



KUARIO

XPP

MERCHANT ONBOARDING GUIDE

A complete guide to cashless payments
using KUARIO's financial services for
secure, efficient, and compliant
cashless payments.



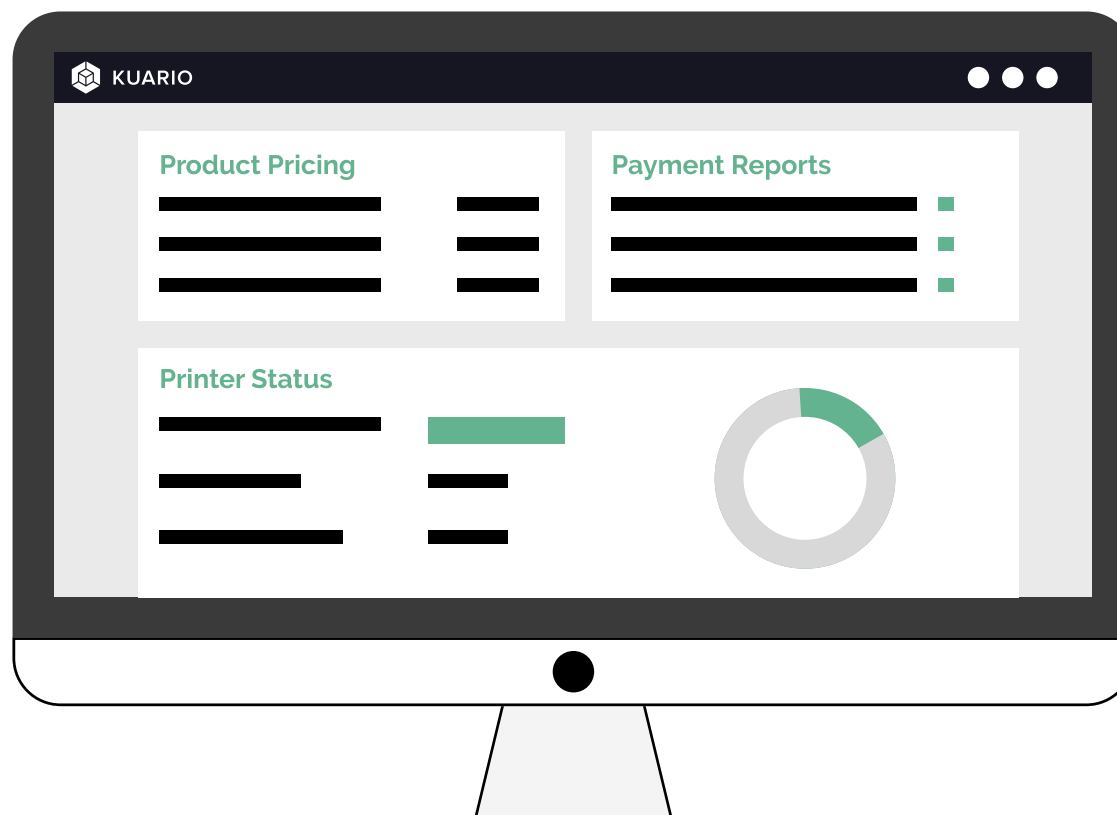
INTRODUCTION

Welcome to KUARIO! Let's get Started!

We're excited to have you onboard. This guide will walk you through the simple steps to set up your account and start processing payments smoothly and securely.

The Know Your Customer (KYC) Process

To ensure secure transactions, protect all parties involved, and comply with financial regulations such as anti-money laundering laws (AML-CTF), we must verify the identity of each of our users. This procedure is known as "Know Your Customer" (KYC). We have partnered with Intersolve to manage this process and store your funds securely.



GETTING STARTED WITH KUARIO

While you can begin using KUARIO immediately (you can set up a 100% discount rule), you'll need to complete the KYC process before you can receive payments. Once your KYC is verified, the 100% discount will automatically be removed.

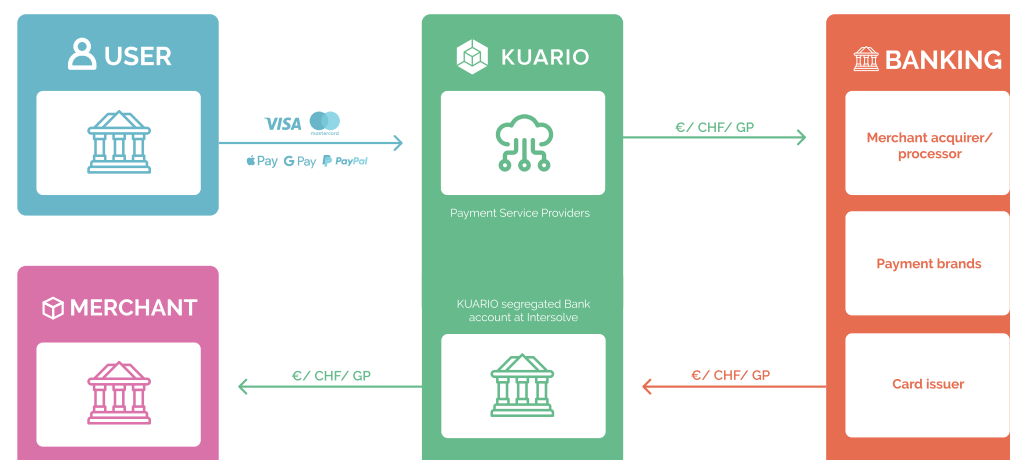
What Information Do You Need to Provide?

To complete the KYC process, Intersolve requires some specific information to protect everyone involved from financial crimes. Here's a general idea of what's needed:

- **Organisation Information**
Legal details about your organisation.
- **Merchant Agreement**
A signed KUARIO Merchant Agreement by a legally authorised person.
- **Bank Statement**
Your organisation's bank account details (IBAN).
- **Authorised Signatory Information**
Personal details of an authorised person (name, date of birth, nationality).

The money flow

The diagram below shows how payments are processed through the KUARIO platform, which connects users, merchants, KUARIO, and banking systems.



REQUIRED MERCHANT INFORMATION

The exact information needed varies slightly depending on your organisation type:

For Public authorities, i.e. Government Institutions, Education, or Foundations:

1. Public legal entity registration.
2. A signed Merchant agreement, signed by a legally authorised person.
3. A recent bank statement showing the organisation's name and IBAN.
4. Details of one authorised signatory (name, date of birth, nationality).

For Private Enterprises:

1. Companies House extract (Chamber of Commerce).
2. Signed Merchant agreement.
3. A recent bank statement showing organisation's name and IBAN.
4. Details of one authorised signatory (name, date of birth, nationality).

Important Note:

Requirements may vary slightly from country to country. For detailed instructions on how to submit your information, please check page 5.

We're thrilled to help you get started with KUARIO! Wishing you many successful transactions!



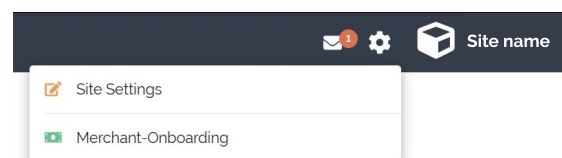
SUBMITTING MERCHANT INFORMATION

A Step-by-Step Guide for
Cashless Payments

Submit your Merchant information securely via the KUARIO Manager interface at <https://merchant.kuario.com>. You must have "Site admin" access to use this feature. If you do not have a KUARIO account, you can create one at <https://login.kuario.com>.

Step 1:

To access the Merchant Onboarding menu, first log in to the KUARIO Manager at <https://merchant.kuario.com>. Then, click the gear icon to the left of your Site name in the top menu and select the Merchant Onboarding option.



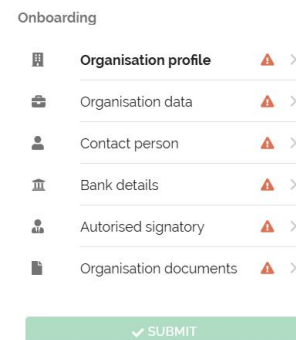
What happens Next?

After you click "Submit," the Merchant Onboarding process begins, and we will verify all your information. Part of this process is the KYC, you can check the status of your Merchant application in the "Merchant Status" menu on your organisation profile page. Once your KYC application is approved, your Merchant Onboarding is completed, your KUARIO services will go live, and you can start accepting payments.

Step 2:

Complete each of the following sections with the necessary information:

- Organisational profile
- Organisation data
- Contact person
- Bank details
- Authorised signatory
- Organisation documents



Key Points to Remember:

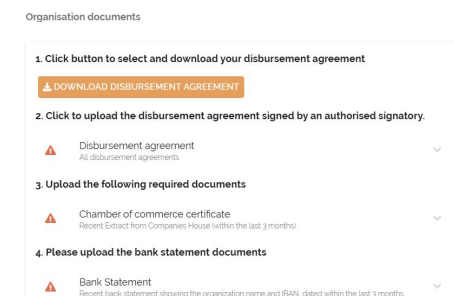
- Ensure all documents are current (less than 3 months old) and easy to read to prevent processing delays.
- If you encounter any problems, click "Ask a question" in the Merchant Onboarding menu.

Step 3:

Upload Required Merchant Information

To complete your Merchant Onboarding, please upload the necessary information for your organisation in the designated sections.

To initiate the Merchant Onboarding verification process, please ensure all required information has been provided and then click the green "Submit" button.



DISBURSEMENTS (PAYOUTS)

After your Merchant Onboarding is completed, all owed funds will be processed every other Monday on even-numbered weeks, with a single transaction that will be deposited into your bank account.

You will receive an automated invoice summarising the disbursement and transaction fees. Please check the disbursement details in the KUARIO Manager's report menu for more detailed information.

To get detailed disbursement information, follow these steps:

1. Log in to the **KUARIO Manager** at <https://manager.kuario.com>
2. Go to **"Reports"**
3. Select **"Disbursement"**
4. Choose the desired disbursement period and review the transaction information.

You can download the report in PDF or CSV format.

See transactions for this period

SEE TRANSACTIONS

Need Help?

If you have questions about the Merchant Onboarding process or need help, we're here for you!

For questions specifically about the Merchant Onboarding process, please email us at kyc@kuario.com

For all other inquiries, please email us at: info@kuario.com