STEP-BY-STEP how to navigate Handi Cash Mobile App

Download and Install Handi Cash App
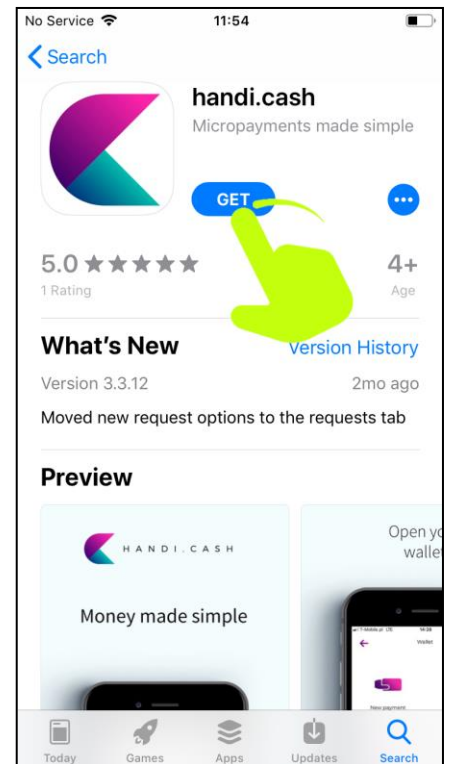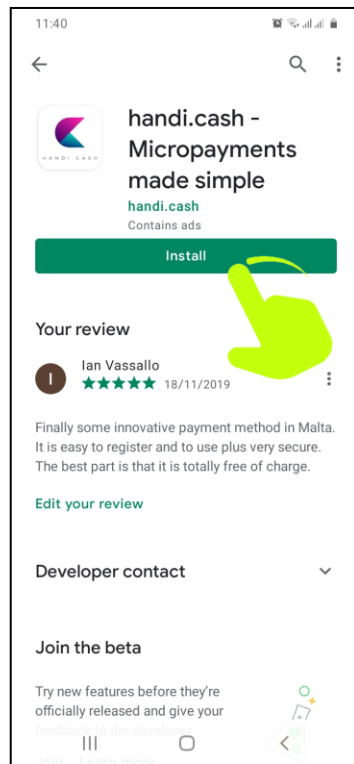
Steps to open a <u>Trial Account</u> after downloading app
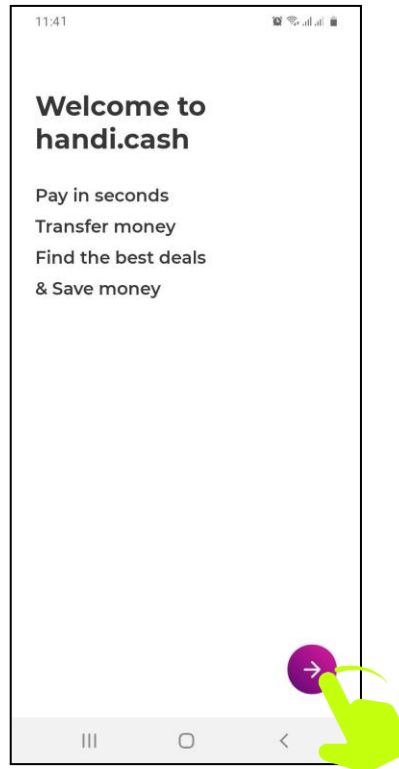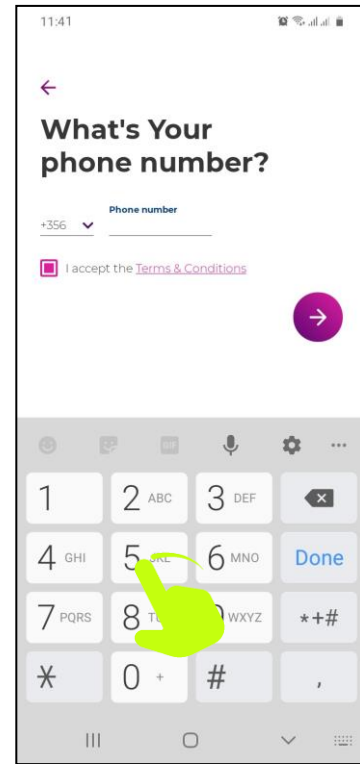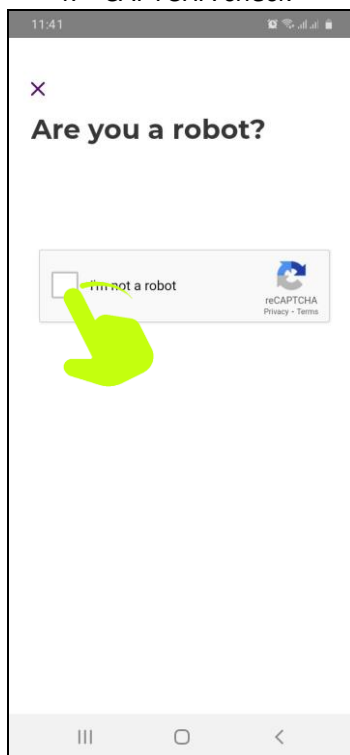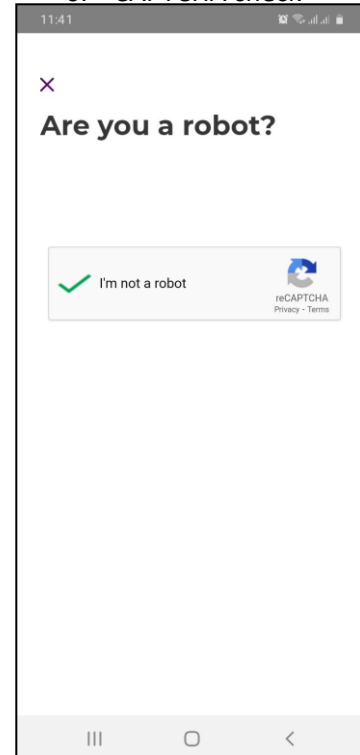
1. Open app

2. Welcome Screen

3. Enter Mobile Number

4. CAPTCHA check

5. CAPTCHA check

6. CAPTCHA check

7. Verify Mobile Number

11:42

←

Type SMS code

SMS code was sent to **+356 65870738**
In case SMS is not delivered, automatic service will call you and tell you the code.

Enter sms code
111111

1   2 ABC   3 DEF   ⌫
4 GHI   5 JKL   6 MNO   Done
7 PQRS   8 TUV   9 WXYZ   *+#
*   0 +   #   ,

8. Introduce yourself

11:42

←

Introduce yourself

Welcome message will be visible on the lockscreen, Name on transaction list and adress book.

Welcome message (optional)
Greetings Mrs

Increases security

Your Name (ex. Maria Smith)
Maria Smith

Your email
mariasmith@niepodam.pl

We will send you an activation link

→

9. Verify E-mail

11:42

←

Click the link

An email has been sent
to the following address:

mariasmith@niepodam.pl

10. Confirm E-mail

11:42

✓

Success!

You've been successfully
registered

11. Set encryption key

11:42

Shake the phone

To increase security. Shaking will generate your unique security seed.

Keep shaking

63 %

12. Set encryption key

11:43

Shake the phone

To increase security. Shaking will generate your unique security seed.

Well done

100 %

→

13. Name and Surname

Who are you?

We need some more details about you to propose you transaction limits higher than 150 EUR.

Name
Maria

Surname
Smith

Malta

Date of birth DD-MM-YYYY
06-10-1990

14. Skip section for later

Verify account

Select kind of personal document.

ID card

Document number
9999999999

Take photos of **2 sides of the document** and a **photo of your face**

SKIP

15. Set Pin

Set PIN

1	2	3
4	5	6
7	8	9
⌫	0	

16. Confirm Pin

Confirm PIN

1	2	3
4	5	6
7	8	9
⌫	0	

17. Account active, screen 1

Maria Smith

Scan QR
to start payment process

Show QR
and let to request or transfer money

Scan   Wallet   Map

18. Account active, screen 2

HANDI.CASH EUR ⌄

Maria Smith

New payment   Vouchers

Requests   History

Issue e-money   Terminate e-money

Scan   Wallet   Map

Steps to upgrade to **Value Account** after Trial Account

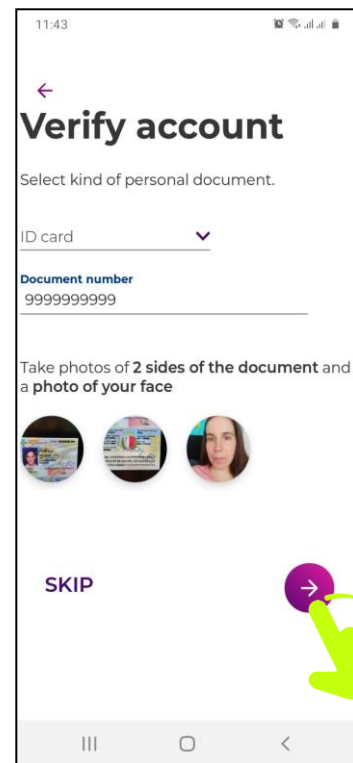| 1. Open app	2. Enter Pin or fingerprint	3. Go to Wallet
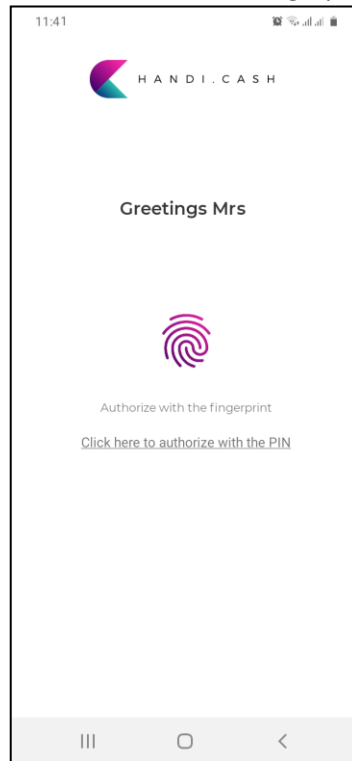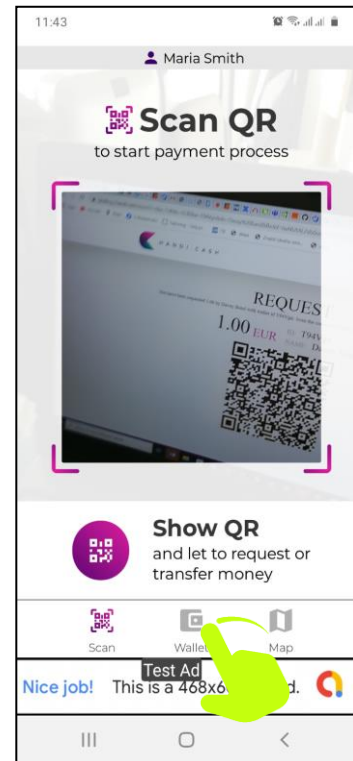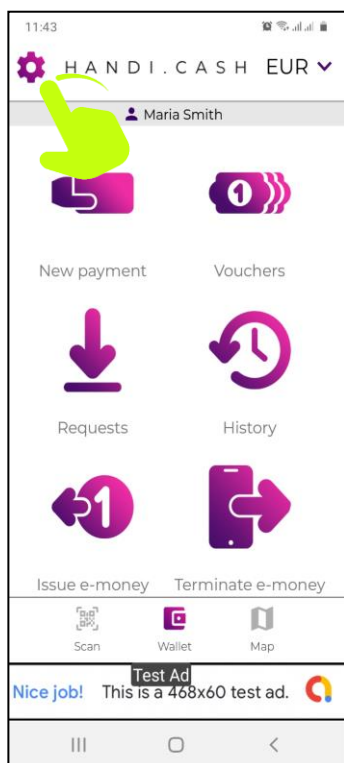
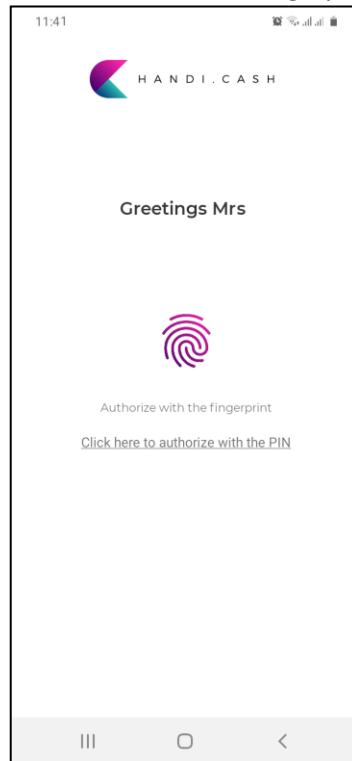| 4. Go to Settings	5. Go to My Identity	6. Enter and verify ID
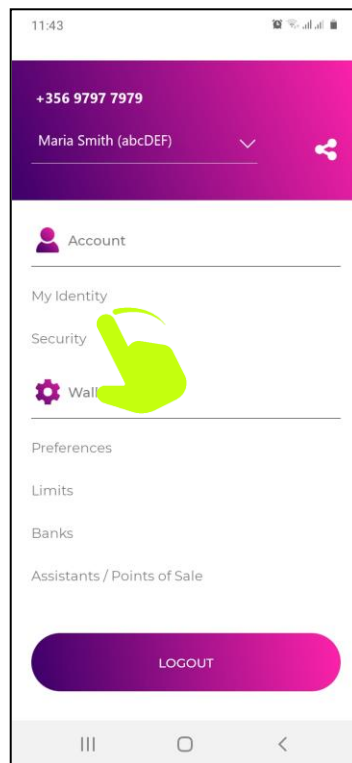
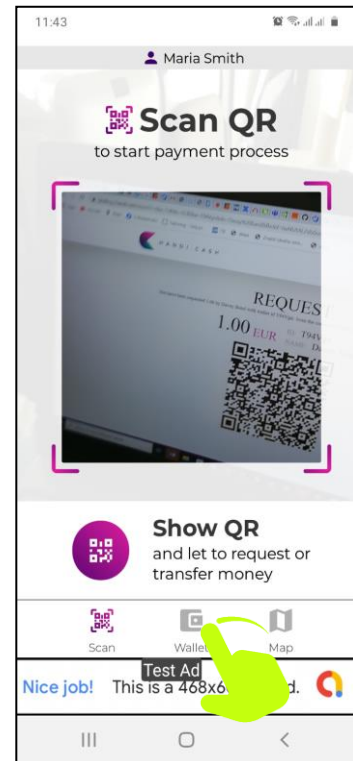Steps to upgrade to <u>Premium Account</u> after Value Account
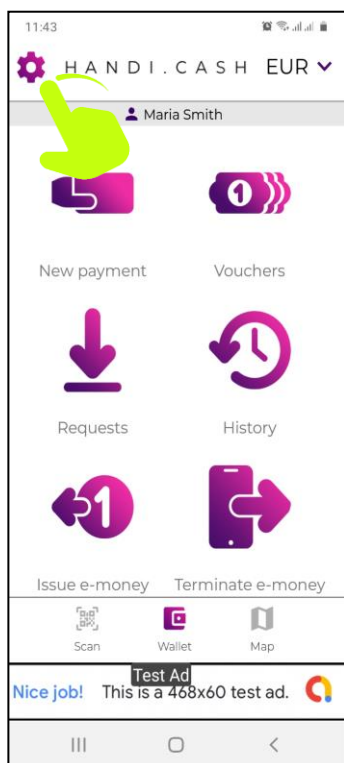
1. Open app
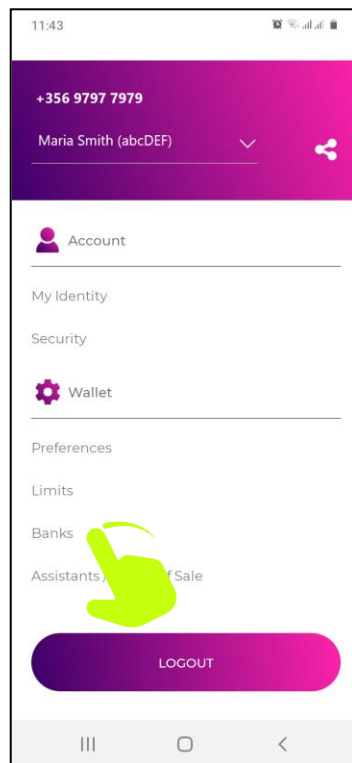

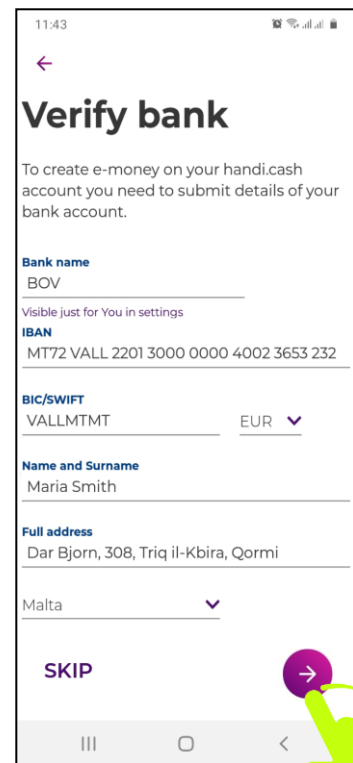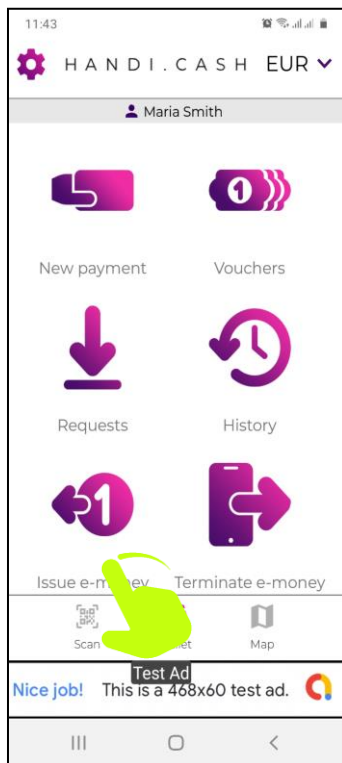2. Enter Pin or fingerprint
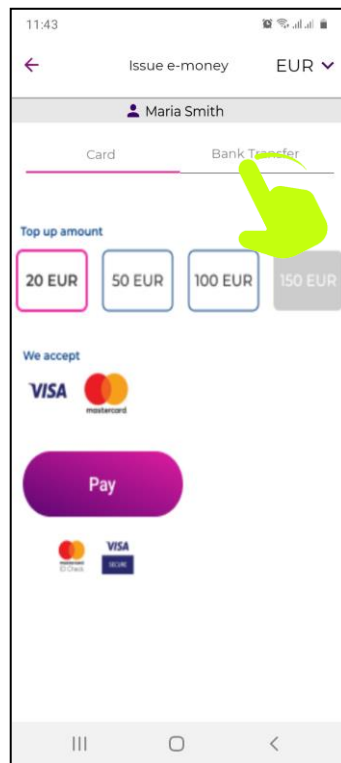

3. Go to Wallet

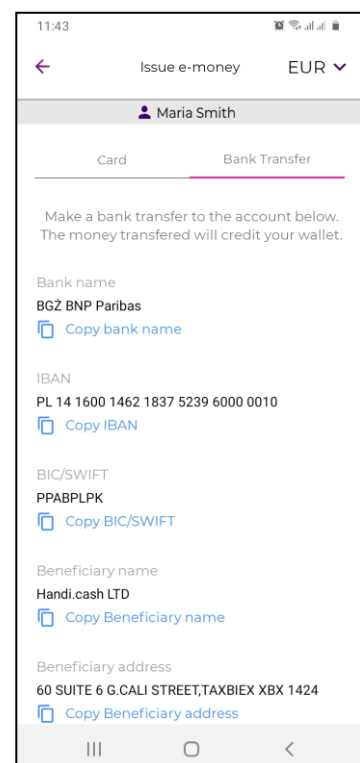
4. Go to Settings

5. Go to Banks

6. Enter bank details

7. Confirm bank by issue	8. Select issue by bank	9. Do a bank transfer

For a Handi Cash user to upgrade to Premium level, he or she is required to enter and validate an active bank account. This is done by the user issuing an amount of money to the Handi Cash bank account, via a bank transfer, for bank account verification.

The sum of the amount is of the user choice, which amount will be then topped up as Handi Cash eWallet balance.

Open a <u>Business Account</u> after Premium Account

In order to open a Business Account you have to first become a Premium Handi Cash user.

After opening your Premium Account, log in to the Handi Cash website or follow the link
https://handi.cash/legal/MerchantAppForm-Handicash.pdf

Send the completed Merchant application form to support@handi.cash and we will get in touch with you for more information on what Handi Cash can do for your business.

How to <u>Top-up Account</u>

Login to Handi Cash website or onto your Handi Cash app and follow step-by-step:

1. Open app
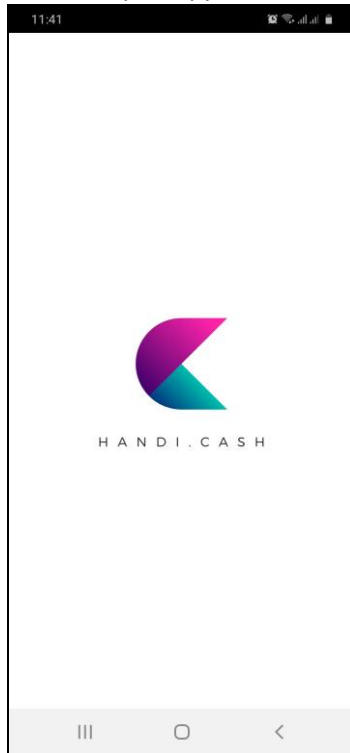
2. Enter Pin or fingerprint
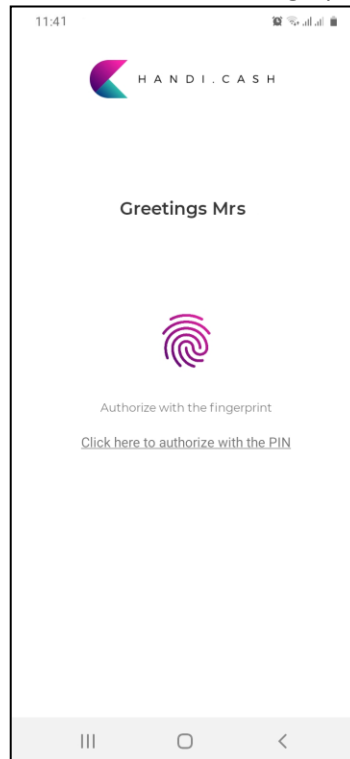
3. Go to Wallet
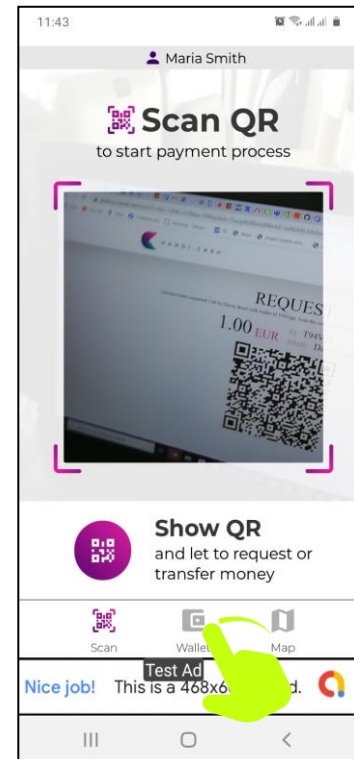
4. Select Issue e-money
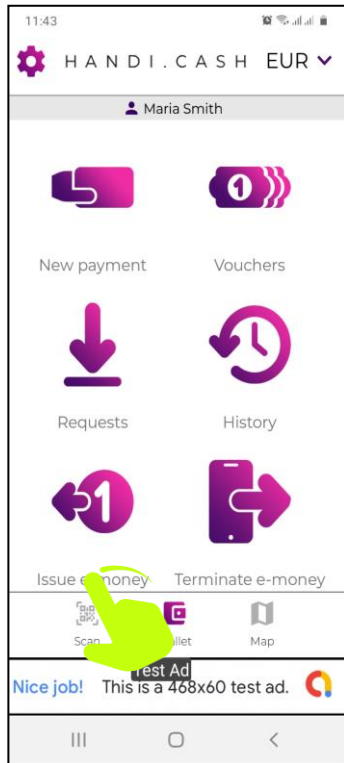
5. Select by card or bank
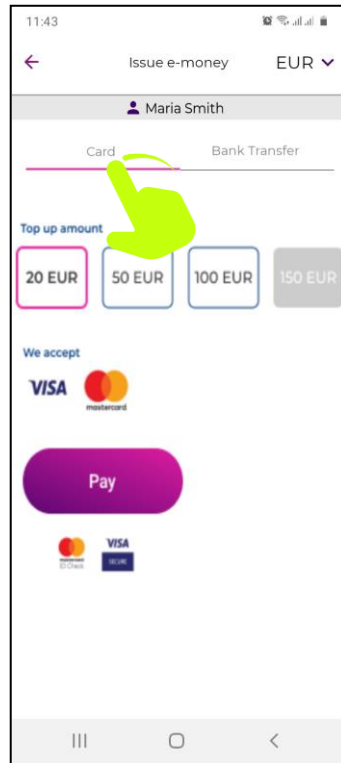
6. Select amount
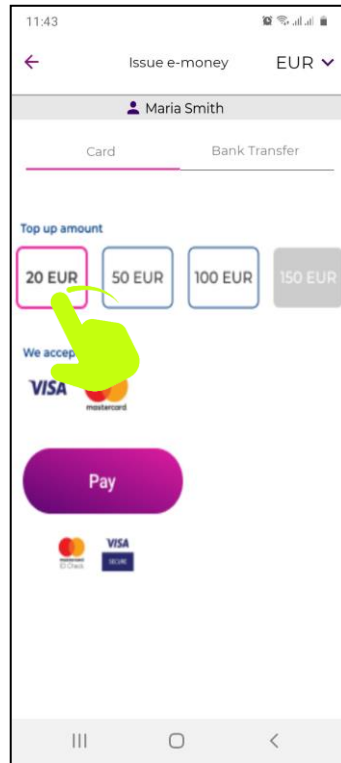
7. Proceed to pay
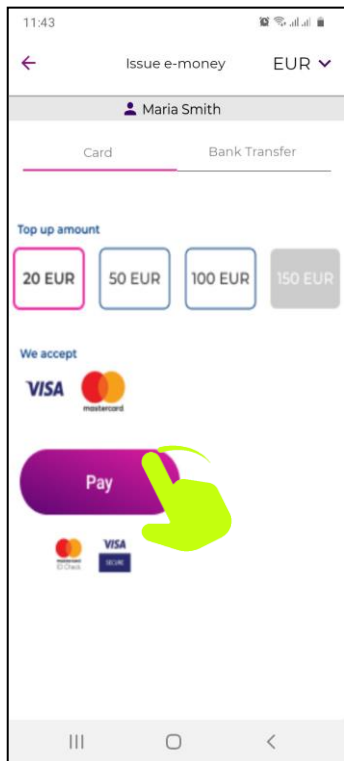
Topping up your Handi Cash eWallet is possible through card payment as per the above example, and throughout a bank transfer.

Bank transfers are only available for Value users upgrading to Premium and already established Premium users.

Steps for <u>Payment Transfer</u>

Show QR for payment

1. Open app

2. Enter Pin or fingerprint
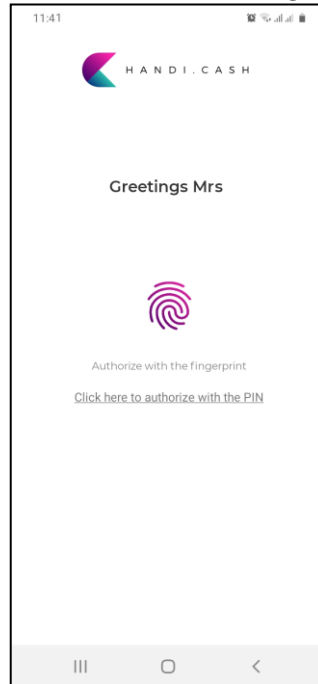
3. Select Show QR
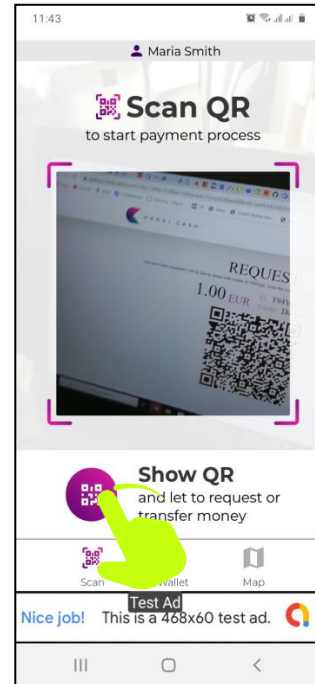
4. User QR showing
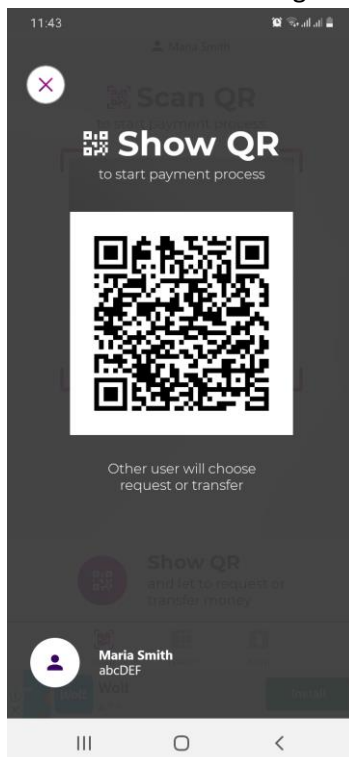
QR Code scan
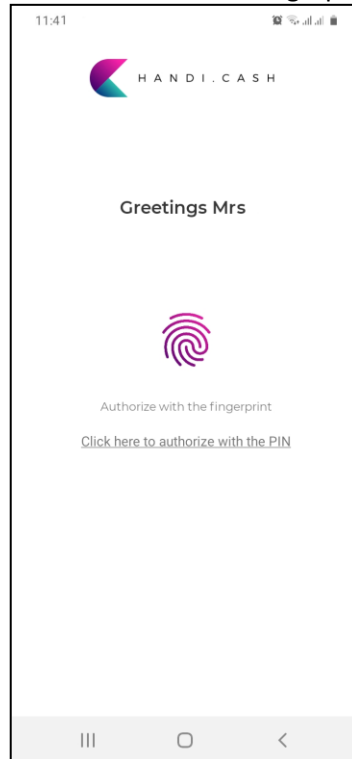
1. Open app	2. Enter Pin or fingerprint	3. Scan QR code
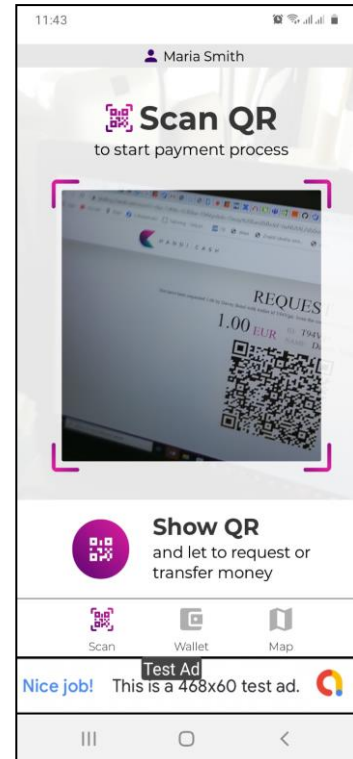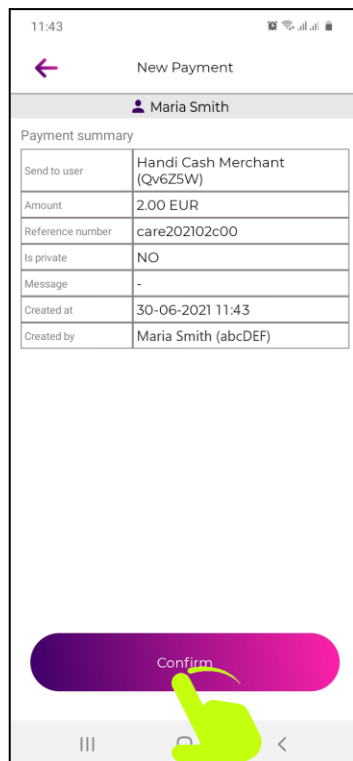
4. Confirm	5. Transaction processed
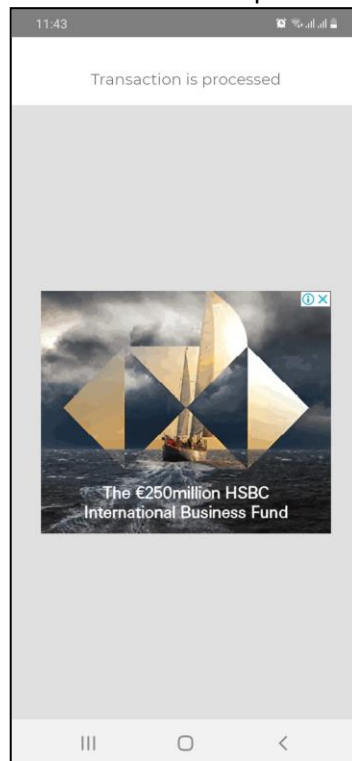
Manual Transfer
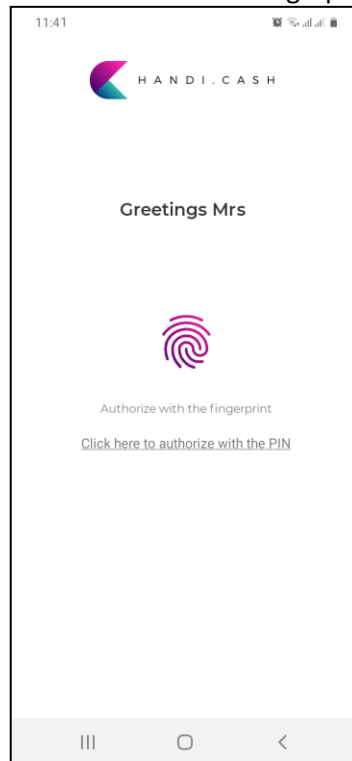
1. Open app	2. Enter Pin or fingerprint	3. Go to Wallet
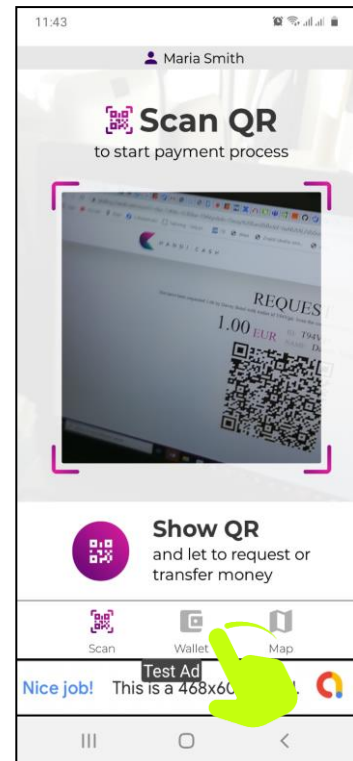
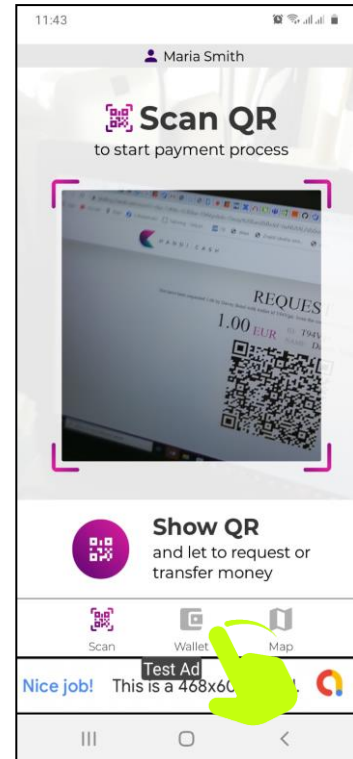| 4. Select New payment	5. Enter payment details	6. Swipe to send
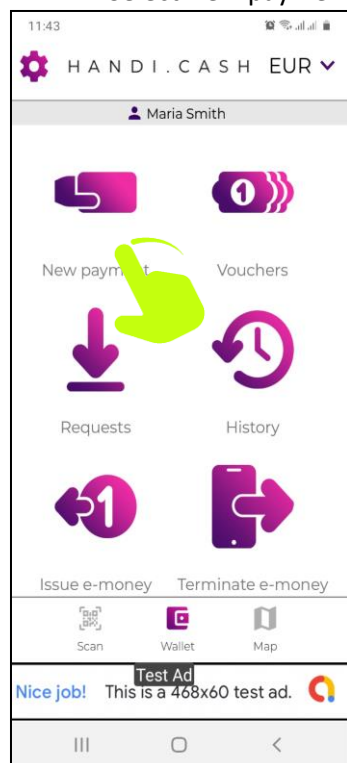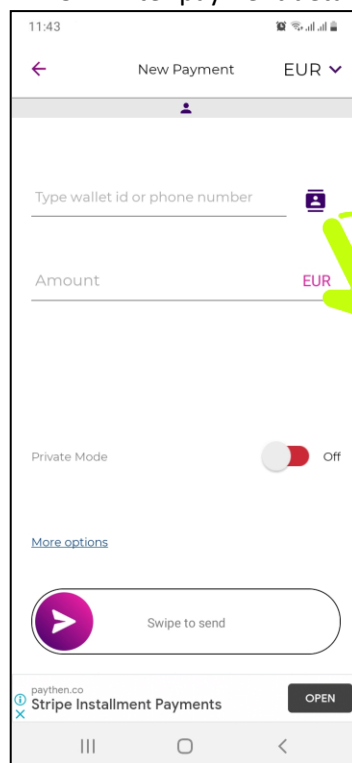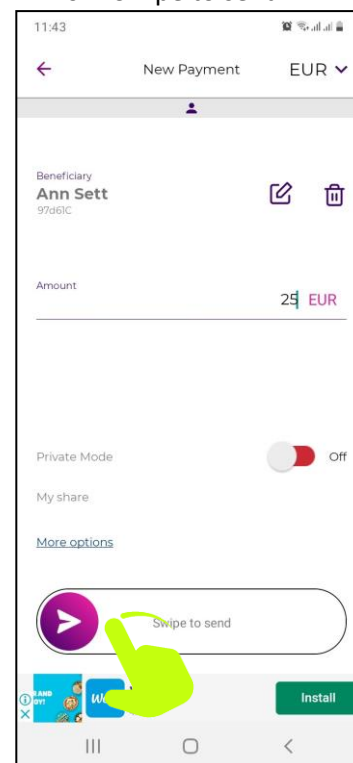
7. Confirm

8. Transaction processed
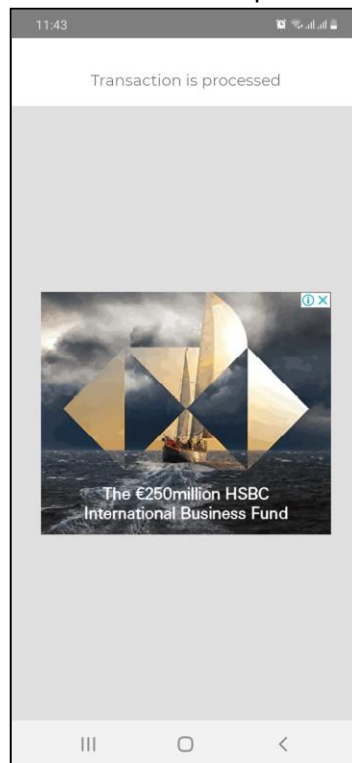
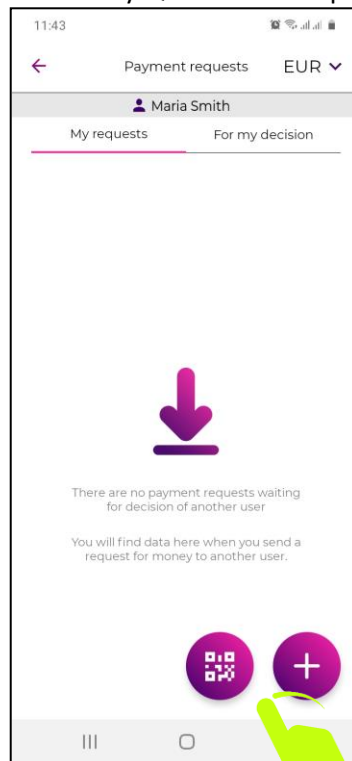## Payment transfer request
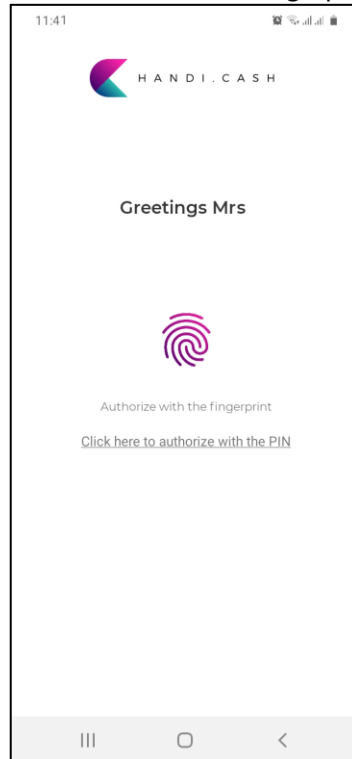
1. Open app	2. Enter Pin or fingerprint	3. Go to Wallet
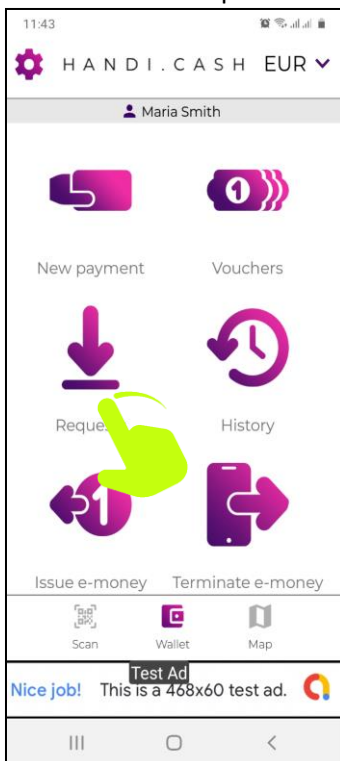
4. Select Requests	5. By QR or manual option	6. The QR option
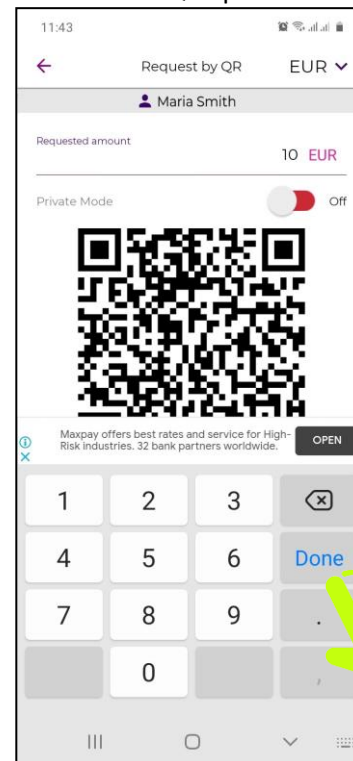
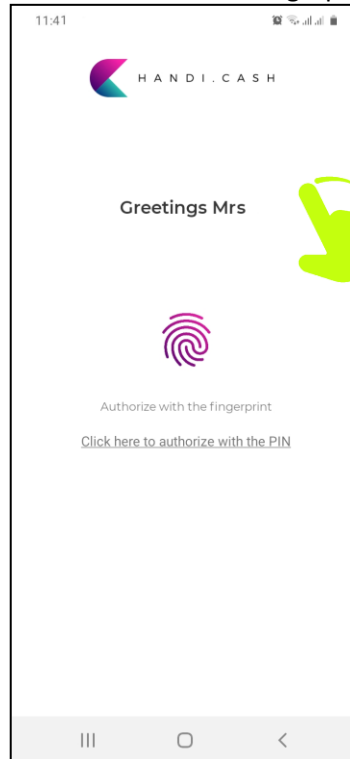| 7. Show QR for scan	8. The manual option	9. Request success
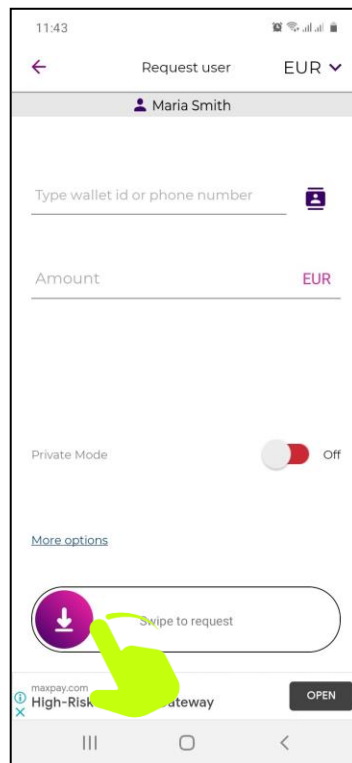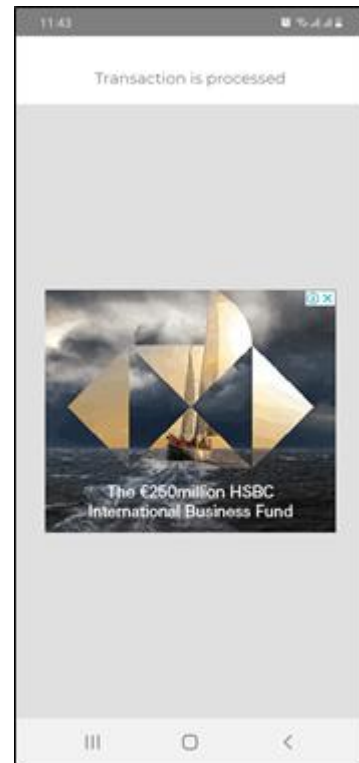
Payment return

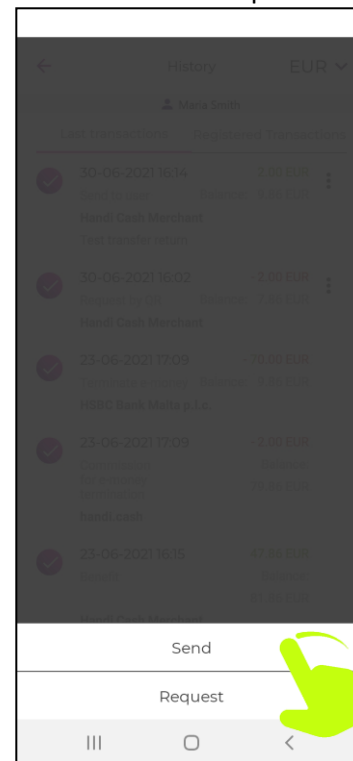| 1. Open app	2. Enter Pin or fingerprint	3. Go to Wallet
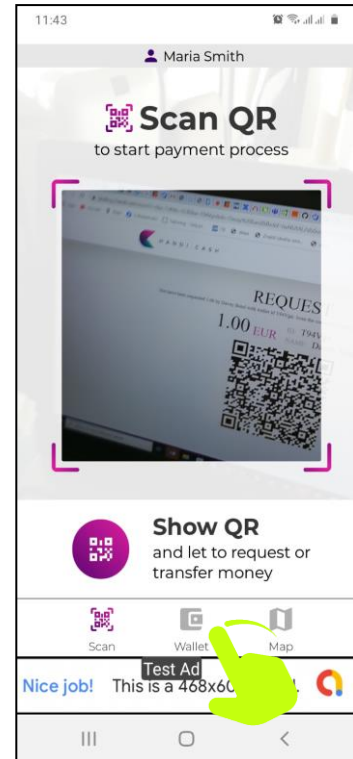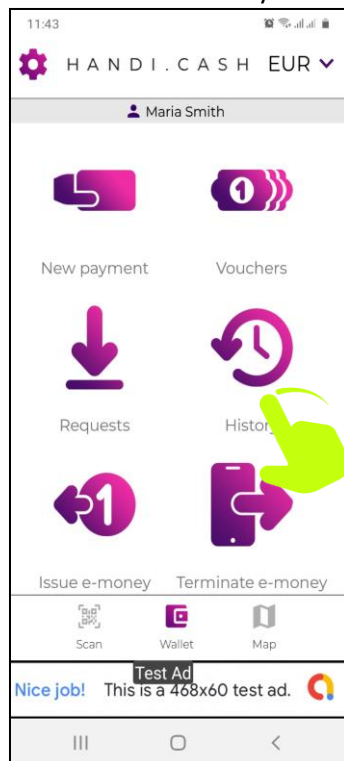
4. Select History	5. Go to ransaction options	6. Send or Request
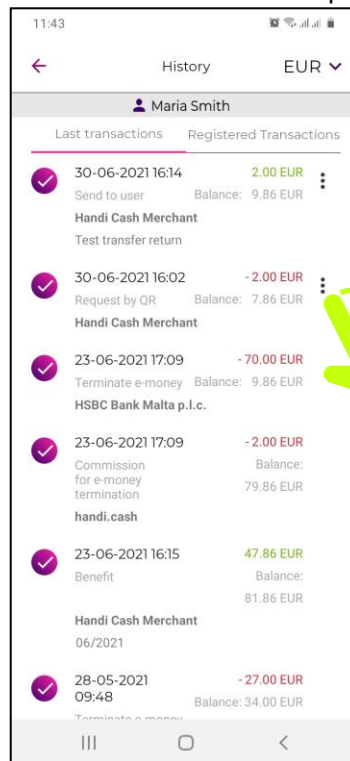
7. Enter details

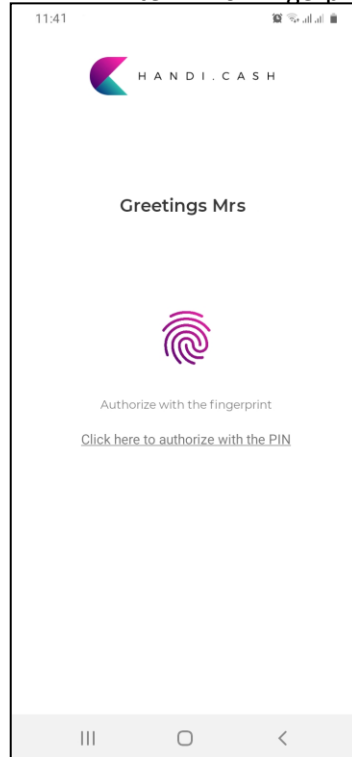8. Confirm

9. Transaction processed
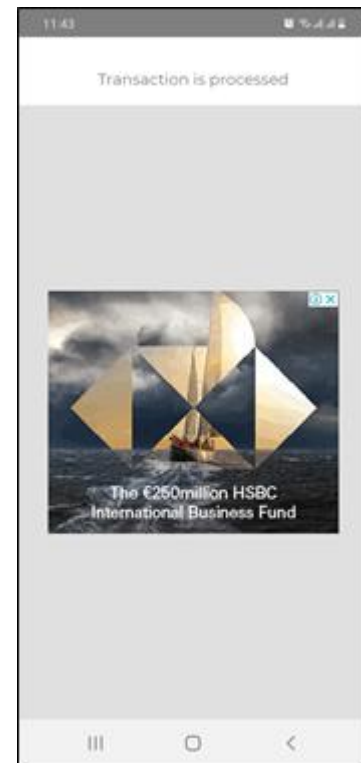
Steps to <u>Terminate e-Money</u> back to your bank

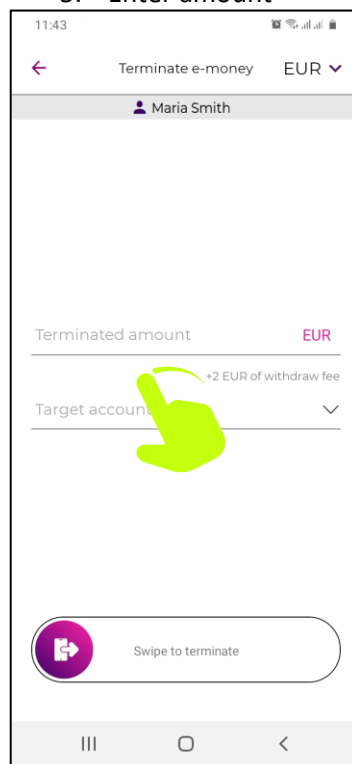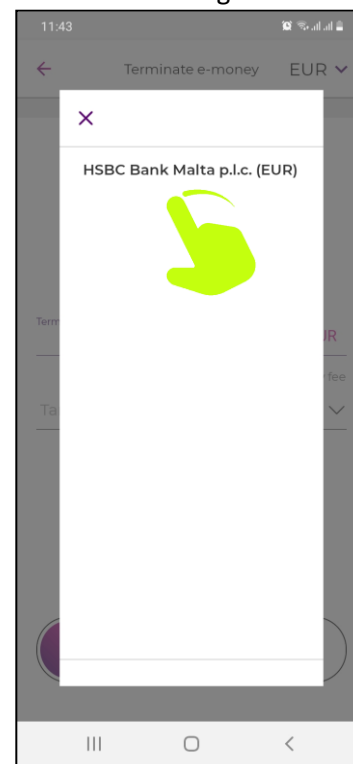| 1. Open app	2. Enter Pin or fingerprint	3. Go to Wallet
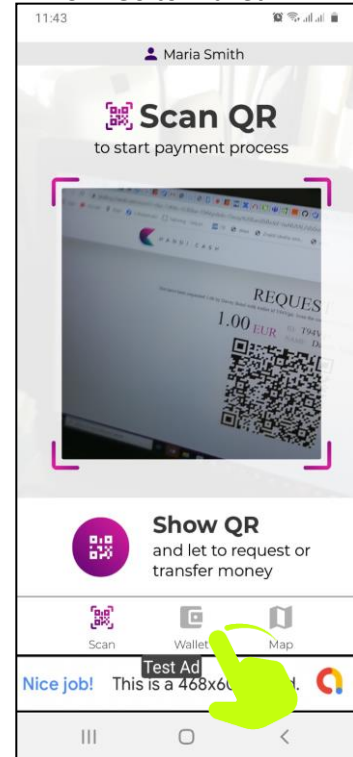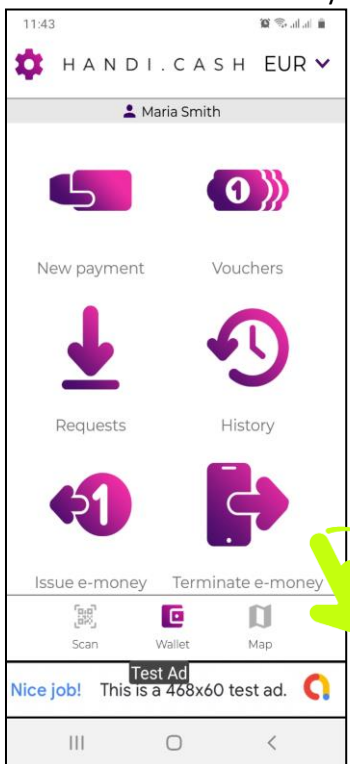
4. Terminate e-money	5. Enter amount	6. Select registered bank

7. Confirm termination	8. Authenticate user	9. Termination processed

Normally a return takes two to three days to reach user's bank account however this largely depends on the beneficiary bank account country.

A 2 EUR fee is charged by Handi Cash for each termination.

For obvious reasons, a user must have a registered verified bank account to be able to terminate e-money.