

CORPORATE PORTAL USER GUIDE

CONTENTS

Spot Trade	3
Forward Trade	5
Layered Forwards	6
Attach a Payment to your Spot or Forward Trade	7
Create Bulk Payments	9
Approvals	12
Add a New Beneficiary	14
Wallet	16
Admin	17

SPOT TRADE

To make a spot trade, click the **'Book a Spot Trade'** shortcut on the home page, or click **'Trading'** at the top of the home page and **'Spot Trade'** from the drop-down options.

PAYMENT REF	TRADE REF	STATUS	AMOUNT	CURRENCY	BENEFICIARY	PAYMENT DATE	REFERENCE	CREATED ON	ACTIONS
OPI00199455	OPI00199455	Pending	10.00	EUR	Test Euro			07/10/2021	...
OPI00199456	OPI00199456	Pending	10.00	EUR	Test Citi			07/10/2021	...
OPI00199457	OPI00199457	Pending	5.00	EUR	Test Euro			07/10/2021	...
OPI00199458	OPI00199458	Pending	3.00	EUR	Test Euro			07/10/2021	...
OPI00199459	OPI00199459	Pending	2.00	EUR	Test Citi			07/10/2021	...

Once you are on the spot trade page, fill in the required sections (buy currency, sell currency, buy or sell amount and value date) and then click **'View Rate'**. Once this is selected, it will trigger a 30-second timer with a streaming rate and display any required payment fees. If you are happy with this, click **'Confirm Rate'**.

Secure Exchange Rate	
Timer	00:20
Exchange Rate GBP to EUR	1.1656
Buying	1,000.00 EUR
Selling	857.93 GBP
Payment Fees	0.00
Total Trade COST	857.93 GBP

You have now completed a spot trade and will be taken to the trade confirmation page where you can add a payment(s) (p.7-8) or download the trade confirmation. You will also receive an email with your trade confirmation.

Spot Trade from Wallet

The screenshot shows the LUMON dashboard with the 'WALLET' menu expanded. A red arrow points to the 'INSTRUCT A PAYMENT FROM WALLET' option. Below the navigation bar, there are four main action buttons: 'Book a Spot Trade', 'Book a Forward Trade', 'Instruct Payments', and 'View my Beneficiaries'. Below these is a 'Recent Payments' table with a search bar.

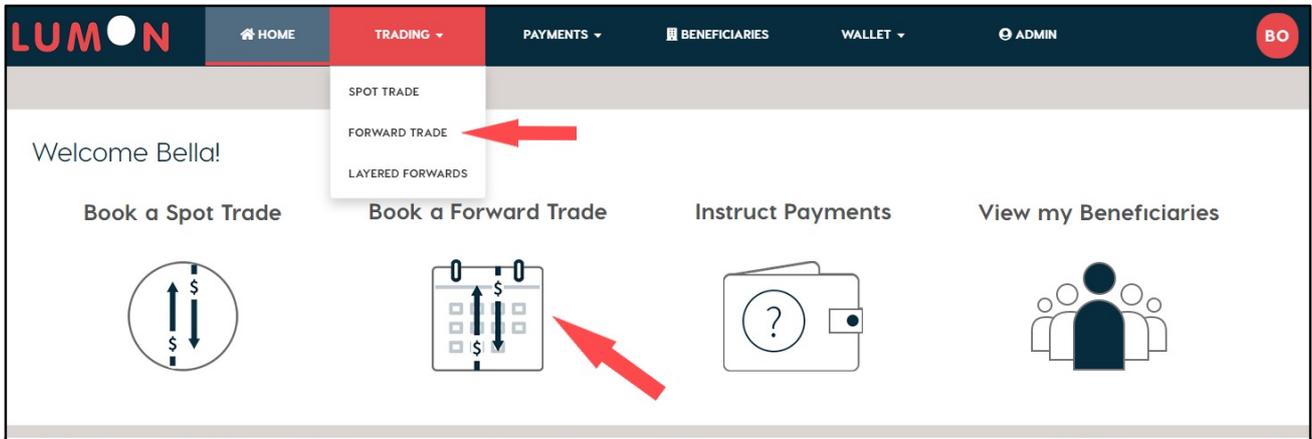
PAYMENT REF	TRADE REF	STATUS	AMOUNT	CURRENCY	BENEFICIARY	PAYMENT DATE	REFERENCE	CREATED ON	ACTIONS
OPI00199455	OPI00199455	Pending	10.00	EUR	Test Euro			07/10/2021	...
OPI00199456	OPI00199456	Pending	10.00	EUR	Test Citi			07/10/2021	...
OPI00199457	OPI00199457	Pending	5.00	EUR	Test Euro			07/10/2021	...
OPI00199458	OPI00199458	Pending	3.00	EUR	Test Euro			07/10/2021	...
OPI00199459	OPI00199459	Pending	2.00	EUR	Test Citi			07/10/2021	...

If, instead of purchasing currency, you would like to make a spot trade (and subsequent payment/s) by using an existing balance from your wallet, you may do this by clicking 'Wallet' at the top of the page, followed by 'Instruct a Payment From Wallet' and then 'Book a Spot trade and attach a payment'. The process from here is the same as above from the 'Spot Trade' page.

The screenshot shows the LUMON dashboard with the 'WALLET' menu expanded. A red arrow points from the 'Book a Spot trade and attach a payment' icon to the 'Instruct a payment from available wallet balance' icon.

FORWARD TRADE

To make a forward trade, click the **'Book a Forward Trade'** shortcut on the home page, or click **'Trading'** at the top of the home page and then click **'Forward Trade'** from the drop-down options.



Once you are on the forward trade page, fill in the required sections (buy currency, sell currency, buy or sell amount, value date and purpose of transaction). If you are enabled to do fixed and/or flexible forwards, you will just need to enter the value date; if you select a window forward, you will need to enter the window forward date and value date.

Please note that:

- **Fixed forward** = cannot draw down before value date
- **Flexible forward** = can draw down down before the value date
- **Window forward** = can draw down between the agreed date and the value date.

Once you have filled in the required sections, click **'View Rate'**. This will trigger a 30-second timer with a streaming rate and also show the margin/deposit required. If you are happy with this, click **'Confirm Rate'**. You have now booked a forward trade and will be taken to the trade confirmation page where you can add a payment(s) (p.7-8) or download the trade confirmation. You will also receive an email with your trade confirmation.

Forward Trade

Buy Currency	Buy Amount	
<input type="text" value="Euro"/>	<input type="text" value="5"/>	
Sell Currency	Sell Amount	
<input type="text" value="Sterling Pounds"/>	<input type="text"/>	
Select Forward Trade Type [?]		
<input checked="" type="radio"/> Fixed	<input type="radio"/> Flexible	<input type="radio"/> Window
Window Forward Date [?]	<input type="text"/>	
Value Date [?]	<input type="text" value="05/11/2021"/>	
Purpose of Transaction	<input type="text" value="Purchase of goods & services"/>	
<input type="button" value="Clear"/>	<input type="button" value="View Rate"/>	

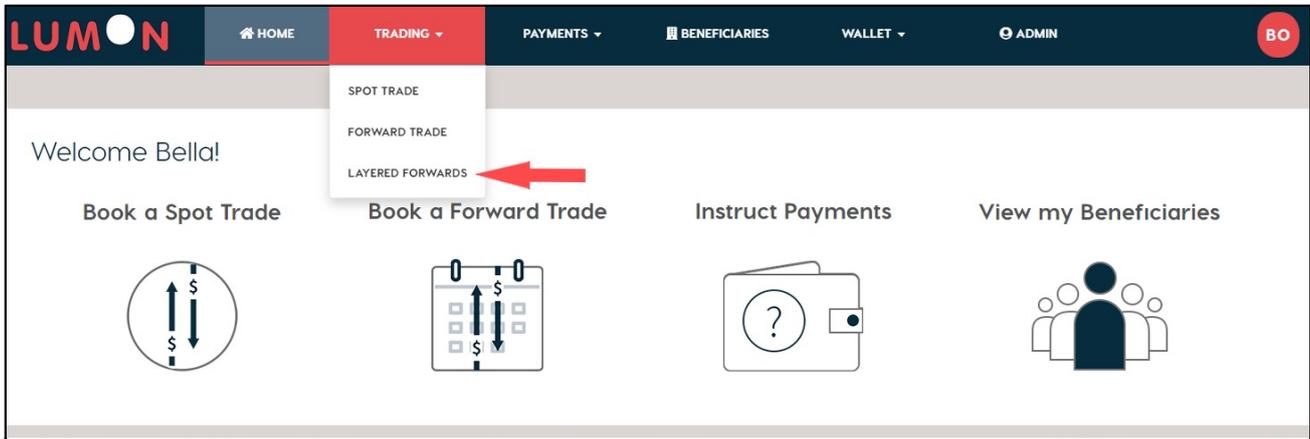
Secure Exchange Rate

Timer: 00:25

Exchange Rate	1.1743
Buying	5.00 EUR
Selling	4.26 GBP
Margin: 0 %	0.00 GBP
Total Trade COST	4.26 GBP

LAYERED FORWARDS

If you would like to book multiple forward trades at one time, click **'Trading'** at the top of the page and then click **'Layered Forwards'**.



Fill in the required sections (forward trade type, buying currency, selling currency, buy amount or sell amount and value/window date) and then click **'Add'** to log your forwards. Please note that once you have selected your buying and selling currencies, you cannot change these. You may also enter a buy or sell amount - the total is calculated. Once you have finished adding your forwards, click **'Next'** at the bottom of the page.

1 Select your trades 2 Review your quote 3 Payments Confirmation

Forward Trade Type: Flexible Forward

Buying Currency: Euro

Select your Selling Currency: Sterling Pounds

Buy Amount: _____

Sell Amount: 5.00

Value Date: 29/10/2021

Add

TRADE TYPE	BUY CURRENCY	BUYING AMOUNT	SELL CURRENCY	SELLING AMOUNT	VALUE DATE
Fixed Forward	EUR	5.00	GBP	_____	29/10/2021
Total		5.00		0.00	

Next

If you are happy with the details in front of you, click **'Quote'**. This will produce a rate for each of your forwards and show a 30-second timer, during which you can either click **'Accept'** or **'Reject'**. If you click accept, you will be taken through to your trade confirmation, and a trade confirmation will be emailed to you.

2 Review your quote 3 Payments Confirmation

00:00:25

TRADE TYPE	SOLD CCY	SELL AMOUNT	BUY CCY	BUY AMOUNT	CLIENT RATE	VALUE DATE
Fixed Forward	GBP	4.26	EUR	5.00	1.173	29/10/2021
Flexible Forward	GBP	5.00	EUR	5.86	1.173	29/10/2021
Total		9.26		10.86		

Accept **Reject**

ATTACH A PAYMENT TO YOUR SPOT OR FORWARD TRADE

If you've booked a spot or forward trade, you will then need to attach a payment (choose your beneficiary/beneficiaries). There are two ways you can do this:

1. Click **'Add Payments'** on your trade confirmation
2. Click **'Attach Payment'** from the ellipses beside the relevant trade

Clicking **'Add Payments'** on your platform trade confirmation

THANKS! ✕

Your forward trade is now confirmed!

Trade ID	WEB00186206
Currency Bought	5.00 EUR
Currency Sold	4.29 GBP
Rate	1.1656
Value Date	17/09/2021

Total Cost	4.29 GBP
------------	----------

[Close](#) [Add Payments](#) [Download Trade Confirmation](#)

Once you click **'Add Payments'** on your platform trade confirmation, the payments page will appear. Select your beneficiary, fill in the required information in the **'Add Payment Details'** section and then click **'Confirm Payment'**. This will add it to the **'Assign Beneficiary Details'** section. You can also add multiple payments from one trade.

1 Payment details **2** Verification **3** Complete payment

Search Beneficiaries

Search by Beneficiary or Bank

BENEFICIARY	ACC NUMBER	IBAN	CURRENCY
Test Euro	GB24BKEN10000031510604	GB24BKEN10000031510604	EUR
Test Citi	GB46CITI18500812098709	GB46CITI18500812098709	EUR

1 row selected

Add Beneficiary

Add Payment Details

Beneficiary Name* Test Citi

Trade No WEB00189178

Payment Reference Invoice 1

Currency EUR

Available Amount 3.00

Payment Amount 2

Payment Date* 05/10/2021

Attach Payment

Requested Payments

BENEFICIARY	PAYMENT DATE	PAYMENT REFERENCE	AMOUNT
Test Euro	05/10/2021	Invoice 1	2.00
Total Allocated			2.00 EUR

Authorise Payments

If you wish to add a new beneficiary whilst on the payments page, click **'Add Beneficiary'**. This will take you through the same process as the **'Add a New Beneficiary'** section (p.14-15). Once you have successfully added a new beneficiary from the payments page, it will appear in your beneficiaries box ready for you to select. Add your desired number of payments, then click **'Authorise Payment'** at the bottom of the page.

If this is the first time you have paid a beneficiary, you will have to undertake two factor authentication. Your payment will now be confirmed, and you will receive an onward payment instruction email.

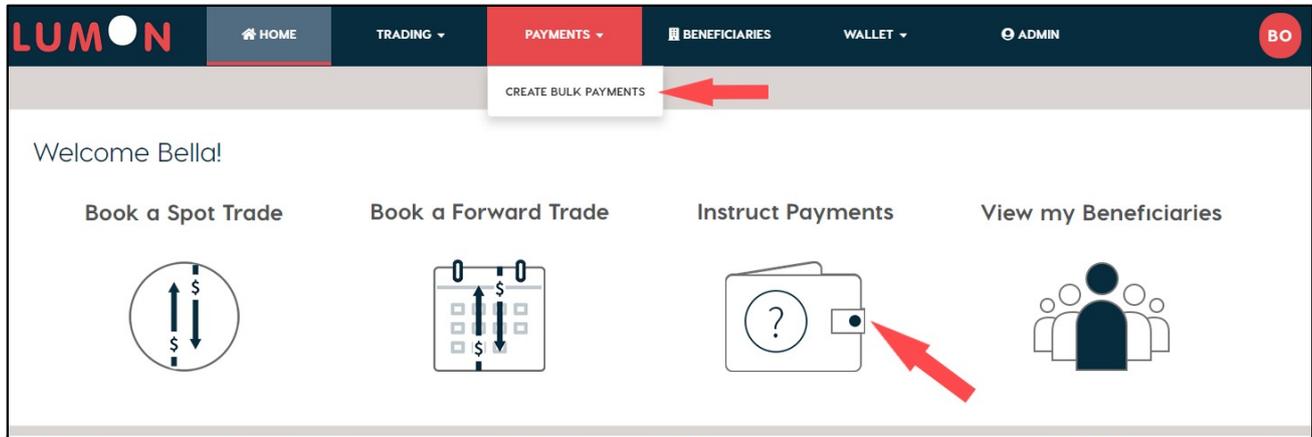
Clicking **'Attach Payment'** from the ellipses beside the relevant trade

If you click the ellipses beside the relevant trade from the **'Trades'** list on the home screen, **'Attach Payment'** appears. Once clicked, this takes you to the same payments page and process as above.

Trades											
TRADE REF	TRADE TYPE	SELL AMOUNT	SELL CURRENCY	BUY AMOUNT	BUY CURRENCY	RATE	TRADE DATE	VALUE DATE	BALANCE REMAINING	CHARGES	ACTIONS
WEB00186206	Forward Trade	4.29	GBP	5.00	EUR	1.1656	25/08/2021	17/09/2021	5.00 EUR	0.00 GBP	...
WEB00186196	Spot Trade	4.29	GBP	5.00	EUR	1.1663	25/08/2021	25/08/2021	5.00 EUR		View Detail
WEB00186192	Spot Trade	0.86	GBP	1.00	EUR	1.1656	25/08/2021	25/08/2021	1.00 EUR		Download Trade (PDF)
WEB00179154	Spot Trade	8.61	GBP	10.00	EUR	1.1614	10/05/2021	13/05/2021	0.00 EUR		Attach Payment
WEB00179139	Spot Trade	11.62	EUR	10.00	GBP	0.8605	10/05/2021	10/05/2021	0.00 GBP	0.00 EUR	...

CREATE BULK PAYMENTS

If you would like to instruct payments to multiple recipients, click **'Payments'** at the top of the page and then click **'Create Bulk Payments'**. You can also click **'Instruct Payments'**.



Click on one of your beneficiaries (you can use the search bar to help you or add a new beneficiary by clicking the + on the top right hand side), and then select your selling currency. Fill in your buying or selling amount and reference (optional). Select another beneficiary and repeat the process (keeping the same selling currency). When you have added your desired number of payments, click **'Next'** at the bottom of the page.

1 Select your beneficiaries 2 Review your quote 3 Payments Confirmation

Search your beneficiaries +

NAME	BANK	CURRENCY	ACCOUNT NUMBER	IBAN	
Test Euro	Bank of England	EUR	GB24BKEN10000031510604	GB24BKEN10000031510604	<input checked="" type="checkbox"/>
Test Citi	Citibank	EUR	GB66CITI18500812098709	GB66CITI18500812098709	<input type="checkbox"/>
Test Barclays	BARCLAYS BANK PLC	EUR	GB72 BARC 2006 0562 6378 66	GB72BARC20060562637866	<input checked="" type="checkbox"/>

Select your Selling Currency x

Sterling Pounds

NAME	BANK	BUY CURRENCY	BUYING AMOUNT	SELL CURRENCY	SELLING AMOUNT	REFERENCE (OPT)	
Test Barclays	BARCLAYS BANK PLC	EUR	5.00	GBP		Invoice 1	<input type="text"/>
Test Euro	Bank of England	EUR		GBP	5.00	Invoice 2	<input type="text"/>
Total		EUR	5.00	GBP	5.00		

Next

If you are happy with the details in front of you, click **'Quote'**. This will produce a rate for each of your payments and show a 30-second timer, during which you can either click **'Accept'** or **'Reject'**. If you click accept, you will be taken to your payments confirmation page – an email will also be sent to you.

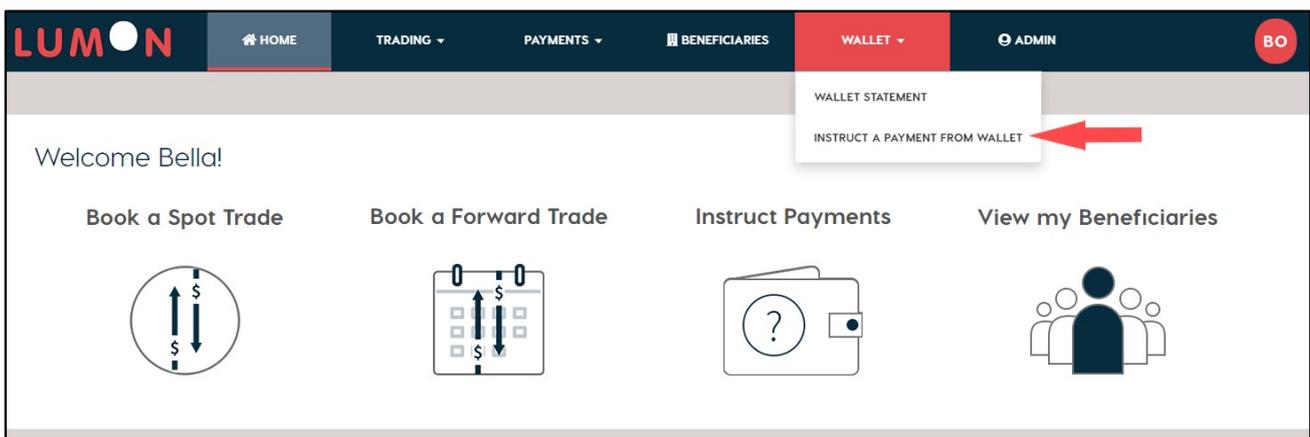
1 Select your beneficiaries 2 Review your quote 3 Payments Confirmation

00:00:16

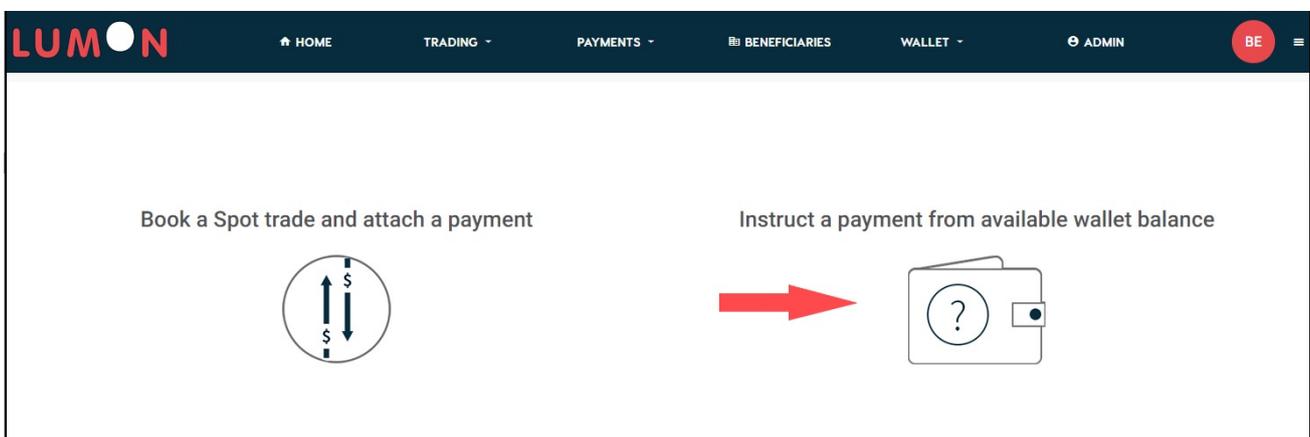
SOLD CCY	SELL AMOUNT	BUY CCY	BUY AMOUNT	CLIENT RATE	VALUE DATE
GBP	4.26	EUR	5.00	1.1745	06/10/2021
GBP	5.00	EUR	5.87	1.1745	06/10/2021
Total	9.26	EUR	10.87		

Accept Reject

Instruct a Payment from Available Wallet Balance



If you would like to instruct a payment using your available wallet balance instead of purchasing currency, click **'Wallet'** at the top of the page and then **'Instruct a Payment From Wallet'**, followed by **'Instruct a Payment from Available Wallet Balance'**.



Your available wallet balance will show on the right hand side. Select your desired beneficiary and insert the payment date, reference (optional) and amount, and repeat if desired. Once you click **'Confirm Payments'**, you will be taken through to the payment confirmation page.

SELECT BENEFICIARIES						WALLET BALANCES		
NAME	BANK	CURRENCY	ACCOUNT NUMBER	IBAN		CURRENCY	TOTAL	AVAILABLE TO INSTRUCT
Test Euro	Bank of England	EUR	GB24BKEN10000031510604	GB24BKEN10000031510604	...	EUR	0.00	-2.34
Test Citi	Citibank	EUR	GB66CITI118500812098709	GB66CITI118500812098709	...			
Items per page: 5 1 - 2 of 2 << < > >>								
ADD BENEFICIARY								
NAME	PAYMENT DATE	PAYMENT REFERENCE (OPT)		CURRENCY	AMOUNT			
Test Euro	13/10/2021	☒ Test		EUR	5.00			✕
Total					5.00			
						CONFIRM PAYMENTS		

You will receive a payment confirmation email. You can access the same PDF payment confirmation on the home page by clicking the three dots beside your payment under the **'Recent Payments'** section and selecting **'Download Payment (PDF)'**.

Recent Payments										Search reference, beneficiary, dates...
PAYMENT REF	TRADE REF	STATUS	AMOUNT	CURRENCY	BENEFICIARY	PAYMENT DATE	REFERENCE	CREATED ON	ACTIONS	
OPI00199317	OPI00199317	Pending	1.17	EUR	Test Euro			06/10/2021	...	
OPI00199327	OPI00199327	Pending	1.17	EUR	Test Euro			06/10/2021	View Detail	
OPI00199335	OPI00199335	Pending	5.00	EUR	Test Euro		Test	06/10/2021	Download Payment (PDF)	

APPROVALS

The portal has 'Post For Approval' functionality which allows us to offer you the opportunity to set up a 'Two Factor Authentication' process within your trading account. This means that if a user is 'Create-Only', then the quote/payment will be sent for approval by another user before being executed. These permissions can be set up in 'Admin'.

If a user is set up as 'Create Only', when they do a trade their confirmation will look like the below:

Thanks For Your Request, Please Note It Is Currently Pending Approval

Your request has now been sent to one of the users with approve rights allocated to this account. The rate displayed is only an indicative rate, a price cannot be secured until this request has been approved and the trade completed.

Attention, no e-mails have been sent to the approvers, consider speaking with the administrator.

Currency Bought	1.00 EUR
Currency Sold	0.85 GBP
Indicative Rate	1.1762
Value Date	08/10/2021

Total Cost	0.85 GBP
------------	----------

Close Add Payments

To access any trades/payments you need to approve, click 'Trading' at the top of the page and then 'Approvals', at which point a list of trades you can either approve or delete is shown.

REQUESTED TRADES PENDING APPROVAL							
Search							
CREATION DATE	TRADE TYPE	SELL AMOUNT	SELL CURRENCY	BUY AMOUNT	BUY CURRENCY	INDICATIVE RATE	BENEFICIARY ACCOUNT NAME
06/10/2021	Spot	0.85	GBP	1.00	EUR	1.1762	X ✓

If you wish to delete a trade pending approval, click the 'X' beside the relevant trade and select 'Confirm Delete'. If you wish to approve the trade, click the tick beside the relevant trade and select 'Approve'.

POST FOR APPROVAL

Below is a requested trade created by one of the users associated with this account. Below is an indicative rate, please click view rate to get a current price quote and then either confirm or decline to complete the trade.

Trade ID	
Currency Bought	1.00 EUR
Currency Sold	0.00 GBP
Rate	1.18
Value Date	08/10/2021
Status	Pending

Cancel Approve

As the rate shown is indicative, you will now need to quote a current rate and then confirm or decline it to complete the trade. The buying and selling currencies and buy or sell amounts will already be keyed in; you can change the volume and value date. Click **'View Rate'** – this will produce a 30-second timer with a live rate. If you are happy with the rate, click confirm rate.

Spot Trade		SECURE EXCHANGE RATE	
Buying Currency Euro	Buy Amount 1.00	00:00:25	
Select your Selling Currency Sterling Pounds	Sell Amount 0.00	Exchange Rate EUR to GBP	1.18
Value Date 08/10/2021		Buying	1.00
<input type="button" value="VIEW RATE"/>		Selling	0.85
		Payments Fees	0.00
		Margin: %	0.00
		Total Trade Cost:	0.85
		<input type="button" value="CANCEL"/> <input type="button" value="CONFIRM RATE"/>	

You will now be taken through to the trade confirmation page. You will receive a trade confirmation by email, or you can access a PDF trade confirmation on the home page by clicking the three dots beside your trade under the **'Trades'** section and selecting **'Download Trade (PDF)'**. You can also attach a payment by clicking the button below – **'Attach Payment'**.

Trades											
<input type="button" value="Open"/> <input type="button" value="Closed"/> <input checked="" type="button" value="All"/> <input type="text" value="Search reference, trade type, dates..."/>											
TRADE REF	TRADE TYPE	SELL AMOUNT	SELL CURRENCY	BUY AMOUNT	BUY CURRENCY	RATE	TRADE DATE	VALUE DATE	BALANCE REMAINING	CHARGES	ACTIONS
WEB00189365	Spot Trade	0.85	GBP	1.00	EUR	1.1763	06/10/2021	08/10/2021	1.00 EUR	0.00 GBP	...
WEB00189332	Spot Trade	1.70	GBP	2.00	EUR	1.1743	06/10/2021	07/10/2021	2.00 EUR		View Detail
WEB00189296	Forward Trade	5.00	GBP	5.86	EUR	1.1724	06/10/2021	29/10/2021	5.86 EUR		Download Trade (PDF)
WEB00189295	Spot Trade	1.00	GBP	1.17	EUR	1.1731	06/10/2021	06/10/2021	1.17 EUR		Attach Payment

ADD A NEW BENEFICIARY

To add a new beneficiary, click 'Beneficiaries' at the top of the page. Once the 'Beneficiaries' page opens, click 'Add Beneficiary' under the 'Manage Beneficiaries' section.

BENEFICIARY	BANK NAME	CURRENCY
Test Euro	Bank of England	EUR
Test Barclays	BARCLAYS BANK PLC	EUR
Test Citi	Citibank	EUR

You are now in the process of adding a beneficiary and need to add your beneficiary category details; this includes recipient category, country and currency.

1 Category Details 2 Beneficiary Details 3 Verification 4 Complete

Country & Currency

Recipient Category *

Country *

Currency *

Depending on the beneficiary category details you entered, the beneficiary details required may be slightly different than what you see below. You will always need to add the bank name and beneficiary's account name, as well as a combination of either account number or IBAN, and SWIFT/BIC or sort code. However, the required information will depend on the currency you are instructing. Click the **'Validate'** button beside IBAN to ensure the code you entered is valid – if it is, it will autofill SWIFT/BIC, Bank Address and Bank Name.

The screenshot shows a web form titled 'Beneficiary Details' with a progress indicator at the top: 1 Category Details, 2 Beneficiary Details (active), 3 Verification, 4 Complete. The form contains the following fields:

- Beneficiary's Account Name***: Text input with 'Test Barclays'.
- IBAN**: Text input with 'GB72 BARC 2006 0562 6378 66' and a red 'Validate' button with a green checkmark.
- Bank Name**: Text input with 'BARCLAYS BANK PLC'.
- Sort Code**: Empty text input.
- Bank Address**: Text input with 'Leicester LE87 2BB'.
- Routing Number**: Empty text input.
- Account Number**: Empty text input.
- SWIFT/BIC**: Dropdown menu with 'BARCGB22' selected and a '+' icon.

At the bottom left, there is a note: '* Required field'. At the bottom right, there are two buttons: 'BACK' and 'NEXT'.

Once you've completed this page, you will be asked to provide a 6-digit verification code sent to you by SMS. Once the two factor verification is confirmed, you will have successfully added a new beneficiary. Depending on the risk level of the country, you may be contacted by Lumon and asked to provide additional information.

WALLET

Click **'Wallet'** and **'Wallet Statement'** to see our wallet functionality. This allows you to view funds in and out of your wallet account and any funds that you are holding with us. As we now hold an e-money licence, you will clearly be able to see balances in whichever currencies you deal in. You will also be able to receive and send funds out to third parties.

Wallet Balances		
CURRENCY	TOTAL	AVAILABLE TO INSTRUCT
EUR	0.00	-7.34

Funds Received		Funds Sent					
DATE ↓	AMOUNT	CURRENCY	DESCRIPTION	DATE ↓	AMOUNT	CURRENCY	DESCRIPTION
Items per page: 10 0 of 0 < < > >				Items per page: 10 0 of 0 < < > >			

Pending Payments						
DATE ↓	AMOUNT	CURRENCY	BENEFICIARY NAME	PAYMENT REFERENCE	STATUS	
06/10/2021	-5.00	EUR	Test Euro	Test	Pending ...	
06/10/2021	-1.17	EUR	Test Euro		Pending ...	
06/10/2021	-1.17	EUR	Test Euro		Pending ...	

For information on how to do a Spot trade or make a payment from your wallet rather than purchasing currency, please see p.4 and p.10.

Click the 'Admin' button at the top of the page to view current contacts of your account.

FIRST NAME	LAST NAME	USER NAME	E-MAIL
Bella	Crow ONLINE ACCT	bella.crow@hotmail.co.uk	isabella.crow@ifix.co.uk
Rebecca	Dobie		rebecca.dobie@currencies.co.uk
Martha	Hunt	MarthaHunt	isabella.crow@lumonpay.com

If you'd like to add a new contact to your account, click 'Add Contact', fill in the required sections and then click 'Save'.

* Required field

If you click the ellipses (three dots) beside a user, you can edit a contact's permissions. Please see the following page for a screenshot of this layout.

Edit Contact

<p>User Name * <input type="text" value="User name"/></p> <p>First Name * <input type="text" value="First name"/></p> <p>Last Name * <input type="text" value="Last name"/></p> <p>E-mail * <input type="text" value="E-mail"/></p> <p><input checked="" type="checkbox"/> Is Administrator?</p> <p>Post for Approval Permission * <input type="text" value="CreateTradeOnly"/></p> <p><input checked="" type="checkbox"/> Forward Trading Allowed?</p> <p><input type="radio"/> Trade <input checked="" type="radio"/> TradePayment</p>	<p>Job Title <input type="text" value="Job Title"/></p> <p>Mobile Phone * <input type="text" value="MobilePhone"/></p> <p><input checked="" type="checkbox"/> Amend/Add/Archive Beneficiaries?</p> <p>Maximum Trade Size <input type="text"/></p> <p>Maximum Trade Size Currency <input type="text"/></p> <p>Excluded Currencies <input type="text"/></p> <p>Allowed Trade Types <input type="text" value="Spot"/> <input type="text" value="WindowForward"/> <input type="text" value="FlexibleForward"/> <input type="text" value="FixedForward"/> <input type="text" value="LadderForward"/></p>
---	--

Cancel
Save



25 Canada Square
London E14 5LB

Tel: +44 (0) 203 384 7280

Email: business@lumonpay.com

Website: www.lumonpay.com

Updated: October 2021

Copyright 2021 by Lumon. All rights reserved.

Lumon Pay Ltd ("LPL"), trading as Lumon, is a company registered in England with its registered address at Building 1, Chalfont Park, Gerrards Cross, Buckinghamshire SL9 0BG. LPL is authorised by the Financial Conduct Authority as an Electronic Money Institution (FRN: 902022).