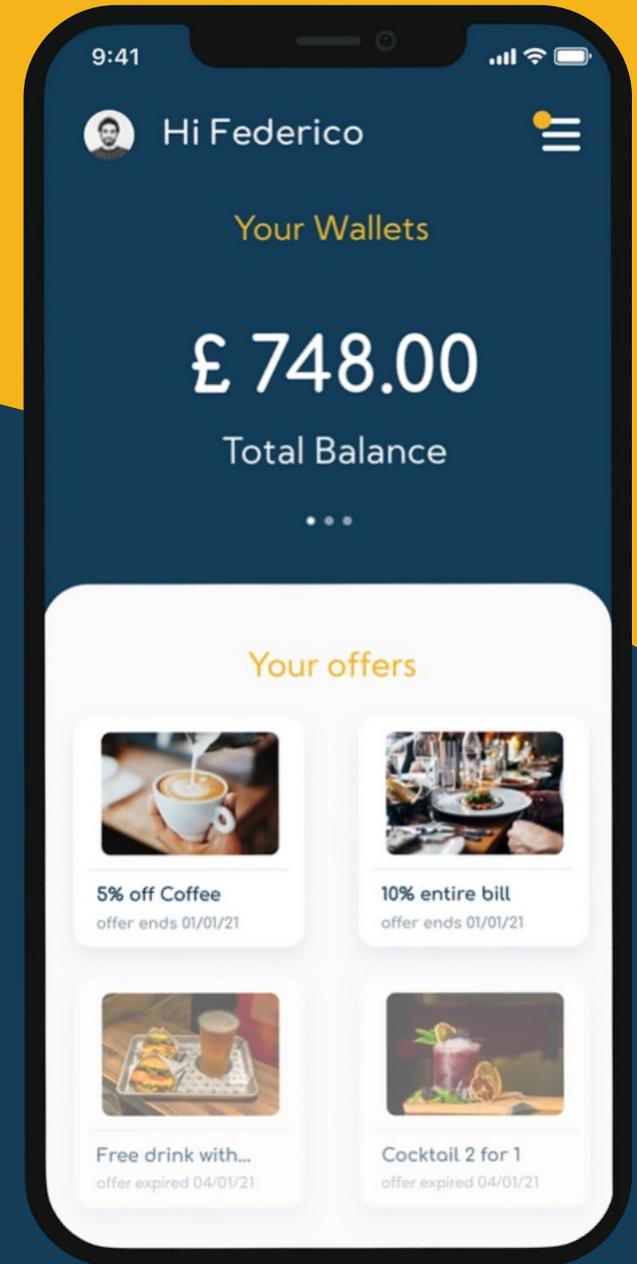


# User Manual

Merchants

# toonie

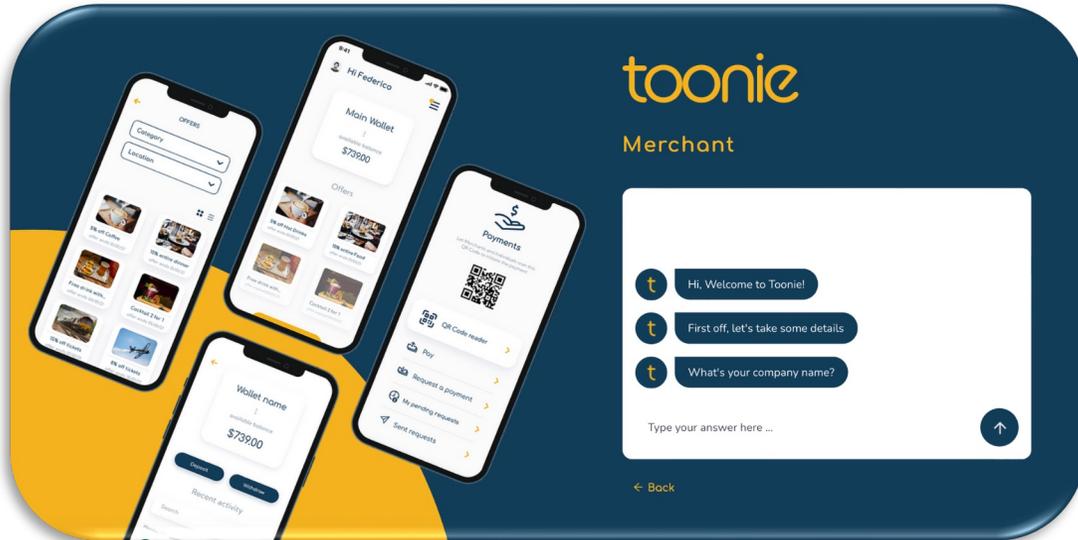
Where local communities come first!



# Overview

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# Registration



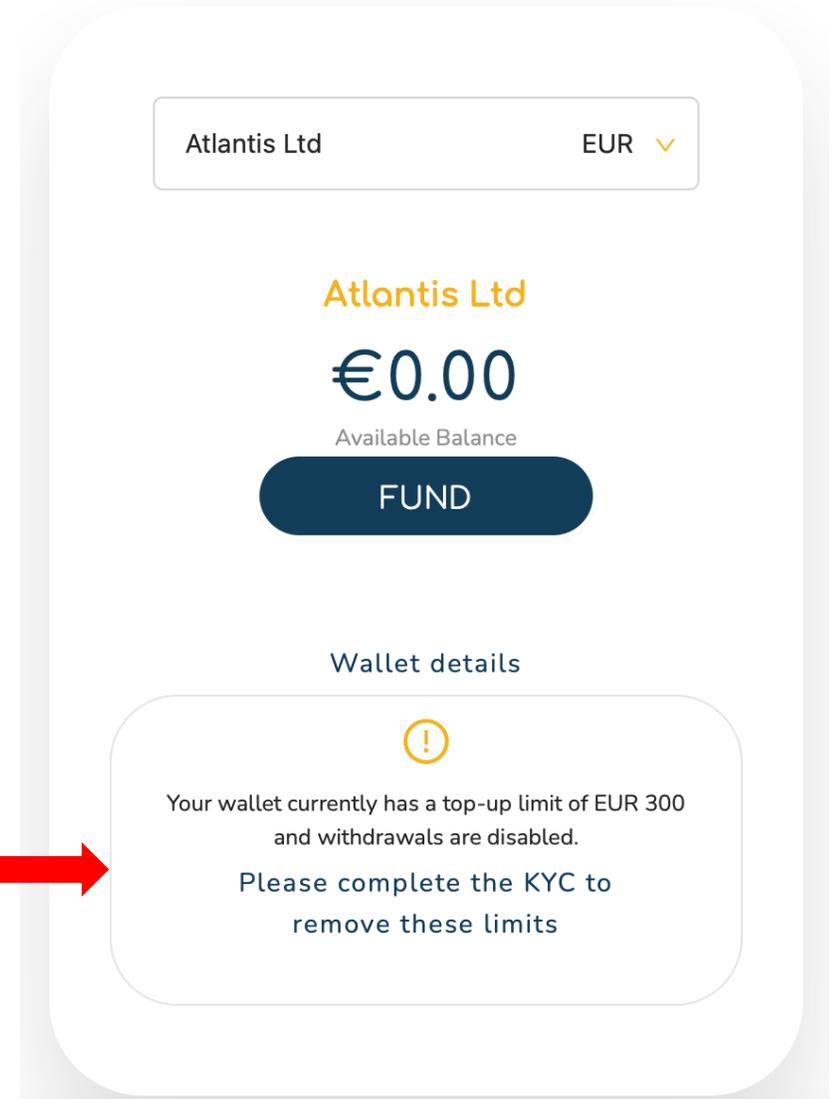
1. Go to the Merchant Web App: **app.toonieglobal.com**  
The Web App was developed to facilitate the registration and KYC process for Merchants
2. Insert all the details (Company name, registration number etc).
3. An email will be sent to you to verify your email address.
4. Open the email and click the link to verify the email address.
5. Once the email has been verified. You are ready to login in the App.
6. On the first log-in, you will be asked to insert the essential information about the company, the director(s) and the shareholder(s).
7. Once completed and you proceed to the App (on web) your wallet is automatically opened in the currency of your company's incorporation Country.

**The wallet will have a top-up limit of 300 (all currencies) and withdrawals disabled. To remove this limits, the KYC must be completed and approved by Toonie.**

# KYC

1. Once the registration is complete and email address has been verified, login in the Web App with the username and password created.
2. On the first log-in the App will ask you if you want to complete the KYC to remove the limits of the wallet(s).  
This can be done later by clicking the link under the wallet balance on the Web App.  
If you try to do this from the Mobile App (in the menu), you will be redirected to the Web App.
3. Fill in all the missing information.
4. When submitted, the information will be sent to our Compliance team for review.  
**Our Compliance team may ask for further information or documents.**
5. Once all the information and documents have been accepted, the KYC phase is successfully passed and the limits on the wallet(s) will be removed.
6. Download the App on your phone (iOS or Android) if not already done so, login with the credentials created on the Web App and start using the App from there.

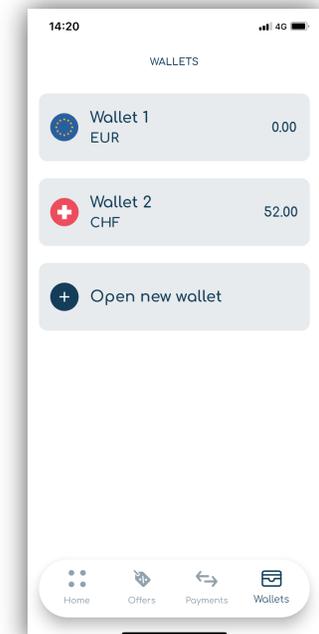
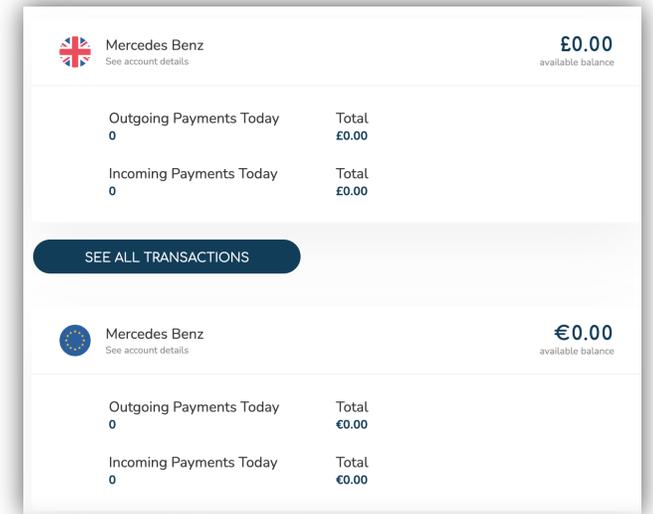
**The Web App is only used for Merchant registration and KYC to facilitate the process. All the services provided by Toonie will be available in the mobile App only.**



# Open a wallet

1. Your first wallet is automatically opened in the currency of your company's incorporation Country.  
Example: if your company is incorporated in the UK, the wallet will be in GBP.
2. Download the App on your phone (iOS and Android) if not already done so, log-in with the credentials created on the Web App and start using the wallet there.  
**The Web App is only used for Merchant registration and KYC to facilitate the process. All the services provided by Toonie will be available in the Mobile App only.**
3. Other wallets can be opened subsequently on the Mobile App.  
Currencies available: EUR, GBP and CHF.  
**You can only open one wallet for each currency for now.**
4. You can open your wallet(s) either from the Home Page or from the list of wallets that you can find in the bottom menu of the App.
5. You will be asked in which currency you would like to open the wallet.
6. Once confirmed, the wallet will be opened and available in the Home Page and in the list of wallets ready to be used.

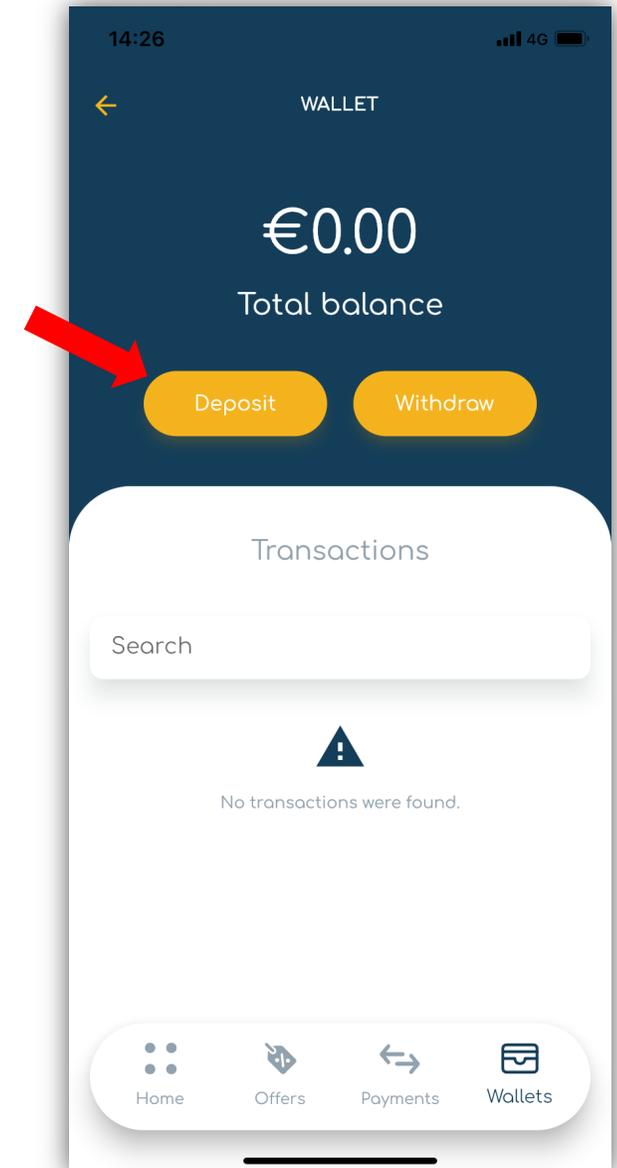
**The wallet(s) will have a top-up limit of 300 (all currencies) and withdrawals disabled. To remove this limits, the KYC must be completed and approved by Toonie.**



# Fund a wallet

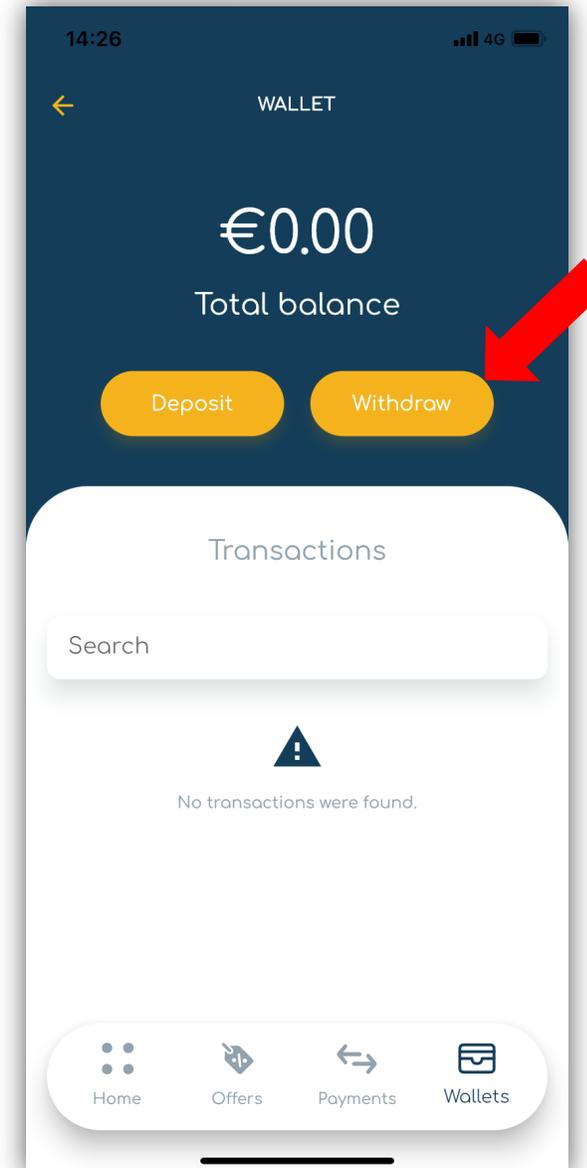
1. Go on the Mobile App and in the bottom menu go to the "Wallets" section. The list of opened wallets will appear here.
2. Choose the wallet you would like to top-up.
3. Click on "Deposit".
4. A screen with the bank account details where to deposit the funds will open.
5. Instruct a payment from your external bank account to the account shown on the Toonie App.
6. Once Toonie receives the funds, your wallet balance will automatically update and the transaction will show in the wallet transactions.

**Make sure you are using the reference provided for the funds to be correctly allocated to your wallet**



# Withdraw from wallet

1. Go to the 'Wallets' section of the app, which you will find in the bottom menu.  
Here you will see the list of wallets you have opened.
2. Choose the wallet you wish to withdraw money from.
3. Click on 'Withdraw'.
4. Choose the payment method (external account) connected to the wallet or create a new one by entering the account details.  
In order to withdraw, you must create a payment method to connect to the wallet.  
The external account must be in the same currency as the wallet.  
Example: Wallet in GBP, external account in GBP.
5. Enter the amount you wish to withdraw and proceed.
6. The funds will be debited from the wallet and sent to your external account.
7. The transaction can be seen in the wallet movements.



# Create an offer

1. Go on the Mobile App and in the bottom menu go to the "Offers" section.
2. From the list of options, choose "Create an offer".
3. Choose the offer type
  - In-store: the product advertised has to be bought by the client physically in the store.
  - Online: Coming Soon
4. Choose the offer redeems
  - Multiple: The client can redeem this offer more than once until stock is finished.
  - Once only: The client can redeem it only once.
5. Choose the currency in which the offer should be.  
Please note: if the offer is created in Euros, the client can only pay for this offer in Euros.
6. Insert all the offer details required (Title, description, price, etc).
7. Confirm all the offer details and proceed to create the offer.
8. Now the offer will be seen by all the Toonie users in the same Country as you.

← CONFIRM OFFER DETAILS

Title  
Barbera D'Alba Red Wine



Description  
Italian's Finest Red Wine

Stock  
Unlimited

Offer Type In-Store	Offer Redeems Multiple
------------------------	---------------------------

Original Price €20.00	Discounted Price €15.00
--------------------------	----------------------------

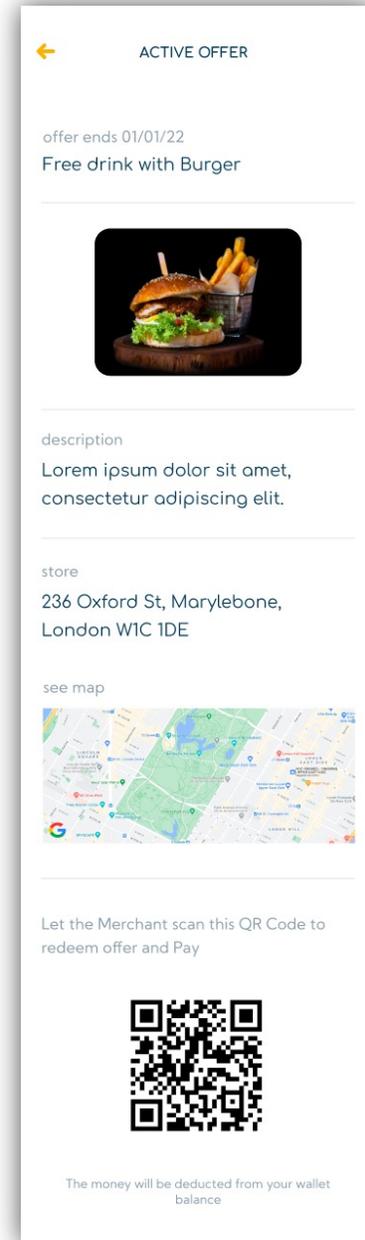
Offer ends at 3/11/2022 15:13	Offer starts at 3/10/2022 15:13
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Home Offers Qr Code Payments Wallets

# Offer redeems

## with Internal Toonie payment

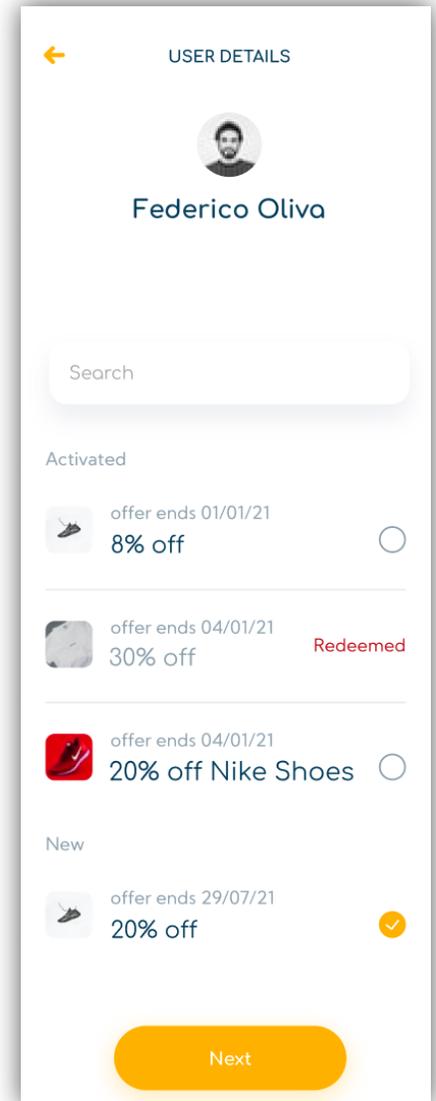
1. Scan the QR Code provided by the user and the redemption/payment process initiates.
2. The User will be recognised by the system thanks to the QR Code and you will see your other active offers that the user could redeem, together with the one already claimed.
3. Choose the offers the User would like to redeem.
4. The App will ask if the User wants to pay with Toonie (YES/NO) and you choose YES.
5. Confirm the payment amount and the reason and confirm the request.
6. The request will be sent to the User as a notification, where he has the option to accept or reject it.
7. If accepted, the offer will result as redeemed and the payment will be processed (funds moved from the User's wallet to the Merchant's wallet immediately).
8. If rejected, both the offer redemption and payment session will be cancelled.



# Offer redeems

without Internal Toonie payment

1. Scan the QR Code provided by the User and the redemption/payment process initiates.
2. The User will be recognised by the system thanks to the QR Code and you will see your other active offers that the user could redeem, together with the one already claimed.
3. Choose the offers that the User would like to redeem.
4. The App will ask if the User wants to pay with Toonie (YES/NO) and you choose NO.
5. At this point, the system sends a notification to the User with only the offer details and no payment amount.
6. The User has the option to accept or reject the offer redemption.
7. If accepted, the offer will show as redeemed.
8. If rejected, the session will be cancelled.

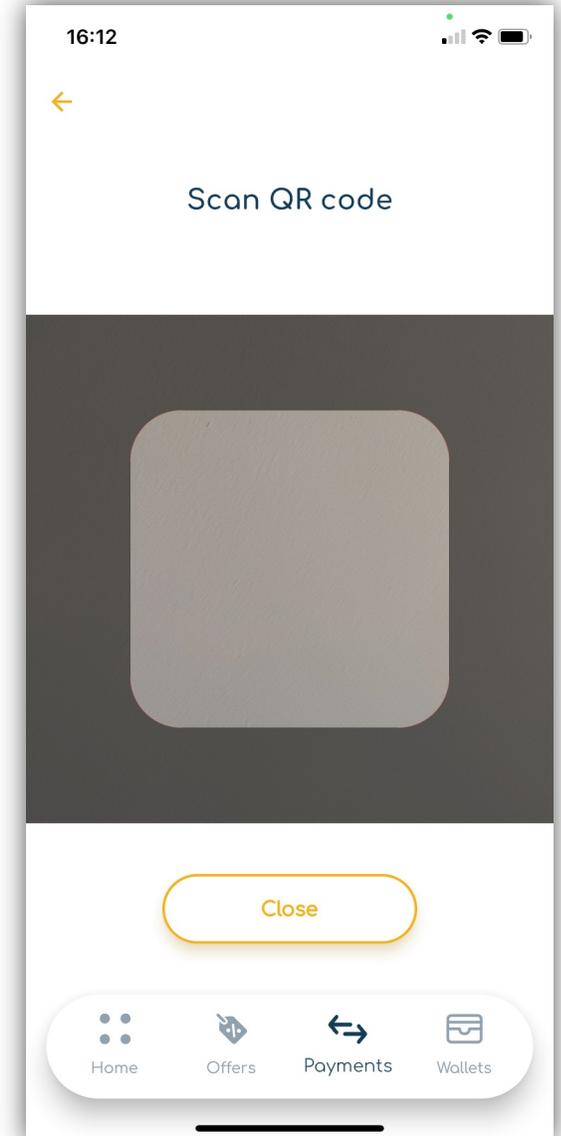


# Send a payment (QR Code)

1. You have to be next to the person that also has the Toonie App and that you would like to send money to.
2. Ask the person you would like to send the money to, to go in the App under the "Payments" section that can be found in the bottom menu.
3. Let this person show you their QR Code that is shown on their payments page.
4. Open the QR Code reader from the bottom menu (you can also find the QR Code reader in the "Payments" section).
5. Scan the QR code shown by the person you are trying to pay.
6. A screen will open asking from which wallet you would like to send the money (only wallets that you and the person you are trying to pay have in common can be used for now, meaning in the same currency).
7. Insert the payment amount and the reason of the payment and confirm.
8. Once confirmed, the funds will move immediately from your wallet to the wallet of the person you just paid.
9. The transaction with its details will show in the wallet transactions.

# Receive a payment (QR Code)

1. Follow the same process above, but you will be the one showing the QR Code to the other user, that can be found in the "Payments" section of the App.

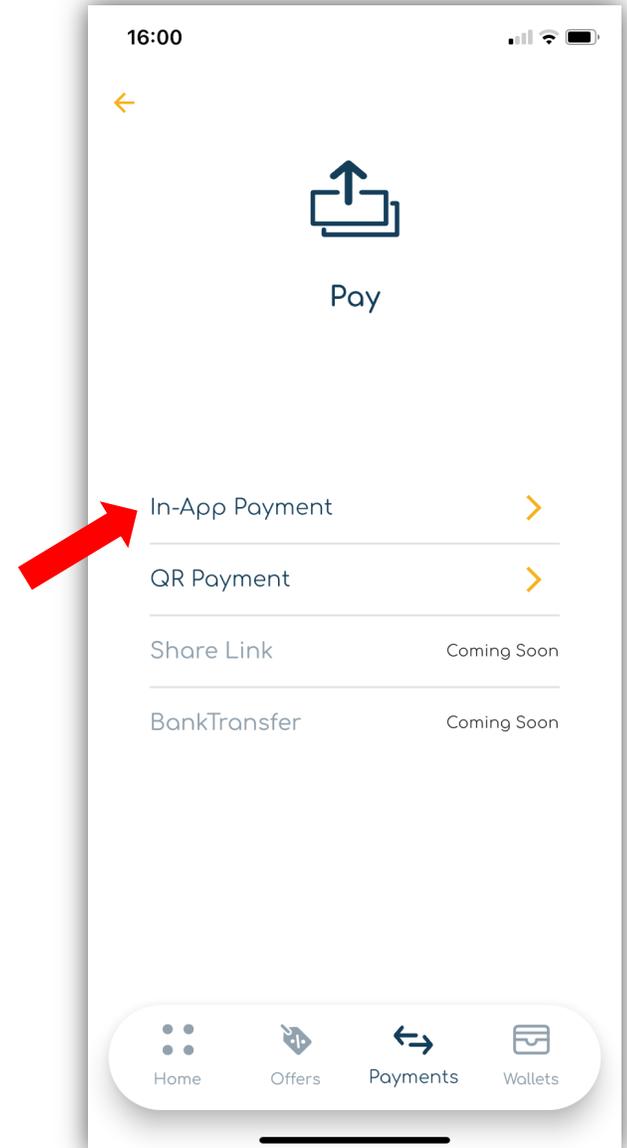


# Send a payment (In-App)

1. Go to the "Payments" section that can be found in the bottom menu of the App.
2. Choose "Pay"
3. Choose "In-App Payment"
4. Now you can either choose a contact already created or create a new one by inserting their Toonie ID.
5. The App will now ask from which wallet you would like to pay from.  
Please note: this wallet has to be in the same currency as the receiving wallet for now.
6. Insert the payment details (Amount + Reason) and confirm the payment.
7. When the payment is confirmed, the money will immediately be deducted from your wallet and credited in the other User's wallet.
8. The transaction with its details will show in the wallet transactions.

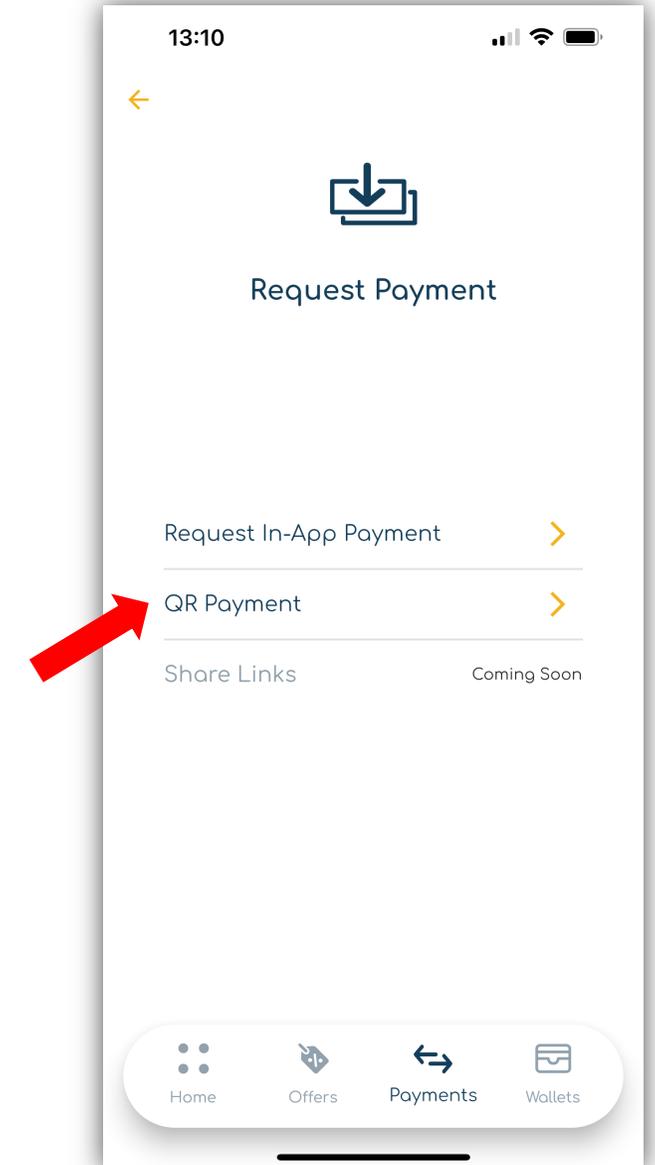
# Receive a payment (In-App Payment)

1. Ask the person you would like to receive the money from to access Toonie and follow the process above.



# Request a payment (QR Code)

1. You will need to be with the person to whom you wish to request a payment that also has the Toonie App.
2. Go to the "Payments" section.
3. Choose "Request a payment".
4. Choose "QR Payment".
5. Ask the person you wish to receive payment from to go to the "Payments" section and show you their QR code.
6. Scan the QR code.
7. The App will ask you in which wallet you wish to receive the funds. For now you will only be able to select a wallet that you and the person you are trying to receive the funds from have in common (in the same currency).
8. Enter the amount and reason for the payment and confirm.
9. The payment request will be sent to the counterparty, who will have the option to accept or reject the request.
10. Once confirmed by the counterparty, the payment will be processed and the funds will be immediately available in your wallet.
11. The transaction will be available in the wallet transactions.



# Request a payment (In-App)

1. Go to the "Payments" section, which you can find in the bottom menu of the App.
2. Choose "Request Payment."
3. Choose "Request In-App Payment."
4. Now you will have to choose who you would like to request the funds to.  
Choose the person from the contacts already created or create a new one by entering their Toonie ID.
5. The App will ask you in which wallet you wish to receive the funds.  
This wallet must be in the same currency as the wallet of the counterparty for now.
6. Enter the amount and reason for the payment and confirm the request.
7. When the payment has been confirmed by the counterparty, the funds will be immediately available in your wallet.
8. You will be able to see the transaction in the wallet transactions.

