



HOW TO USE

DUKASCOPY PAYMENTS

Mobile payment system
developed by Swiss Bank

Description of services



Money Transfer

Send money globally to anyone with a mobile phone



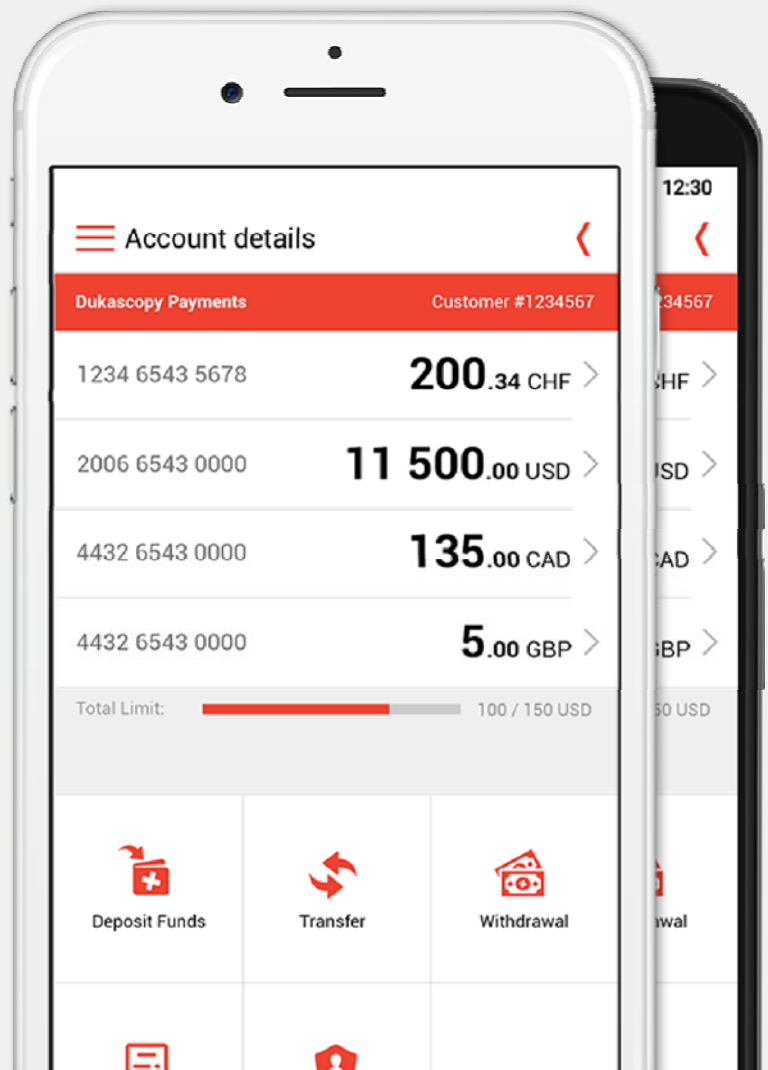
Payment Card

Order payment card linked to your Dukascopy Payments wallet



Guaranteed Security

Enjoy security and 24h support guaranteed by the Swiss Bank

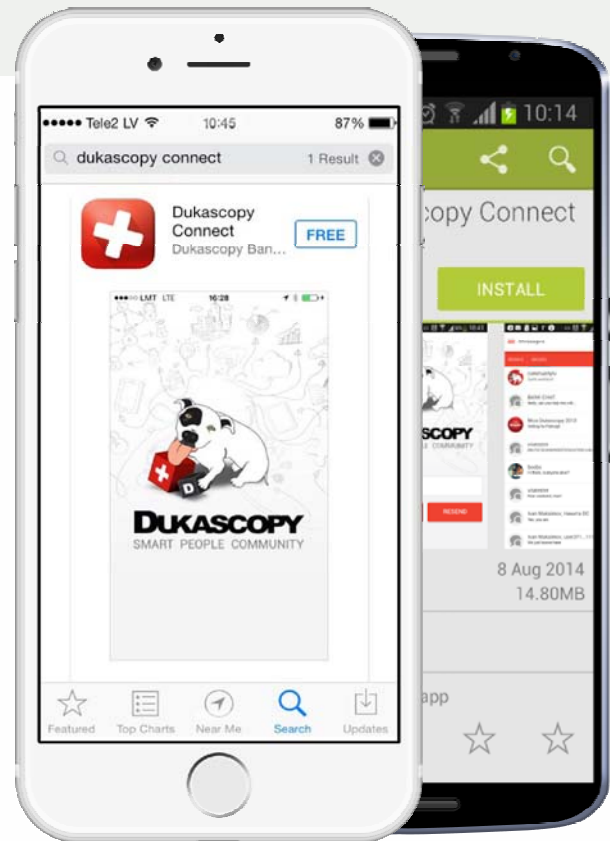


Dukascopy Payments provide payment services through Dukascopy Connect application. To use Dukascopy Payments, clients have to create e-wallet, which allows them to transfer money to and receive transfers from other users of the payment system.

Instructions

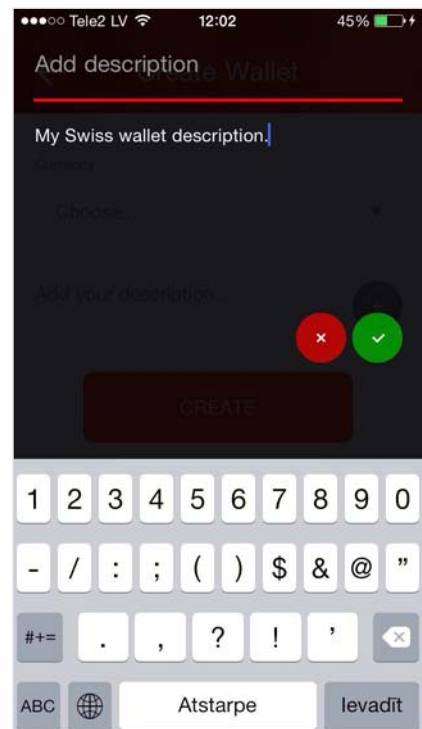
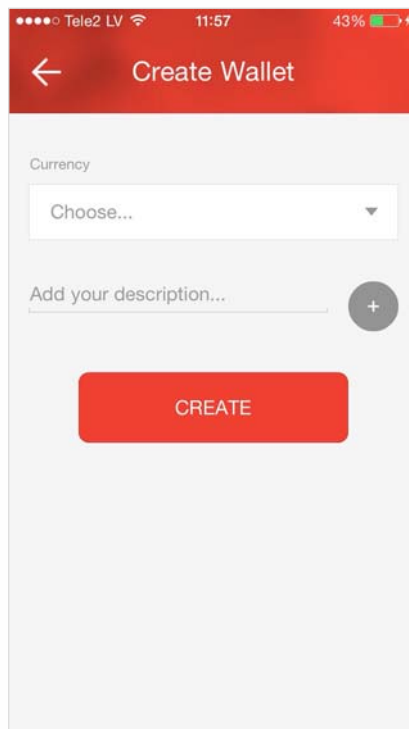
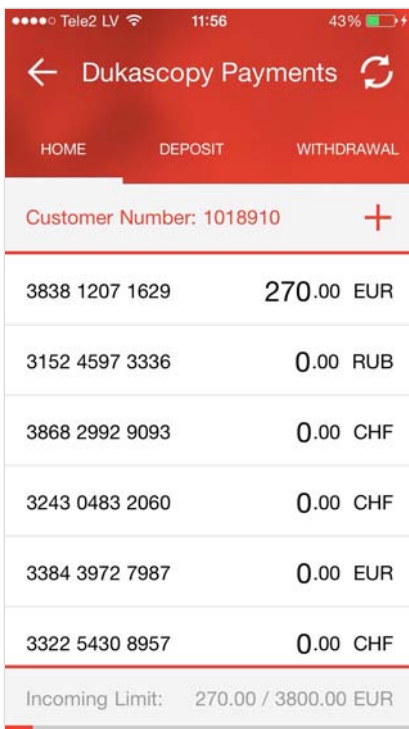
In order to use services of Dukascopy Payments the client has to:

- 1 Download and install Dukascopy Connect Android or iOS application or use web version.
- 2 Register in the system and fill out the account opening form
- 3 Make a photo of an ID document (passport etc.), your face together with ID, and utility bill



e-wallet

To create e-wallet click on [+] in the Home tab, choose a currency and add description of the newly created e-wallet.



to deposit

In order to transfer funds to Dukascopy Payments e-wallet, choose the desired amount and currency. Then, choose one of the options to transfer money.

If you choose credit card option, please provide the required information on the bank card you would like to use.

For the bank transfer, please follow the instructions below.

The screenshot shows the 'Dukascopy Payments' app interface. At the top, there are navigation tabs: 'DEPOSIT', 'WITHDRAWAL', and 'INTERNAL'. The 'DEPOSIT' tab is selected. Below the tabs, there are input fields for 'Amount' (set to 200) and 'Currency' (set to EUR). Below these fields are two large red buttons: 'CREDIT CARD' and 'BANK TRANSFER'.

The screenshot shows the 'Dukascopy Payments' app interface for entering credit card details. It includes a 'Deposit Amount' field (200) and a 'Currency' dropdown (EUR). Below this is a 'Bank card details' section with logos for VISA, VISA Electron, Maestro, and MasterCard. A large input field is labeled 'Credit Card Number'. Below that is a 'Card Security Code' section with a 'CVV' input field and a note: '3 or 4 digit number printed on the back or front of bank cards'. At the bottom, there is an 'Expiration Date' section with 'MM' and 'YY' input fields, and a large red 'CANCEL' button.

The screenshot shows a modal window titled 'Instructions' for EUR wire transfers. The text inside reads: 'Please use these instructions for EUR wire transfers: Beneficiary Name: Dukascopy Europe IBS AS, Beneficiary Address: Lacplesa 20a-1, Riga, LV-1011, Latvia, Account number (IBAN): CH1608843505000512010, Beneficiary Bank: Dukascopy Bank SA, Bank Address: Route de Pre-Bois 20, 1215 Geneva, Switzerland, SWIFT (BIC): DUBACHGG'. At the bottom of the modal is an 'OK' button.

to send money

1. To send money within the system click on [+] Money option next to the contact entry on your mobile device.

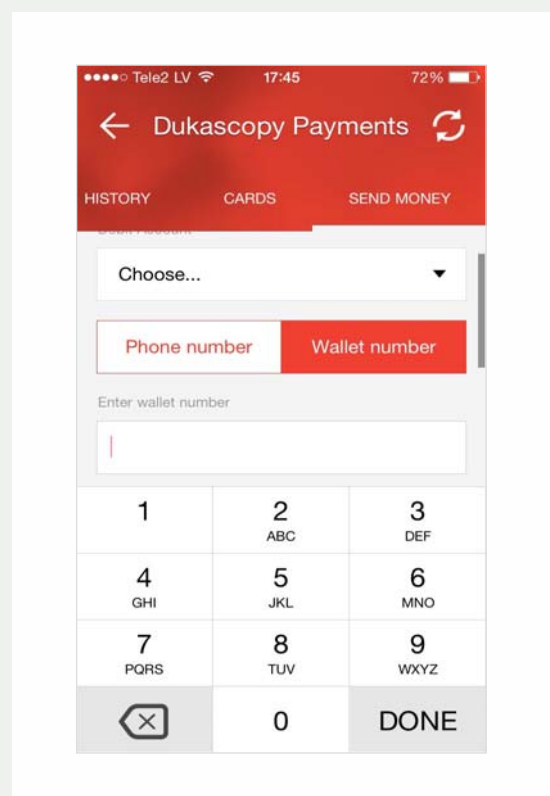
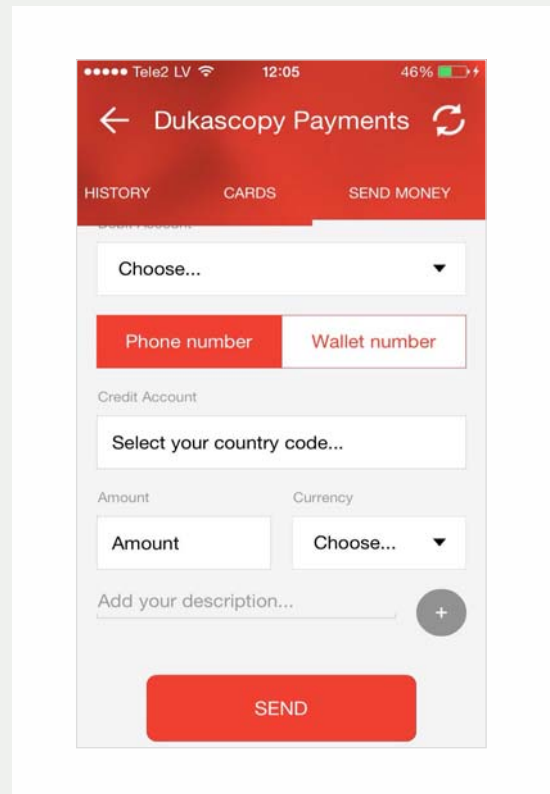
2. Enter the desired amount to be transferred, automatically generate or manually enter a transaction password and confirm the transaction by clicking "Send".

3. An SMS confirming the transfer is sent to the recipient.

There will always be a risk of non-delivery of the SMS.

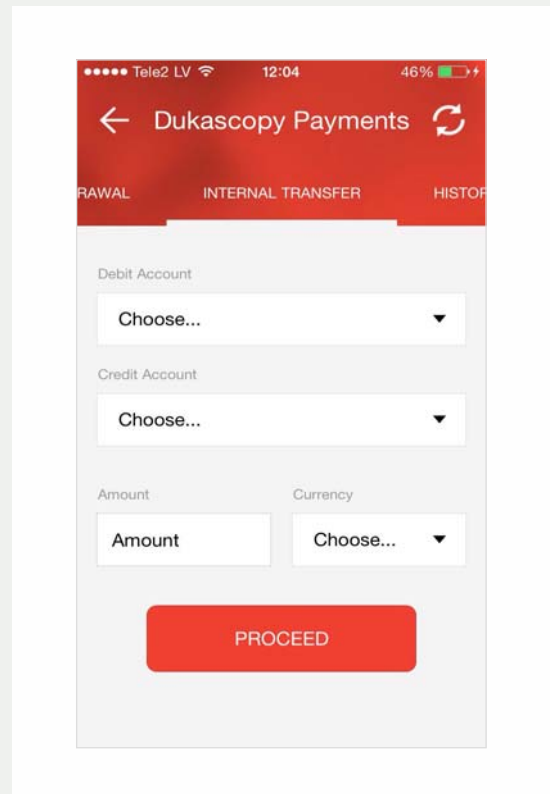
Therefore, the sender undertakes to inform the recipient about the transaction and deliver the transaction password by any means allowing the recipient to collect the funds.

The password should contain no less than 7 alphanumeric signs.



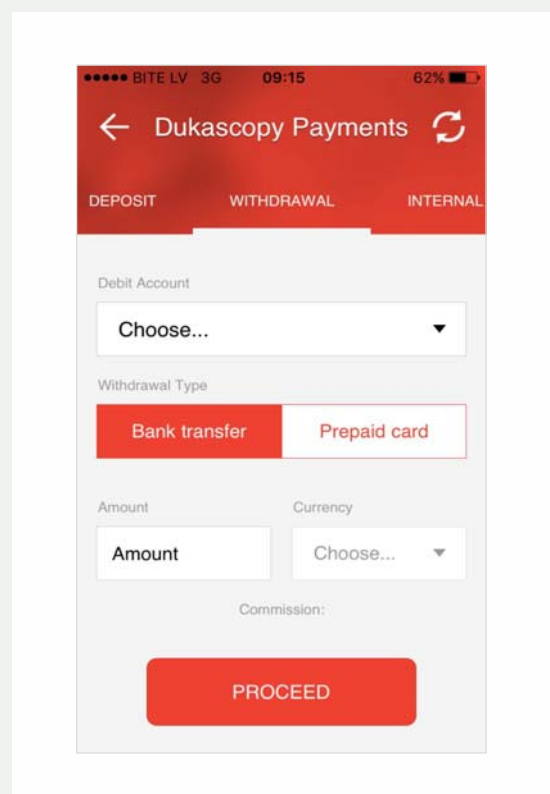
internal transfers

In Internal Transfer tab you are able to instantly send money within your e-wallet accounts. To initiate internal money transfer, please choose debit account you would like to send money to, amount and currency.



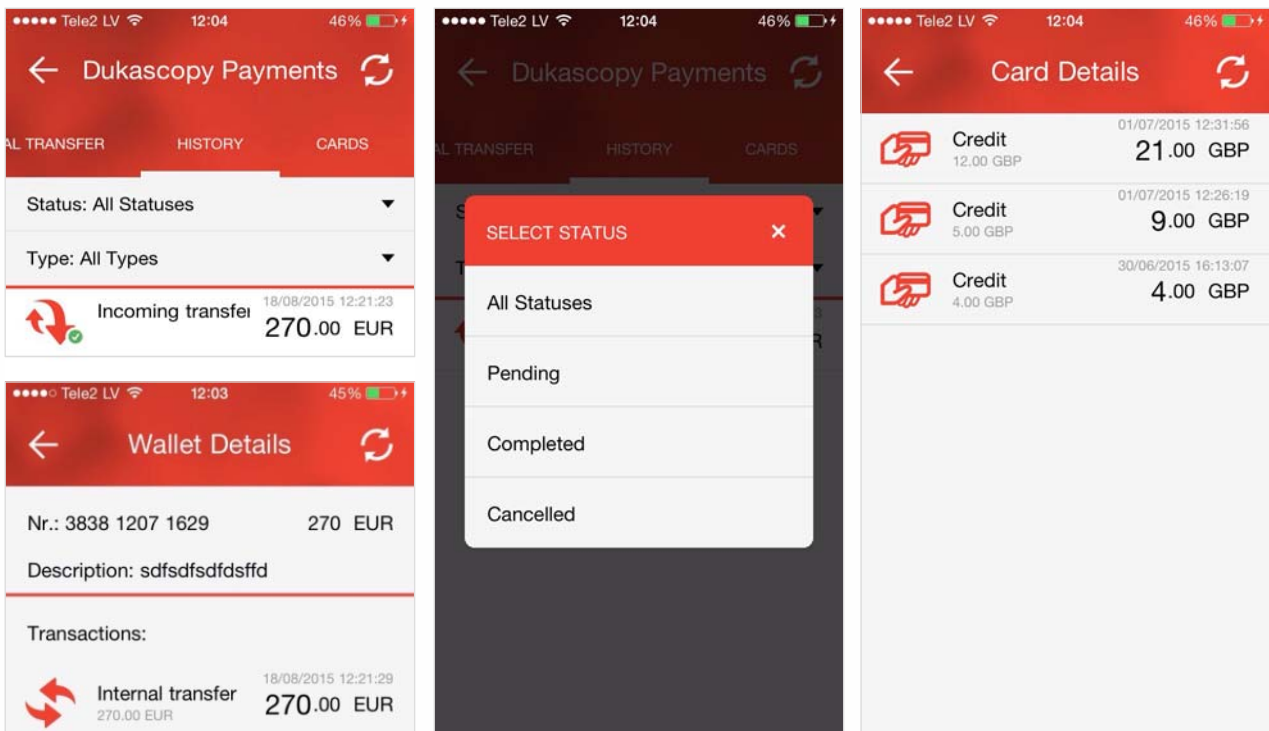
withdrawal

There are two options for money withdrawal from Dukascopy Payments e-wallet: credit card or bank transfer. Please choose amount, currency and the desired method of money withdrawal to proceed.



to track money

Dukascopy Payments application also allows you to track money transfer history and monitor the details Dukascopy prepaid cards and e-wallet accounts.



Dukascopy Payments is committed to delivering top-quality payment services to ensure a positive experience for every client. Thus, if you need support for a technical issue, please contact our IT Support Team:

support.pay@dukascopy.com

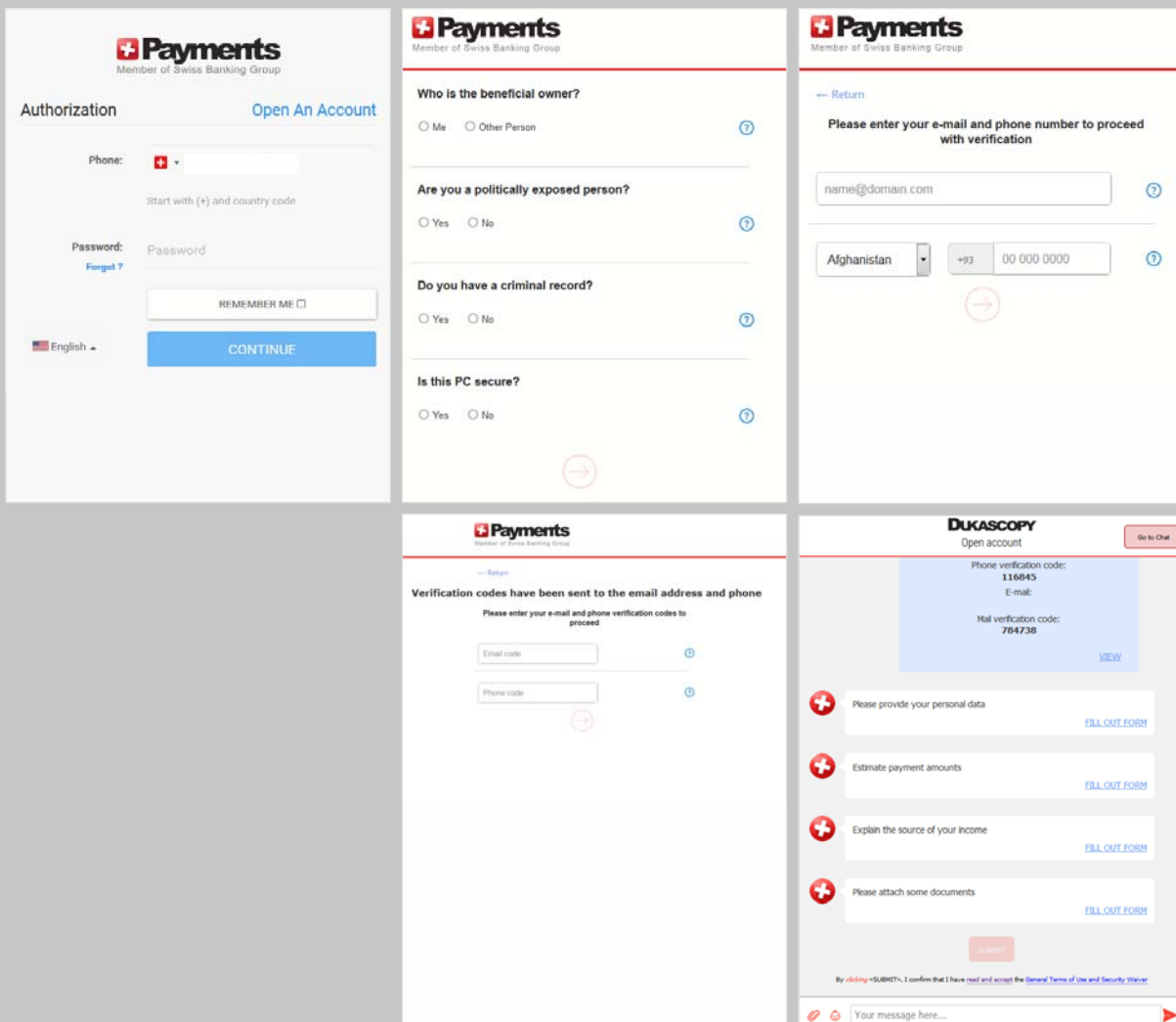
For other Dukascopy Payments related questions, please contact us at

info.pay@dukascopy.com

Dukascopy Payments

via www.dukascopy.com/payments webpage

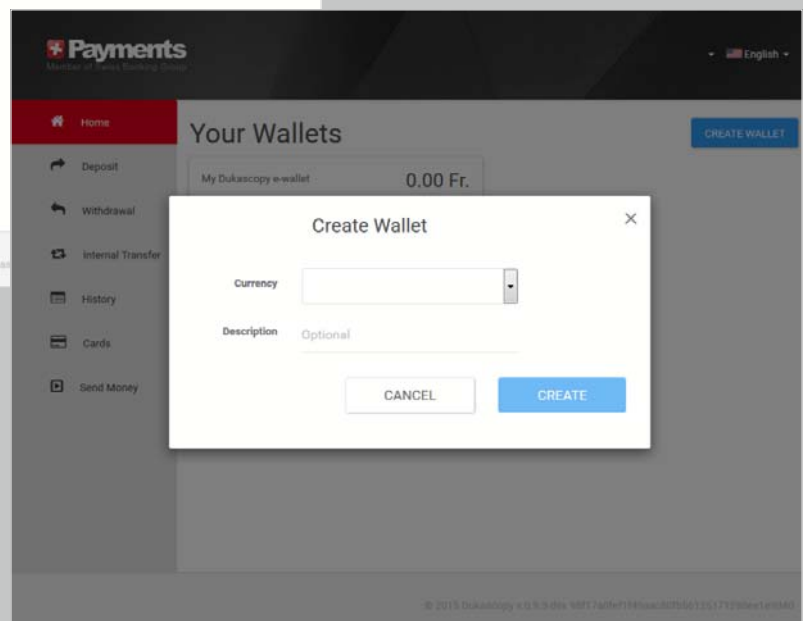
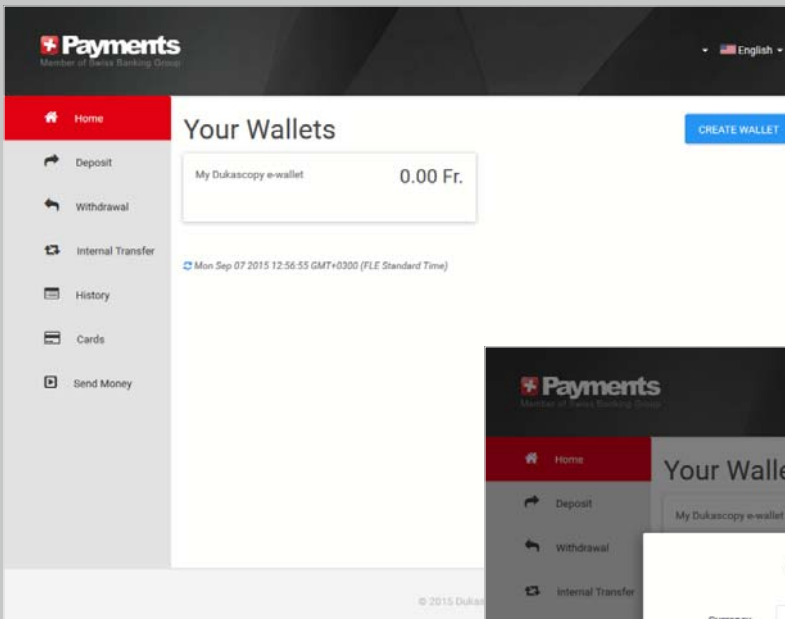
In order to use services of Dukascopy Payments, click on „Open An Account“, fill out the account opening form and provide the requested information.



e-wallet

WEB

To create e-wallet choose a currency and add description of the newly created e-wallet.



to deposit

WEB

In order to transfer funds to Dukascopy Payments e-wallet, choose the desired amount and currency. Afterwards, choose one of the two options to transfer money.

[E-MAIL](#)

Please use these instructions for EUR wire transfers:

Beneficiary Name: Dukascopy Europe IBS AS
Beneficiary Address: Lacplesa 20a-1, Riga, LV-1011, Latvia
Account number (IBAN): CH1608843505000512010

Beneficiary Bank: Dukascopy Bank SA
Bank Address: Route de Pre-Bois 20, 1215 Geneva, Switzerland
SWIFT (BIC): DUBACHGG

Intermediary Bank: Swiss Euro Clearing Bank GMBH
Intermediary Bank Address: Frankfurt am Main, Germany
SWIFT (BIC): SECGDEFF
Beneficiary Bank Account: DE61524207000390884350

Payment reference: 1022093

to send money

WEB

To send money within the system, please choose one of e-wallets you would like to transfer funds from, amount and currency. In order to send money to other person, one should just know either the recipient's cellphone number or e-wallet number.

The image displays two overlapping screenshots of the 'Send Money' web interface. Both screenshots show a sidebar on the left with navigation options: Home, Deposit, Withdrawal, Internal Transfer, History, Cards, and Send Money (highlighted in red). The main content area is titled 'Send Money' and contains the following fields:

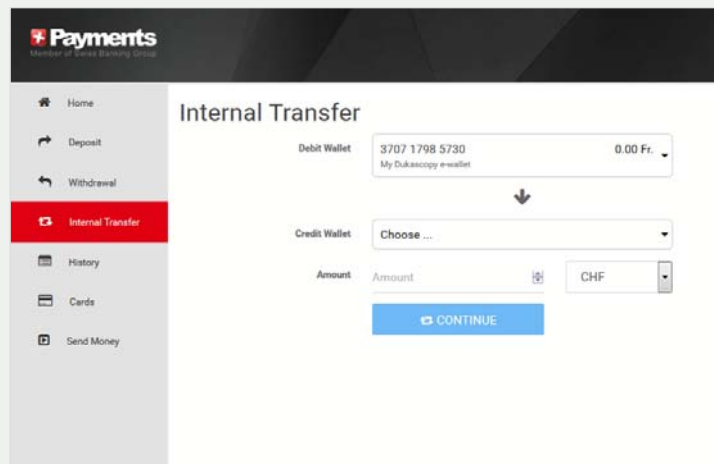
- Debit Wallet:** A dropdown menu with 'Choose ...' selected.
- Destination Type:** Two buttons: 'PHONE NUMBER' (selected in the top screenshot) and 'WALLET NUMBER'.
- Destination Phone:** A text input field containing '+41 78 123 45 67'.
- Amount:** A text input field with 'Amount' and a currency dropdown menu.
- Message:** A text input field with 'Optional'.
- Commission:** A text input field.

The bottom screenshot shows the 'Destination Type' as 'WALLET NUMBER' and the 'Destination Wallet' field with 'Wallet Number (12 digits)'. A blue 'SEND MONEY' button is visible at the bottom of the form.

internal transfers

WEB

In Internal Transfer tab you can instantly send money within your e-wallet accounts. To initiate internal money transfer, please choose debit wallet you would like to send money to, amount and currency.

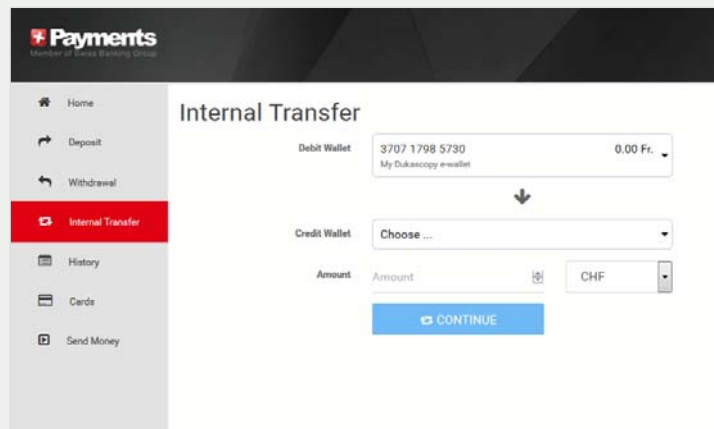


The screenshot shows the 'Internal Transfer' page of the Payments mobile app. On the left is a navigation menu with options: Home, Deposit, Withdrawal, Internal Transfer (highlighted in red), History, Cards, and Send Money. The main content area is titled 'Internal Transfer' and contains the following fields: 'Debit Wallet' with a dropdown menu showing '3707 1798 5730 My Dukascopy e-wallet' and '0.00 Fr.'; a downward arrow; 'Credit Wallet' with a dropdown menu showing 'Choose ...'; 'Amount' with a text input field and a currency dropdown set to 'CHF'; and a blue 'CONTINUE' button.

to track money transfer history

WEB

Track your money transfers in the History section which shows all transaction statuses.



This is an identical screenshot to the one above, showing the 'Internal Transfer' page with the navigation menu and the transfer form fields.

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