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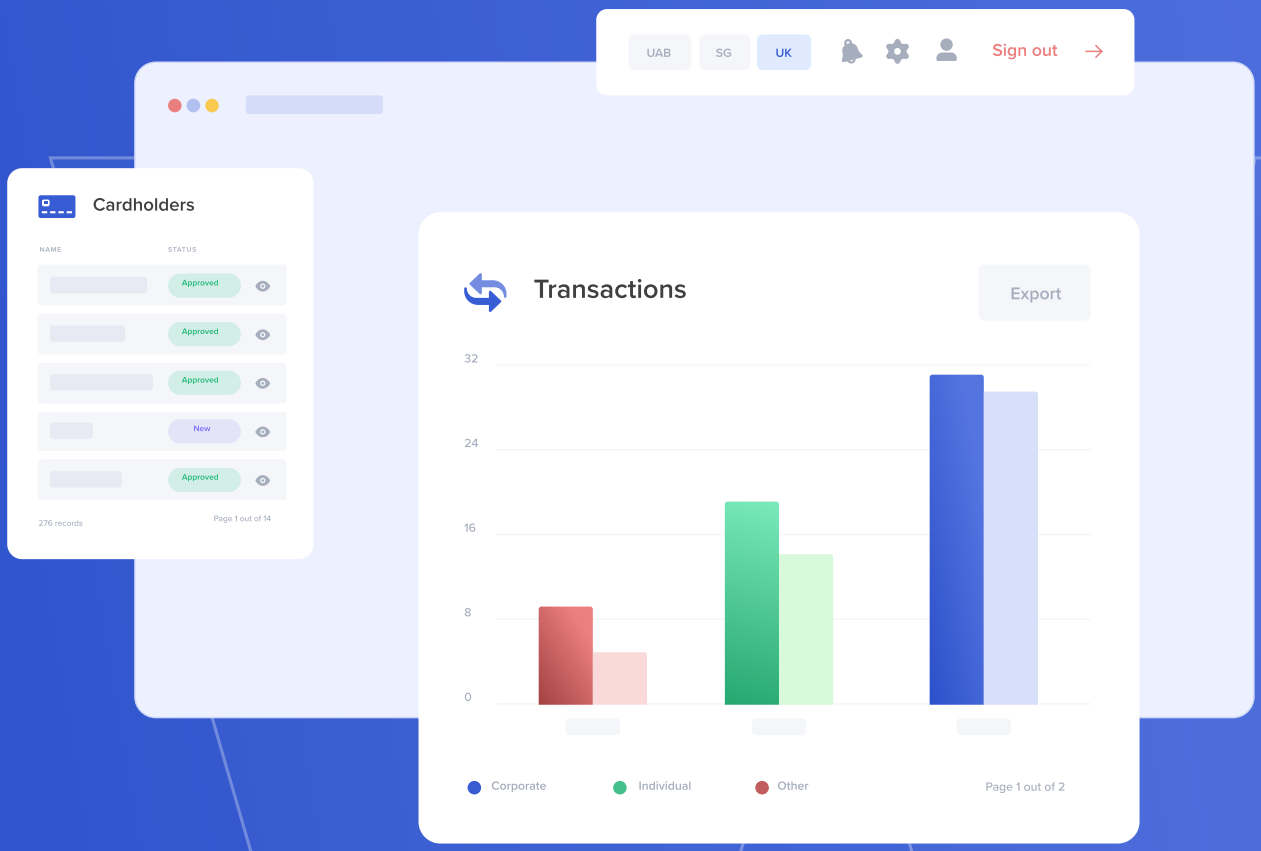
User Manual

Mastering Wallter Playment Platform

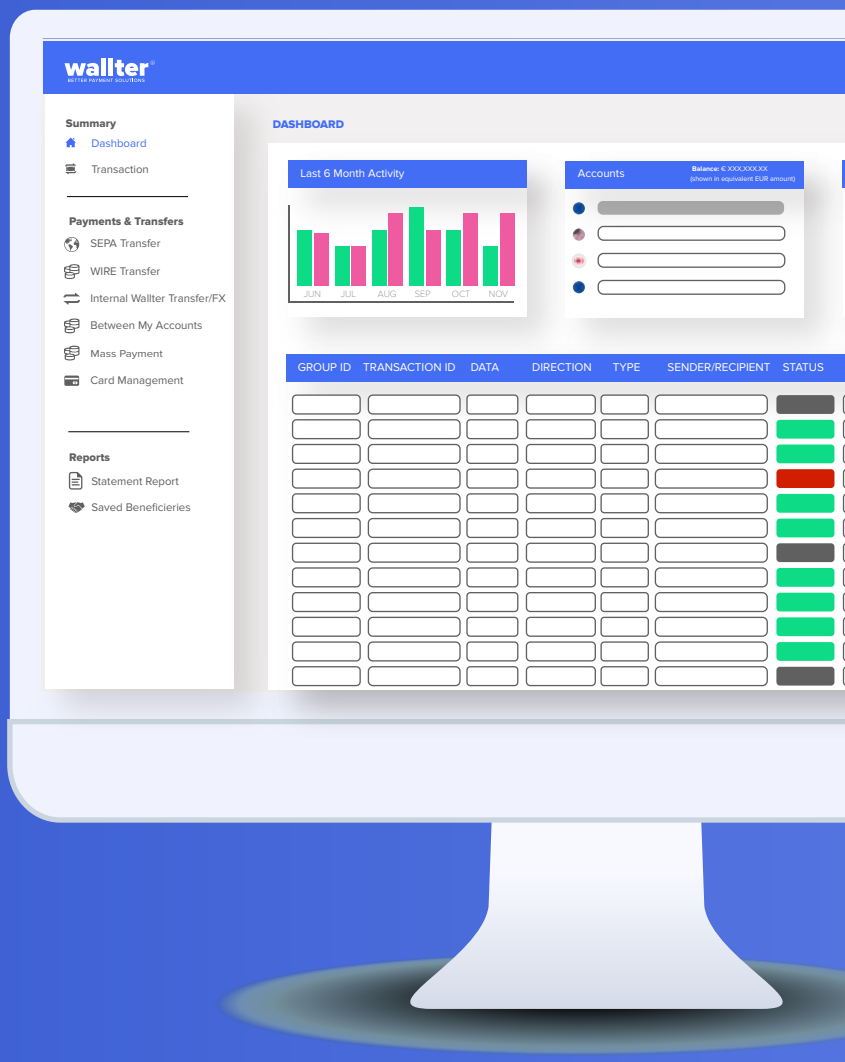
2024



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!



Content

Summary

Dashboard

Transactions

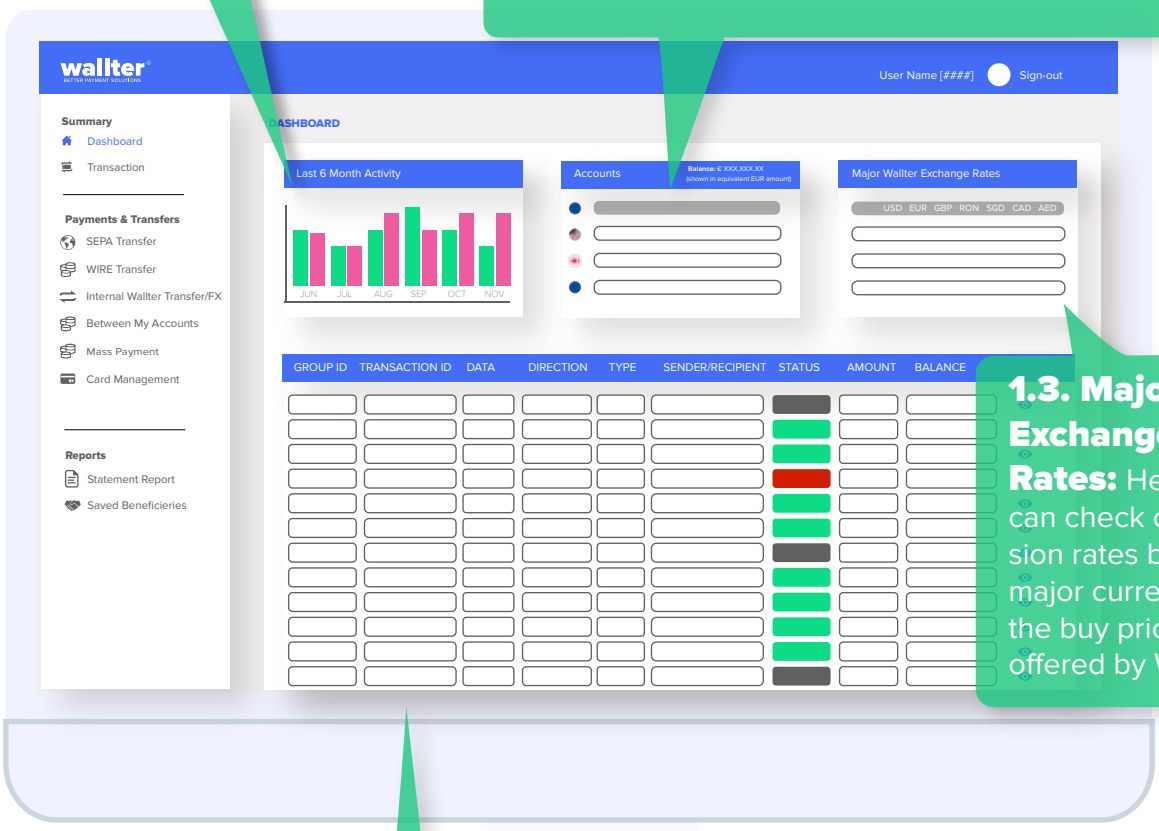
Dashboard

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

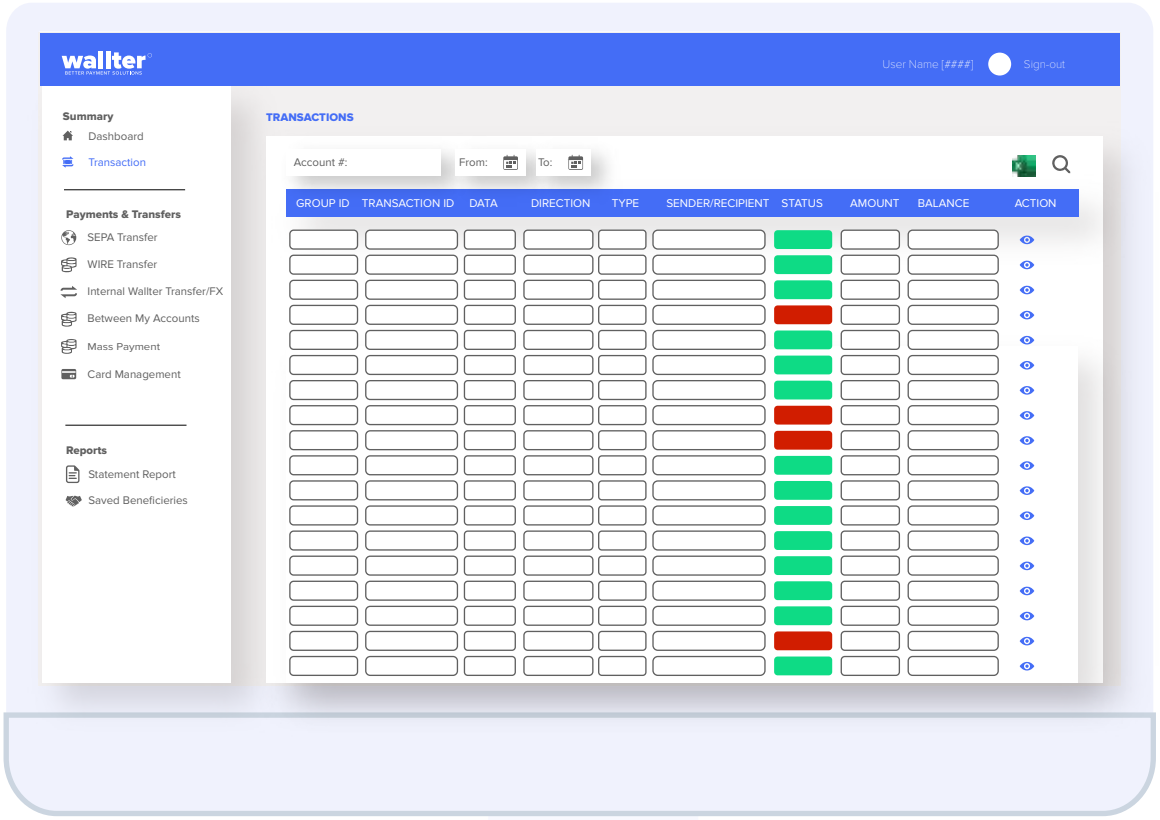
1.4. Recent transaction list: List of last 20 transactions in a given month including both Approved (Completed) and Pending transactions sorted by the date of settlement.

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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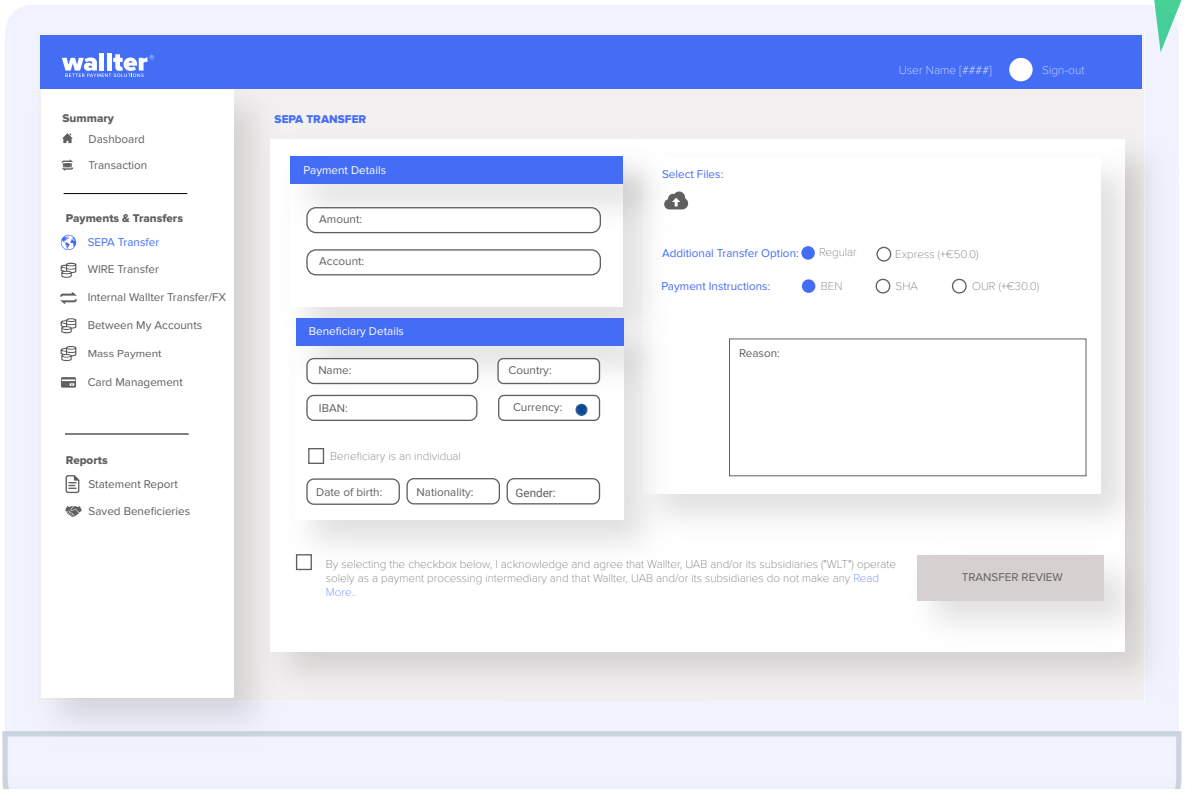
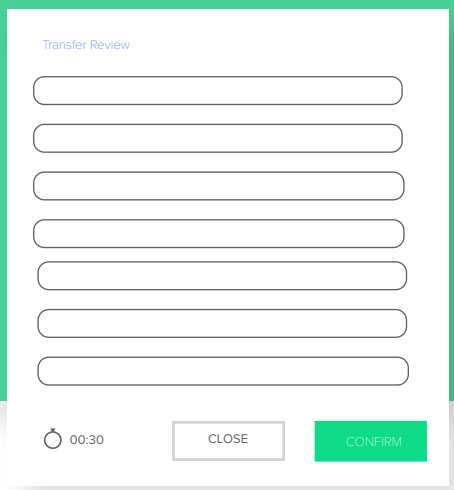
We're member of SEPA

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

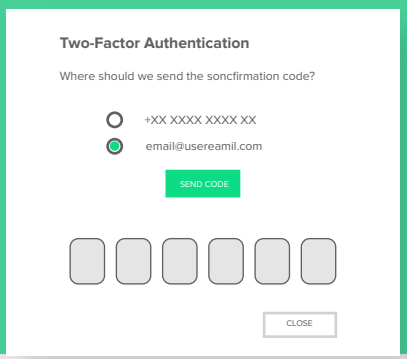


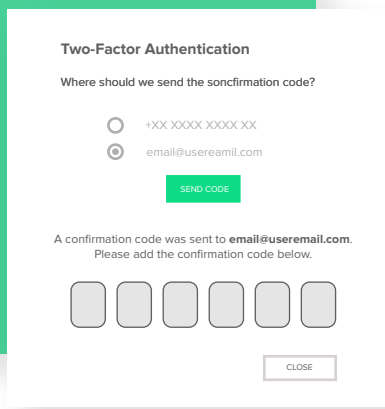
Select transfer amount -> Choose source account -> Provide beneficiary details (name, IBAN, country) -> If the beneficiary is an **Individual**, click the checkbox and add required details -> Attach supporting documents -> Choose transfer options -> Add transfer description -> Click **Transfer Review**.

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



Choose 2FA methode:



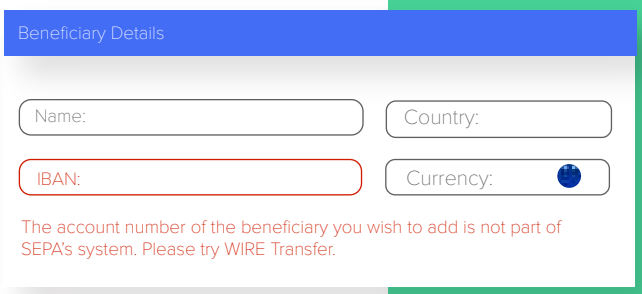


Once confirmed, transactions are processed and promptly appear as **Pending** in the Recent Transactions list on the Dashboard. Upon completion, transaction status is updated to **Approved**. The beneficiary is automatically saved for future transactions, accessible from the dropdown list.

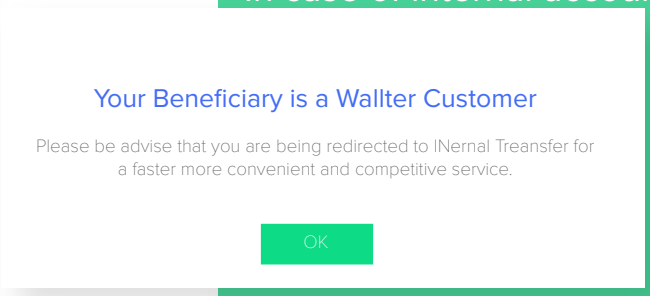
You can only initiate a transaction from a SEPA account to another account that also belongs to the SEPA system.

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

In case of WIRE:

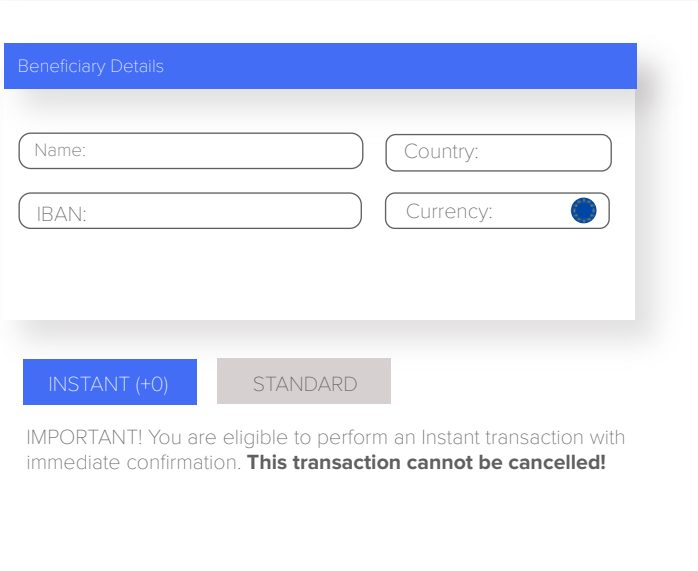


In case of internal account:



Instant SEPA

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



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.

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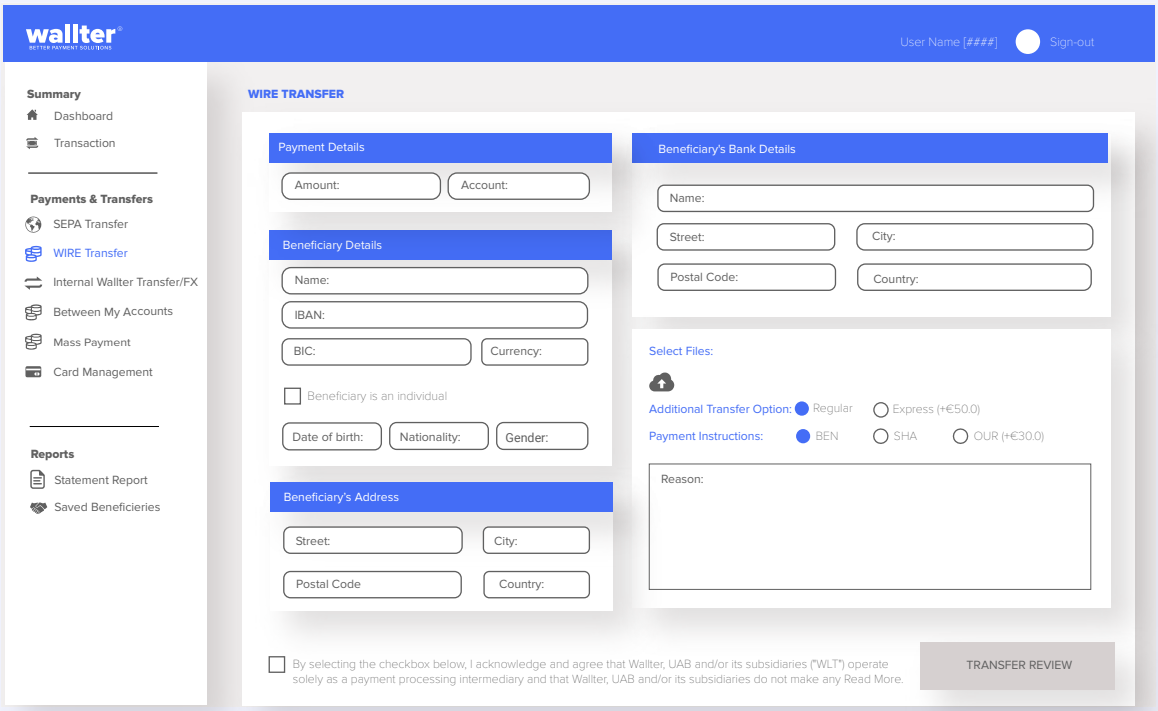
To initiate a WIRE transaction, simply select the amount and account, then provide the beneficiary's details (choose from existing beneficiaries).

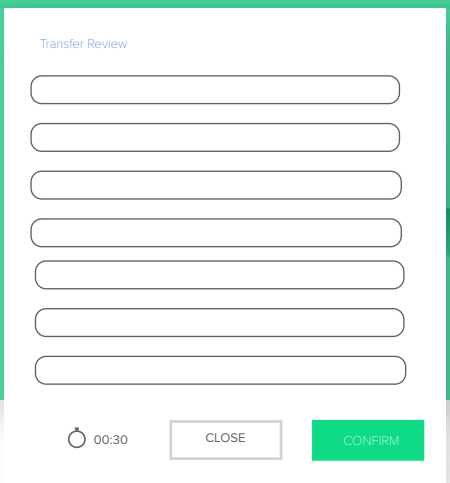
If IBAN is recognized, bank details are autofilled. You will need to just add beneficiary's address. Transfer funds **ONLY** in source account currency.

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).

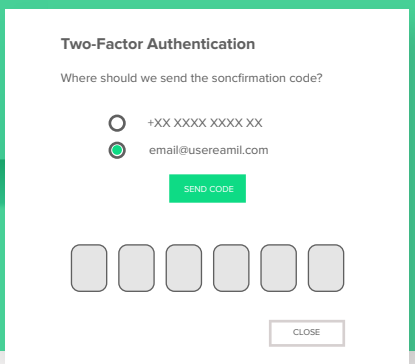


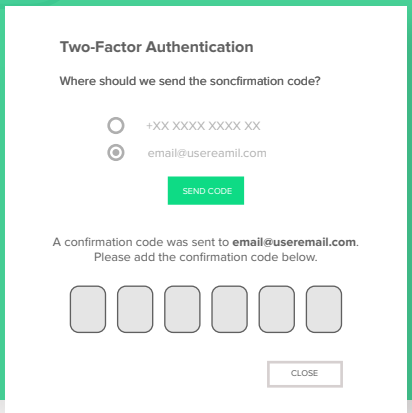
After you fill in the details and click Transfer Review, a window will pop up for final approval. Check all the details and confirm -> Select the 2FA method -> Enter the code you received.

Transfer Review pop-up for final approval.



Choose 2FA methode:



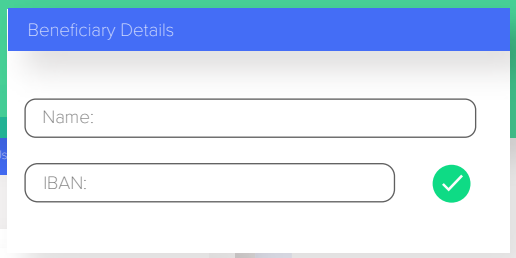


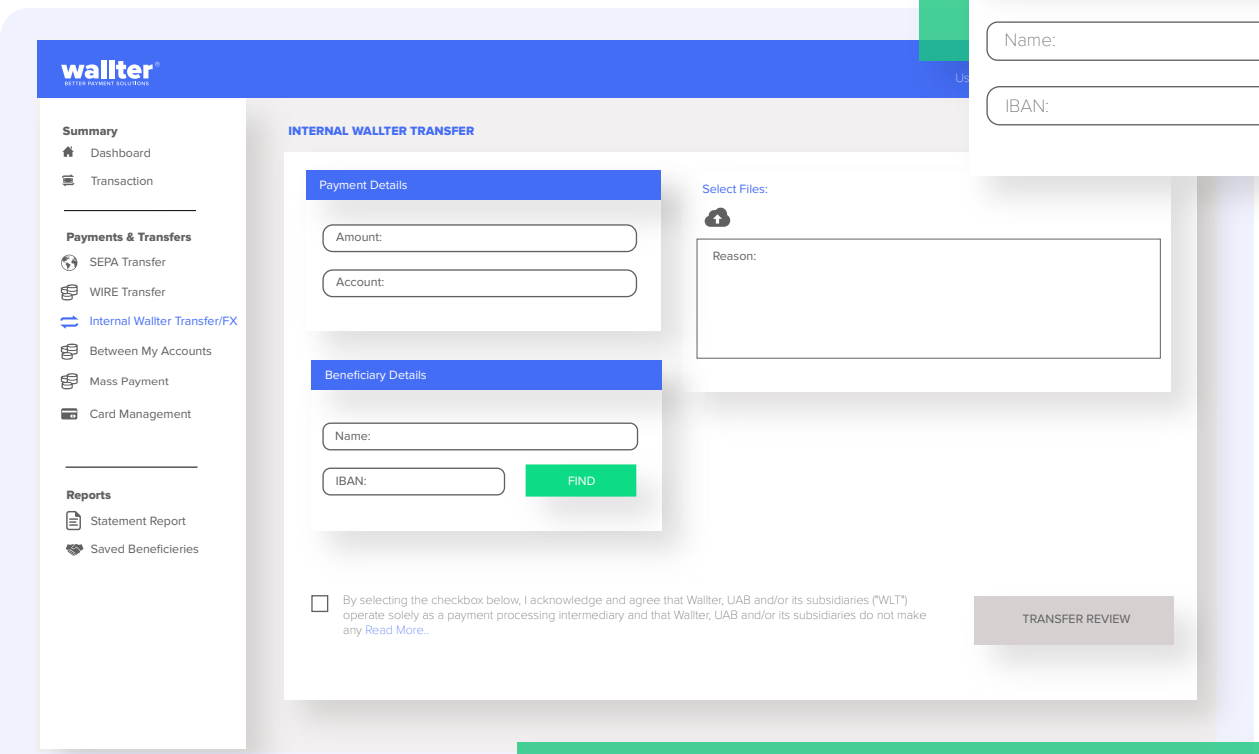
Once confirmed, the transaction will be sent for processing and shown on your dashboard as **Pending**. When the transaction is done, it will change to **Approved**, and the beneficiary will be saved for later use automatically.

Internal Wallter Transfer

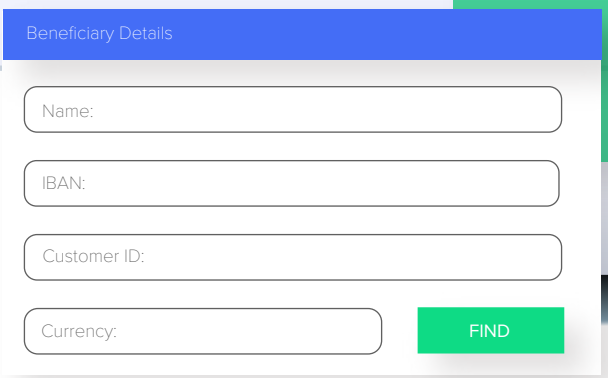
From this tab, you can transfer funds within Wallter's system. Choose the amount and the account from which you wish to transfer -> Provide the beneficiary's name and IBAN of the beneficiary and click Find.

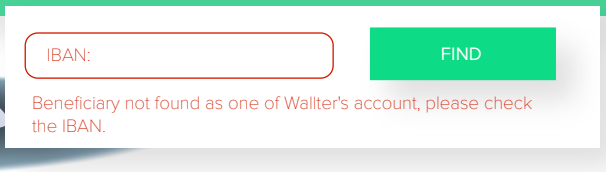
Find - This function ensures that the Beneficiary is indeed in our system. In case the account belongs to Wallter, a green confirmation sign is displayed.





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.

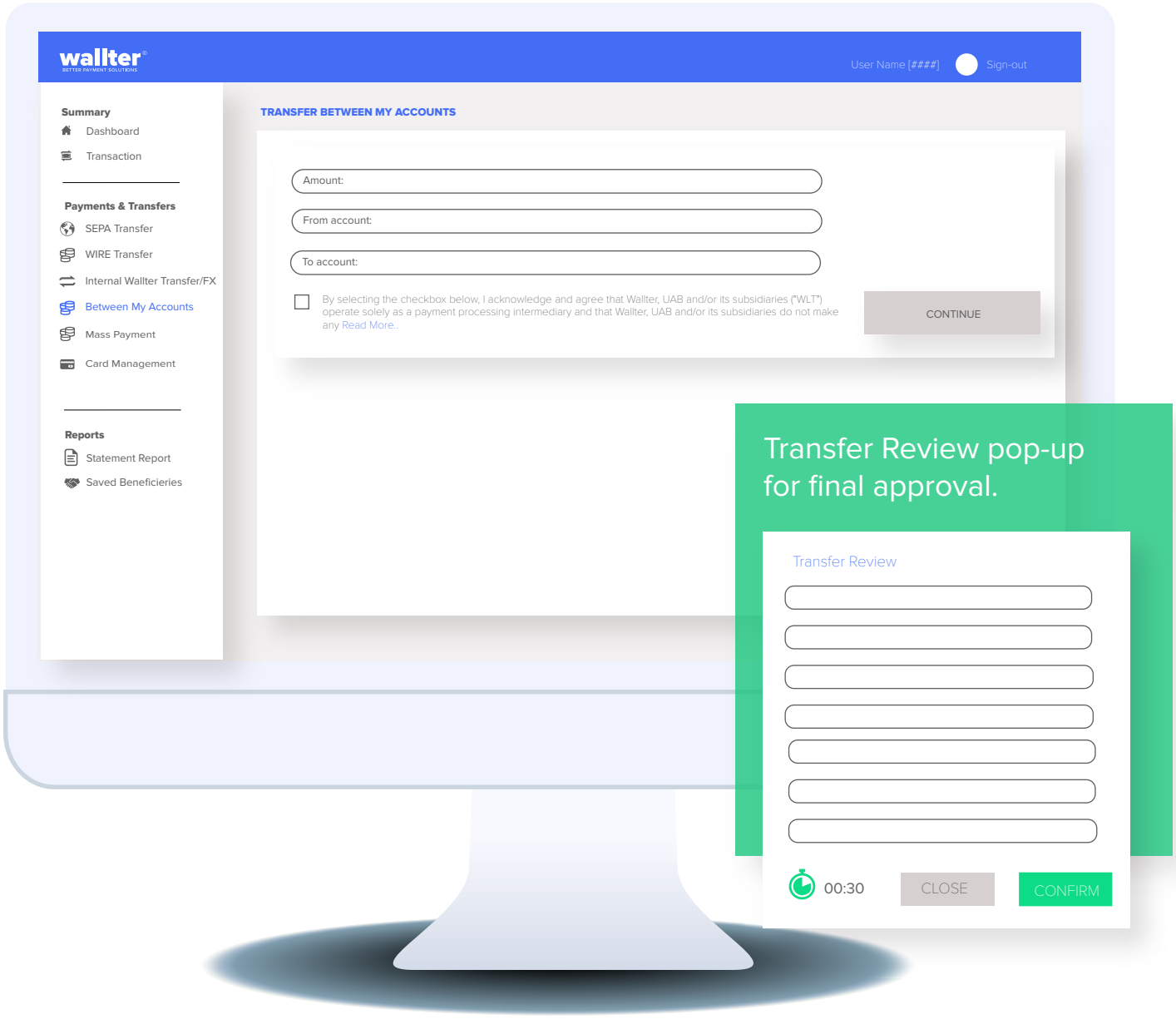




Add transfer description -> Click Transfer Review -> Verify details and confirm -> Choose 2FA -> Add code. The transaction is processed as usual and shown as **Pending** in Recent Transactions on the Dashboard. Once the transaction is completed, the status will switch to **Approved**.

Between My Accounts / FX

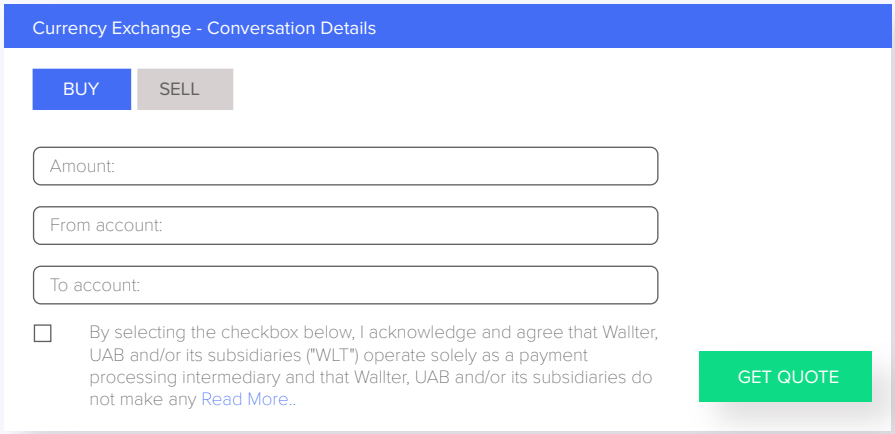
To make a transfer between two of your accounts, with the **same currency**, just specify the amount and choose the accounts From and To to which you wish to transfer funds.



Solutions

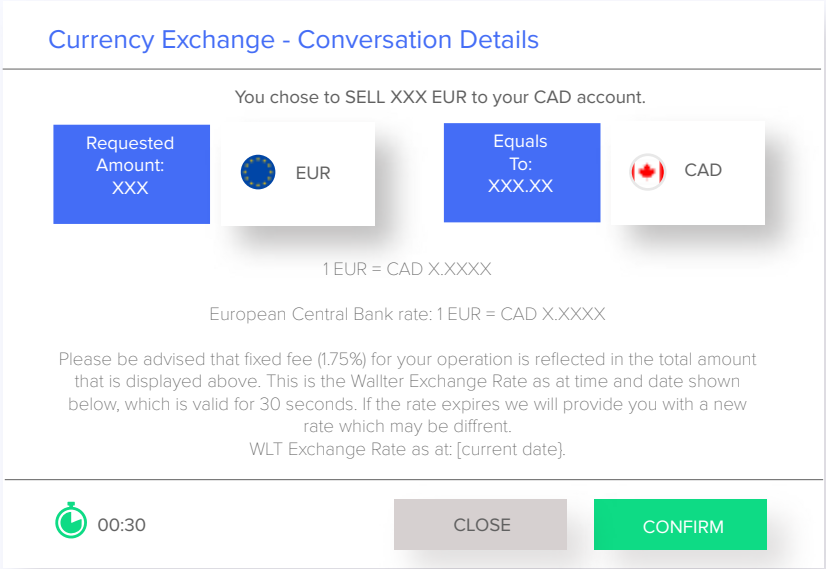
FX Transaction

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.



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.

Manage

Mass Payment

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

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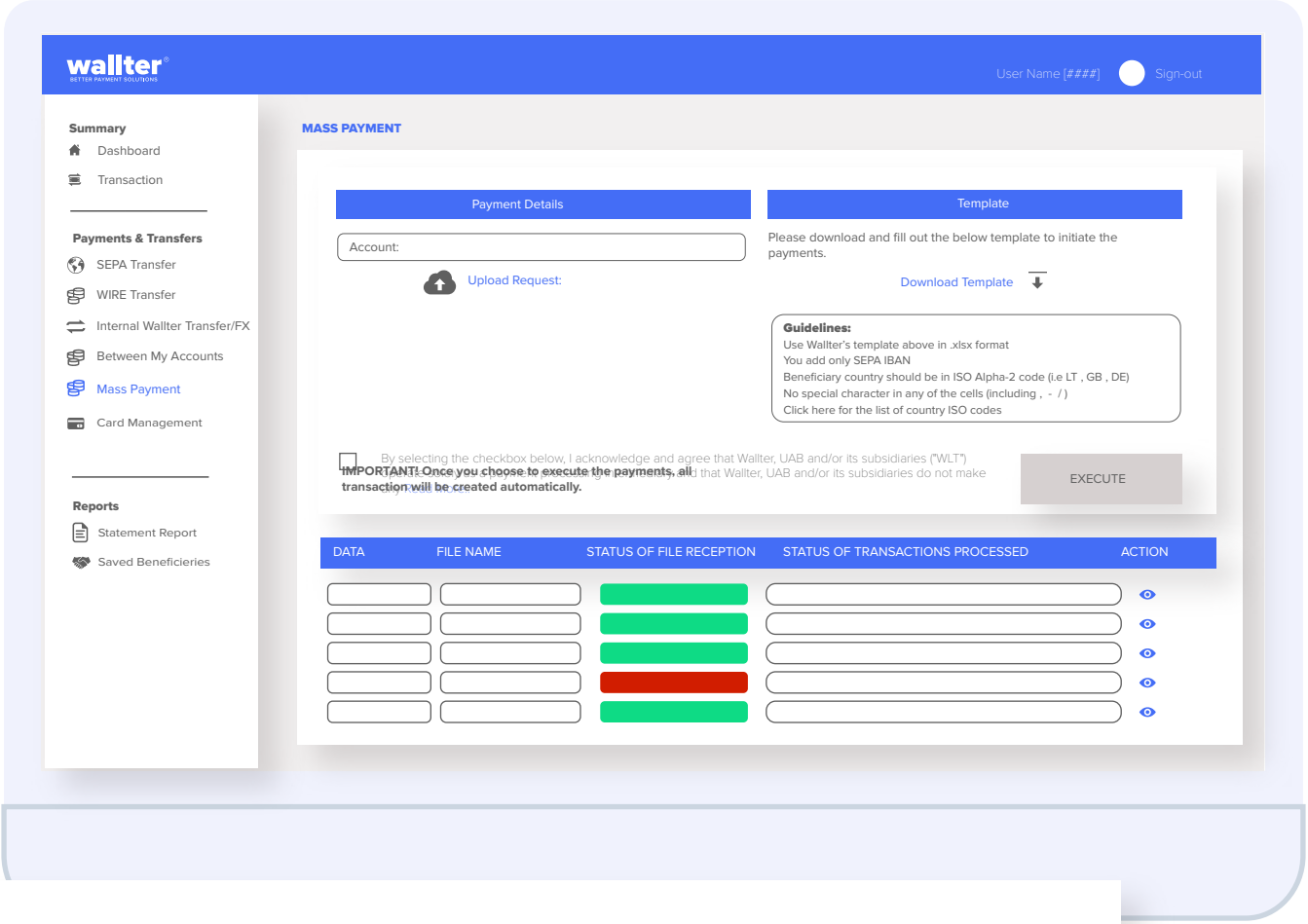
After you activate this feature, making **multiple SEPA transfers simultaneously** will be easy and fast! Instead of creating one transfer for each beneficiary separately, you can upload all the beneficiary data into an .xlsx template and generate the transactions with one click.



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 Manangement

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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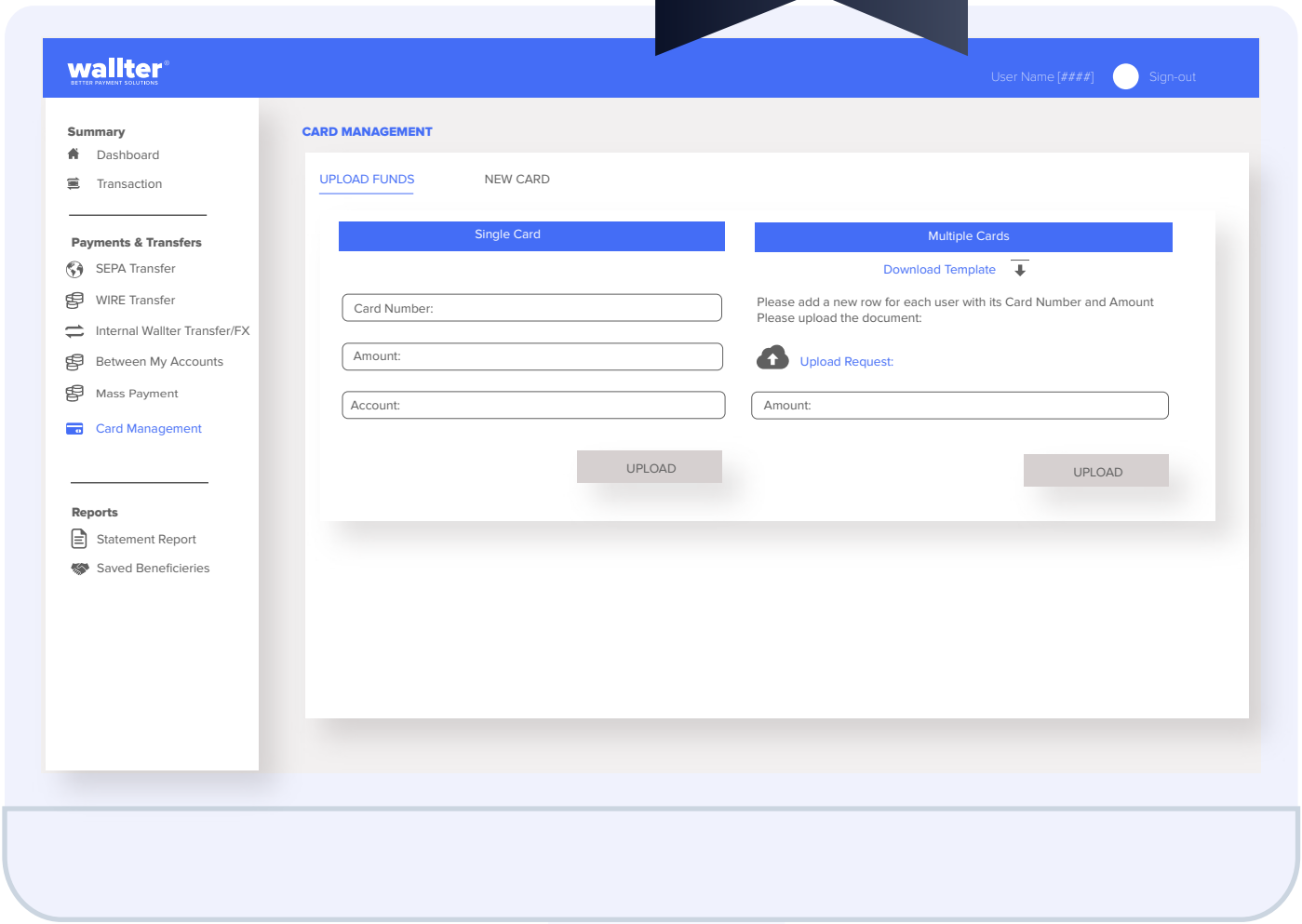


Top-up / Load Ca

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.

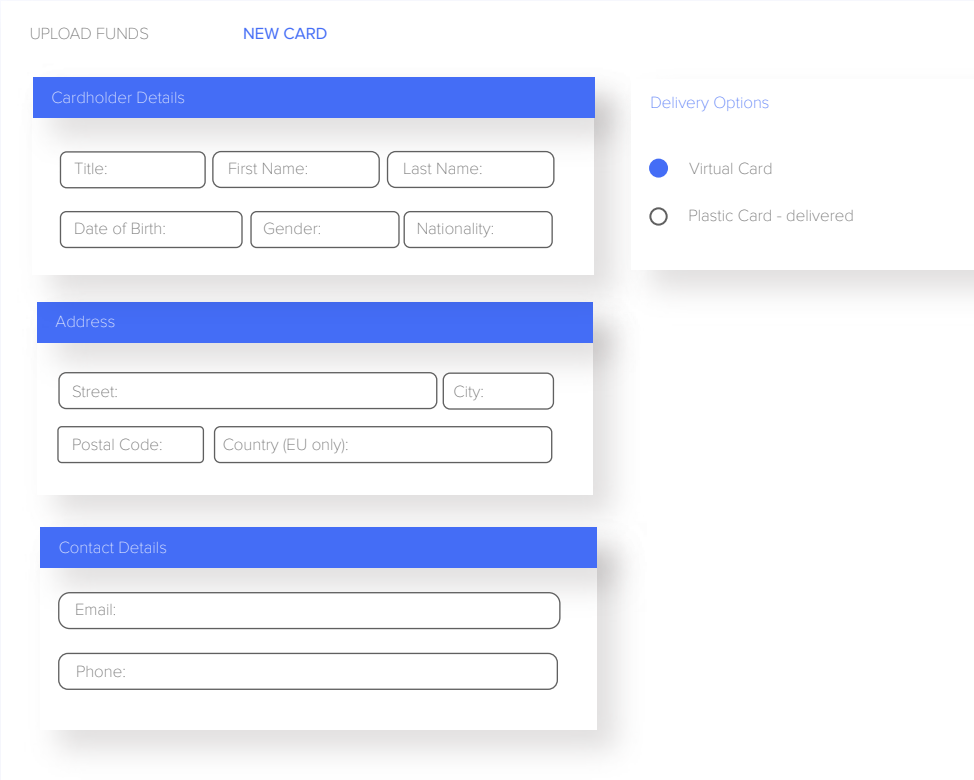
You can top-up **multiple cards simultaneously**. Download the template, a .csv file, and provide the list with accounts and amounts you want to top-up. Upload the document and choose the source account for the top-up.

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.

Reports

Statement Report

Saved Beneficieries

Statement Report

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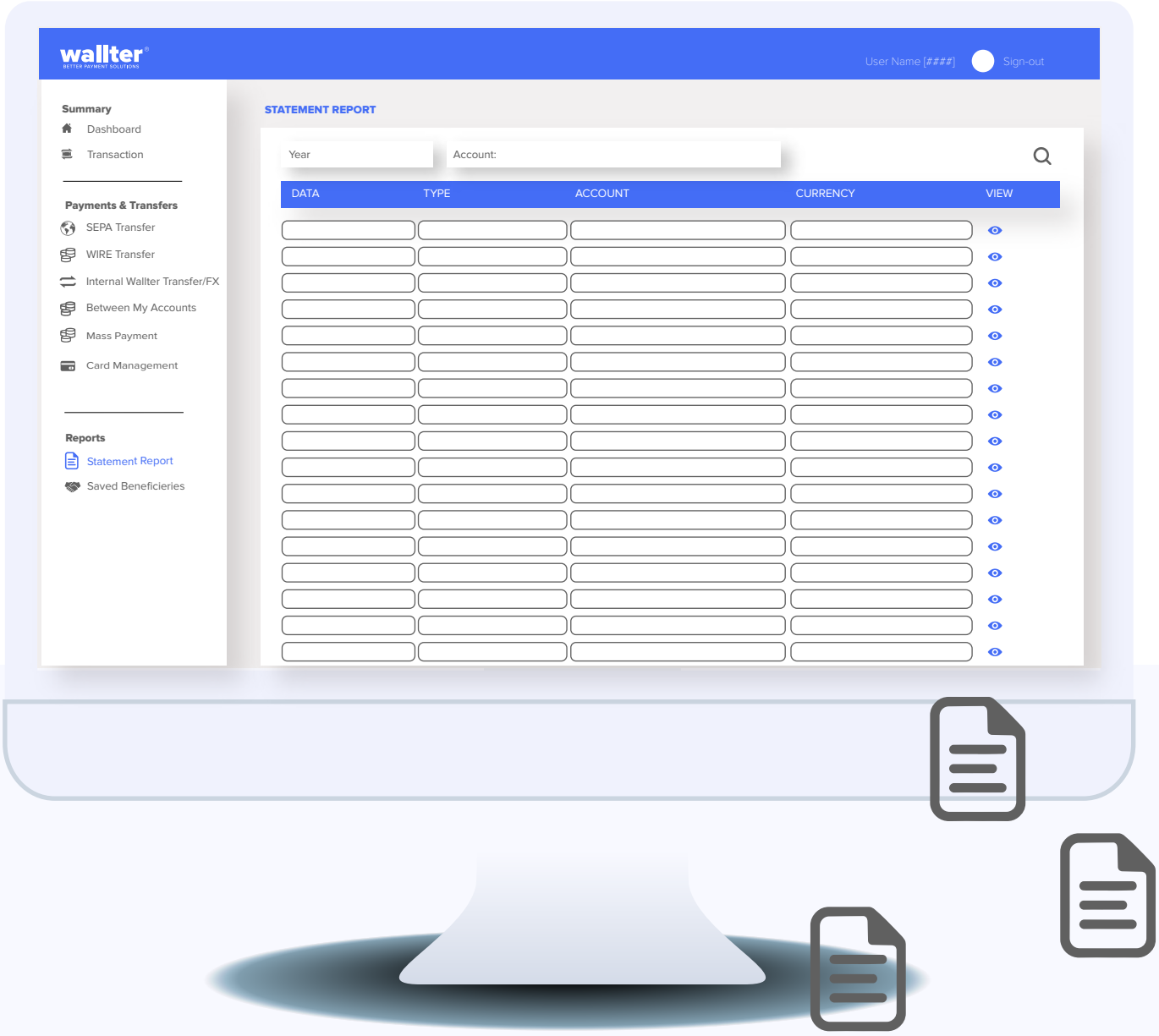
The Statement Report tab gives you the possibility to download a **Monthly Statement Report** for each of your accounts. You can filter by year and account, making it easy to find the statement that you are looking for.

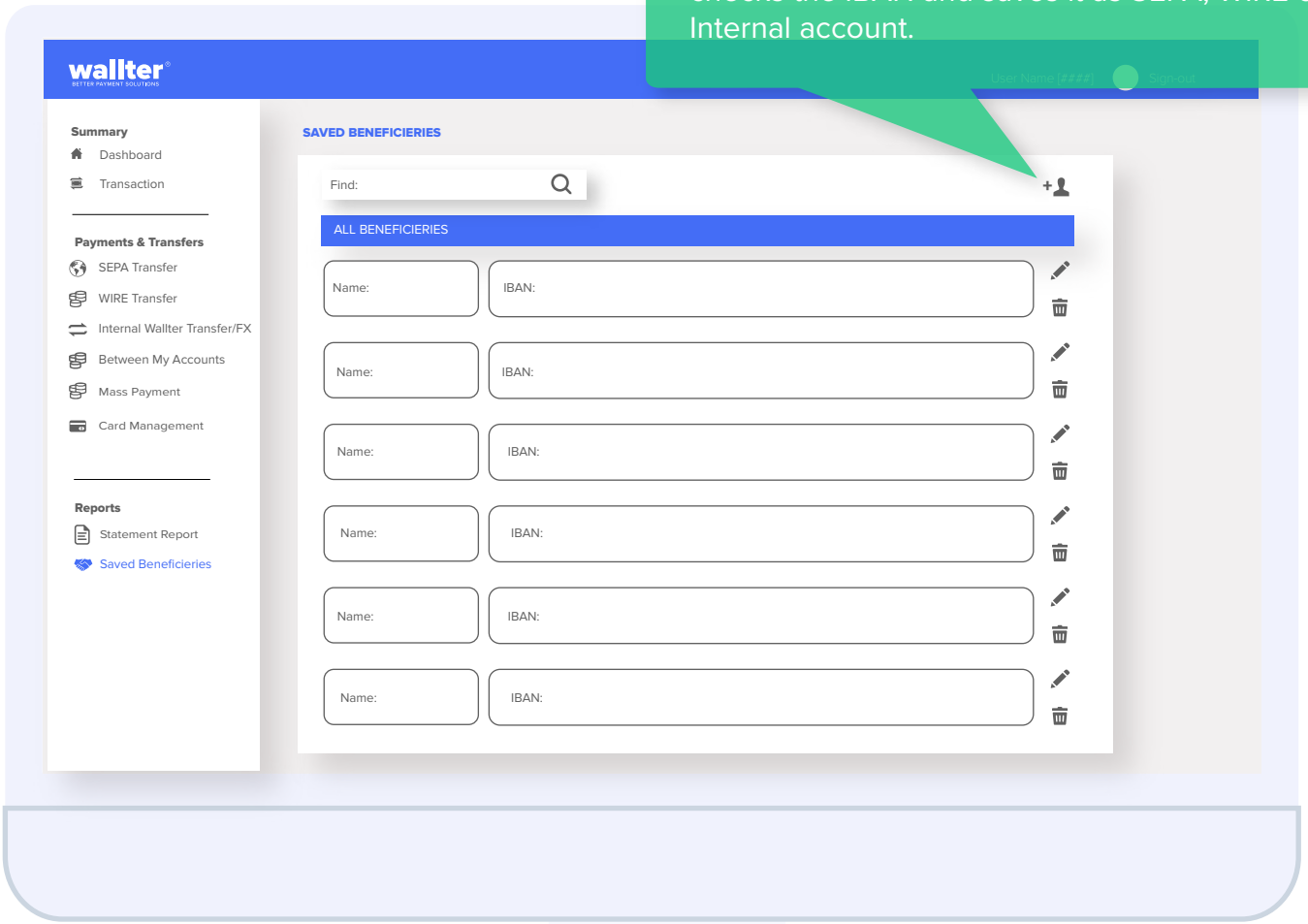


Efficient

Saved Beneficiaries

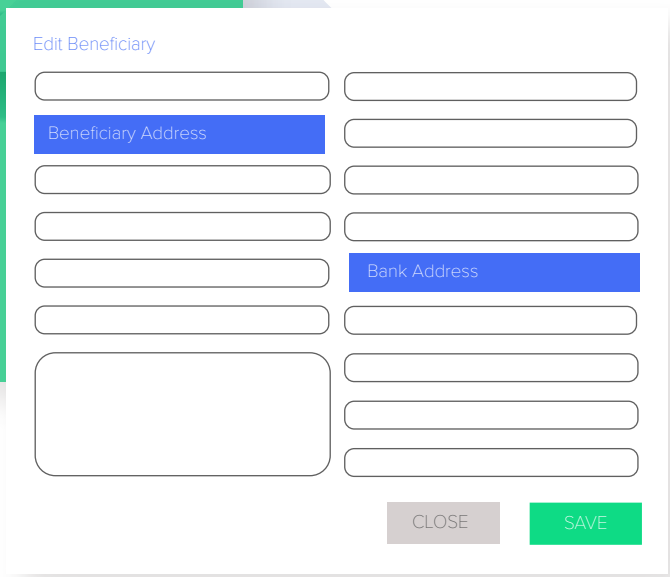
In this tab, you can view, search, edit, add, and delete your saved beneficiaries.

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 ot Internal account.



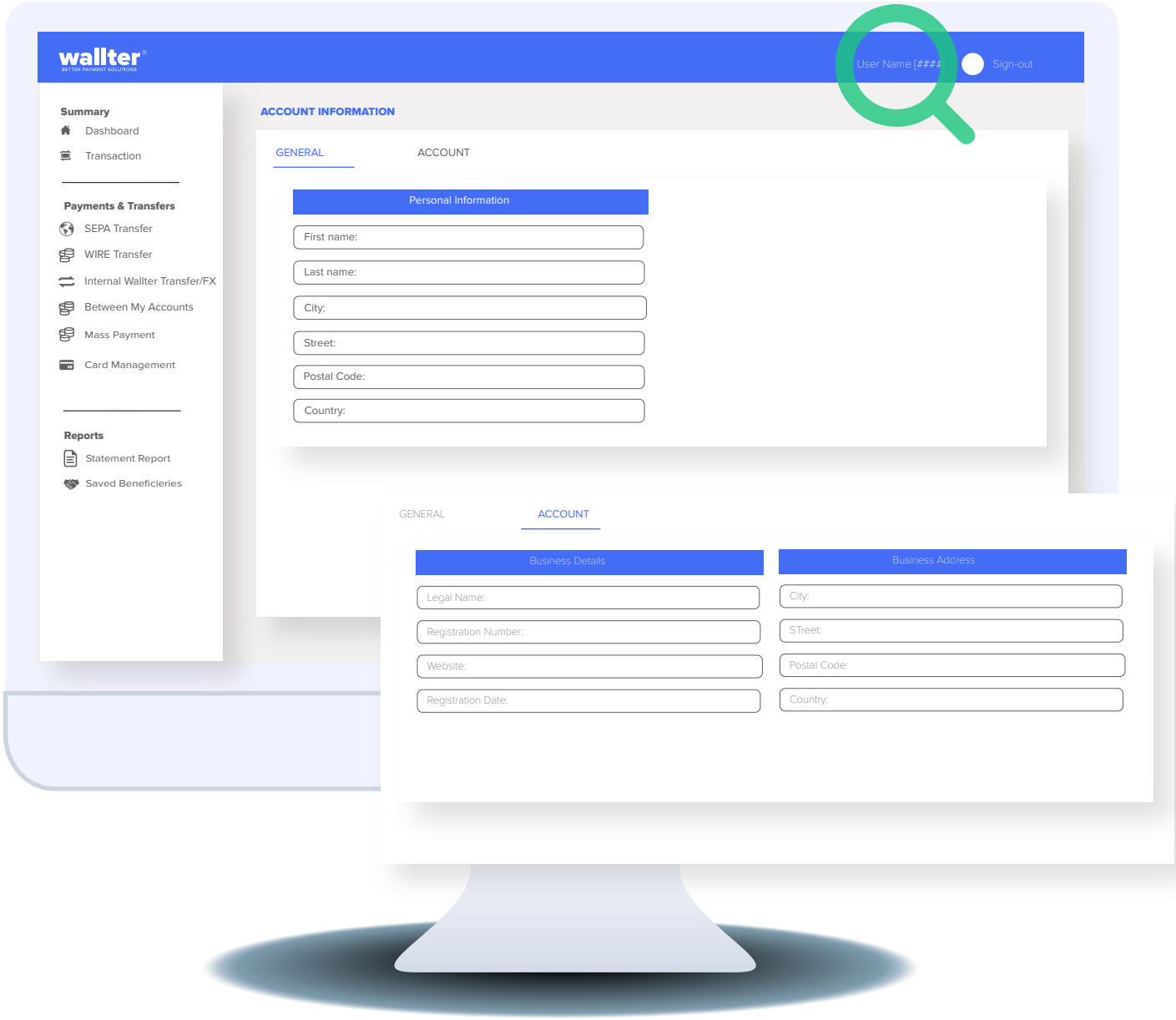
To **update details** or to add description to any Beneficiary click the edit icon in the right.

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



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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