is titled 'WIRE TRANSFER' and contains several sections: 'Payment Details' with 'Amount' and 'Account' fields; 'Beneficiary Details' with 'Name', 'IBAN', 'BIC', 'Currency', 'Date of birth', 'Nationality', and 'Gender' fields; 'Beneficiary's Bank Details' with 'Name', 'Street', 'City', 'Postal Code', and 'Country' fields; and 'Beneficiary's Address' with 'Street', 'City', 'Postal Code', and 'Country' fields. There is a checkbox for 'Beneficiary is an individual'. Below these sections are 'Additional Transfer Option' (Regular, Express (+€50.0)), 'Payment Instructions' (BEN, SHA, OUR (+€30.0)), and a 'Reason' text area. At the bottom, there is a checkbox for a disclaimer and a 'TRANSFER REVIEW' button.

After you fill in the details and click Transfer Review, a window will pop up for final approval. Check all the details and confirm -> Select the 2FA method -> Enter the code you received.

Transfer Review pop-up for final approval.

The Transfer Review pop-up form has a title 'Transfer Review' and seven empty input fields for details. At the bottom, there is a timer showing '00:30', a 'CLOSE' button, and a green 'CONFIRM' button.

Choose 2FA method:

The Two-Factor Authentication method selection form has a title 'Two-Factor Authentication' and a question 'Where should we send the soncfirmation code?'. It offers two options: '+XX XXXX XXXX XX' (selected) and 'email@useremail.com'. Below the options is a green 'SEND CODE' button. At the bottom, there are six empty input fields for the code and a 'CLOSE' button.

Two-Factor Authentication

Where should we send the soncfirmation code?

- ☐ +XX XXXX XXXX XX
☒ email@useremail.com

SEND CODE

A confirmation code was sent to email@useremail.com. Please add the confirmation code below.

Six empty input fields for the confirmation code.

CLOSE

Once confirmed, the transaction will be sent for processing and shown on your dashboard as **Pending**. When the transaction is done, it will change to **Approved**, and the beneficiary will be saved for later use automatically.

Internal Wallter Transfer

From this tab, you can transfer funds within Wallter's system. Choose the amount and the account from which you wish to transfer -> Provide the beneficiary's name and IBAN of the beneficiary and click Find.

Find - This function ensures that the Beneficiary is indeed in our system. In case the account belongs to Wallter, a green confirmation sign is displayed.

The screenshot shows the Wallter Internal Wallter Transfer interface. The main dashboard has a sidebar with sections: Summary (Dashboard, Transaction), Payments & Transfers (SEPA Transfer, WIRE Transfer, Internal Wallter Transfer/FX, Between My Accounts, Mass Payment, Card Management), and Reports (Statement Report, Saved Beneficiaries). The main content area is titled 'INTERNAL WALLTER TRANSFER' and contains a 'Payment Details' section with 'Amount' and 'Account' input fields, a 'Beneficiary Details' section with 'Name' and 'IBAN' input fields and a 'FIND' button, and a 'Select Files' section with a 'Reason' text area. At the bottom, there is a checkbox for terms and conditions and a 'TRANSFER REVIEW' button. A modal window titled 'Beneficiary Details' is overlaid on the right, showing 'Name' and 'IBAN' input fields with a green checkmark next to the IBAN field.

This is a detailed view of the 'Beneficiary Details' modal. It contains four input fields: 'Name:', 'IBAN:', 'Customer ID:', and 'Currency:'. A green 'FIND' button is located at the bottom right of the modal.

If you provide a Wallter account that is Aggregated, we will require additional information such as Customer ID and Currency. If the account is not found in our system, you will receive a notification.

This is a detailed view of the 'Beneficiary Details' modal showing an error state. The 'IBAN' input field is highlighted with a red border. Below the input fields, a red message states: 'Beneficiary not found as one of Wallter's account, please check the IBAN.' A green 'FIND' button is still visible.

Add transfer description -> Click Transfer Review -> Verify details and confirm -> Choose 2FA -> Add code. The transaction is processed as usual and shown as **Pending** in Recent Transactions on the Dashboard. Once the transaction is completed, the status will switch to **Approved**.

Between My Accounts / FX

To make a transfer between two of your accounts, with the **same currency**, just specify the amount and choose the accounts From and To to which you wish to transfer funds.

The screenshot displays the Wallter web application interface. The top navigation bar is blue with the Wallter logo on the left and a user profile section on the right showing 'User Name [###]' and a 'Sign-out' button. A left sidebar contains a 'Summary' section with links to 'Dashboard' and 'Transaction', followed by a 'Payments & Transfers' section with links to 'SEPA Transfer', 'WIRE Transfer', 'Internal Wallter Transfer/FX', 'Between My Accounts' (highlighted), 'Mass Payment', and 'Card Management'. Below this is a 'Reports' section with links to 'Statement Report' and 'Saved Beneficiaries'. The main content area is titled 'TRANSFER BETWEEN MY ACCOUNTS' and contains a form with three input fields: 'Amount', 'From account', and 'To account'. Below these fields is a checkbox with the text: 'By selecting the checkbox below, I acknowledge and agree that Wallter, UAB and/or its subsidiaries ("WLT") operate solely as a payment processing intermediary and that Wallter, UAB and/or its subsidiaries do not make any [Read More](#).' To the right of the checkbox is a 'CONTINUE' button. A green 'Transfer Review pop-up for final approval.' is overlaid on the right side of the screen. The pop-up has a title 'Transfer Review' and seven input fields. At the bottom of the pop-up, there is a green clock icon with '00:30', a 'CLOSE' button, and a 'CONFIRM' button.

Solutions

FX Transaction

When choosing two of your accounts with **different currencies**, the platform will automatically offer a currency conversion. You can select whether you wish to sell or buy currencies, specify the amount, and choose the From and To accounts for the transfer.

Currency Exchange - Conversation Details

BUY

SELL

Amount:

From account:

To account:

☐ By selecting the checkbox below, I acknowledge and agree that Wallter, UAB and/or its subsidiaries ("WLT") operate solely as a payment processing intermediary and that Wallter, UAB and/or its subsidiaries do not make any [Read More..](#)

GET QUOTE

Once you choose all details click Get Quote.

You will see a pop-up with the amounts, the currencies and the conversion rate (and in case of EUR - the ECB rates).



You have 30 seconds to confirm the transaction; otherwise, Wallter reserves the right to update the conversion rates after this time.

Currency Exchange - Conversation Details

You chose to SELL XXX EUR to your CAD account.

Requested Amount: XXX

EUR

Equals To: XXX.XX

CAD

1 EUR = CAD X.XXXX

European Central Bank rate: 1 EUR = CAD X.XXXX

Please be advised that fixed fee (1.75%) for your operation is reflected in the total amount that is displayed above. This is the Wallter Exchange Rate as at time and date shown below, which is valid for 30 seconds. If the rate expires we will provide you with a new rate which may be different.
WLT Exchange Rate as at: [current date].

00:30

CLOSE

CONFIRM

Manage

Mass Payment

To activate this feature, send a **REQUEST** to your Account Manager at crm@wallter.com.

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After you activate this feature, making **multiple SEPA transfers simultaneously** will be easy and fast! Instead of creating one transfer for each beneficiary separately, you can upload all the beneficiary data into an .xlsx template and generate the transactions with one click.

The screenshot displays the Wallter Mass Payment interface. The sidebar on the left includes sections for Summary (Dashboard, Transaction), Payments & Transfers (SEPA Transfer, WIRE Transfer, Internal Wallter Transfer/FX, Between My Accounts, Mass Payment, Card Management), and Reports (Statement Report, Saved Beneficiaries). The main content area is titled 'MASS PAYMENT' and is divided into three main sections: 'Payment Details' with an 'Account' input field and an 'Upload Request' button; 'Template' with a 'Download Template' button; and 'Guidelines' which specify that the template must be in .xlsx format, use only SEPA IBAN, and include the beneficiary country in ISO Alpha-2 code (e.g., LT, GB, DE). Below the guidelines is a checkbox for agreement and an 'EXECUTE' button. At the bottom, a table lists the transaction details with columns for DATA, FILE NAME, STATUS OF FILE RECEPTION, STATUS OF TRANSACTIONS PROCESSED, and ACTION. The table shows five rows of data, with the third row highlighted in red and the others in green.

Select the source account -> Upload the completed template -> Click **Execute**. The transaction list is sent for processing and displayed in recent mass payments as **Processing**.

Once completed, your transactions will be visible in your Dashboard.



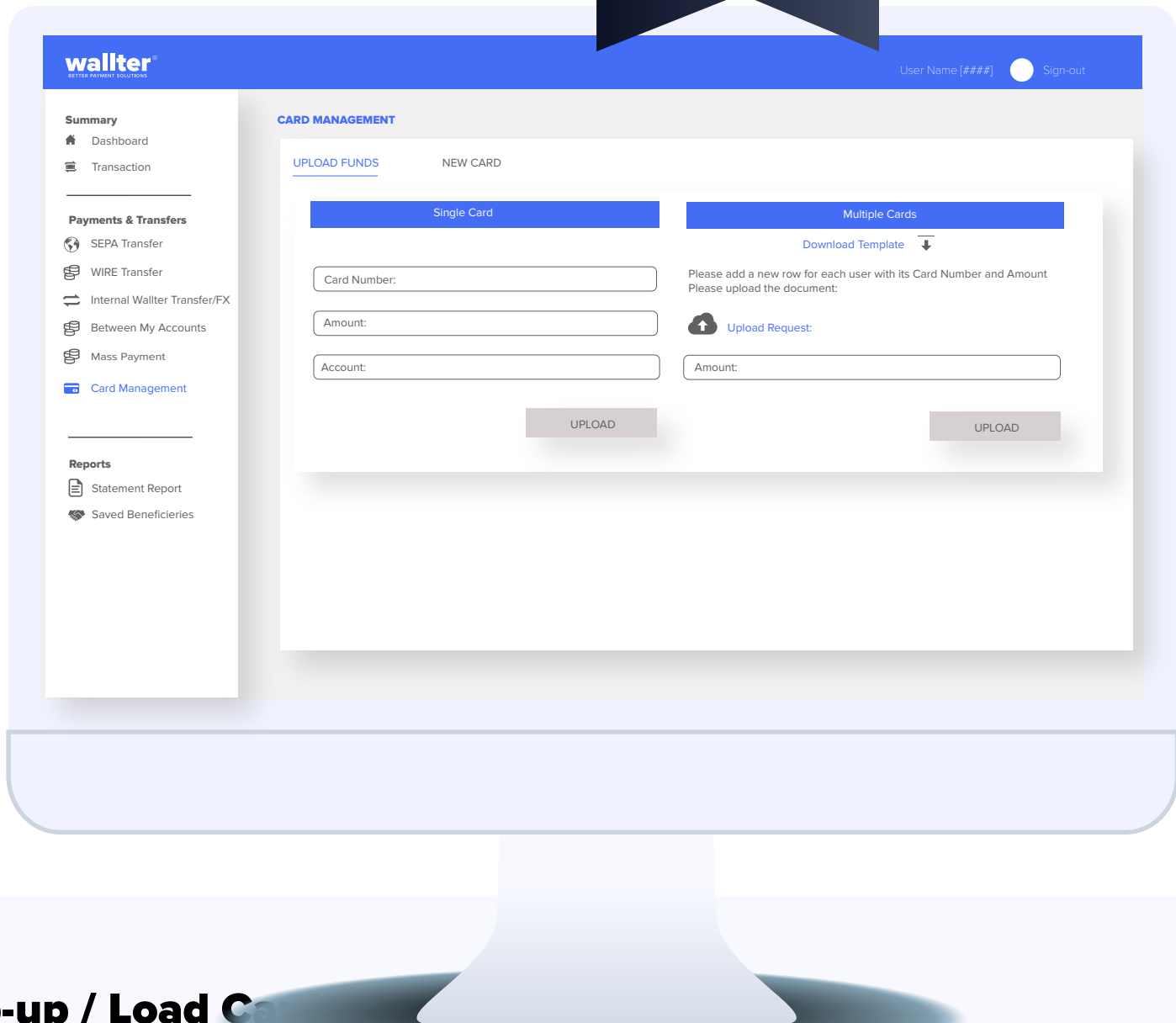
To ensure your mass payments are processed correctly, please ensure the following:

- Don't change the format and the columns in the .xlsx template ;
- Use only SEPA IBAN accounts;
- Beneficiary country only ISO Alpha-2 code (i.e LT , GB , DE);
- No special character in any of the cells (including , - /);
- The list of country ISO codes is available [here](#).

Card Management

The tab is visible **ONLY** if you have a card. To **REQUEST** a Wallter business credit card email crm@wallter.com.

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Top-up / Load Card



Here you can top-up **one card** at the time. Choose from the list of active cards, provide the amount you wish to top-up, and select the account from which you wish to transfer the funds.



You can top-up **multiple cards simultaneously**. Download the template, a .csv file, and provide the list with accounts and amounts you want to top-up. Upload the document and choose the source account for the top-up.



Amount must be greater than or equal to €250,00.

New Card (plastic or virtual)

To request a new card, you need to fill in some details: cardholder information and details, together with the shipping information.

From here you can also order a **virtual card**.



In the case of a new virtual card, we'll apply only the new card fee; there will be no shipping fee.

UPLOAD FUNDS

NEW CARD

Cardholder Details

Title:

First Name:

Last Name:

Date of Birth:

Gender:

Nationality:

Address

Street:

City:

Postal Code:

Country (EU only):

Contact Details

Email:

Phone:

Delivery Options

☒ Virtual Card

☐ Plastic Card - delivered



Reports



Statement Report

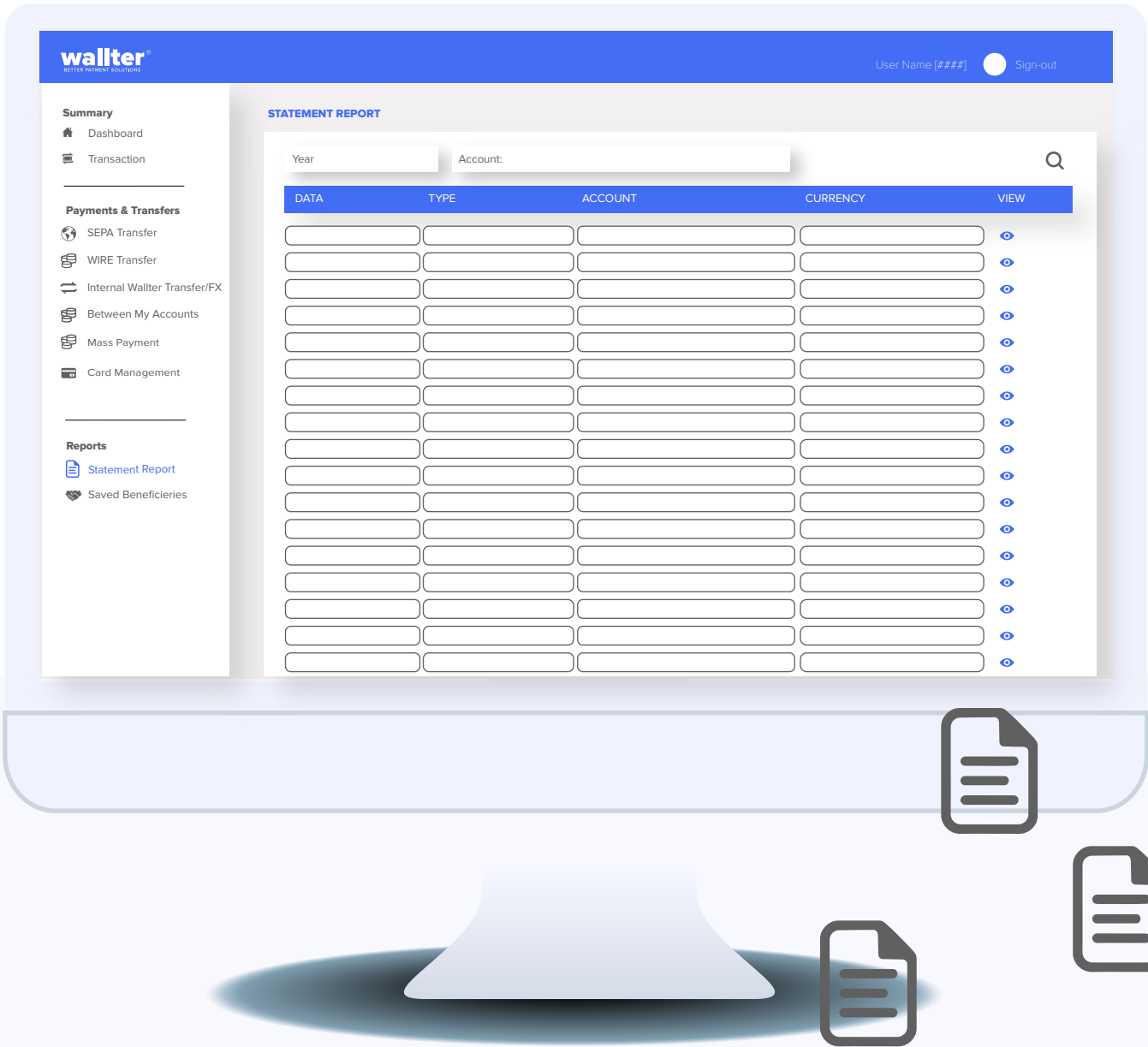


Saved Beneficiaries



Statement Report

The Statement Report tab gives you the possibility to download a **Monthly Statement Report** for each of your accounts. You can filter by year and account, making it easy to find the statement that you are looking for.



Efficient

Saved Beneficiaries

In this tab, you can view, search, edit, add, and delete your saved beneficiaries.

Add new Beneficiary for future usage. Click on the icon, add all details and upon saving a new Beneficiary, the system automatically checks the IBAN and saves it as SEPA, WIRE or Internal account.

The screenshot shows the 'SAVED BENEFICIARIES' tab in the walter system. The sidebar on the left contains navigation links: Summary (Dashboard, Transaction), Payments & Transfers (SEPA Transfer, WIRE Transfer, Internal Wallter Transfer/FX, Between My Accounts, Mass Payment, Card Management), and Reports (Statement Report, Saved Beneficiaries). The main content area is titled 'SAVED BENEFICIARIES' and features a search bar. Below the search bar is a table with the following structure:

ALL BENEFICIARIES	
Name:	IBAN:
Name:	IBAN:
Name:	IBAN:
Name:	IBAN:
Name:	IBAN:
Name:	IBAN:

Each row includes an edit icon (pencil) and a delete icon (trash) on the right. A green callout bubble points to the '+ person' icon in the top right corner of the table, with the text: 'Add new Beneficiary for future usage. Click on the icon, add all details and upon saving a new Beneficiary, the system automatically checks the IBAN and saves it as SEPA, WIRE or Internal account.'

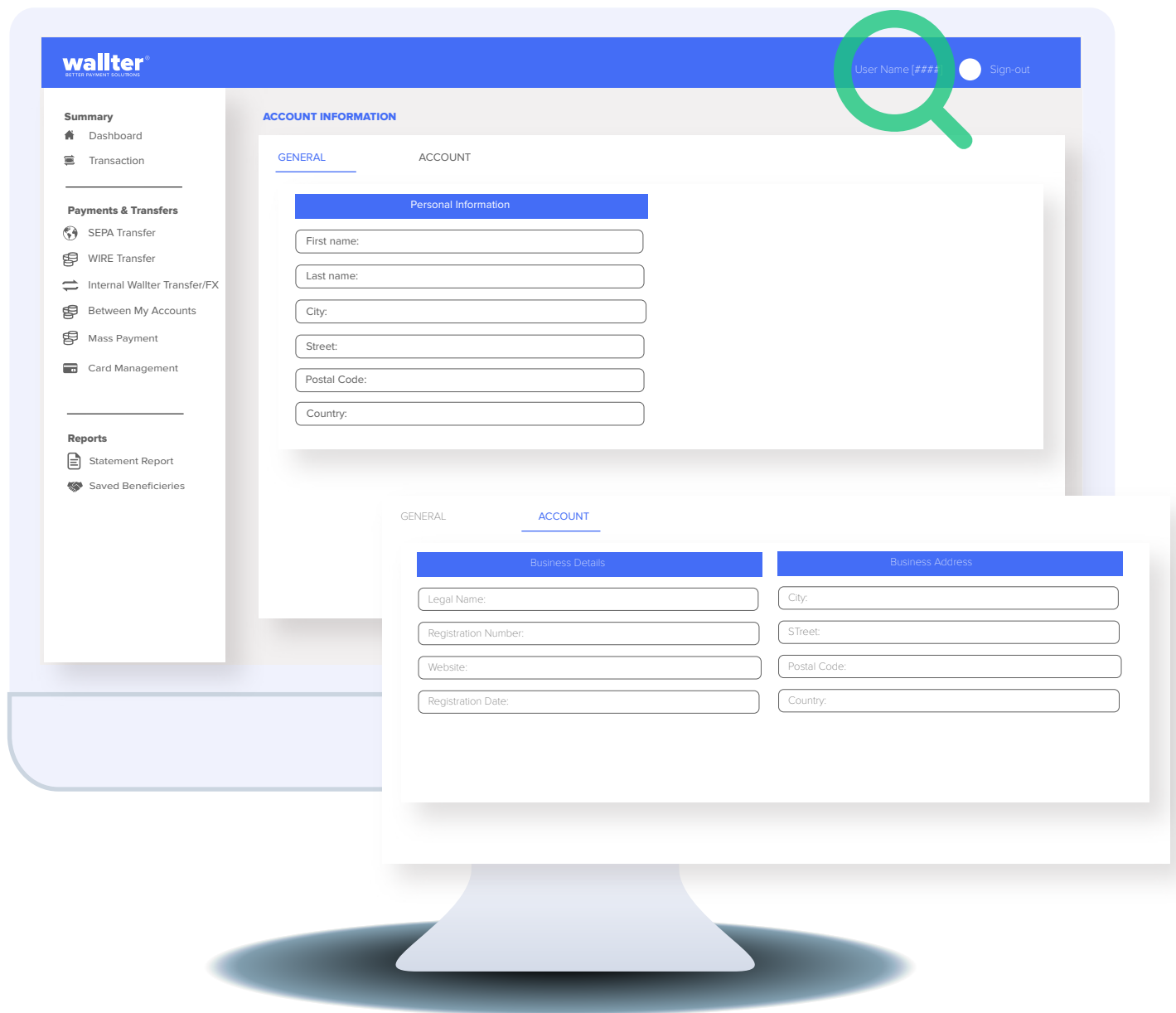
To **update details** or to add description to any Beneficiary click the edit icon in the right.

In the pop-up Edit Beneficiary you can change and add all necessary information. When finished click **Save**.

The 'Edit Beneficiary' pop-up form is titled 'Edit Beneficiary'. It contains two main sections: 'Beneficiary Address' and 'Bank Address'. Each section has multiple input fields for details. At the bottom, there are 'CLOSE' and 'SAVE' buttons.

User Settings

Here you can **view** your data saved in our system. If you wish to update any information, please contact your Account Manager or our Customer Support at crm@wallter.com.



Let's stay connected!



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