



Online Remittance Manager (ORM)

Version 9.0

User Manual

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1. Overview

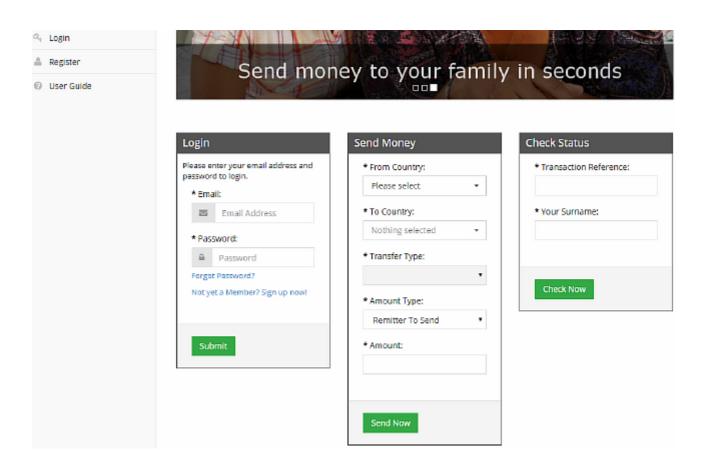
Overview

This User Guide will take you through the usage of the Online Remittance Manager™ (ORM). The application enables you to send money to your loved ones.

The following topics will be covered:

- Registration
- Logging in Captcha & Two Factor Authentication
- Adding beneficiaries
- Sending Money
- Ways to pay for your transaction
- Other Dashboard, eWallets, Transaction status

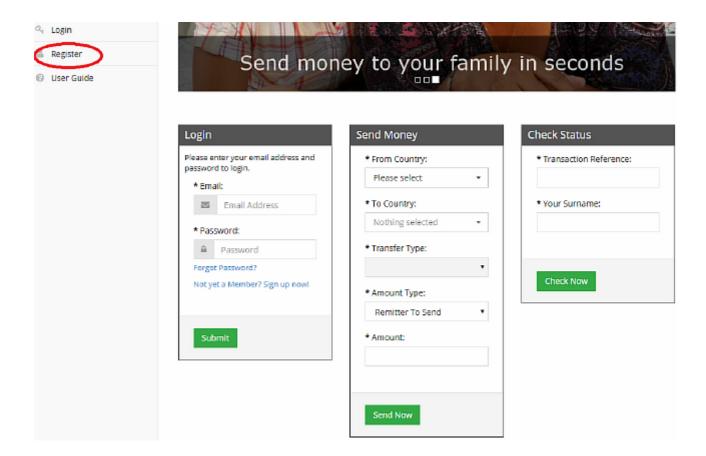
The Login page of the Online Remittance Manager ™ (ORM)



2. Registration

Registration

This section will take you through the registration process. Click on **Register** from the side menu to begin the process



2.1 Quick Register

Quick Registration

The registration process is straightforward, you are required to fill in a few details and an account will be created for you instantly and you can log on. The registration screen can be seen below.

Please note: Quick registration will give you access to the account. To ensure that you can send money, you will need complete the additional details once you log in. See <u>Edit Profile</u>.

Registration

Please fill out the form below to register. Fields marked with # are required.

Registration	
Login Details	
* Country:	■ Netherlands
* Email:	
* Password:	
	Password must be at least 8 characters long. It must contain at least: 1 upper case letter. 1 lower case letter. 1 number.
* Verify Password:	
ID Document	
We advise to upload a scan of you to start sending money fast	our ID Document (preferably your Passport or National ID) using the following field. This will allow er.
ID Document Scan:	Choose file No file chosen
Personal Information	
* First name:	
* Last name:	
* Date of Birth:	
	(dd/mm/yyyy)
Mobile:	= +31 ▼
* Verification:	Required if you want to make Mobile remittances. I'm not a robot PHORPICHA PHORE - Terms
	I agree with the Terms and Conditions of the service.
	We would like to occasionally contact you about exclusive offers and services by email, phone or SMS. If you'd like to hear from us please tick this option. You can unsubscribe at any time.
	Submit

There are 3 main sections to the registration:

Any field with a * requires you to provide the information requested

1. Login details

This will be your login details. So select the country you are in, add an email address (this will also be your username) and finally a password.

2. ID Document

Supply a scanned ID Document such as a Passport, Driving Licence, etc. Every person who wishes to send money abroad needs to be verified before they can create a transaction. So supplying this upfront will speed up this process.

Note: If you do not see this, don't worry, you may will be able to upload a document once you log in and edit your profile.

3. Personal Information

We need some details from you to ensure that you are uniquely you. Please supply the information requested for Name, Date of Birth and Mobile number.

Verification: We need you to verify that you are not a robot by clicking the "I'm not a robot". You may see additional screens where you need to pick some pictures out of things like cars, shop fronts etc. If you're not a robot, you should be able to do this easily.

Terms and Conditions: Click on the link "Terms and Conditions" to read the T&Cs. If you agree, please tick the box as you will not be able to proceed.

4. Submit

Click on Submit to complete your registration!

2.2 Confirm with Email Verification Code

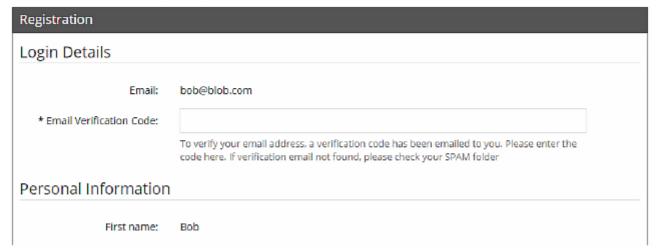
Confirm with Email Verification Code

You may be required to supply an Email Verification Code. If this is the case, please check your Inbox for an email, if not found, try your SPAM/Junk folder.

Enter the code provided into the Email Verification Code field and click on Submit

Registration - Confirm

Please check that the information you have provided is correct and click submit to confirm.



2.3 Confirm with SMS Verification Code

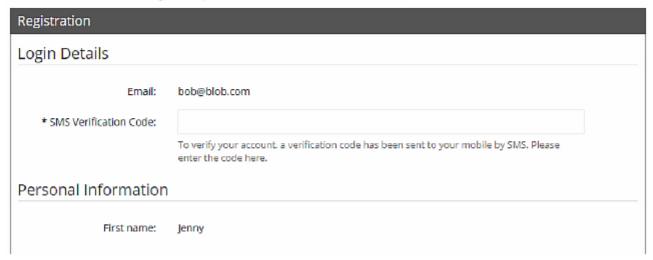
Confirm with SMS Verification Code

You may be required to supply an SMS Verification Code. If this is the case, please check your phone for a text message containing the code

Enter the code provided into the SMS Verification Code field and click on Submit

Registration - Confirm

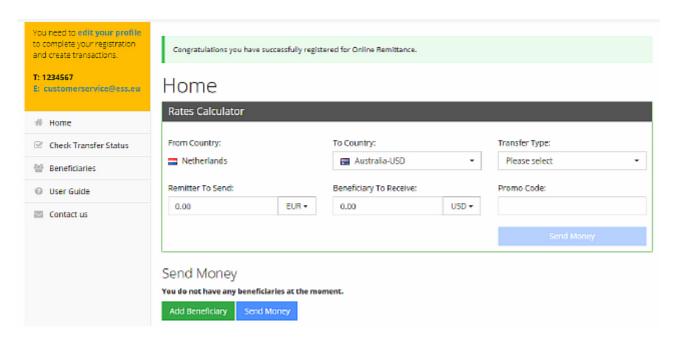
Please check that the information you have provided is correct and click submit to confirm.



2.4 Success

Registration Complete

Success! You will now be logged on automatically to your account. You should see the home screen as shown below:



Please note: To complete your profile so that you can send transactions, click on 'edit your profile'.

3. Edit Your Profile

Edit Your Profile

You need to edit your profile to ensure you provide all the information required in order to send money. Some information will already be pre-filled from when you did the Quick Registration. If you have provided a scanned document, you may be automatically verified and do not need to edit your profile.

Any field with a * is required.

Fill in the fields and click on **Save Changes** button when done.

Edit Profile

Your Profile details are displayed below. Changing the details may require you to re-verify your account.

Edit Profile	
Remitter Details	
Member ID:	10478
Email:	saiful.alom@remitone.com
* First name:	Bob
* Last name:	Roberts
* Date of Birth:	20/07/1973
	(dd/mm/yyyy)
* Nationality:	Please Select ▼
* Gender:	Please Select ▼
Contact Details	
* City:	N/A
State:	N/A
Post/ZIP code:	
Country:	Netherlands
* Telephone:	= +31 ▼
Mobile:	= +31 ▼
Remitter ID1 Details	
* ID Type:	Please Select ▼
* ID Number/Details:	
Country of Birth:	
* ID Expiry:	
	(dd/mm/yyyy)
*ID Document Scan:	Choose file No file chosen
Remitter ID2 Details	

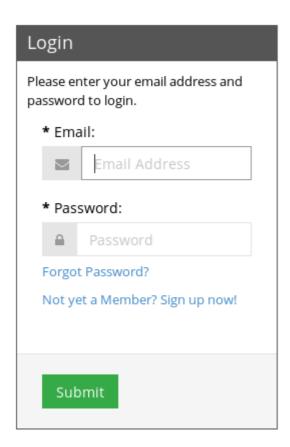
11

ID Document Scan: Choose file No file chosen

4. Logging in

Logging in to the Online Remittance Manager™ (ORM)

If you have your login details, you can simply login using them. If not, please go and register first. After successful registration, you will be sent an email with your username and password.

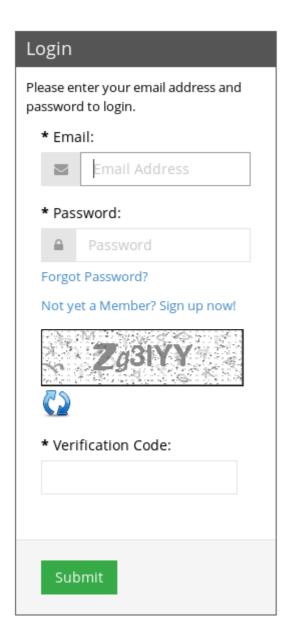


4.1 Logging in with Captcha

Logging in to the Online Remittance Manager™ (ORM) with a Captcha

If you have your login details, you can simply login using them and by entering the Captcha verfication code shown. If not, please go and register first. After successful registration, you will be sent an email with your

username and password.



Captcha - a computer program or system intended to distinguish human from machine input, typically as a way of thwarting spam and automated extraction of data from websites.

For more info, see: https://en.wikipedia.org/wiki/CAPTCHA

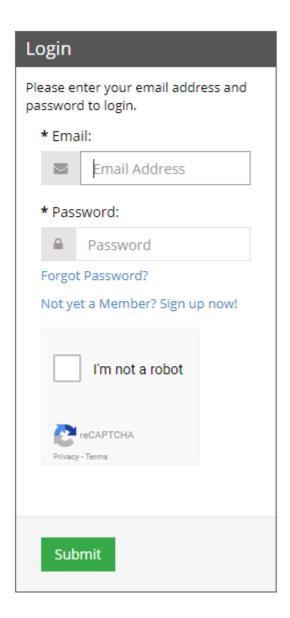
Troubleshooting:

If on occasion the code doesn't work, simply refresh it by clicking on the two circular arrows beneath the code. This will reveal a fresh code, which you can then enter in the Verification Code field.

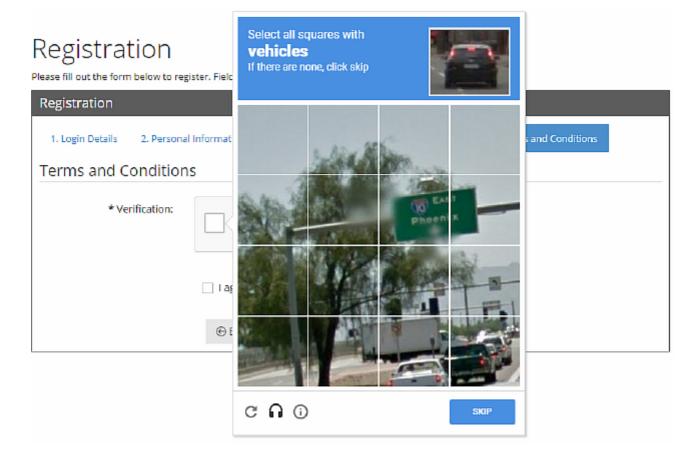
4.2 Logging in with reCaptcha

Logging in to the Online Remittance Manager™ (ORM) with reCaptcha

If you have your login details, you can simply login using them and by checking **I'm not a Robot** checkbox. If not, please go and register first. After successful registration, you will be sent an email with your username and password.



In some cases you will be asked to click on images (as shown below). Follow the instructions provided.



Once done, click on Submit to continue

4.3 Logging in with Two Factor Authentication (2FA)

What is Two Factor Authentication (2FA)?

Two factor authentication (2FA), often referred to as two step verification, is a security process in which the user provides two authentication factors to verify they are who they say they are.

Typically you require your usual login and password plus one other element. This could be an SMS or Authentication using the Google Authenticator.

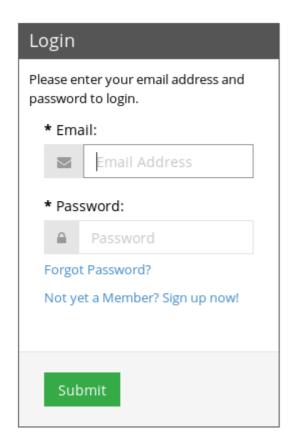
Two-factor authentication provides an additional layer of security and makes it harder for attackers to gain access to a person's devices and online accounts, because knowing the person's password alone is not enough to pass the authentication check.

If you want to enable 2FA for your account, please contact customer service

4.3.1 Two Factor Authentication (2FA) with SMS

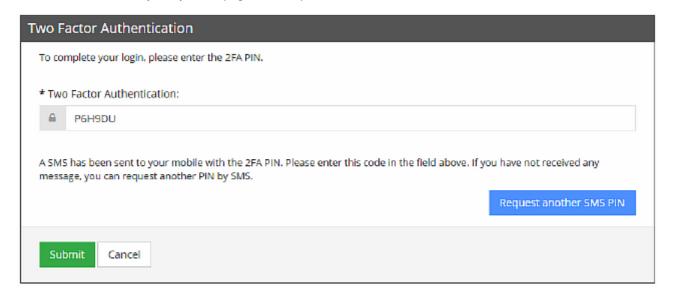
Two Factor Authentication (2FA) with SMS

Step 1. Login as usual using your username and password



Step 2. Two factor authentication screen

Enter the code sent to you by SMS (e.g P6H9DU) and click Submit



NOTE:

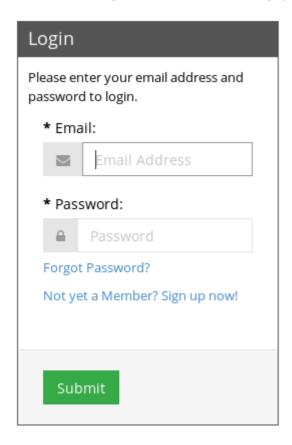
- If you do not have any mobile number saved against your profile, contact customer service.
- You have 3 attempts with the same code, after that, you will need to request another code using "Request another SMS PIN"
- You can only request 5 codes within an hour, after that you will need to wait until an hour has passed before retrying
- The code will expire if not used within 15 minutes
- If it do not receive an SMS or code supplied doesn't work, try clicking on "Request another SMS PIN" and you will be sent another message. If that doesn't work, contact customer service

4.3.2 Two Factor Authentication (2FA) with Google Authenticator

Two Factor Authentication (2FA) with Google Authenticator

Step 0. You will need an Android or iOS phone and the <u>Google</u> <u>Authenticator</u> App

Step 1. Login as usual using your username and password



Step 2. Follow instructions on the Two Factor Authentication screen

Two Factor Authentication

This system is using Two Factor Authentication to complete your future logins. As a result, you need to setup your mobile so that you can generate 2FA codes.

- 1. Download the Google Authenticator App for Android or IOS (see the Help section for more information or other platforms).
- 2. Launch the app, touch the "+" icon and scan the following QR code using your camera:



This QR code will **not** be shown anymore. Do not save the picture or make any copy of it.

Confirm that you have installed the app and completed the setup. The 2FA code will be required the next time you will login.



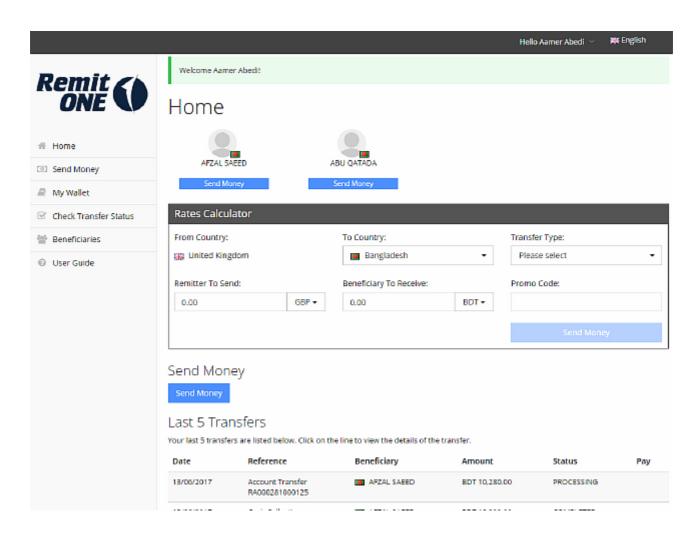
Any problems with this, please contact customer service.

5. Home

Home - Dashboard

Once you have logged in you will see a dashboard (as shown below). The main section is divided into the following:

- O Menu The menu bar is always visible on the left hand side of the page
- Beneficiary Avatars This displays the avatars of the most used beneficiaries (those people you send money to)
- Rates Calculator This allows you to select the country you wish to send to, the type of transfer, amount to transfer etc. See Rates Calculator section for further details
- Last 5 Transfers Lists the most recent transfers made ordered by the latest transaction first

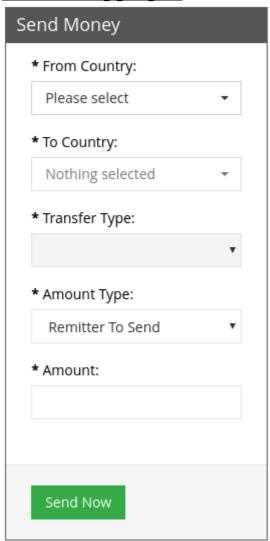


Send Money

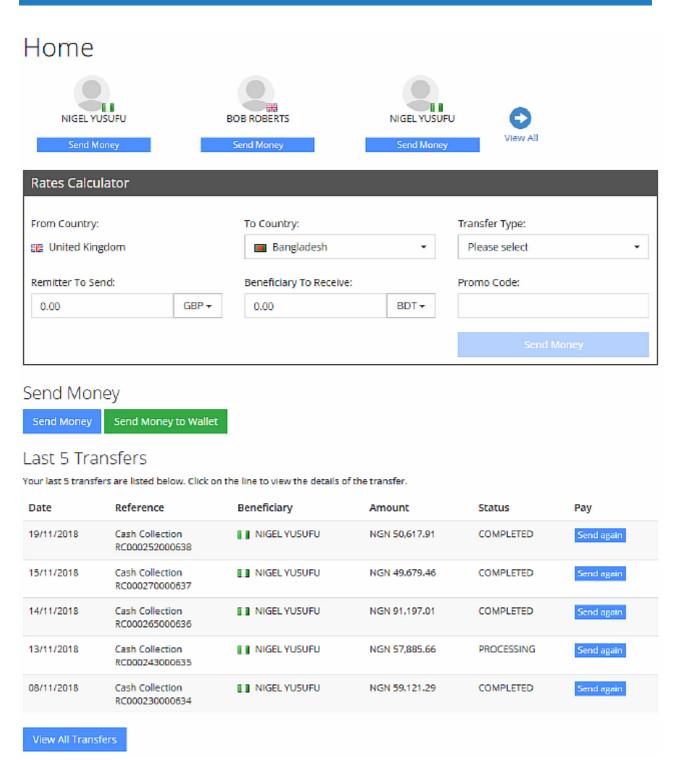
You can use the **Send Money** functionality in various ways.

- 1. Using **Send Money** before logging in
- 2. Using **Send Money** after logging in

Before Logging in



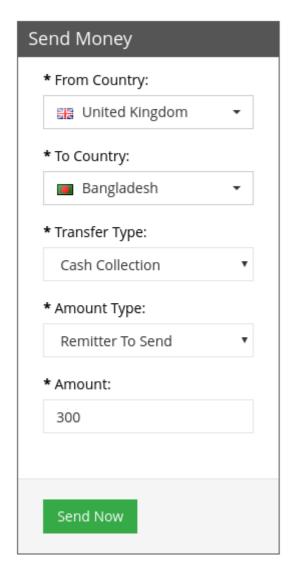
After Logging in



6.1 Send Money - Before logging in

Send Money - Before Logging in

On the Logging page, you may see the following box title "Send Money":



Steps:

- 1. Select the country you are sending from e.g United Kingdom
- 2. Select the county you wish to send to e.g Bangladesh
- 3. Select the Transfer Type e.g Cash Collection
- 4. Select the Amount Type: There are 2 options you can use here:

Option A: Remitter To Send - This is how much you wish to send before any commission, tax and any other costs are added - e.g 300 GBP

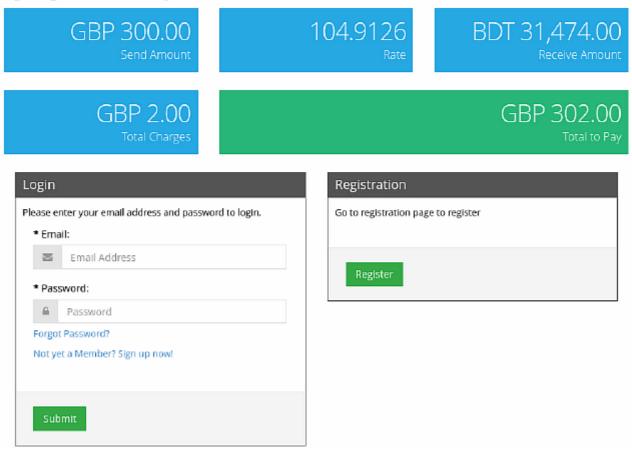
Option B: Beneficiary To Receive - This is the exact amount you want the beneficiary to receive - e.g 31,000.00 BDT

5. Click on "Send Now"

You will see the following results page:

From United Kingdom to Bangladesh (Cash Collection), pay by By Credit/Debit Card

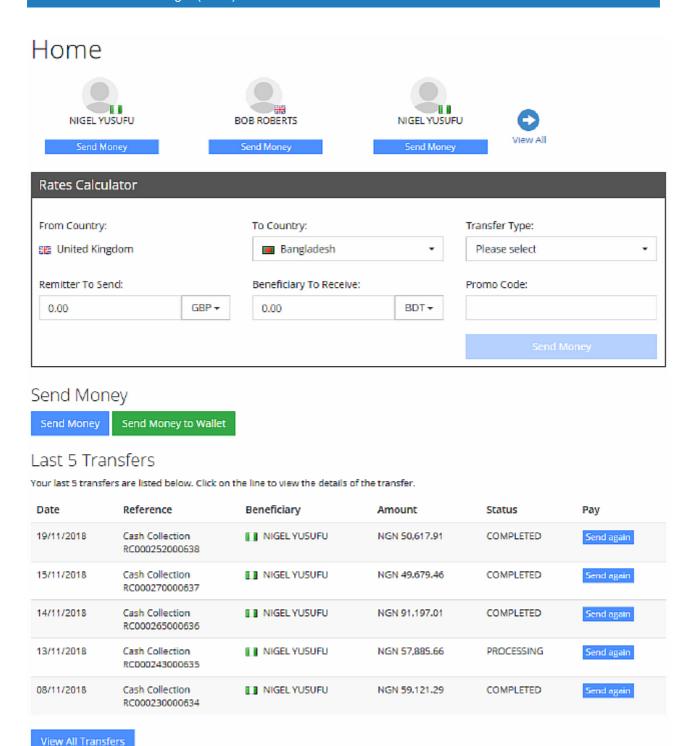
Login or register below to send money



Once you log in, it will take you directly to the "Send Money" page and pre-fill the form with the values and options you have entered already.

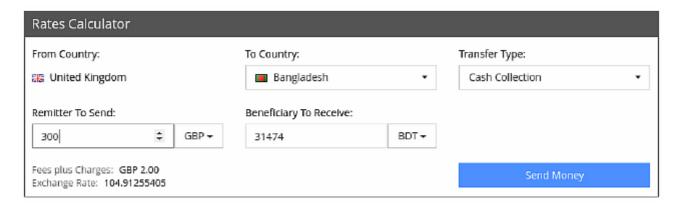
6.2 Send Money - After logging in

Send Money - After logging in



You have the option to start your transaction from various places:

1. Send Money using the Rates Calculator



2. Send Money using Beneficiary Avatar (at the top of the screen)



This will select the specific beneficiary and pre-fill their details. The Beneficiary avatars will change according to the most used.

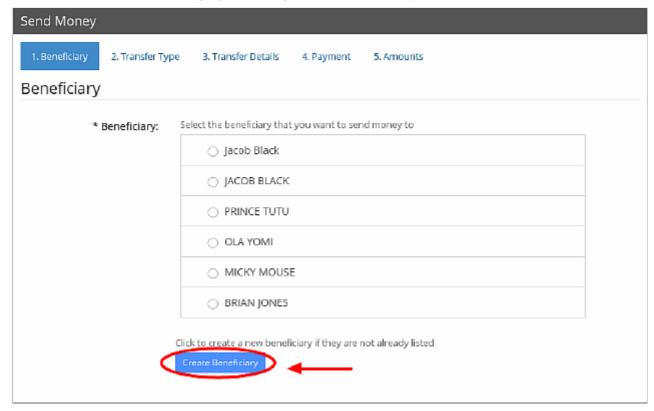
- 3. Send Money Side bar menu and button
- 4 Send again this will allow you to repeat the transaction that you have previously sent without having to enter all the details again

6.3 Select or Create Beneficiary

Select or Create a new beneficiary

Select an existing beneficiary and all the sections will be pre-filled with the contents of the beneficiary or click on **Create Beneficiary** to add a new beneficiary

Please fill out the form below to send money to your beneficiary. Fields marked with * are required.



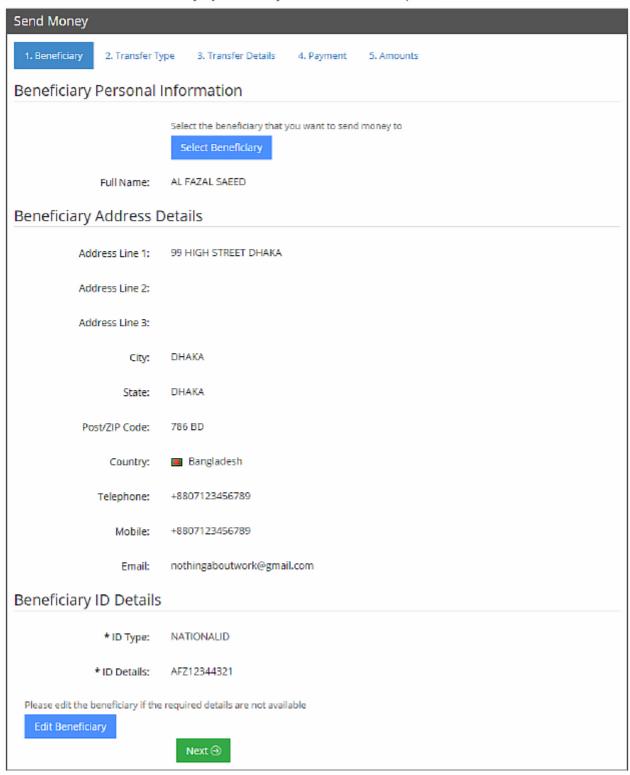
When you select Create Beneficiary, it will take you to the Add Beneficiary screen

6.4 Add/Amend Personal Information

Beneficiary Personal Information

This page shows the selected beneficiary's personal information and other details. If you want to amend any details, you can select the **Edit** button. Click **Next** when ready

Please fill out the form below to send money to your beneficiary. Fields marked with \star are required.



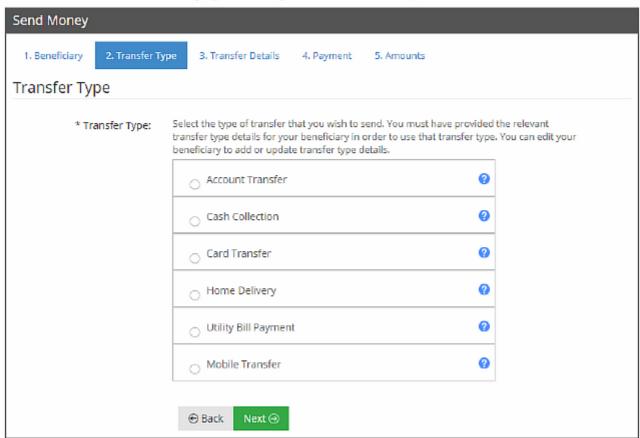
6.5 Select Transfer Type

Select Transfer Type

Depending on which Transfer Type you choose, you will need to enter the relevant beneficiary details for that type. Select the one you want and click on **NEXT**

Send Money

Please fill out the form below to send money to your beneficiary. Fields marked with * are required.

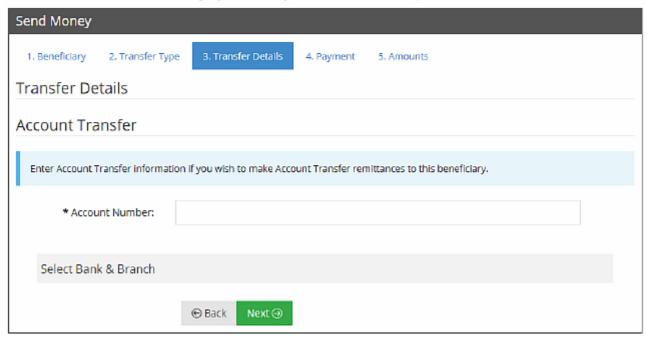


6.6 Add/Amend Account Transfer

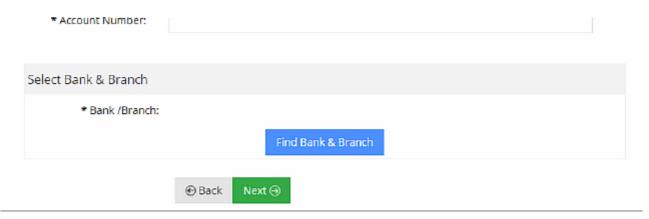
Account Transfer

Add in the account number

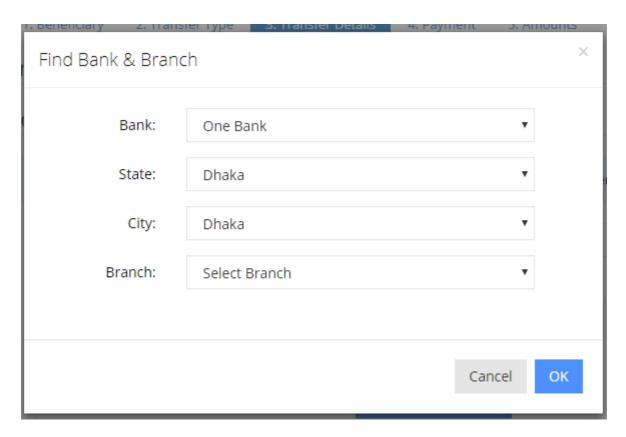
Please fill out the form below to send money to your beneficiary. Fields marked with * are required.



To select a Bank & Branch - click on the "Select Bank & Branch" and a button will appear.



To find a bank and branch click on Find Bank & Branch



Where there is only one state, city or branch, it will automatically pre-fill the items for you once you select from the Bank drop down list

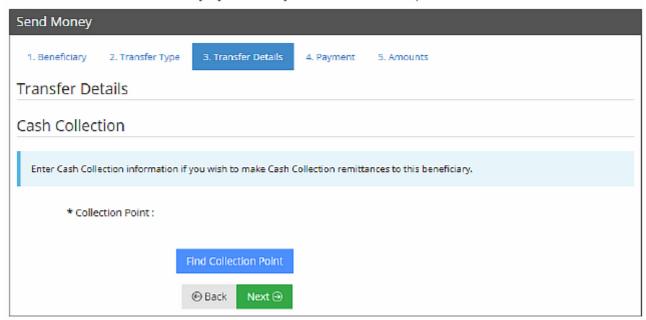
Click on **OK** and then click **Next** to continue

6.7 Add/Amend Cash Collection

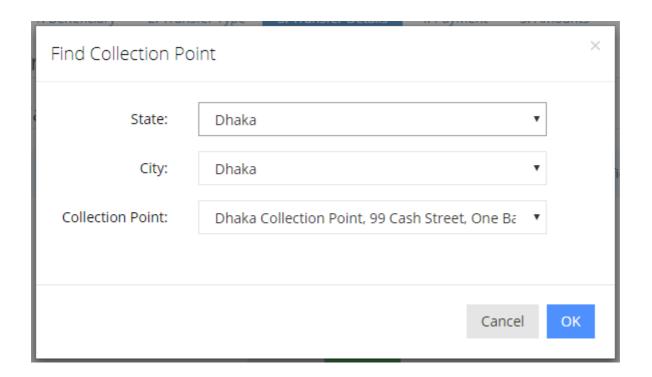
Cash Collection

To set up the Cash Collection, you will see the following screen

Please fill out the form below to send money to your beneficiary. Fields marked with \star are required.



Click on Find Collection Point and select a collection point and then click OK



Click on Next to continue

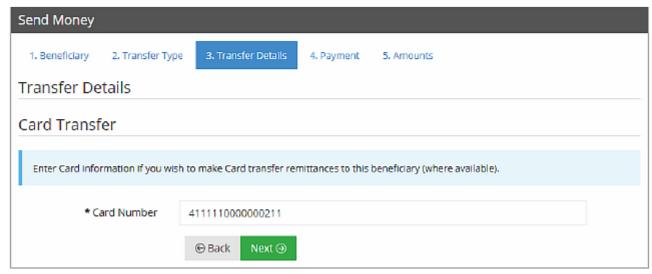
6.8 Add/Amend Card Transfer

Card Transfer

Enter the **Card Number** and click **Next**. You may skip this if you wish providing one form of transfer type has already been selected.

Send Money

Please fill out the form below to send money to your beneficiary. Fields marked with * are required.

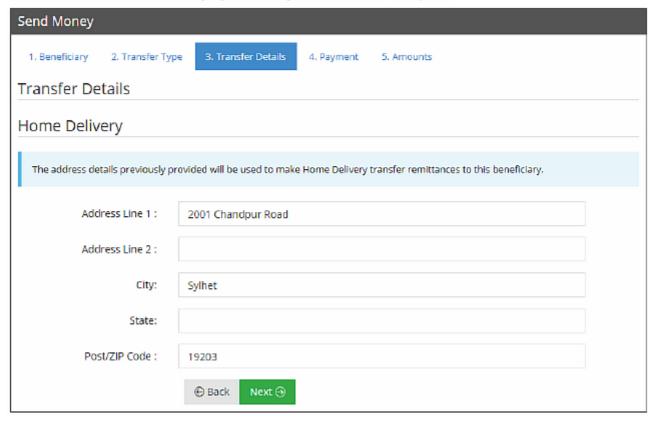


6.9 Add/Amend Home Delivery

Home Delivery

For Home Delivery, you do not have to add any details if address has already been provided. Click Next

Please fill out the form below to send money to your beneficiary. Fields marked with * are required.

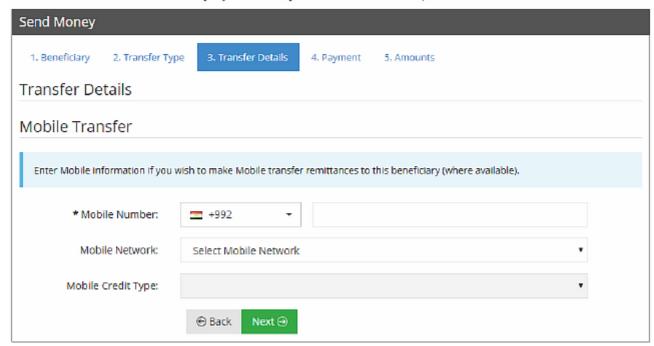


6.10 Add/Amend Mobile Transfer

Mobile Transfer

If you want to perform a mobile transfer - pay mobile phone bill - then enter **Mobile Number**, **Mobile Number** Network, and **Mobile Credit Type**. Click **Next**

Please fill out the form below to send money to your beneficiary. Fields marked with * are required.

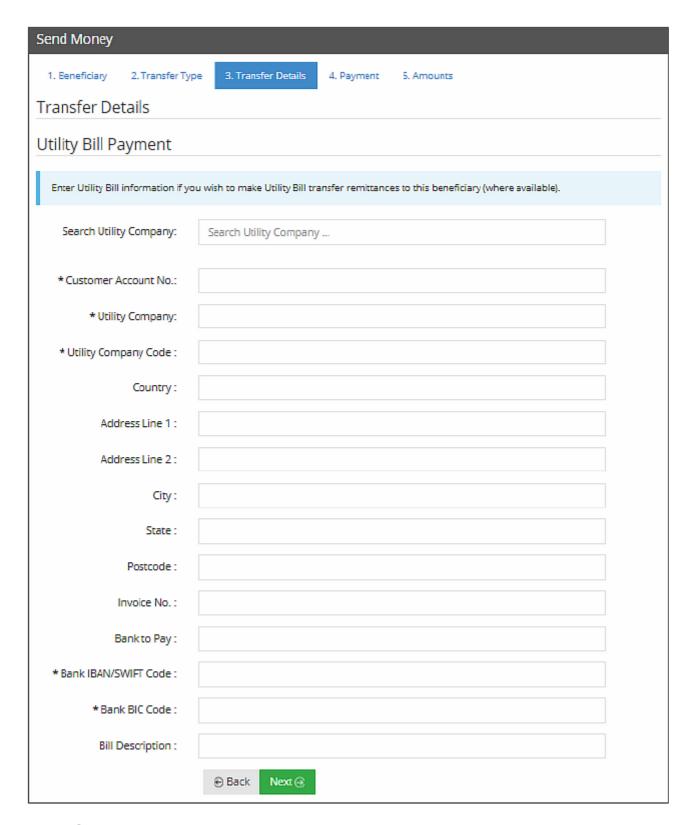


Note: This will only appear if your provider has enabled this facility

6.11 Add/Amend Bill Payment

Bill Payment

Enter the details as requested and click Next. You can search for an existing company or add a new one

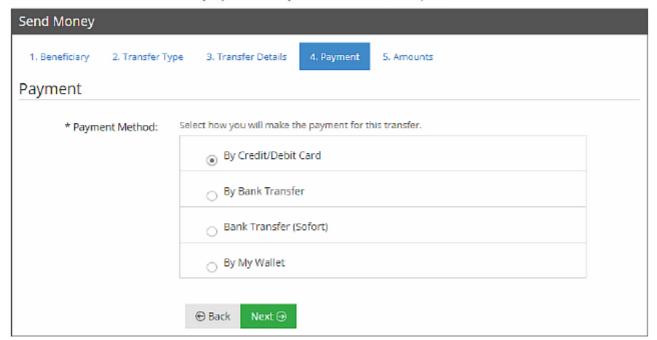


6.12 Select Payment Method

Select Payment Method

Once you have created/selected a beneficiary, and you have selected the relevant **Transfer Type**, you need to select a **Payment Method**. These options will be different depending on the payments available to be used. In this example we have selected to pay by credit/debit card.

Please fill out the form below to send money to your beneficiary. Fields marked with * are required.



6.13 Select Amount to Send

Select Amount to Send

Description of fields

Source currency: This dropdown list may have more than one currency to choose from. Select the appropriate one, normally defaults to the currency of the country you are sending from **Destination** currency: This dropdown list may have more than one currency to choose from. Select the

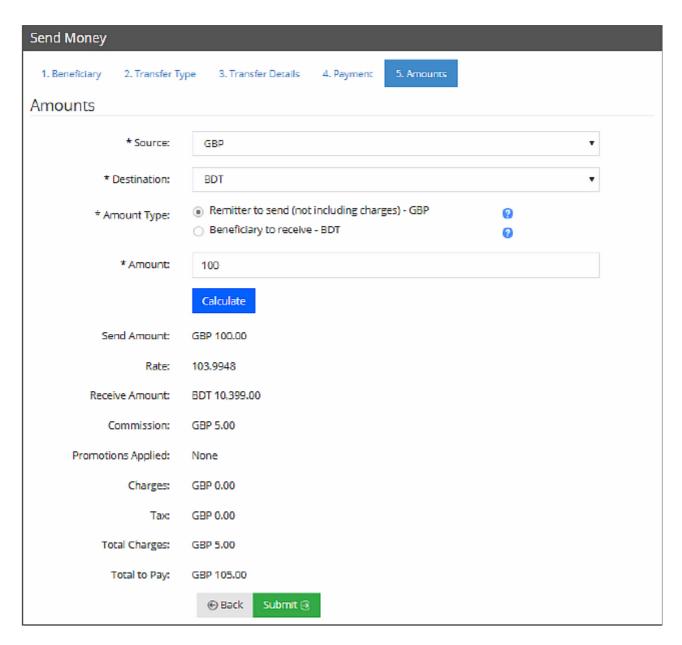
appropriate one, normally defaults to the currency of the country you are sending to **Amount Type:** There are 2 choices here:

- 1) Remtter to send (not including charges) This is the amount you wish to send to the beneficiary. All charges (if any) will be added to it afterwards. For example you wish to send GBP 100.00, with taxes you will pay GBP 105.00 (as shown below in Example 1)
- 2) Beneficiary to receive This is the actual amount you wish your beneficiary to receive, normally in your destination currency. For example, BDT 10,000, you will pay GBP 101.16 (as shown below in Example 2)

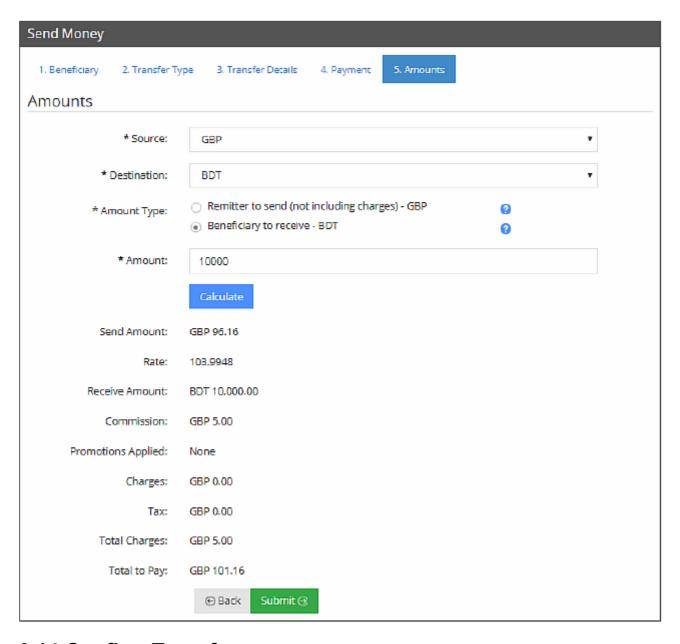
Calculate button: Clicking this will show you a breakdown of your charges and total amount to pay

Click on Submit to continue

Example 1



Example 2



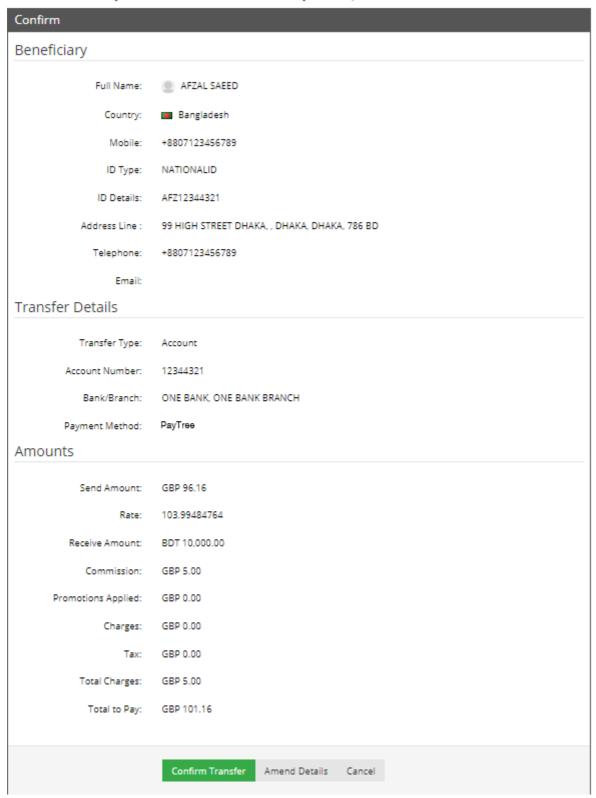
6.14 Confirm Transfer

Confirm Transfer

You will be taken to a **Send Money - Confirm Transfer** screen, all the details of the transaction will be displayed. Check the that everything is correct. If it is not, then click on **Amend Details** button, otherwise click on **Confirm Transfer** button to continue

Send Money - Confirm

Please check the details of your transfer and click on 'Confirm Transfer' if you wish to proceed with this transfer.



6.15 Transfer Details screen

Transfer Details

The Transfer details screen display the confirmed details of the transaction. It also shows the method of payment chosen.

Top half of the screen shows the details of the transaction. Depending on the payment method selected, bottom half will show relevant payment method. In this example we are using a credit card to pay through a payment gateway. For card payments, normally you will be redirected to the website of the payment gateway provider (in the example shown, it is PayTree). Once payment has been completed, you will be returned to the Tranfer details page.

Transfer made successfully. An email has been sent to you to confirm your transfer.

Transfer Details

Your transfer reference is RA000237000158.

Payment for this transfer has not yet been received. Your transfer will not be processed until it is paid for. Please make payment for the transfer as soon as possible. Go to the bottom of the page to make payment or for payment details/instructions.

If you have made the payment then please allow some time for the payment to reach us. Please contact us if you have a query regarding your payment.

,-,	
Transfer Details	
Status	
Date:	27/07/2017
	AWAITING PAYMENT
318103.	ANALING FALIRENT
Reference:	RA000237000158
Beneficiary	
Beneficiary:	■ AFZAL SAEED
Transfer Details	
Transfer Type:	Account
Account Number:	12344321
Bank/Branch:	ONE BANK, ONE BANK BRANCH
Amounts	
Send Amount:	GBP 96.16
Rate:	GBP to BDT = 103.99
Receive Amount:	BDT 10,000.00
Commission:	GBP 5.00

Payment Method shown on bottom of page

Promotions Applied: GBP 0.00

Charges: GBP 0.00

Tax: GBP 0.00

Total Charges: GBP 5.00

Total to Pay: GBP 101.16

Pay for Transfer by Card



Make payment for your transfer using **PayTree** 128-bit encrypted secure checkout. Click the button below to make the payment for your transfer now.

Pay for Transfer

7. Check Transfer Status

Check Transfer Status

You can check the full list of your transactions on the **Check Transfer Status** page. When logged in, click on **Check Transfer Status** on the menu panel. If a transaction needs to be paid for, you will see a **Pay** button next to it. If you click on this, you will be taken to to the Transfer Details screen and then you can use the method of payment selected previously (e.g pay by card). For any completed transactions, you will see the **Send again** button, this will allow you to repeat the transaction that you have previously sent without having to enter all the details again.

Check Transfer Status

Click on the transfer to view more details.

Date	Reference	Beneficiary	Amount	Status	Pay
19/11/2018	Cash Collection RC000252000638	■ NIGEL YUSUFU	NGN 50.617.91	COMPLETED	Send again
15/11/2018	Cash Collection RC000270000637	■ NIGEL YUSUFU	NGN 49,679.46	COMPLETED	Send again
14/11/2018	Cash Collection RC000265000636	■ NIGEL YUSUFU	NGN 91.197.01	COMPLETED	Send again
13/11/2018	Cash Collection RC000243000635	■ NIGEL YUSUFU	NGN 57,885.66	PROCESSING	Send again
08/11/2018	Cash Collection RC000230000634	■ NIGEL YUSUFU	NGN 59,121.29	COMPLETED	Send again
07/11/2018	Cash Collection RC000298000633	BOB ROBERTS	GBP 500.00	PROCESSING	Send again
07/11/2018	Cash Collection RC000226000632	■ NIGEL YUSUFU	NGN 42,094.38	PROCESSING	Send again
07/11/2018	Cash Collection RC000280000631	■ NIGEL YUSUFU	NGN 42,094.38	PROCESSING	Send again
06/11/2018	Cash Collection RC000240000630	■ NIGEL YUSUFU	NGN 50,534.59	PROCESSING	Send again
29/10/2018	Cash Collection RC000270000629	■ NIGEL YUSUFU	NGN 40,815.55	PROCESSING	Send again
23/10/2018	Cash Collection RC000446000628	AL FAZAL SAEED	BDT 10,322.55	PROCESSING	Send again
23/10/2018	Cash Collection RC000456000627	AFZAL SAEED	BDT 10,320.14	COMPLETED	Send again
22/10/2018	Cash Collection RC000245000626	■ NIGEL YUSUFU	NGN 62,220.25	COMPLETED	Send again
19/10/2018	Cash Collection RC000262000625	■ NIGEL YUSUFU	NGN 50.455.51	COMPLETED	Send again
18/10/2018	Cash Collection RC000245000624	■ NIGEL YUSUFU	NGN 42,019.46	PROCESSING	Send again
15/10/2018	Account Transfer RA000461000623	AFZAL SAEED	BDT 10,127.62	PROCESSING	Send again
12/10/2018	Cash Collection RC000280000622	■ NIGEL YUSUFU	NGN 51,167.72	COMPLETED	Send again
10/10/2018	Cash Collection RC000203000621	■■ NIGEL YUSUFU	NGN 89,012.35	COMPLETED	Send again
02/10/2018	Cash Collection RC000295000620	■ NIGEL YUSUFU	NGN 88,688.98	COMPLETED	Send again
26/09/2018	Cash Collection RC000211000619	■ NIGEL YUSUFU	NGN 421,175.32	COMPLETED	Send again
26/09/2018	Cash Collection RC000242000618	ABU QATADA	PHP 6,719.99	PROCESSING	Send again
26/09/2018	Cash Collection RC000236000617	■ NIGEL YUSUFU	NGN 88,508.06	COMPLETED	Send again
35/00/3045		e e succi succion	NCN 50 007 44	COMPLETED.	
					43

21/09/2018 Cash Collection ■ NIGEL YUSUFU

NGN 42,195,88

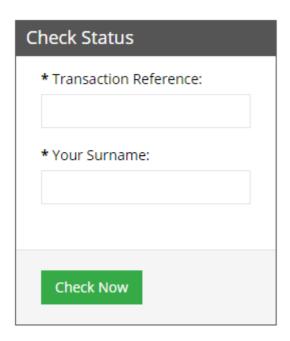
COMPLETED

Send again

8. Check Transfer Status - from Login page

Check Status

You are able to check the status of your transaction from the login page without having to log in. Select the **Transaction Reference** and **Your Surname** and the status will be displayed. Typically, a transaction awaiting payout will show as "Processing".



9. Beneficiaries

Beneficiaries

This screen displays all the beneficiaries that have been added by you, from this screen you can view the details and send money to a specific beneficiary by clicking on View or Send Money.

You can also add a new beneficiary by clicking on the Add Beneficiary Button



9.1 Add Beneficiary

Add Beneficiary

The Add Beneficiary screen allows you to add a new beneficiary to be used when creating a transaction. You can set up the bank account, cash collection point and other items that are available as shown below.

Please note: You do not have to fill in all the fields for Account Transfer, Cash Collection, Mobile Transfer or other sections. You can always add these details at a later time.

Add Beneficiary

Please fill out the form below to add/edit a beneficiary. Fields marked with # are required. You must provide details for at least one transfer type.

Add Beneficiary	
Personal Information	
* First Name:	
* Last Name:	
Address Details	
Address Line 1:	
Address Line 2:	
Address Line 3:	
City:	
State;	
Post/ZIP Code:	
* Country:	■ Bangladesh - (BDT)
Telephone:	■ ÷880 ▲
Mobile:	■ +880 ▲
Email:	
ID Details	
* ID Type:	Please Select ▼
* ID Details:	
"ID Details.	
The following Transfer Methods process quicker. Account Transfer	are all optional on this page, however if you wish to enter them here it will make the Send Money
Account Hansiel	
Enter Account Transfer Informat	ion if you wish to make Account Transfer remittances to this beneficiary.
* Account Number:	
Swift Code	

9.2 View Beneficiary

View Beneficiary

The View Beneficiary screen allows you to view the beneficiary details. If you wish to edit the beneficiary, then click on the **Edit** button at the bottom of the screen. Alternatively, you can select **Send Money** and you will be able to create a new transaction using this beneficiary

View Beneficiary

View Beneficiary

Personal Information

Full Name: AL FAZAL SAEED

Address Details

Address Line 1: 99 HIGH STREET DHAKA

Address Line 2:

Address Line 3:

City: DHAKA

State: DHAKA

Post/ZIP Code: 786 BD

Country: 🔳 Bangladesh

Telephone: +8807123456789

Mobile: +8807123456789

Email: nothingaboutwork@gmail.com

ID Details

ID Type: NATIONALID

ID Details: AFZ12344321

Account Transfer

Account Number: 12344321

Swift Code:

IBAN:

Bank: ONE BANK

Branch: ONE BANK BRANCH

City: DHAKA

State: DHAKA

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Collection Point Name: DHAKA COLLECTION POINT

10. Check My Wallet

Check My Wallet

Check my wallet screen allows you to load/fund your wallet to be then used to pay for transactions. Click on **My Wallet** on the side panel. You will be taken to the **Check My Wallet** screen (see below).

Here you can see the balance of your **Wallets**, **Load My Wallet**, **Move funds between my wallets**, **Withdraw from My Wallet** and at the bottom of the screen you can see the **Activity** on the wallets.

Check My Wallet

Your current credit balance and wallet activity from the last 3 months are listed below.

Wallets

Currency	Current Balance:
USD	233.38
GBP	49,153.05

Load My Wallet	Move funds between my wallets	Withdraw From My Wallet
----------------	-------------------------------	-------------------------

Activity

Date	Currency	Balance Before	Added / Deducted	Balance After	Updated By	Notes
20/07/2017	GBP	49,358.05	-205.00	49,153.05	ONLINE_REMITTANCE	Payment deducted for Transaction RA000229000154
11/07/2017	GBP	49,459.05	-101.00	49,358.05	ONLINE_REMITTANCE	Payment deducted for Transaction RU000227000144
29/06/2017	GBP	49,639.05	-180.00	49,459.05	Aamer Abedi	Move funds from GBP to USD wallet
29/06/2017	USD	0.00	233.38	233.38	Aamer Abedi	Move funds from GBP to USD wallet
02/06/2017	GBP	49.673.20	-34.15	49.639.05	MUNAWAR MIAH	Payment deducted for Transaction RM000441000115
19/05/2017	GBP	49.877.20	-204.00	49.673.20	ONLINE_REMITTANCE	Payment deducted for Transaction RA000297000113

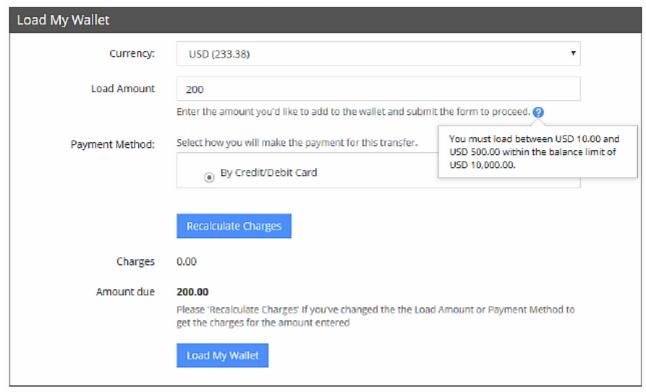
10.1 Load My Wallet

Load My Wallet

This allows you to fund or load your wallet so you can use it later to make quick payments

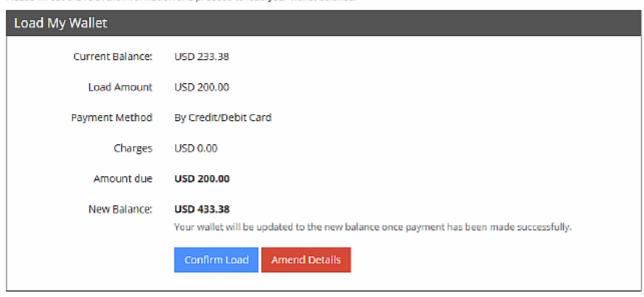
- 1. Click on Load My Wallet button on the Check My Wallet screen
- 2. Select the wallet you want to load from the "Currency" drop down
- 3. Enter amount in **Load Amount**, there are limits set for this, you can see what they are by hovering over the?
- 4. **Payment Method** There may be more than one payment method shown, in the example there is "By Credit/Debit Card"
- 5. Recalculate Charges This will calculate any charges applied to this type of transaction

Please fill out the relavent information and proceed to load your wallet balance.



Click on **Load My Wallet** button to continue. You will see the confirmation screen (see below). At this point you can **Confirm Load** or **Amend Details**.

Please fill out the relavent information and proceed to load your wallet balance.



Once you select **Confirm Load**, this will take you to a Transfer details screen, when ready click on **Pay for Transfer**, you will be redirected to the payment site to allow you to pay with your credit/debit card.

Please fill out the relavent information and proceed to load your wallet balance.

Payment Information

My Wallet Ref

Current Balance: GBP 0.00

Load Amount GBP 300.00

Payment Method By Credit/Debit Card

Charges GBP 0.00

Amount due GBP 300.00

New Balance: GBP 300

Your wallet will be updated to the new balance once payment has been made successfully.

Pay for Transfer by Card



Make payment for your transfer using **PayTree** 128-bit encrypted secure checkout. Click the button below to make the payment for your transfer now.

Pay for Transfer

10.2 Move funds between my wallets

Move funds between my wallets

If you have multi-currency wallets (wallets in different currencies as shown below), you will be able to move the funds between them. In the example below there are 2 currencies, USD and GBP.

Click on Move funds between my wallets button to begin

Check My Wallet

Your current credit balance and wallet activity from the last 3 months are listed below.

Wallets

Currency	Current Balance:				
USD	233.38				
GBP	49,153.05				
Load My Wallet	Move funds between my wallets Withdraw From My Wallet				

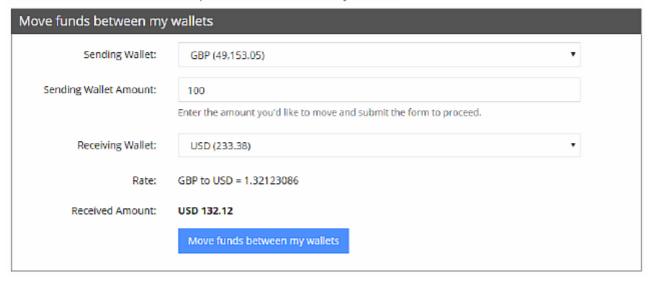
On the Move funds between my wallets screen:

- 1. Select the currency from the **Sending Wallet** drop down, the wallet you wish to move currency from. In the example shown below it is GBP
- 2. Select the Sending Wallet Amount the amount you wish to transfer
- 3. Select the Receiving Wallet, the wallet you wish to move the currency to. Example shown is USD
- 4. Click on Move funds between my wallets button to transfer

You will will notice, a rate will be shown. This is set by your provider. It will show you the amount that will be transferred across in the destination currency.

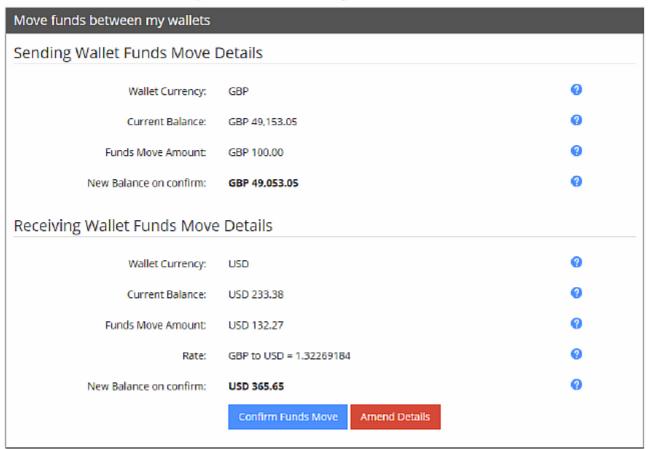
My Wallet

Please fill out the relavent information and proceed to move funds between your wallets.



A confirmation screen is shown, if details are not correct, select **Amend Details**, otherwise select **Confirm Move Funds** to continue

Please fill out the relavent information and proceed to move funds between your wallets.



The funds will be transferred to the destination wallet. You will be returned to the My Wallet screen. Please note, the transfer can be seen in the **Activity** table.

Funds move between GBP and USD wallets successfully performed

Check My Wallet

Your current credit balance and wallet activity from the last 3 months are listed below.

Wallets

Currency	Current Balance:
GBP	49,053.05
USD	365.65

Load My Wallet Move funds between my wallets	Withdraw From My Wallet
--	-------------------------

Activity

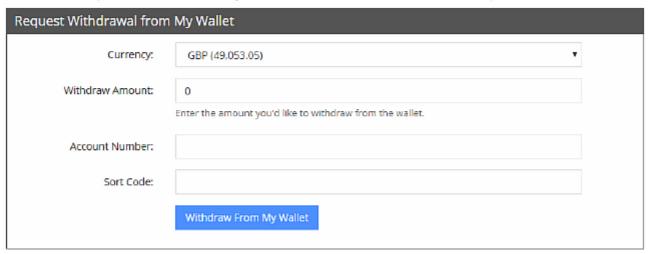
Date	Currency	Balance Before	Added / Deducted	Balance After	Updated By	Notes
02/08/2017	USD	233.38	132.27	365.65	Aamer Abedi	Move funds from GBP to USD wallet
02/08/2017	GBP	49,153.05	-100.00	49,053.05	Aamer Abedi	Move funds from GBP to USD wallet

10.3 Withdraw From My Wallet

Withdraw From My Wallet

You are able to withdraw funds from your wallet. Click on the **Withdraw From My Wallet** button. You will be taken to the **Request Withdrawl from My Wallet** screen (shown below). Select the Currency, enter the Withdraw Amount, add in the Account Number and Sort Code. The request will be sent to the company holding your funds. They will initiate the withdrawal.

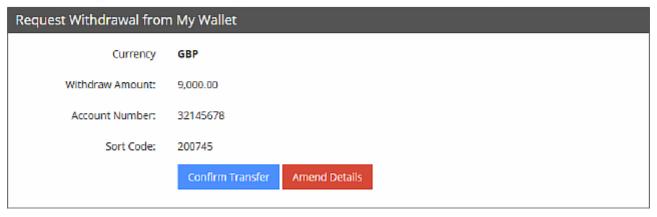
Please fill out the request form for withdrawal from your wallet. The amount will be credited into the Account provided.



Click on **Withdraw From My Wallet** button to continue. You will be taken to a confirmation screen. If the details are not correct, click on **Amend Details** button, otherwise click on **Confirm Transfer** to continue.

My Wallet

Please fill out the request form for withdrawal from your wallet. The amount will be credited into the Account provided.



You will be taken back to the **Check My Wallet** screen. You will see the change in the **Activity** table once funds have been authorised and you will receive the funds into the account provided

Thank you for your request. Once it is processed the funds will appear in the account details provided.

Check My Wallet

Your current credit balance and wallet activity from the last 3 months are listed below.

Wallets

Currency	Current Balance:
GBP	49,053.05
USD	365.65

Load My Wallet Move funds between my wallets Withdraw From My Wallet

Activity

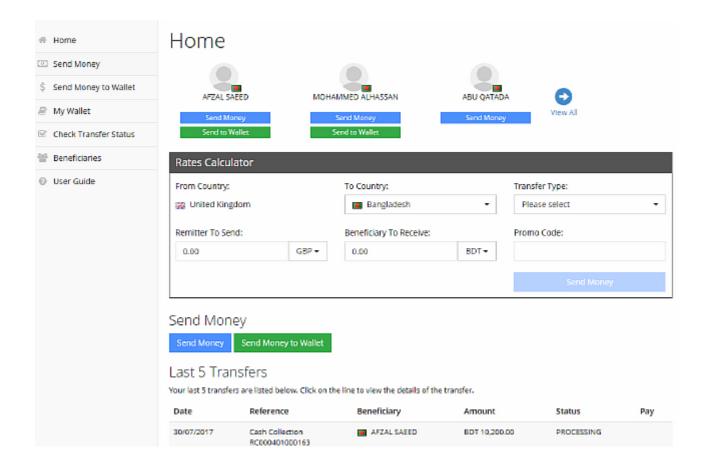
Date	Currency	Balance Before	Added / Deducted	Balance After	Updated By	Notes
02/08/2017	USD	233,38	132.27	365.65	Aamer Abedi	Move funds from GBP to USD wallet
02/08/2017	GBP	49,153.05	-100.00	49,053.05	Aamer Abedi	Move funds from GBP to USD wallet

11. Send Money to Wallet

Send Money To Wallet

The Send to Wallet functionality allows you send money to another person registered on the same system as you. If this has been enabled on your system, you will see additional buttons for **Send to Wallet** appear on the side menu, under the Beneficiary Avatar (if they are allowed to receive funds into the wallet in that country) and under the **Send Money** section on the Home/Dashboard screen.

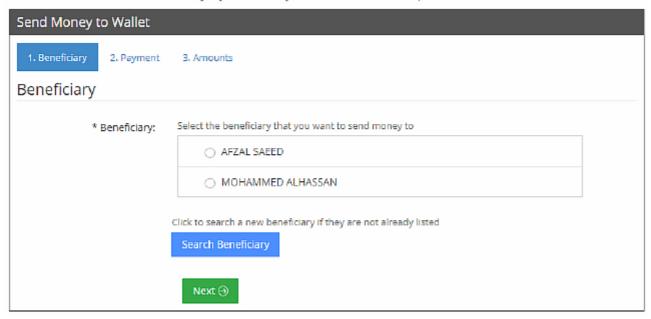
Click on Send to Wallet button to continue



You will be taken to the **Send Money to Wallet** screen (as shown below). Select a beneficiary or you can search for one via **Search Beneficiary** using their email address

Send Money to Wallet

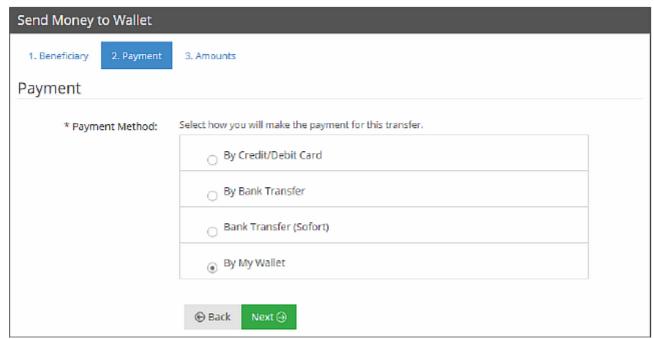
Please fill out the form below to send money to your beneficiary. Fields marked with * are required.



Once you have selected the beneficiary, you will see the **Payment Method** screen. You can choose to pay for it with any method available to you. Of course, you can use your wallet to transfer to another wallet as well. Click **Next**, once you have selected your Payment Method.

Send Money to Wallet

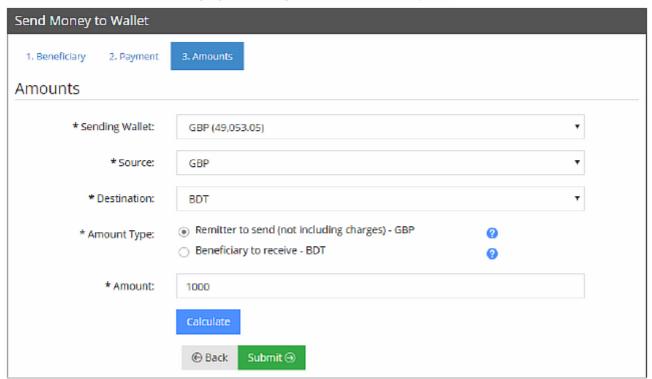
Please fill out the form below to send money to your beneficiary. Fields marked with * are required.



You will be taken to the **Amounts** screen. If you have selected **By My Wallet** as your payment method, then select the **Sending Wallet** you wish to send from, enter the amount and when ready, click on **Submit**.

Send Money to Wallet

Please fill out the form below to send money to your beneficiary. Fields marked with * are required.



You will be taken to the **Send Money - Confirm** screen. If you need to, you can **Amend Details** or **Cancel**, otherwise click on **Confirm Transfer** button to continue

Send Money - Confirm

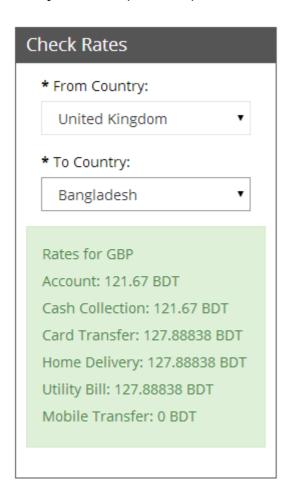
Please check the details of your transfer and click on 'Confirm Transfer' if you wish to proceed with this transfer.

Confirm							
Beneficiary							
Full Name:	AFZAL SAEED						
Country:	■ Bangladesh						
Mobile:	+8807123456789						
ID Type:	NATIONALID						
ID Details:	AFZ12344321						
Address Line :	99 HIGH STREET DHAKA, , DHAKA, DHAKA, 786 BD						
Telephone:	+8807123456789						
Email:	ronakkarwa@gmail.com						
Transfer Details							
Transfer Type:	Wallet Transfer						
Payment Method:	GBP Wallet						
Amounts							
Send Amount:	GBP 1,000.00						
Rate:	106.84093960						
Receive Amount:	BDT 106,841.00						
Commission:	GBP 7.00						
Promotions Applied:	GBP 0.00						
Charges:	GBP 0.00						
Tax:	GBP 0.00						
Total Charges:	GBP 7.00						
Total to Pay:	GBP 1,007.00						
	Confirm Transfer Amend Details Cancel						

12. Checking Rates

Check Rates

You are able to check rates from the login page without having to log in. Select the **From Country** and **To Country** from the respective drop down lists and the rate will be displayed.



13. Changing the language

Changing the language

It is easy to change the language setting, simply go to the top right hand corner and you will see a flag with a language setting beside it



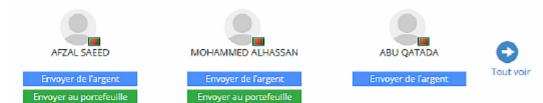
Click on the flag and you will see a list of languages displayed. Click on the language you want

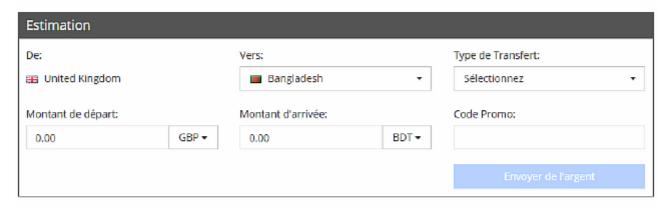


The application will change to that language as shown below (In this case French was chosen)

Language updated to Francais

Accueil





Envoyez de l'argent

Envoyer de l'argent Envoyer de l'argent au portefeuille

Derniers 5 transferts

Vos derniers 5 transferts sont listés ci-dessous. Pour plus de détails, cliquez sur les transferts.

Date	Référence	Bénéficiaire	Montant	Statut	Payer
30/07/2017	Remise d'espèces RC000401000163	AFZAL SAEED	BDT 10,200.00	TRAITEMENT EN COURS	
30/07/2017	Remise d'espèces RC000485000161	AFZAL SAEED	BDT 10.200.00	TRAITEMENT EN COURS	

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