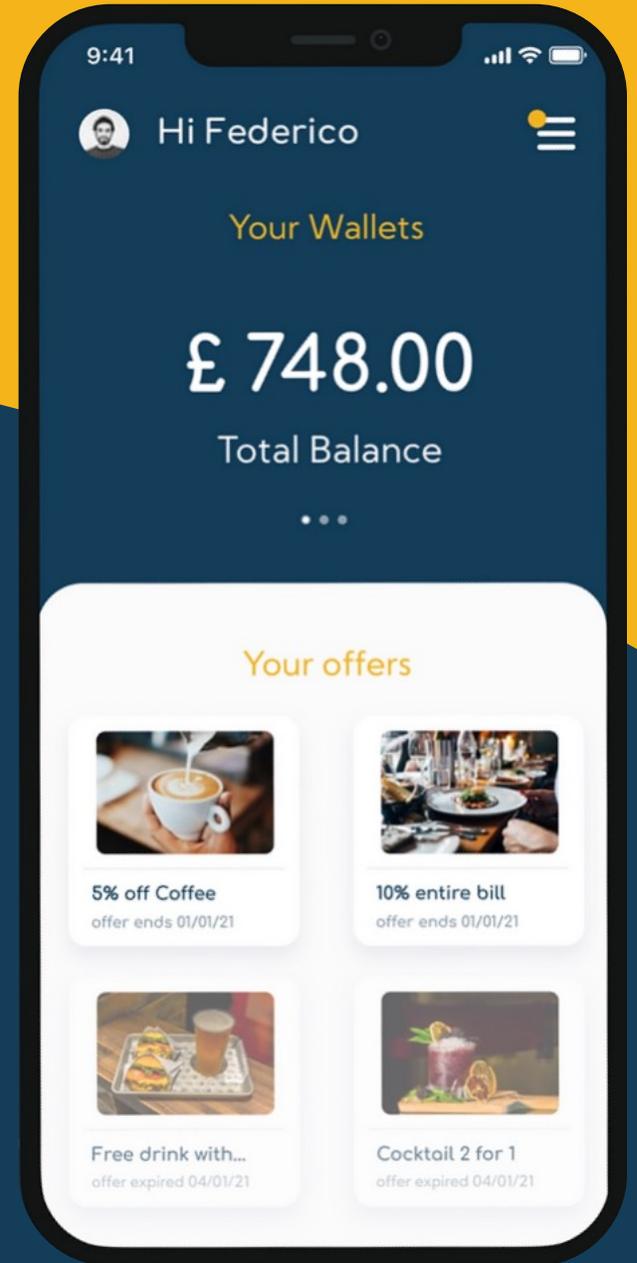


# User Manual

Individuals

# toonie

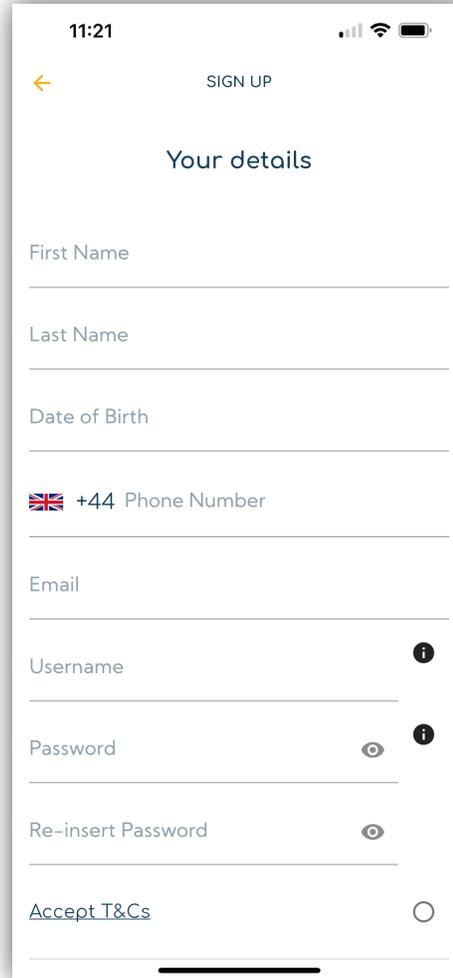
Where Local Communities come first!



# Overview

1. Registration
2. KYC
3. Open a wallet
4. Fund a wallet
5. Withdraw from wallet
6. Offer redeem (with internal Toonie payment)
7. Offer redeem (with external Toonie payment)
8. Send a payment (QR Code)
9. Send a payment (In-App)
10. Request a payment (QR Code)
11. Request a payment (In-App)
12. Pay with Toonie

# Registration



1. Download the Toonie App from the App Store or Google Play.
2. Open the App and click on 'register'.
3. Choose the type of profile you wish to open. Personal, in this case.
4. Enter the required information.
5. When you confirm the data entered, an email will be sent to you to verify your email address.
6. Open the email and click on the link to verify it.
7. Once the email address has been verified, you will be ready to log into the app with the credentials you have created.
8. When you first login, the app will ask you to enter your address.
9. The first wallet will be automatically opened, in the currency of your Country of residence  
Example: If you are resident in the UK, the account will be opened in GBP.

**The wallet will have a maximum deposit limit of 300 (any currency) and withdrawals disabled. To remove these limits you must complete the KYC**

# KYC

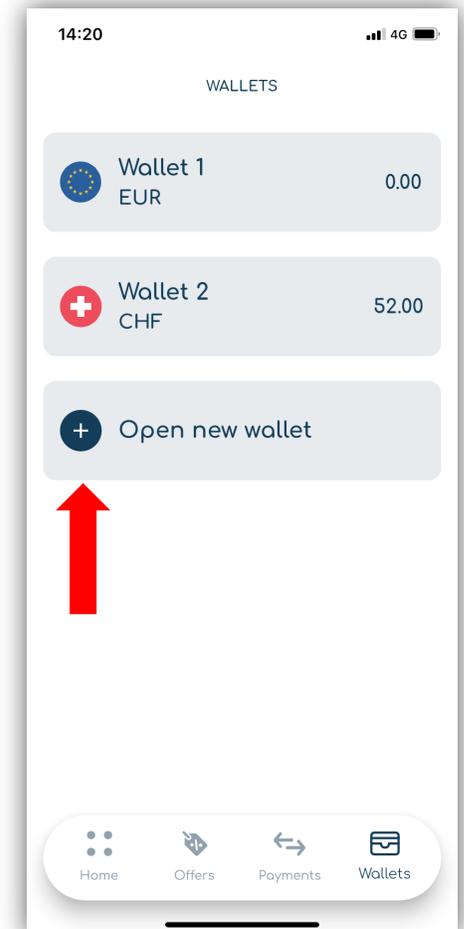
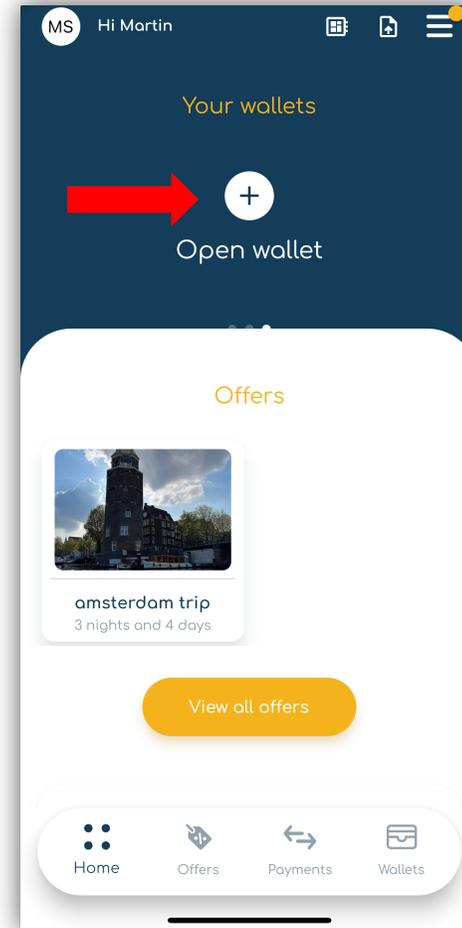
1. You will need to complete the KYC to remove the wallet limits.
2. You will be able to complete the KYC when you first log in, where you will be asked by the App, or complete it at another time from the Menu.
3. Fill in all the missing information and documents.  
The required documents are: proof of residence, proof of identity and a selfie.  
Both documents cannot be older than three (3) months.
4. All information and documents provided will be sent to our Compliance Team for internal verification.  
**Our Compliance Team may request additional documents or information**
5. When the documents and information provided are accepted, the wallet limits will be removed.



# Open a wallet

1. The first wallet will be opened automatically in the currency of the Country of residence after the registration phase and with the first login.
2. Further wallets can be opened later. Currencies available: EUR, CHF and GBP.  
Only one wallet per currency can be opened at the moment.
3. Wallets can be opened either from the Home Page or in the Wallet section of the main menu.
4. You will be asked for the currency in which you wish to open the wallet.
5. Once the currency is confirmed, the wallet will be available on the Home Page and in the Wallet list ready to be used.

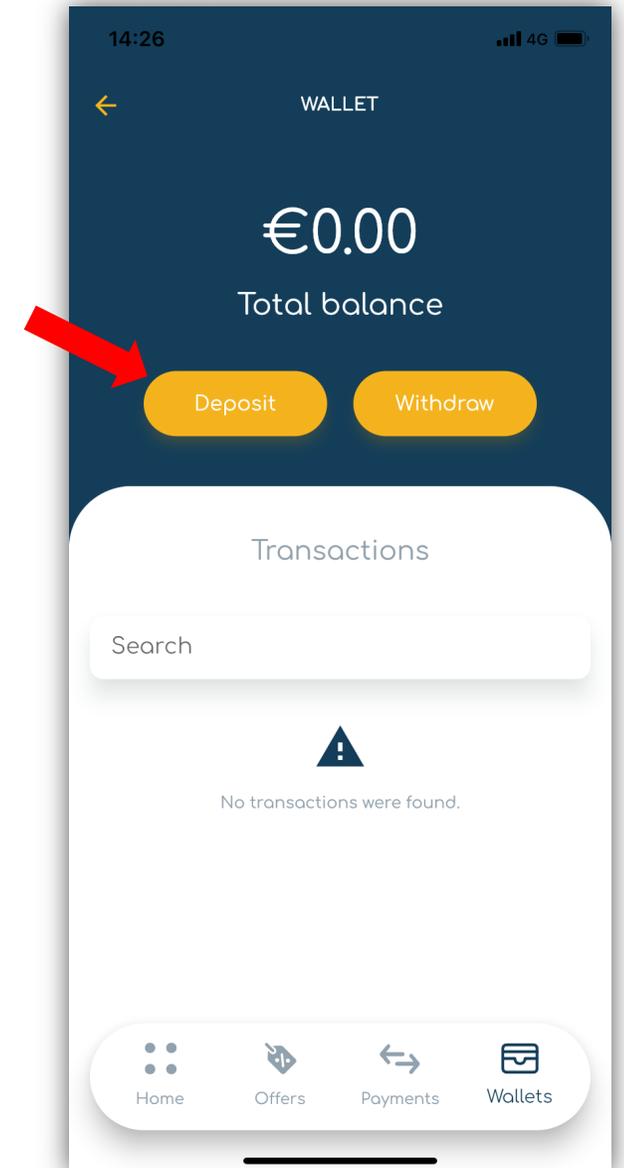
**Please note: All wallets will have a maximum deposit limit of 300 (any currency) and withdrawals disabled. To remove these limits you will need to complete the KYC**



# Fund a wallet

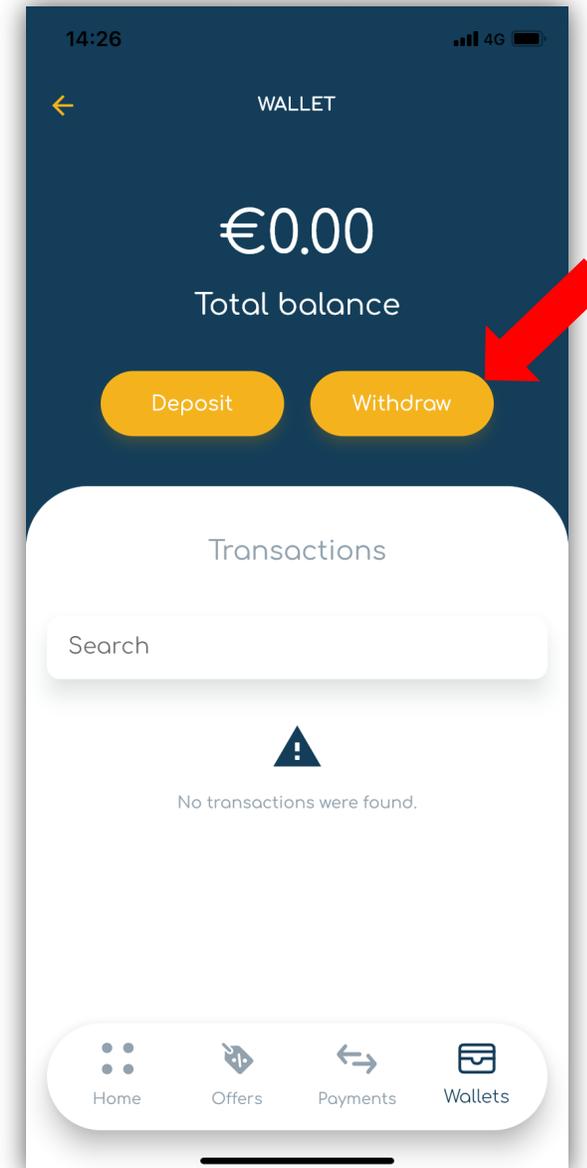
1. Go on the Mobile App and in the bottom menu go to the "Wallets" section.  
The list of opened wallets will appear here.
2. Choose the wallet you would like to top-up.
3. Click on "Deposit".
4. A screen with the bank account details where to deposit the funds will open.
5. Instruct a payment from your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

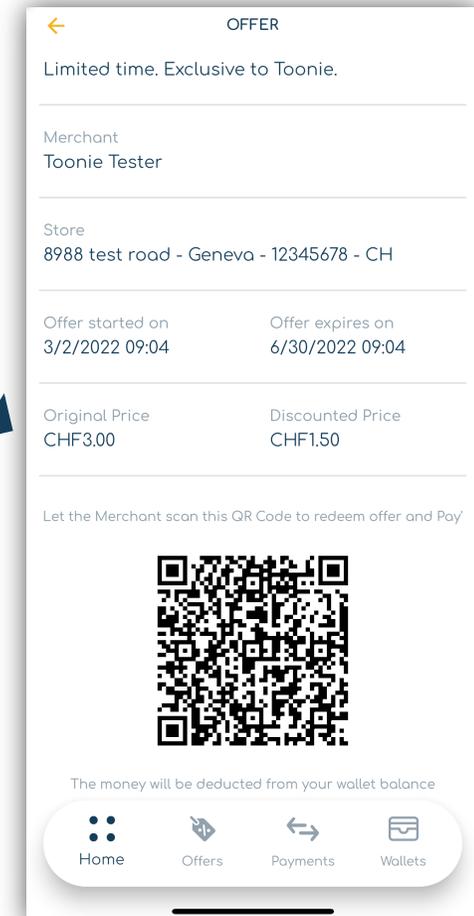
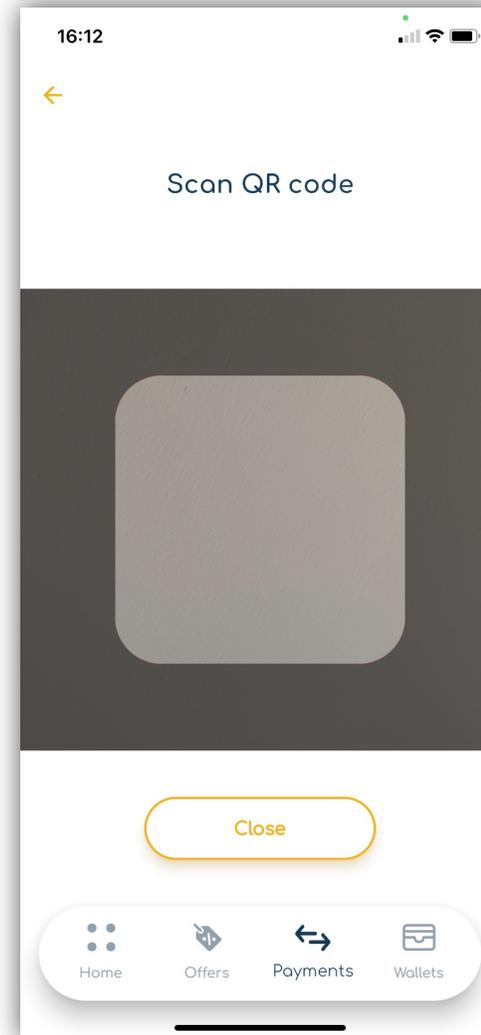
1. Go to the 'Wallets' section of the app, which you will find in the bottom menu.  
Here you will see the list of wallets you have opened.
2. Choose the wallet you wish to withdraw money from.
3. Click on 'Withdraw'.
4. Choose the payment method (external account) connected to the wallet or create a 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.



# Offer redeem

## with internal Toonie payment

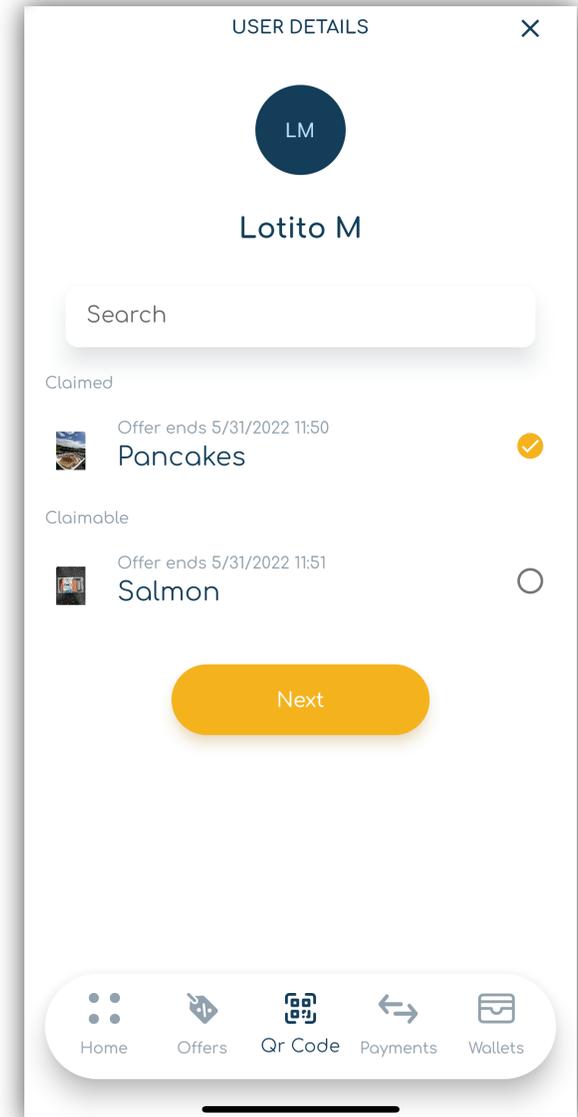
1. Choose the offer you wish to redeem and click 'redeem'.
2. When the offer is redeemed, the App will release a QR code.
3. Allow the Merchant to scan the QR code and the redemption/payment process will begin.
4. The App will ask the Merchant if you wish to pay with Toonie.  
Yes, in this case.
5. The Merchant will enter the amount due.
6. The payment request will be sent to you and you will have the option to accept or reject it. The request can be found in the App notifications and in the payment section.
7. If accepted, the offer will be seen as redeemed and the payment will be processed. The funds will immediately be sent from your wallet to the Merchant's wallet.
8. If rejected, the offer redemption and payment will be automatically cancelled.



# Offer redeem

with external Toonie payment

1. Show the Merchant the QR code issued by the App once the offer has been redeemed.
2. The Merchant scans the QR code and will have the option to choose whether you will pay with Toonie.  
In this case it will be "NO".
3. Payment for the product/service will take place outside of Toonie.
4. At this point, you will receive a request to redeem the offer, which you can accept or reject.
5. If accepted, the offer will be seen as redeemed.
6. If rejected, the session will be cancelled.

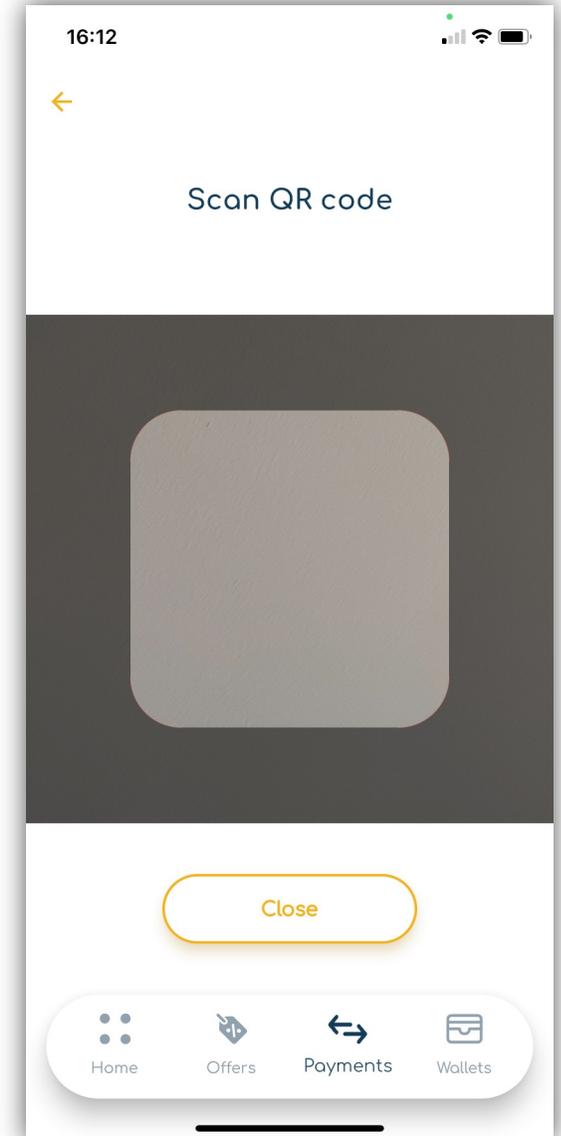


# Send a payment (QR Code)

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.

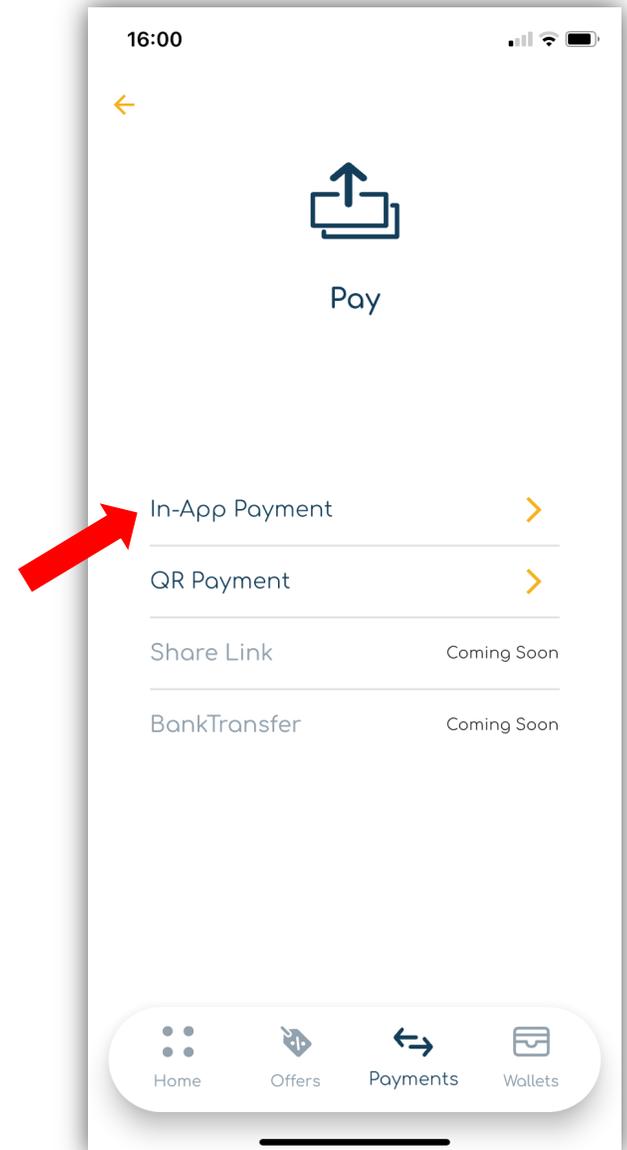


# Send a payment (In-App)

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.

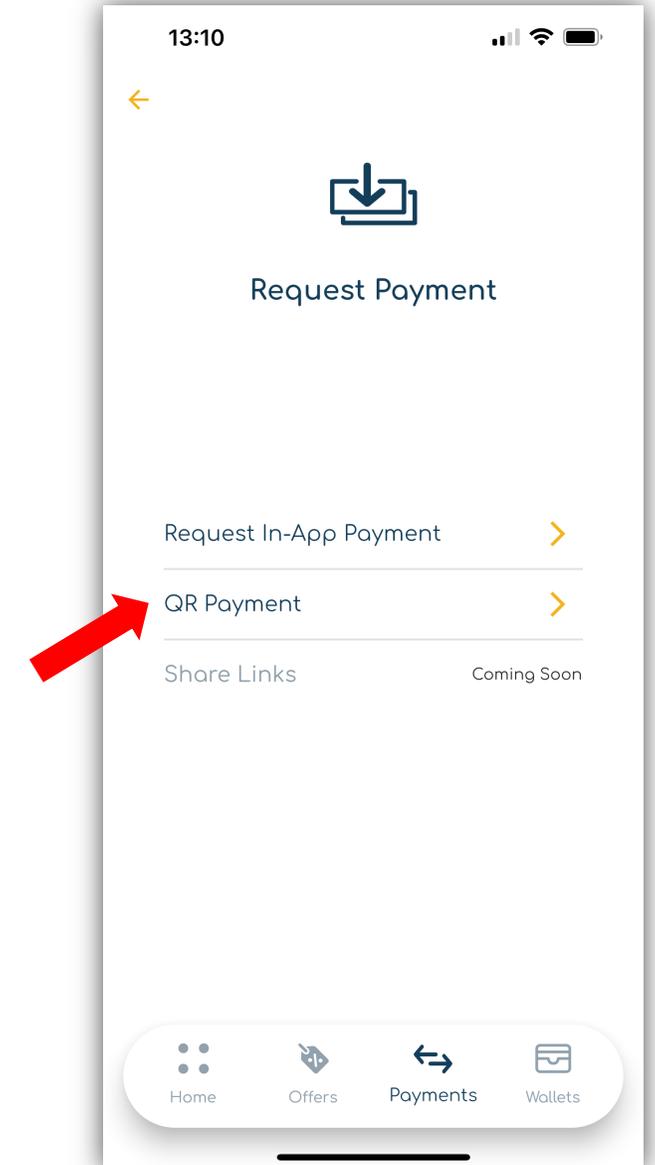
# Receive a payment (In-App Payment)

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



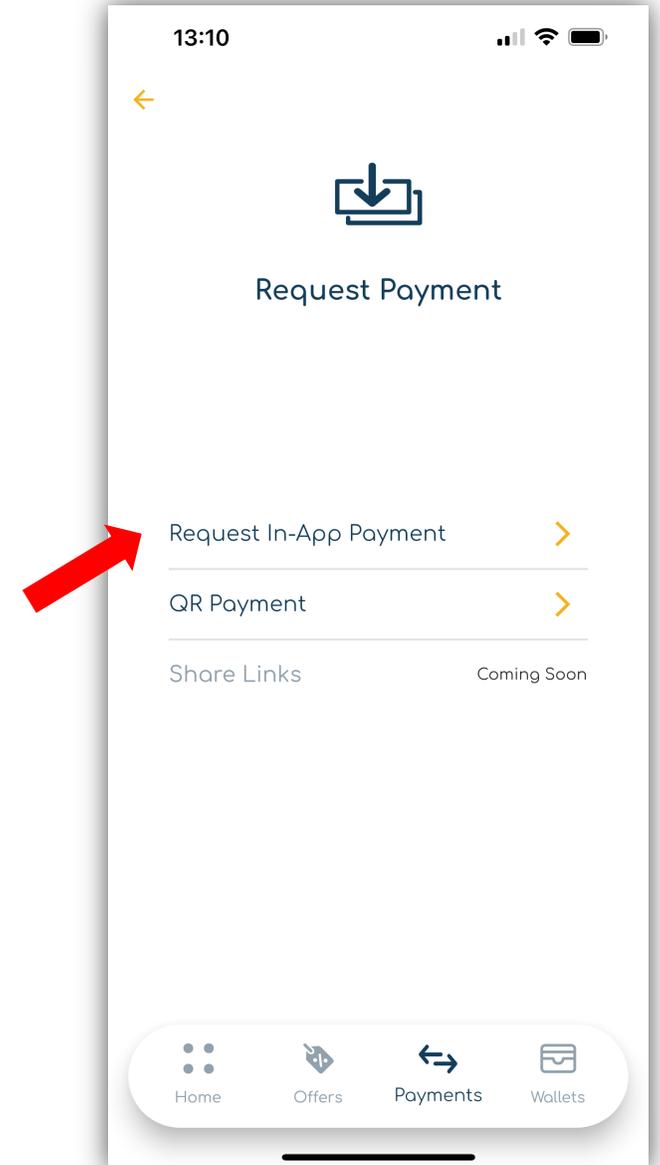
# Request a payment (QR Code)

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.



# Pay with Toonie

1. The "Pay with Toonie" function will be available on the Merchant's website.
2. When the product/service is selected and you are ready to make the payment to purchase it, the "Pay with Toonie" button will be available.
3. Click the button and a QR Code will appear along with a code.
4. Go to the 'Payments' section and open the QR code reader.
5. Scan the QR code shown on the Merchant's website.
6. The system will recognise the payment data (Merchant and amount).
7. A notification will be shown on your App, with the name of the Merchant you are trying to pay and the amount of the payment.
8. If the request is accepted, the funds will immediately move from your wallet to the Merchant's wallet.
9. If it is rejected, the payment will automatically be cancelled.

