



# Your Guide to Business Online



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[currenciesdirect.com](http://currenciesdirect.com)

If you ever experience any issues using our online service, our team are here to help.

Please get in touch on

+44 (0) 20 7847 9400, email

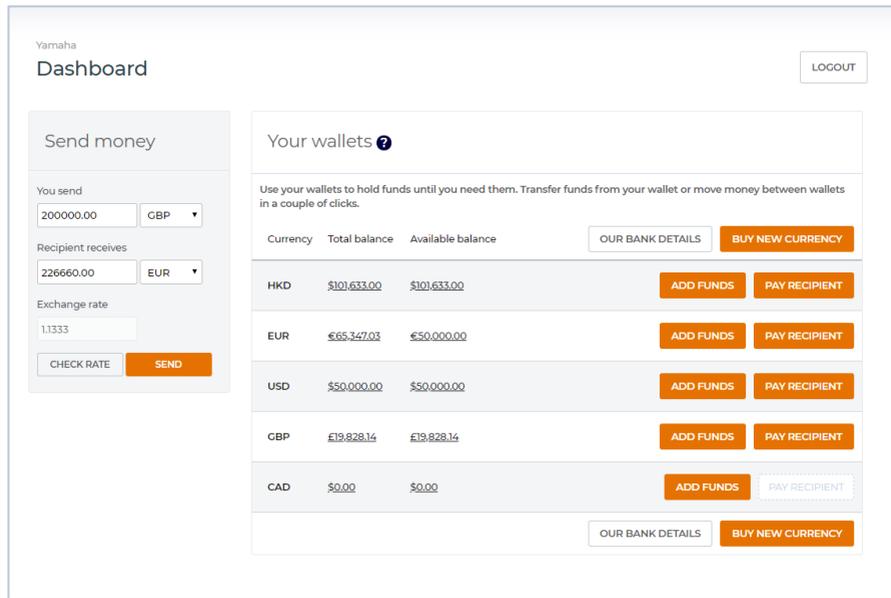
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## Contents:

|                            |    |
|----------------------------|----|
| Homepage .....             | 4  |
| Your wallets .....         | 5  |
| Your history .....         | 6  |
| Add recipient .....        | 7  |
| Make a transfer .....      | 10 |
| Approving a transfer ..... | 13 |
| Buy new currency .....     | 14 |
| Top up wallet .....        | 16 |
| Our bank details .....     | 17 |
| Create rate alert .....    | 19 |
| Your account details ..... | 21 |

# Homepage



When you log in to your online account you'll be taken to our **homepage**. From here you can:

- Check live exchange rates with our rate checker (on the left hand side)
- Create rate alerts
- View our bank details
- Make a currency transfer
- Buy currency for use at a later date
- Add recipients
- View your transfer history
- Update your account details

Your homepage also displays your **currency wallets** – showing you your available balances for any currencies you've purchased.

# Your wallets

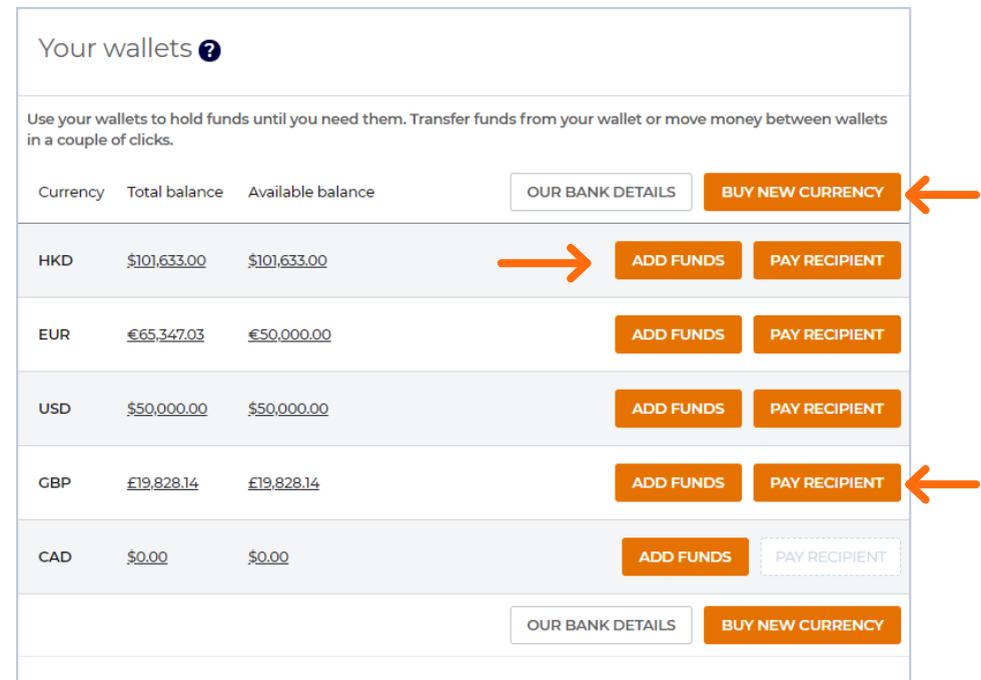
While you can still send funds straight on to one or more recipients, you can also top up your wallets and keep the funds in your account until you need them, or move money between wallets.

A new wallet will be created whenever you purchase or are sent a currency you haven't bought/received before.

Click '**Add Funds**' to top up your wallet.

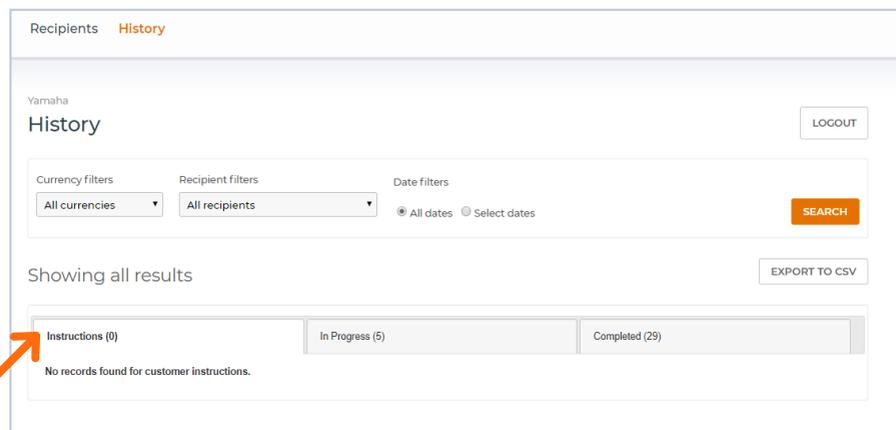
Click '**Buy New Currency**' to purchase a new currency.

Click '**Pay Recipient**' to transfer funds from your wallet to a recipient.



Your wallets will display your total balance and available balance. Clicking your **wallet balance** will show you your activity history.

# Your history



In the history screen you'll be able to see your available balance as well as any payments due to Currencies Direct.

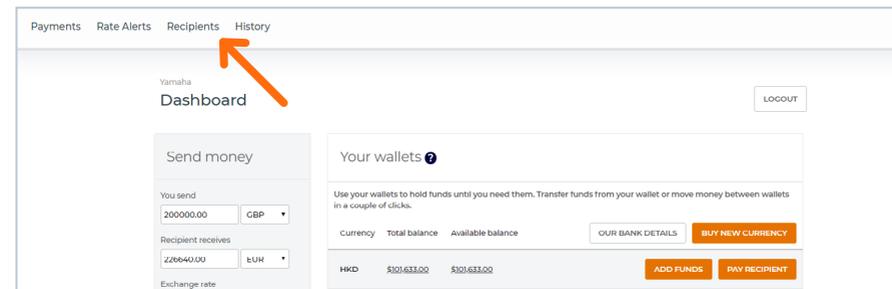
In your activity you can move between tabs to check the status of transfers.

- **Instruction:** All open, pending and cancelled currency purchases and transfers will appear here.
- **In progress:** Currency purchases and transfers will show as 'In Progress' until the funds have left our account.
- **Completed:** All completed transactions will appear here.

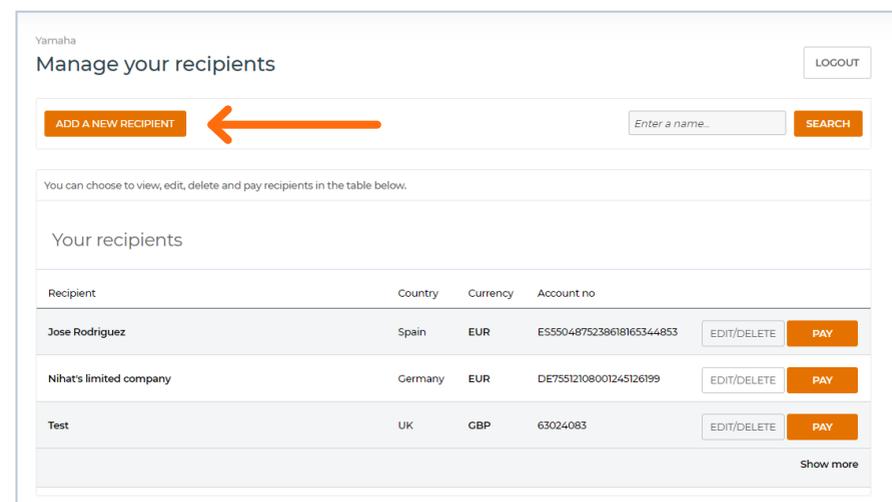
# Add recipient

Adding a new recipient is quick and easy.

Click '**Recipient**' on the top navigation of the homepage.



Click '**Add a new recipient**'.



Enter your recipient details and click 'next'.

The screenshot shows the 'Manage your recipients' interface with the 'Recipient details' section active. The breadcrumb trail is 'Recipient details > Bank details > Additional details'. The 'Recipient Details' section includes a header, a breadcrumb trail, and a section titled 'Choose who would you like to pay' with radio buttons for 'Individual' (selected) and 'Business'. Below this are several input fields: 'Country' (FRA - France), 'Currency' (EUR- Euro), 'Company name' (Future First Manufacturing), 'Phone number' (00 15551234567, marked as optional), and 'Email address' (ffmanufacturing@gmail.com, marked as optional). At the bottom right, there is an orange 'NEXT' button with an arrow pointing to it.

Additional details (like a reference for the recipient) are optional.

The screenshot shows the 'Manage your recipients' interface with the 'Additional details' section active. The breadcrumb trail is 'Recipient details > Bank details > Additional details'. The 'Additional details' section includes a header, a breadcrumb trail, and two optional input fields: 'Make a note' and 'Recipient's reference', both marked as optional. Below these fields is a note: '(Please note: The reference isn't guaranteed. It's up to the recipient's bank whether or not this is shown)'. At the bottom right, there are two orange buttons: 'SAVE' and 'SAVE AND ADD MORE', with an arrow pointing to the 'SAVE' button.

Enter their **IBAN number** or **swift code** to generate their bank details.

The screenshot shows the 'Manage your recipients' interface with the 'Bank details' section active. The breadcrumb trail is 'Recipient details > Bank details > Additional details'. The 'Bank details' section includes a header, a breadcrumb trail, and an input field for 'IBAN number' containing 'FR1420041010050500013M02606'. To the right of this field is an orange 'RETRIEVE BANK DETAILS' button with an arrow pointing to it. Below this is an input field for 'SWIFT code'. Further down, there are input fields for 'Bank name' and 'Bank address'. At the bottom right, there is an orange 'NEXT' button.

You will need to enter your password to save the new recipient details.

The screenshot shows a password confirmation dialog box. The title is 'Please confirm password' in red text. Below the title is a 'Password' label and an input field containing 'Enter password'. To the right of the input field is a dashed 'Confirm' button. In the top right corner, there is a close button with an 'X' icon.

# Make a transfer

If you need to make a transfer, go to your homepage and either put your currency pair and amount in the **'Send Money'** box on the left hand side and click **'Send'** or select **'Pay Recipient'** (if you have funds in your wallet).

| Currency | Total balance | Available balance | OUR BANK DETAILS | BUY NEW CURRENCY |
|----------|---------------|-------------------|------------------|------------------|
| HKD      | \$301,633.00  | \$301,633.00      | ADD FUNDS        | PAY RECIPIENT    |
| EUR      | €65,347.03    | €50,000.00        | ADD FUNDS        | PAY RECIPIENT    |
| USD      | \$50,000.00   | \$50,000.00       | ADD FUNDS        | PAY RECIPIENT    |
| GBP      | £19,828.16    | £19,828.16        | ADD FUNDS        | PAY RECIPIENT    |
| CAD      | \$0.00        | \$0.00            | ADD FUNDS        | PAY RECIPIENT    |

If you put your details in the **'Send Money'** box and click **'Send'** you'll be asked to select the recipient you want to send the funds to or to add a new recipient.

Existing recipients will appear below **'Pay a recipient'**

| Recipient               | Country | Currency | Account no               | DETAILS | PAY |
|-------------------------|---------|----------|--------------------------|---------|-----|
| Jose Rodriguez          | Spain   | EUR      | ESS504875238618165344853 | DETAILS | PAY |
| Nihat's limited company | Germany | EUR      | DE75512108001245126199   | DETAILS | PAY |

The next step is to add the payment details and payment method.

Payment methods listed will be:

- Available balance (if you have funds in your wallet)
- I've already sent payment
- Bank transfer

Payment details

Debit from account: GBP 200,000.00

Exchange rate: 11308

Fee: GBP 10.00

Pay your recipient: EUR 226,148.69

Additional information

Reason for payment: Please select a reason for this payment

Recipient reference: ABC LTD (Maximum 35 characters)

Your reference: appears on your statement (Maximum 35 characters)

# Approving a transfer

Once you've selected the payment method you will be asked to confirm your transfer.

Make a payment LOGOUT

Select recipient > Payment details > Payment method > Confirmation

You are paying Jose Rodriguez [E55504875239618165344853]

Payment summary

Debit from account GBP 200,000.00

Exchange rate 1.1313

Fee GBP 10.00

Pay your recipient EUR 226,248.69

Your rate will refresh in 50 seconds

How would you like to pay us?

Payment method Please select...

By clicking 'confirm' you are committing to this transaction entering into a legally binding contract, as detailed in our [Terms & Conditions](#).

BACK CONFIRM

If you click '**Pay Recipient**' in your wallet the process will be the same, but payment method will default to funds from your wallet.

If another account user has submitted a transfer for your approval, a notification will appear on the homepage.

You have 1 transactions awaiting a decision VIEW TRANSACTIONS

Your wallets ?

Use your wallets to hold funds until you need them. Transfer funds from your wallet or move money between wallets in a couple of clicks.

| Currency | Total balance | Available balance | OUR BANK DETAILS | BUY NEW CURRENCY |
|----------|---------------|-------------------|------------------|------------------|
| USD      | \$2,427.50    | \$288.08          | ADD FUNDS        | PAY RECIPIENT    |
| AUD      | \$0.00        | \$0.00            | ADD FUNDS        | PAY RECIPIENT    |
| CAD      | \$0.00        | \$0.00            | ADD FUNDS        | PAY RECIPIENT    |

Click '**View transactions**' to view the details of any transfers awaiting approval.

Manage your pending transactions (1)

Payment transactions (0)

FX Transactions (1)

Created on 26/02/2019 by Phil Cranfield

| Payee                     | Account                  | Swift       | Description                         | Amount     | Rate       | Cost       | Approve | Reject |
|---------------------------|--------------------------|-------------|-------------------------------------|------------|------------|------------|---------|--------|
| Luciano Consuegra Sanchez | ES8921083273040033078958 | UCJAE52MXXX | Gala Casino Gibraltar Ltd has trans | EUR 162.30 | 0.8679     | USD 187.00 |         |        |
|                           |                          | Fees        | Total including fee                 | 13.00      | USD 200.00 |            |         |        |

WALLETS - USD (US Dollar)

\* Your original rate (0.8707) has expired. New rates in red will update in 50 seconds CONFIRM

Other Transactions (0)

If the transfer details are correct, click **confirm**.

# Buy new currency

When you buy a currency you haven't purchased before, a new wallet will be created.

Click **'Buy New Currency'** on the homepage.

The screenshot shows the 'Dashboard' page with a 'Send money' section on the left and a 'Your wallets' section on the right. The 'Your wallets' section contains a table with columns for Currency, Total balance, and Available balance. Below the table are buttons for 'ADD FUNDS' and 'PAY RECIPIENT' for each currency. An orange arrow points to the 'BUY NEW CURRENCY' button located above the table.

| Currency | Total balance | Available balance | ADD FUNDS | PAY RECIPIENT |
|----------|---------------|-------------------|-----------|---------------|
| HKD      | \$101,633.00  | \$101,633.00      | ADD FUNDS | PAY RECIPIENT |
| EUR      | €65,347.03    | €50,000.00        | ADD FUNDS | PAY RECIPIENT |
| USD      | \$50,000.00   | \$50,000.00       | ADD FUNDS | PAY RECIPIENT |
| GBP      | £19,828.14    | £19,828.14        | ADD FUNDS | PAY RECIPIENT |
| CAD      | \$0.00        | \$0.00            | ADD FUNDS | PAY RECIPIENT |

You'll be asked to select the currencies you want to transfer and the transfer amount.

The screenshot shows the 'BUY CURRENCY' page with a 'Convert currency' section. It includes a form to choose an amount to pay or how much you wish to add to your wallet, with dropdown menus for 'You pay' and 'Add funds' currencies, and a 'Get rate' button.

You'll then be asked to select your payment method:

- Existing wallet
- I've already sent payment
- Bank transfer

After you've chosen your payment method you'll be asked to confirm your transfer.

The screenshot shows the 'BUY CURRENCY' page with a 'Convert currency' section. It includes a form to choose an amount to pay or how much you wish to add to your wallet, with dropdown menus for 'You pay' and 'Add funds' currencies, and a 'GET RATE' button. Below this is a 'Conversion details' section with fields for 'Exchange rate', 'Fee', and 'Total added'. There is also a 'Payment method' dropdown menu and a 'CONFIRM' button.

Your wallet balance will be updated with your purchased currency as soon as your funds have cleared.

# Top up wallet

To add funds to an existing wallet, go to the homepage and click **'Add Funds'**.

The screenshot shows the Yamaha Dashboard with the 'Your wallets' section. The 'ADD FUNDS' button for the USD wallet is highlighted with an orange arrow. The table below shows the current balances for various currencies:

| Currency | Total balance | Available balance | OUR BANK DETAILS | BUY NEW CURRENCY |
|----------|---------------|-------------------|------------------|------------------|
| HKD      | \$101,633.00  | \$101,633.00      | ADD FUNDS        | PAY RECIPIENT    |
| EUR      | €65,347.03    | €50,000.00        | ADD FUNDS        | PAY RECIPIENT    |
| USD      | \$50,000.00   | \$50,000.00       | ADD FUNDS        | PAY RECIPIENT    |
| GBP      | £19,828.14    | £19,828.14        | ADD FUNDS        | PAY RECIPIENT    |
| CAD      | \$0.00        | \$0.00            | ADD FUNDS        | PAY RECIPIENT    |

You then follow the same **'Buy New Currency'** process as outlined above.

# Our bank details

If you're transferring funds to us by bank transfer, you can find our bank details by clicking the button below your currency wallets on the homepage.

The screenshot shows the Yamaha Dashboard with the 'Your wallets' section. The 'BUY NEW CURRENCY' button is highlighted with an orange arrow. The table below shows the current balances for various currencies:

| Currency | Total balance | Available balance | OUR BANK DETAILS | BUY NEW CURRENCY |
|----------|---------------|-------------------|------------------|------------------|
| HKD      | \$101,633.00  | \$101,633.00      | ADD FUNDS        | PAY RECIPIENT    |
| EUR      | €65,347.03    | €50,000.00        | ADD FUNDS        | PAY RECIPIENT    |
| USD      | \$50,000.00   | \$50,000.00       | ADD FUNDS        | PAY RECIPIENT    |
| GBP      | £19,828.14    | £19,828.14        | ADD FUNDS        | PAY RECIPIENT    |
| CAD      | \$0.00        | \$0.00            | ADD FUNDS        | PAY RECIPIENT    |

You'll be asked to select the currency you're going to send us.

The screenshot shows the Yamaha 'Our bank details' page. The 'VIEW BANK DETAILS' button is highlighted with an orange arrow. The page includes a dropdown menu for 'Choose a currency' and a 'VIEW BANK DETAILS' button.

Picking the currency from the drop down will generate our bank details.

Yamaha  
Our bank details LOGOUT

Choose a currency

If you need to send us funds by bank transfer you can find our details below.

GBP VIEW BANK DETAILS

GBP account details

Account name: Barclays GBP Client Account  
Bank name: Barclays  
Sort code: 20-05-03  
Account/IBAN no.: 63024083  
SWIFT code: BARCCB22  
Reference: 0006014761

## Create rate alert

Stay on track of the latest rate movements by setting rate alerts. Simply tell us what rate you'd like to achieve and we'll let you know as soon as the market moves to that level.

Payments **Rate Alerts** Recipients History

Yamaha  
Dashboard LOGOUT

Send money

You send: 200000.00 GBP  
Recipient receives: 226400.00 EUR  
Exchange rate: 1.1320  
CHECK RATE SEND

Your wallets ?

Use your wallets to hold funds until you need them. Transfer funds from your wallet or move money between wallets in a couple of clicks.

| Currency | Total balance | Available balance | OUR BANK DETAILS       | BUY NEW CURRENCY           |
|----------|---------------|-------------------|------------------------|----------------------------|
| HKD      | \$101,633.00  | \$101,633.00      | <span>ADD FUNDS</span> | <span>PAY RECIPIENT</span> |
| EUR      | €65,347.03    | €50,000.00        | <span>ADD FUNDS</span> | <span>PAY RECIPIENT</span> |
| USD      | \$50,000.00   | \$50,000.00       | <span>ADD FUNDS</span> | <span>PAY RECIPIENT</span> |
| GBP      | £19,828.14    | £19,828.14        | <span>ADD FUNDS</span> | <span>PAY RECIPIENT</span> |
| CAD      | \$0.00        | \$0.00            | <span>ADD FUNDS</span> | <span>PAY RECIPIENT</span> |

OUR BANK DETAILS BUY NEW CURRENCY

Click '**Rate alerts**' on the top navigation of the homepage to see your active rate alerts and to create a new rate alert.

# Your account details

If you need to check or update your account information click **'Profile'** in the homepage navigation.

To create a new rate alert click the **'New rate alert'** button and enter your currency pair.

Once you've entered your currency pair the current exchange rate will be displayed. All you need to do then is enter your target exchange rate and pick how you want to be contacted (by email, by SMS or both).

From there you'll be able to view and update your details.



# Let's talk currency

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