finductive

Payment Platform User Guide.

V1.2025

Contents

Welcome to Finductive's New Payment Platform!

At Finductive, we are committed to providing you with the best payment solutions, combining innovation and efficiency to meet your financial needs.

Our latest payment platform is designed with you in mind—offering a user-friendly experience that simplifies transactions while ensuring security and reliability.

This guide will walk you through the key features of our new platform, helping you get started quickly and making sure you can maximize its full potential. Whether you're making payments, managing accounts, or tracking transactions, we've got you covered.

We hope you enjoy using our new platform, and we're here to support you every step of the way.

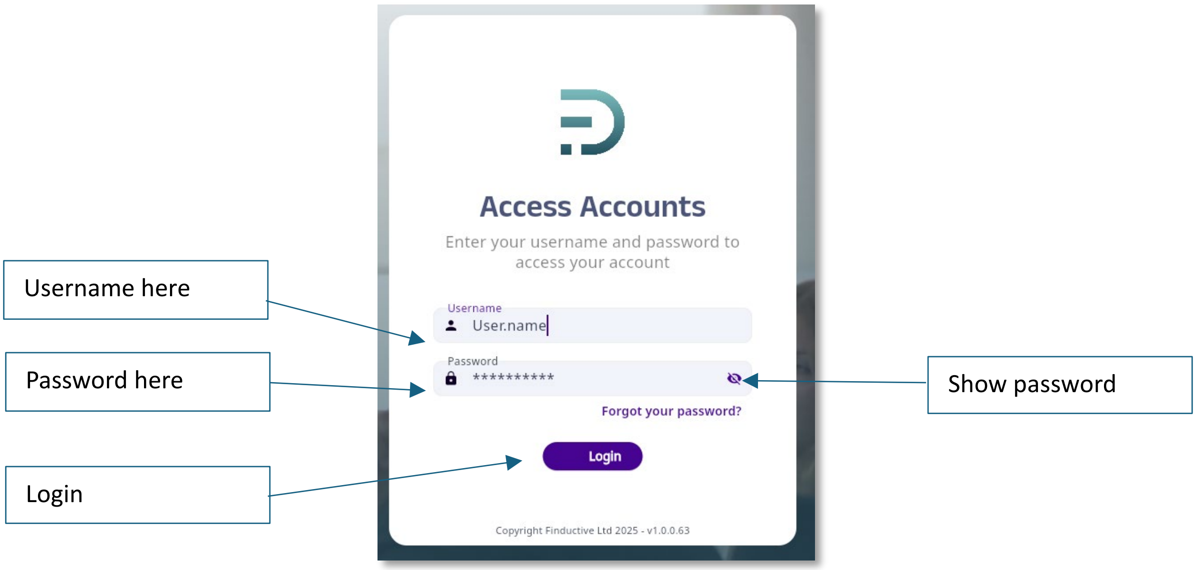
You can find further assistance here on our FAQ Page

Let's get started!

1) Logging Into Your Account

i) How to Log In:

1. Open the payment platform on your preferred web browser: my.finductive.com
2. Enter your **username** and **password** in the respective fields.
3. To **show** your password before submission, click on the **eye icon** to reveal it (ensure you are in a secure location when doing this).
4. Click the **Login** button to access your account.



🔑 **Password Requirements:**

When creating a new password, please ensure the following rules are met:

- **Length:** Minimum 8 characters, maximum 256 characters.
- **History:** Cannot be the same as any of your last 32 passwords.
- **Character mix:** Must include at least **three of the following**:
  - ✓ One uppercase letter (A–Z)
  - ✓ One lowercase letter (a–z)
  - ✓ One number (0–9)
  - ✓ One symbol (e.g.! @, #, $)

⚠️ **Restrictions:**

- Password cannot contain your username.
- Password cannot be a common password (e.g. *Password1!*).

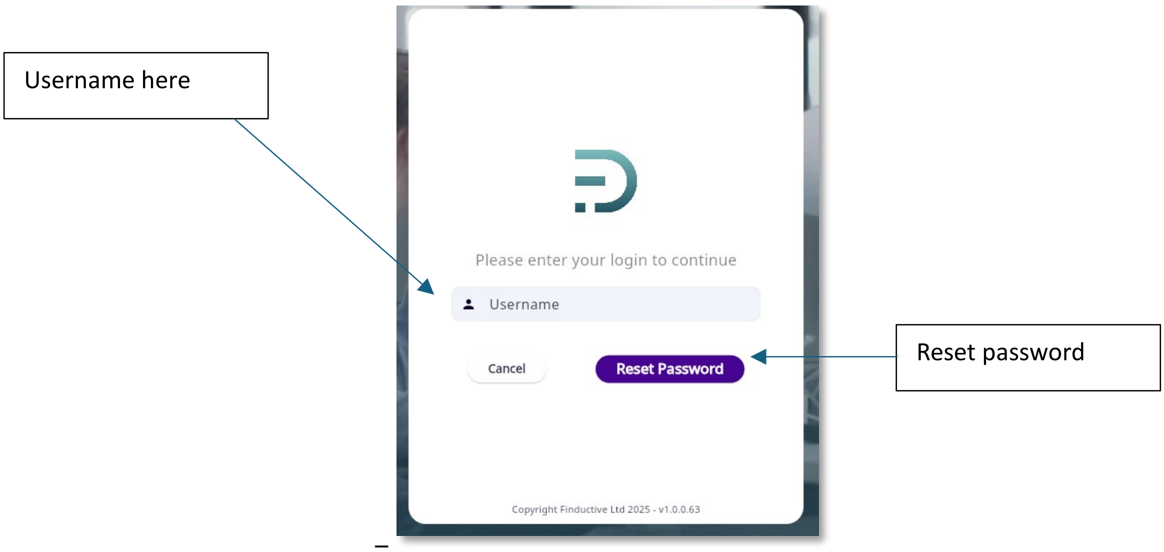
Change frequency: Must be changed every 60 days.

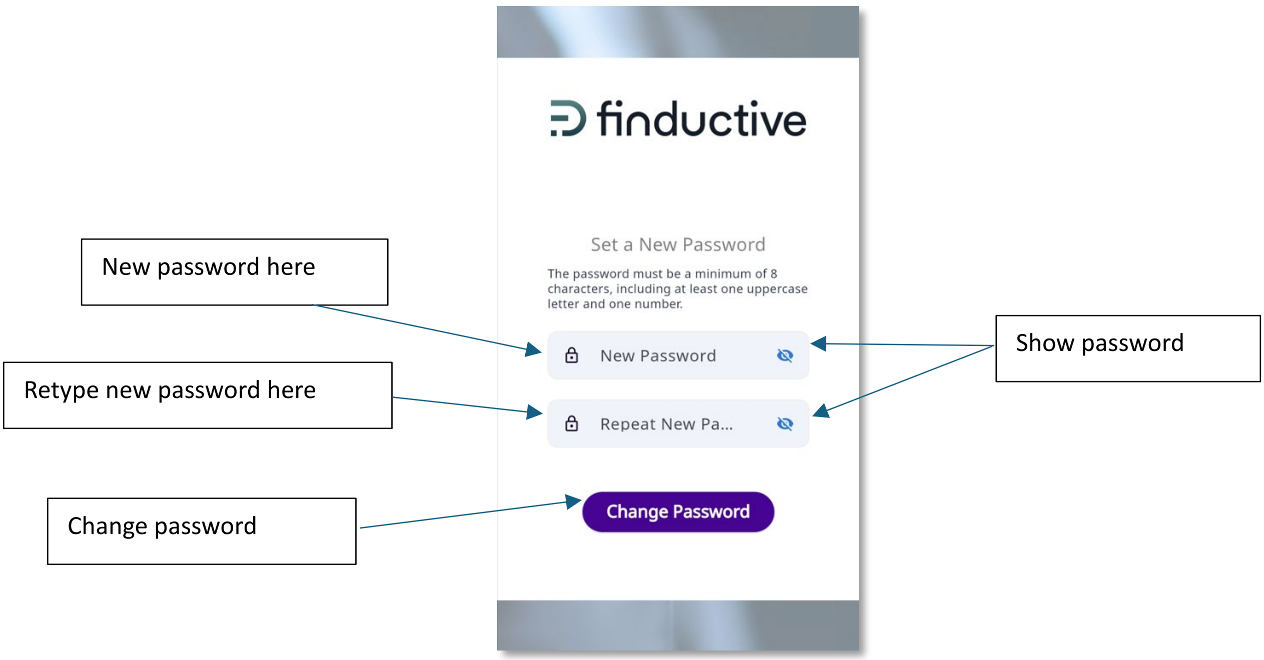
Security: Account locks after 33 failed login attempts.

ii) Forgotten Password? (New Platform: my.finductive.com)

If you cannot remember your password, follow these steps:

1. Click on **Forgot Password**.
2. Enter your **username** when prompted.
3. Click **Reset Password**.
4. You will receive an email with a **password reset link**.
5. Click on the link in your email, and you will be redirected to a password reset page.
6. Enter a **new password**, confirm it by re-entering it, and then click **Change Password**.
7. You can now log in using your **new credentials**.





iii) Forgotten Username?

If you cannot remember your username, you can check on your original email that was sent to you with your credentials.

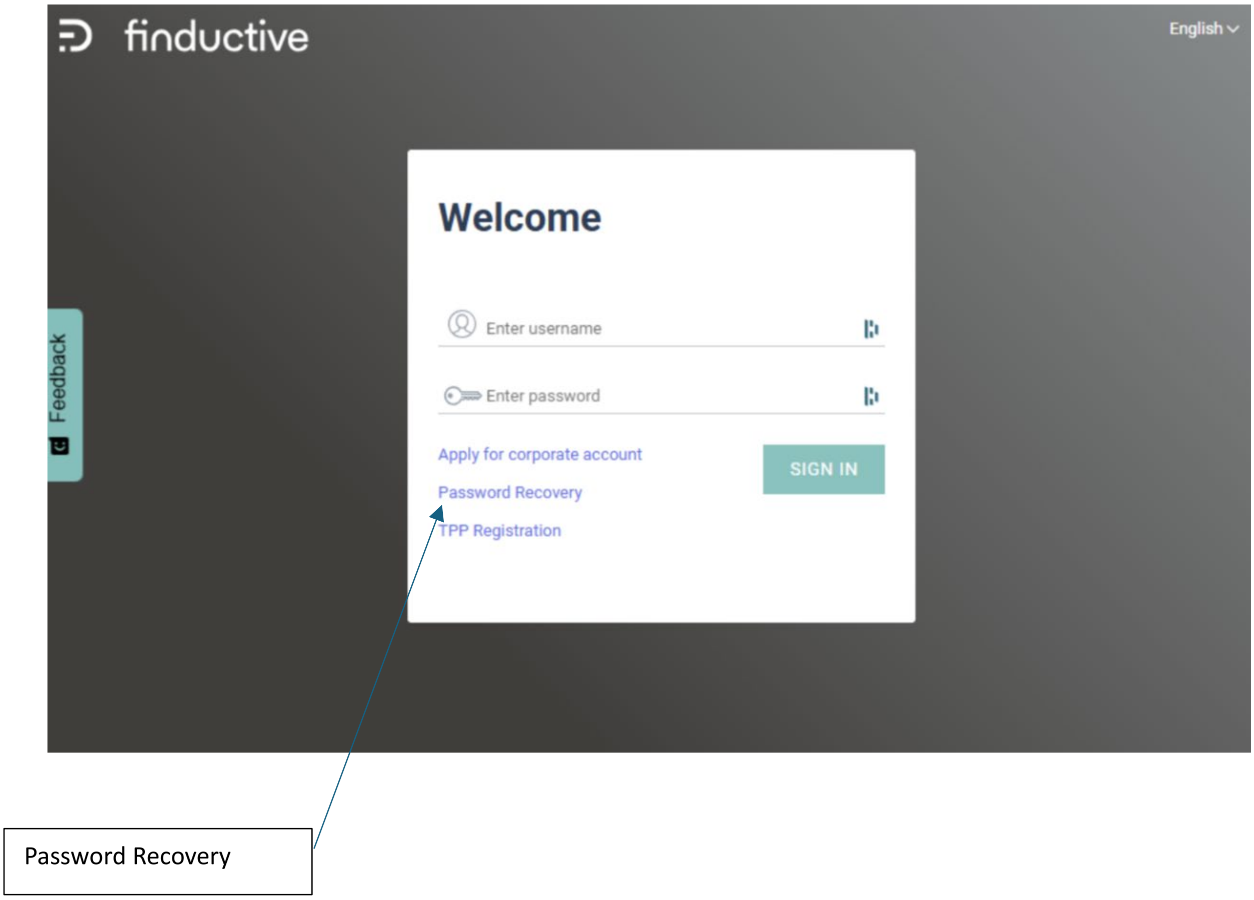
Should you not be able to access your email, please reach out to support@finductive.com

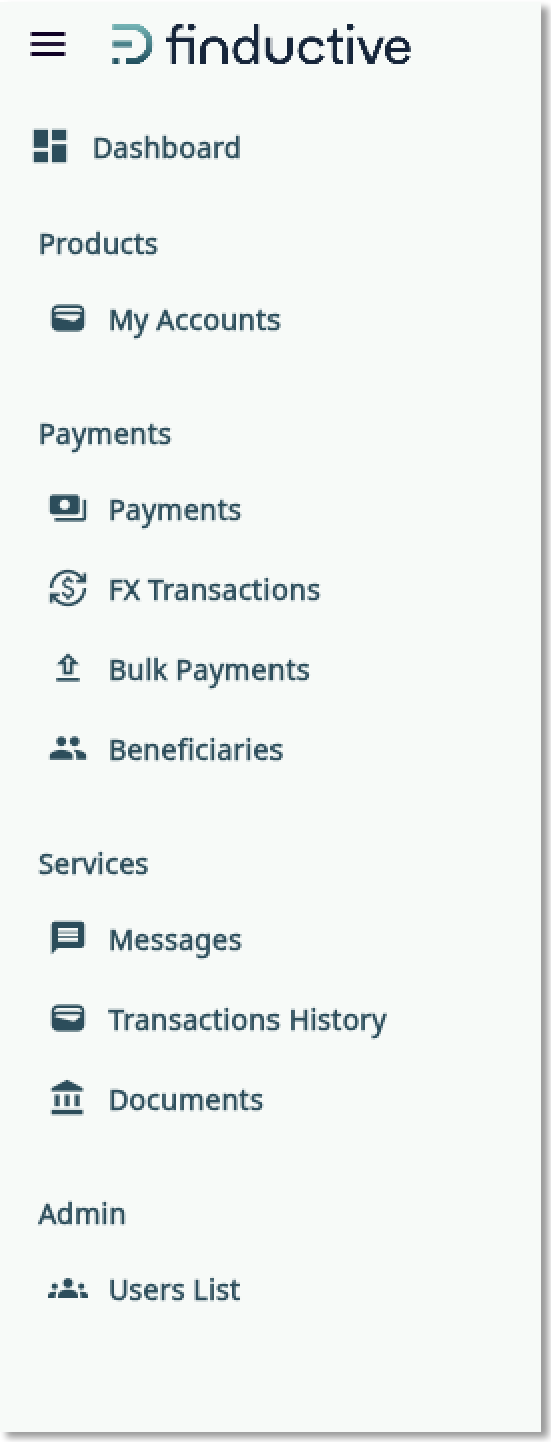
iv) Forgotten Username? (Legacy Platform legacy.finductive.com)

If you cannot remember your password for the legacy platform, follow these steps:

1. Navigate to: https://legacy.finductive.com/site/home
2. Click Password Recovery button. Enter your email/login and click request. You will receive an email with a reset password.

⚠ Please ensure that you use your existing registered email address/login to receive the password reset email.





Once successfully logged in, you will be directed to the **Main Dashboard.**

Upon login, you will see an overview of your accounts and recent transactions. The menu bar on the left side of the screen allows you to navigate to different sections of the platform.

i) Products

My Accounts

- View all your accounts in one place.
- Check balances and transaction history for each account.

ii) Payments

Select from multiple payment options:

- **Payments** – Make standard payments.
- **FX Transactions** – Conduct foreign exchange transactions.
- **Bulk Payments** – Upload multiple payments at once.
- **Beneficiaries** – Manage and bulk upload your list of saved beneficiaries for quick transactions.

iii) Services

Under the Services section, you can access:

- **Messages -** The Online Secure Messaging System toCommunicate securely with support.
- **Transaction History** – View detailed records of past transactions.
- **Documents** – Access important documents related to your transactions and accounts.

iv) Admin Section

User List - the Admin section enables user management, allowing you to:

- Manage user roles and permissions.

2) My Accounts

The ‘**My Accounts’** section provides an overview of all your accounts across various currencies. Here, you can view essential details such as:

- **Account balances**
- **IBAN (International Bank Account Number)**
- **Recent transactions**

i) Features Available in 'My Accounts'

From the **My Accounts** page, you can perform the following actions:

1.1 View Historical Transactions

- Select an account to see a full list of past transactions.
- Filter transactions by date, amount, or type for better tracking.

1.2 Print the Page

- Click the Print button to generate a printable version of the account details.
- Save the printout as a PDF if needed for digital record-keeping.

1.3 Edit Account Name

- Rename your account for easy identification.
- Click on the account name, enter a new name, and save your changes.

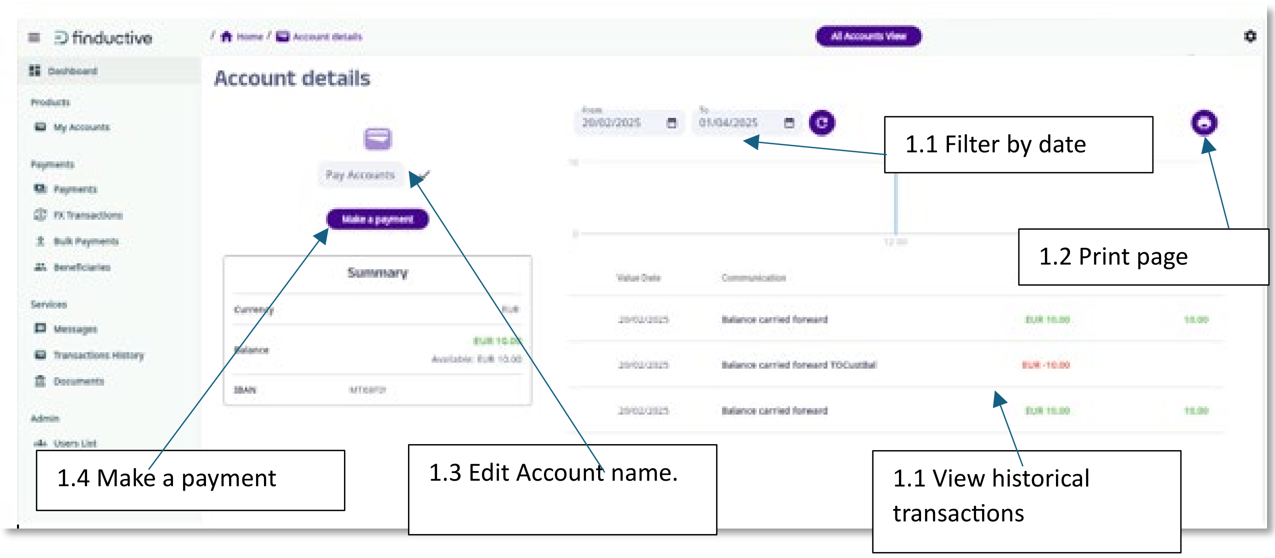
1.4 Make a Payment

- Select an account from which you wish to send money.
- Enter the recipient details, amount, and reference.
- Confirm the transaction to complete the payment.

1.5 Receive a Payment

- To receive a SEPA Payment share your Account Name and IBAN with the payee.
- To receive a SWIFT Payment refer to the List of Incoming SWIFT Coordinates here and share these details with the payee.

⚠️ **SWIFT PAYMENTS only apply to clients currently able to use SWIFT. If you have previously been advised that the SWIFT function is unavailable for your account, kindly disregard this section.**


finductive
Home / Account details
All Accounts View
Account details
Dashboard
Products
My Accounts
Payments
Payments
FX Transactions
Bulk Payments
Beneficiaries
Services
Messages
Transactions History
Documents
Admin
Users List
Pay Accounts
Make a payment
Summary
Currency
EUR
Balance
EUR 10.00
Available: EUR 10.00
IBAN
From
20/02/2025
To
01/04/2025
Value Date
Communication
20/02/2025
Balance carried forward
EUR 10.00
10.00
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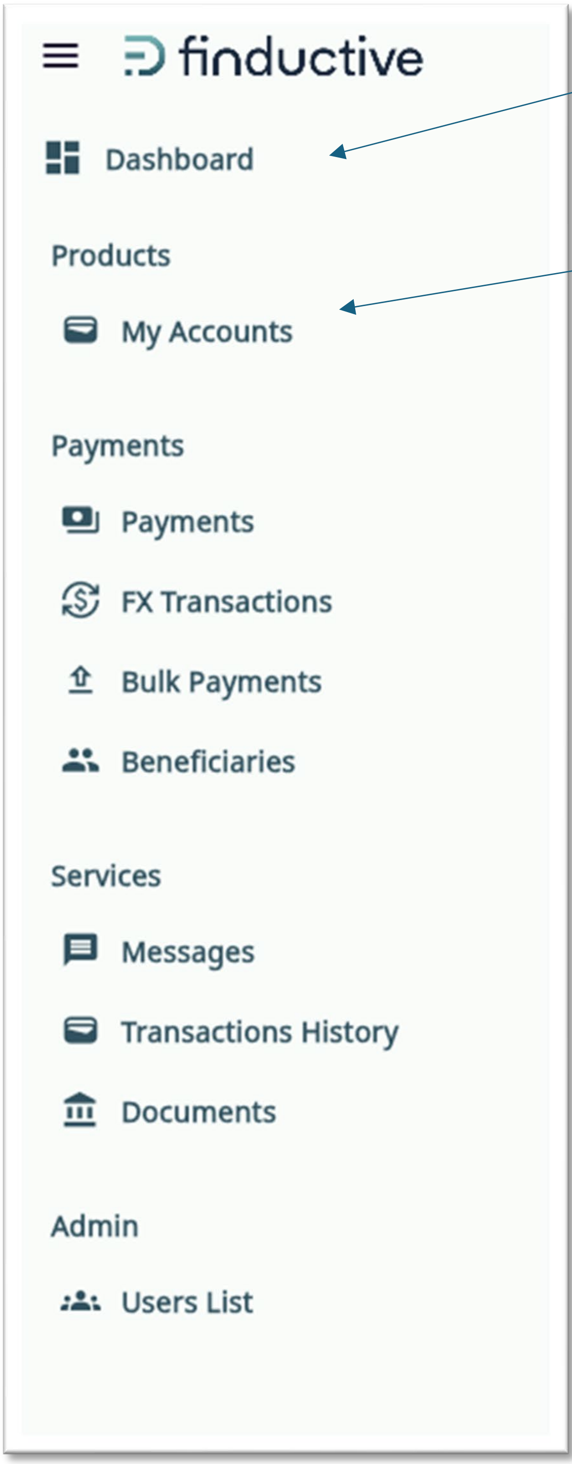
Balance carried forward TOCustBal
EUR -10.00
20/02/2025
Balance carried forward
EUR 10.00
10.00
1.1 Filter by date
1.2 Print page
1.4 Make a payment
1.3 Edit Account name.
1.1 View historical transactions



From the 'Dashboard' you will see Your Client number referred to under your Account name.

When you navigate to your Account List 'My Accounts' Your Account Numbers will be displayed.

3) New IBANs for Your Main Eur Account with Finductive

As part of our switchover to the **new Finductive Payment Platform**, you will see a **new IBAN has been generated for your main EUR account with Finductive.**

⚠️ **IMPORTANT: Your existing IBANs will continue to work for receiving inward SEPA & SWIFT payments until further notice.**

Why is my IBAN changing?

- Our new payment platform creates a new IBAN for your main EUR account for all customers.
- For now, there are no changes you need to make for receiving or making payments.
- Please continue to use your existing IBAN coordinates for receiving both Euro via SEPA and foreign currency payments via SWIFT.
- When sending a SEPA payment, your new IBAN may be visible on the payment remittance details instead of your existing EURO IBAN.

What do I need to do?

- For now, there are no changes you need to make for receiving or making SEPA or SWIFT payments.
- We are not planning to remove any functionality for receiving SWIFT or SEPA payments via your old IBANs until further notice.
- We will provide you with ample notification in advance of any switchover to assist you with the transition.

4) Adding a New Beneficiary – Single Entry

From the menu on the left hand side select Beneficiaries here you will be able to set up new beneficiaries to the platform.

To add a new beneficary click : Add new

To ensure smooth and successful transactions, please follow these steps when adding a new beneficiary:

i) Beneficiary Name

- Enter the correct registered company name* (for businesses) or the exact name on the account (for individuals).

  **(The Registered company name must match the entity name and not the branding or trading name. I.e 'Finductive Ltd'. not 'Finductive'.)*

- Ensure accuracy to prevent returned or delayed payments.

ii) Bank Country

- Select the country from the drop down where the beneficiary's bank account is registered.
- This ensures that the correct banking regulations and routing procedures are followed.

iii) Account Number Type

Choose the appropriate payment method from the drop down:

- **SEPA** – For European payments in EUR.

- **SWIFT** – For international payments in EUR and other currencies.
- **Internal Payment (Finductive)** – For transfers within the Finductive platform.

iv) Account Number

- Enter the complete and accurate account number to avoid failed transactions.
- Double-check the number before submission.

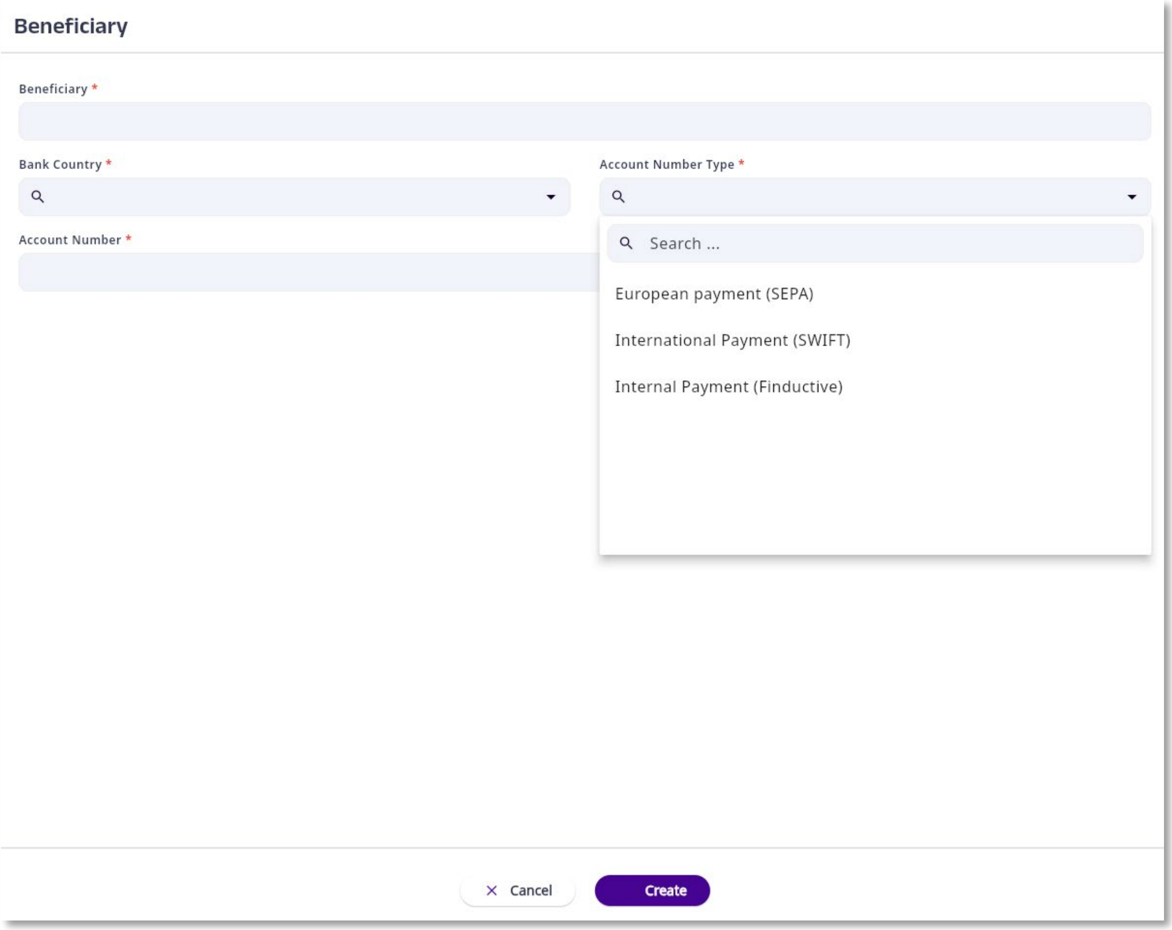
! Click here for a basic guide to IBANs.

! Click here for a basic guide to BICs

v) Create Beneficiary

- Once you are satified that all of the details have been added correctly, click create.

Following these steps carefully will help ensure timely and successful payments. If you are unsure about any details, please verify with the beneficiary or their bank before proceeding.



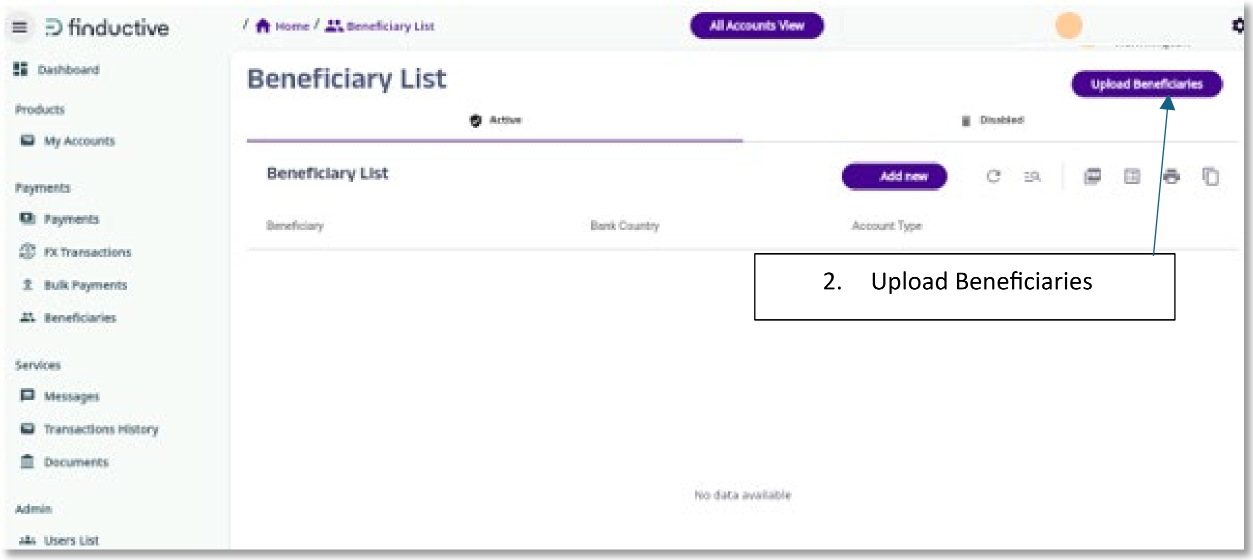
5) Uploading New Beneficiaries – Bulk Upload

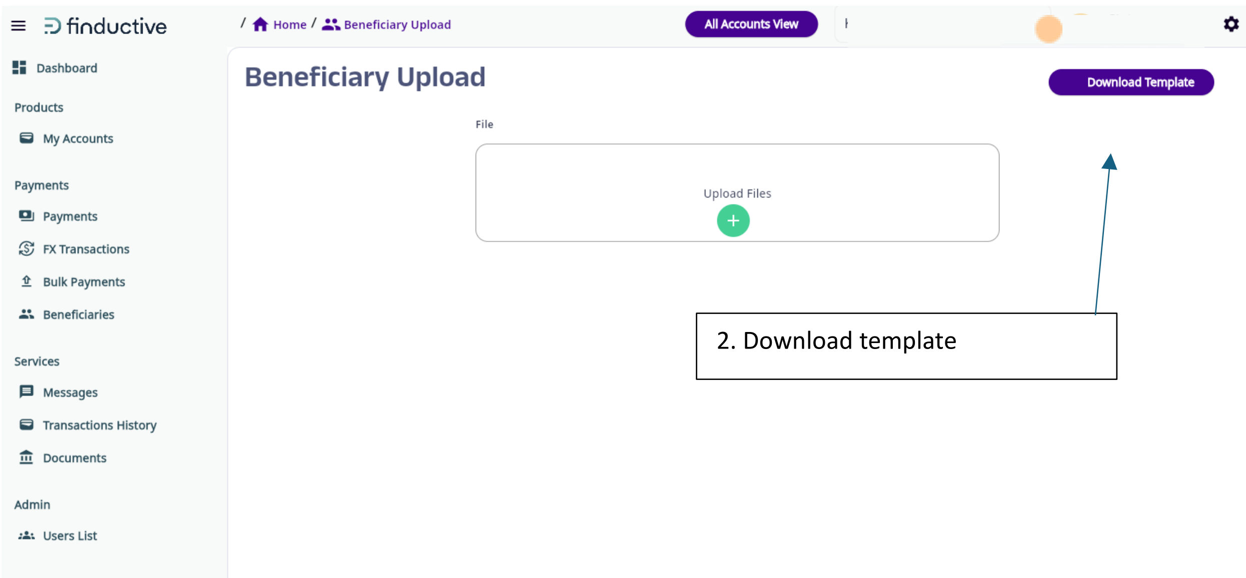
To successfully upload beneficiaries, follow these steps:

i) Download the Template

1. Navigate to the **Beneficiary Upload** section on the platform.
2. Click **Download Template** to get the Excel .xlsx file template.

   Download the template here





ii) Enter the Beneficiary Details:

Steps to Complete the Template:

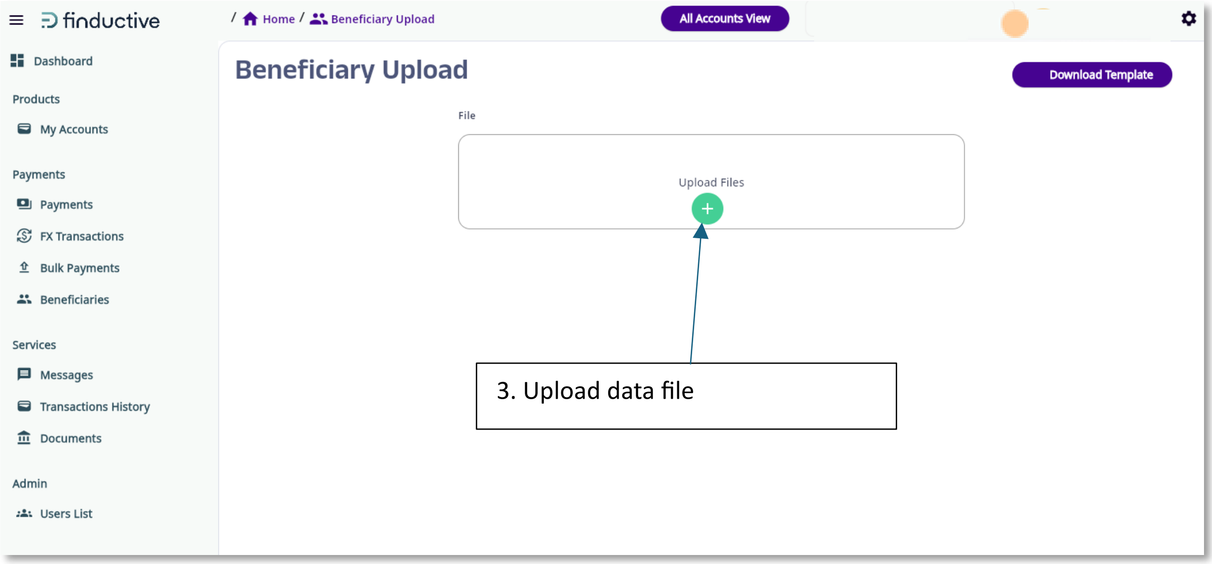
Open the downloaded template and fill in the required fields accurately. Kindly refer to the Documentation section for the detailed field requirements.

iii) Save and Upload the File

1. Once all data is entered correctly, **save the file** in the **preferred CSV file format**. Supported file formats are: '.csv', '.xlsx', '.xls'.

2. Return to the platform and click **Upload** to submit the file.

Following these steps ensures accurate and efficient processing of beneficiary details. If you encounter issues, verify the data or contact support.

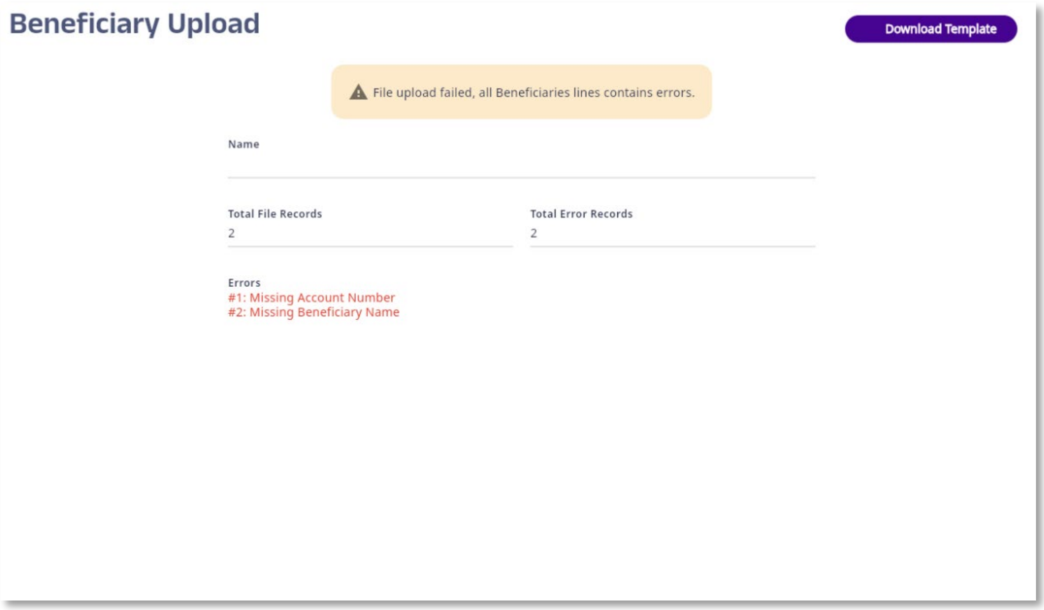


iv) Review and Fix Errors (if applicable)

- You will see the **number of errors** along with the **specific fields** and the exact lines in the file that require correction.

- Correct the errors in the **file** and re-upload it.

Kindly note that beneficiaries without errors will be uploaded, so you will need to re-upload **only** those that resulted with error.



Amending/Updating Beneficiary Details:

Once the File has been uploaded successfully you can amend/update the beneficiary details by navigating to the beneficiary list and clicking on the edit icon: 

Here you will be prompted to enter the updated details. The system will guide you and show you what are the mandatory fields. Once completed click update: 

6) Secure Messaging

The Secure Messaging Service allows users to communicate safely and efficiently with the support team of the payment platform. This guide provides step-by-step instructions on how to navigate and use this feature.

i) Accessing the Messaging Service

1. **Log in** to your account on the payment platform.
2. **Navigate to the Messages section** in the left-hand menu.
3. Here, you will find important updates and messages from the platform.
4. You can also use this section to securely communicate with the support team.

ii) Sending a New Message

1. Click on the **'New Chat'** button.
2. In the message form:
   - **Enter a subject** for your message.
   - **Select a category** from the dropdown menu. Available categories:
     - Client Review
     - Complaints
     - Other
     - Payment Queries
     - Sales
     - Technical Issues
3. Selecting the correct category ensures that your request is directed to the appropriate team for a swift and efficient response.
4. Type your message in the provided text box.
5. Click **'update'** to submit your request.

iii) Receiving Responses

- The support team will review your message and respond as soon as possible.
- You will receive notifications for new replies in the **Messages** section.
- Open the relevant chat to view and respond to messages.

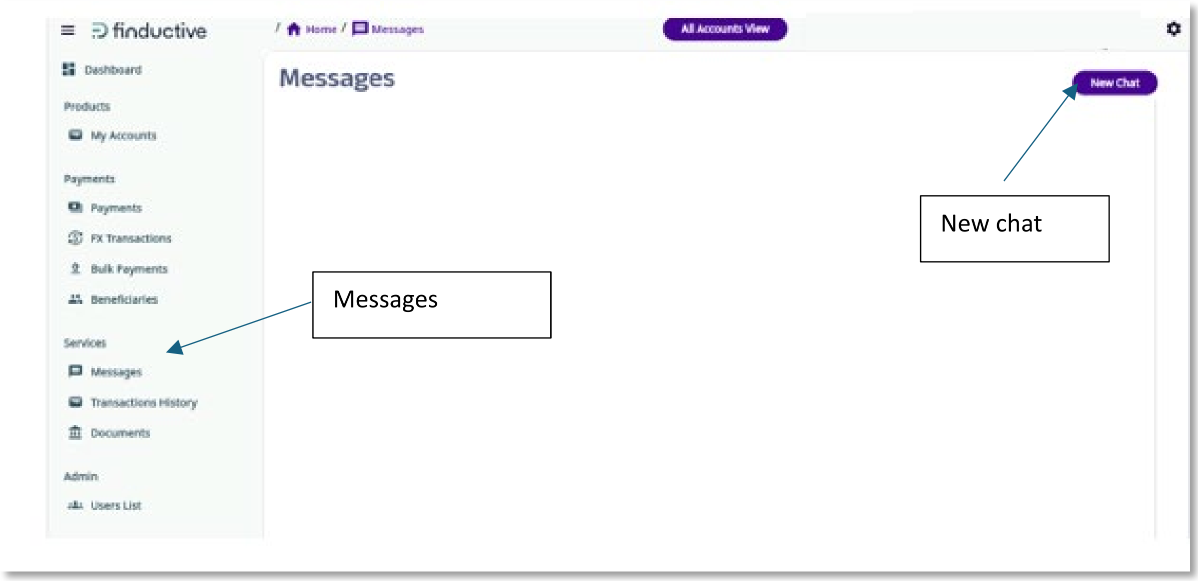
iv) Best Practices

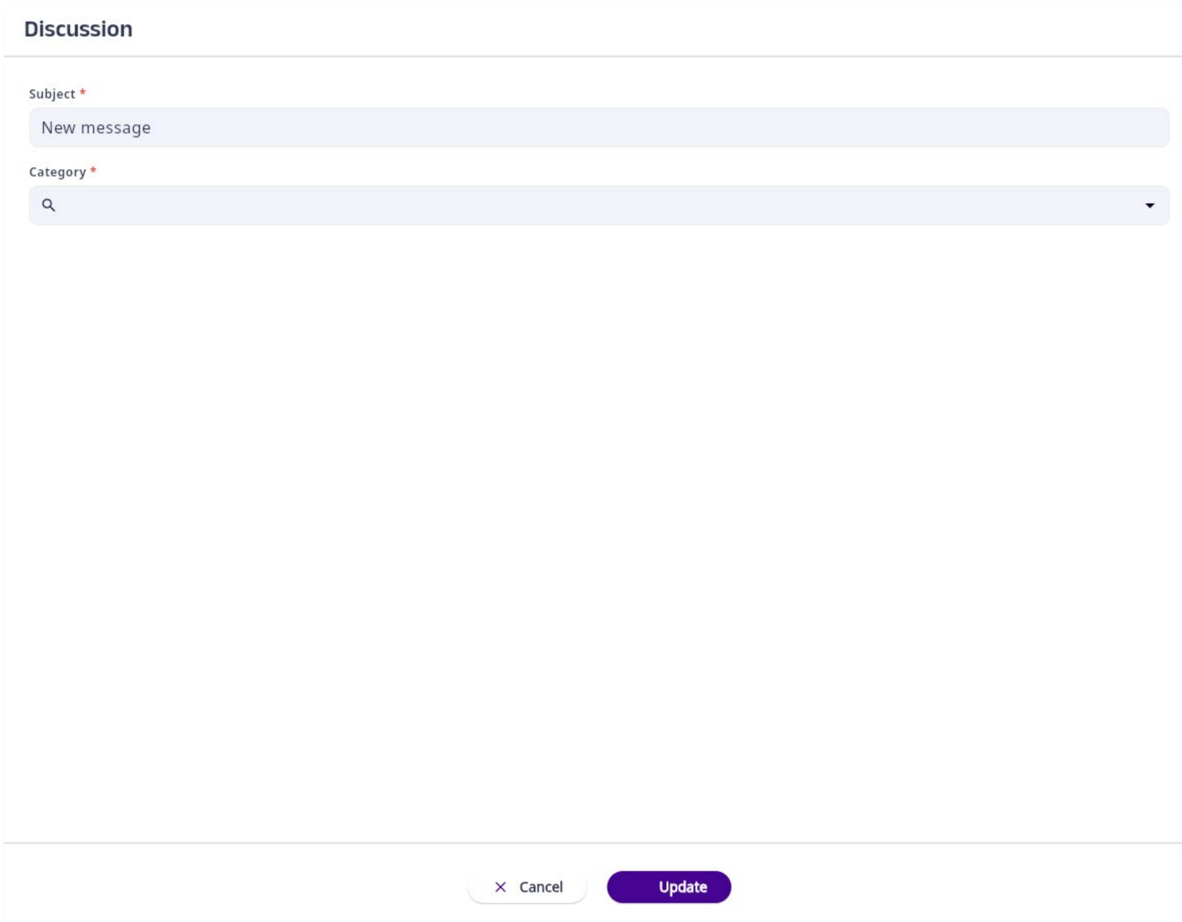
- Use clear and concise language to describe your issue or query.
- Provide any relevant details, such as transaction IDs or screenshots, to help the support team assist you efficiently.
- Always select the most relevant category for your message to avoid delays.

v) Security and Privacy

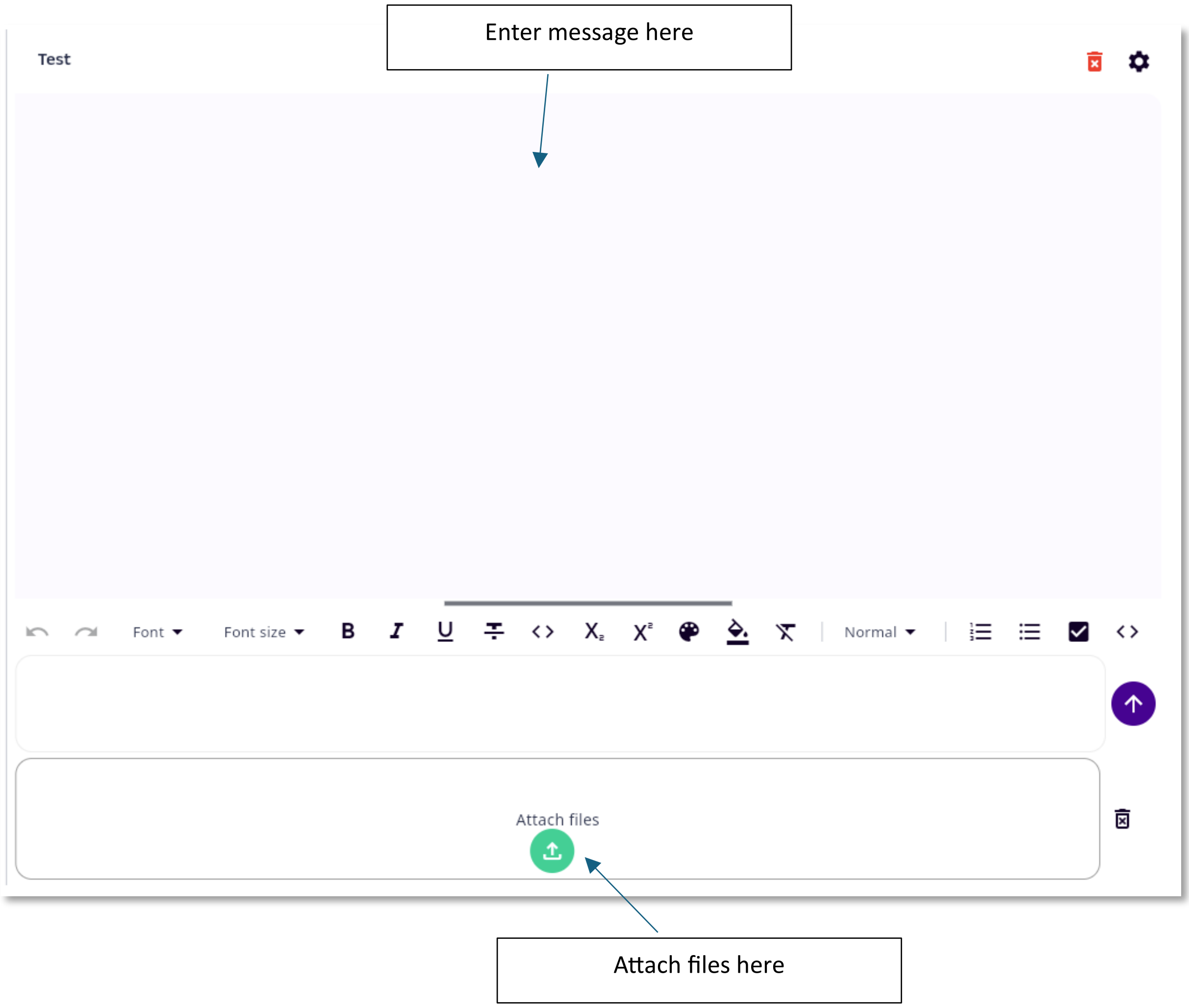
- All messages are securely encrypted to protect your information.

- Do not share sensitive details such as passwords or card numbers in messages.





Once the initial message has been created, you will be directed to the message page. Here you will be able to enter your message and upload any files or screenshots by clicking the 'Attach Files' icon.



7) Transaction History

The Transaction Page allows users to access their transaction history, filter transactions by account and date range, and perform various actions such as downloading, exporting, printing, copying, and searching for specific transactions.

i) Navigating to the Transaction Page

1. Log in to your payment platform account.
2. Navigate to the "Transactions" tab from the main menu.
3. The Transaction Page will display your recent transactions by default.

ii) Viewing Transaction History

- The page displays a list of all transactions associated with your account.
- Each transaction entry includes details such as date, description, amount, status, and payment method.

iii) Selecting a Specific Account

- Use the "Account Filter" dropdown to select the account for which you want to view transactions.
- The page updates to display only the transactions related to the chosen account.

iv) Selecting a Date Range

- Click on the "Date Range" selector to filter transactions by a specific period.

v) Searching for Transactions

- Use the search bar to find specific transactions by entering keywords such as transaction ID, description, or amount.
- The Reference, Communication and Currency fields are case sensitive. For example, if looking for Euro Payments, the Currency Field should be EUR not eur.

vi) Downloading and Exporting Transactions

- Click the "Download" button to save your transaction history in various formats:
  - **PDF**: Download a formatted document of your transactions.
  - **CSV**: Export transactions in a spreadsheet format for further analysis.

vii) Printing Transaction History

- Click the "Print" button to generate a printer-friendly version of your transaction history.

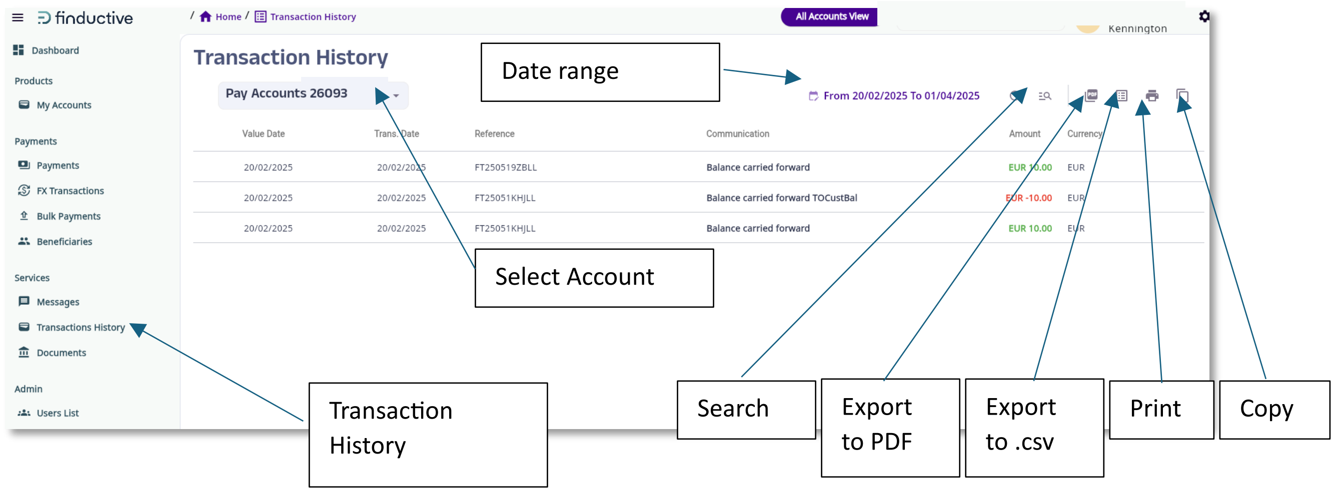
viii) Copying Transaction Data

- Click the "Copy" button to copy the displayed transactions to your clipboard for easy pasting into other documents or applications.

ix) Additional Information

- Transactions are updated in real-time.
- Ensure pop-ups and downloads are enabled in your browser settings for a seamless experience.

For further assistance, you can contact us via the Secure Messaging System on the portal.


finductive
Home / Transaction History
All Accounts View
Dashboard
Products
My Accounts
Payments
Payments
FX Transactions
Bulk Payments
Beneficiaries
Services
Messages
Transactions History
Documents
Admin
Users List
Transaction History
Pay Accounts 26093
From 20/02/2025 To 01/04/2025
Value Date
Trans. Date
Reference
Communication
Amount
Currency
20/02/2025
20/02/2025
FT250519ZBLL
Balance carried forward
EUR 10.00
EUR
20/02/2025
20/02/2025
FT25051KHJLL
Balance carried forward TOCustBal
EUR -10.00
EUR
20/02/2025
20/02/2025
FT25051KHJLL
Balance carried forward
EUR 10.00
EUR
Date range
Select Account
Transaction History
Search
Export to PDF
Export to .csv
Print
Copy

8) Keeping Your Payment Platform Details Secure

To ensure the security of your account and transactions, follow these best practices:

- **Use Strong Passwords:** Create a strong password with a combination of letters, numbers, and special characters. Avoid using easily guessed passwords.
- **Monitor Account Activity:** Regularly check your transaction history for any unauthorized transactions.
- **Log Out After Use:** Always log out of your account when using shared or public devices.
- **Keep Software Updated:** Ensure that your browser, operating system, and any relevant applications are up to date.
- **Beware of Phishing Attempts:** Do not click on suspicious links or provide login credentials to unverified sources.
- **Secure Your Device:** Use antivirus software and enable device encryption to protect your data.

9) Making a Payment

Send payments easily with the payment platform.

i) Select Debit Account:

Choose the account you want to make the payment from.

ii) Select Beneficiary:

Pick the beneficiary account you want to send funds to.

iii) Enter Payment Details:

- Amount of the payment
- Payment reference
- Date of payment

⚠️ The Payment Details must not be longer than 140 characters and can only contain alphanumeric characters and the following special characters: /-? :().+.
All other special characters, including currency symbols and line breaks, are not allowed and will cause the payment to give an error notification.

iv) Submit for Approval:

Once submitted, the payment request will be sent to the designated approver(s).

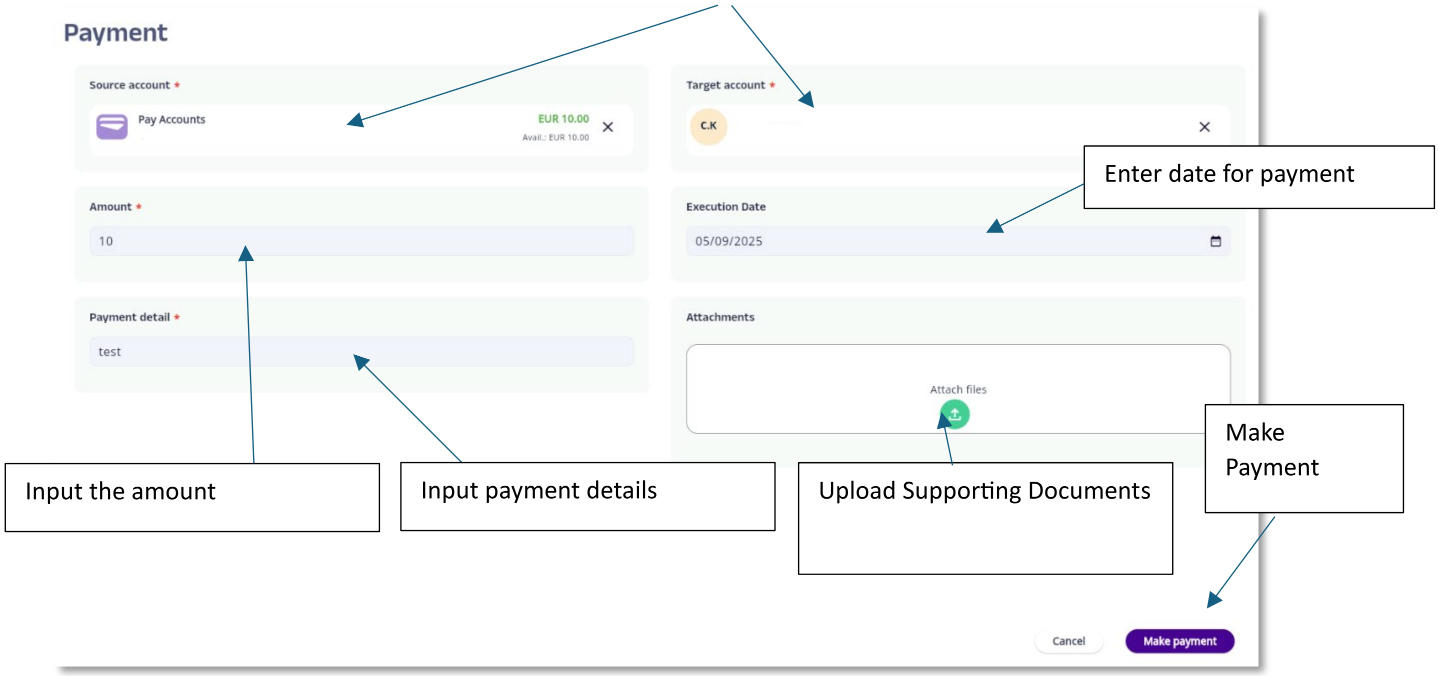
- After approval, the payment will be processed and transacted. If single signatory is required, payment will be made immediately. If joint signatory is required, payment will be pending secondary approval.

V) Next Steps

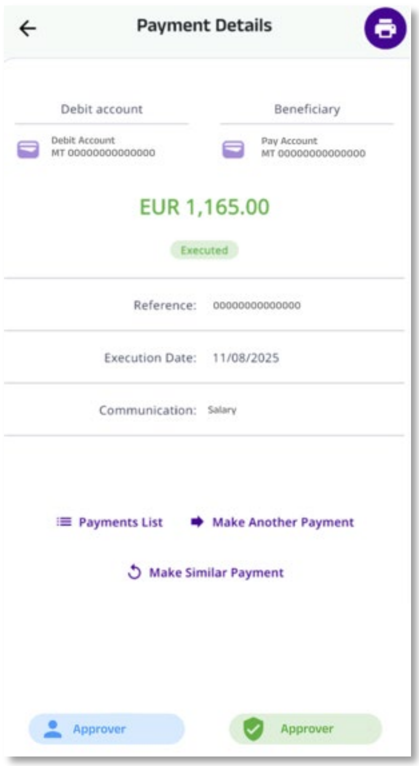
From the confirmation page, you can:

- Make another payment
- Make a similar payment (duplicate with details pre-filled)
- Return to the Payments List

Select the debit account and the beneficiary

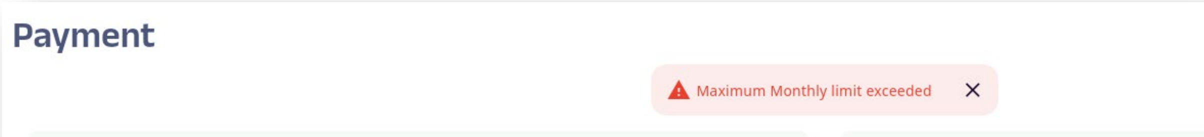


Once the payment has been made you will see the payment screen which will show you details of the payment, who approved the payment and guide you to make another payment, make a similar payment or return to the payments list.



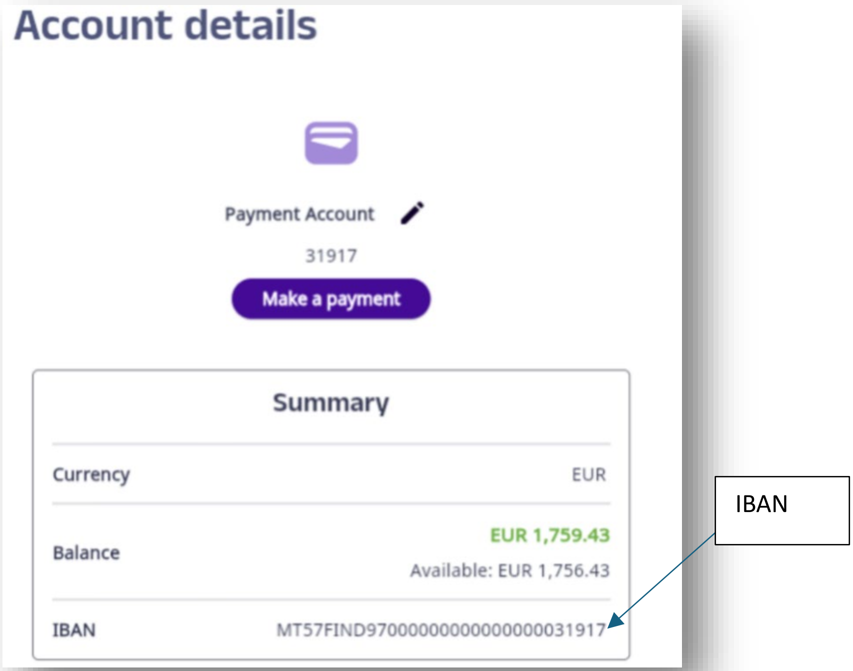
Vi) Payment Limits

If you exceed your payment limit when making a payment, you will receive the notification below. To change or increase your payment limit please contact us via email at support@finductive.com or phone +356 20318600.



10) Making an Internal Transfer

When making an internal payment to another Finductive Account, you need to use the IBAN of the desired account. The IBAN can be found in the Account Details Section.



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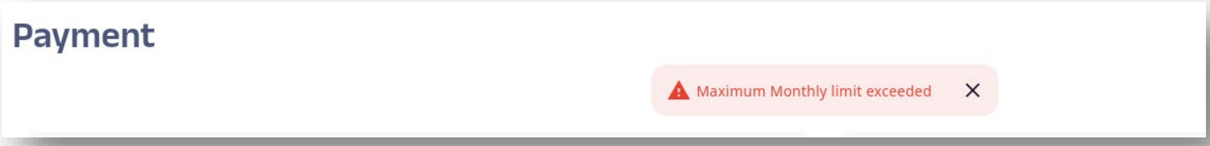


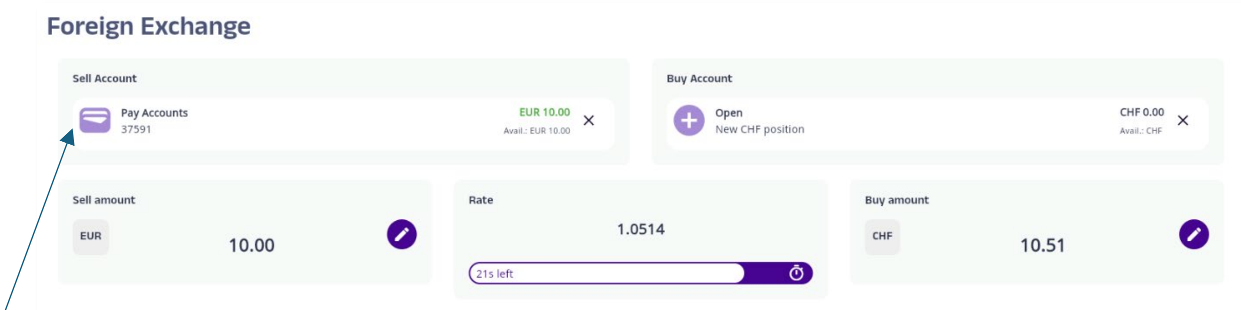
11) Making an FX Transaction:

Designed for you to make cross-border transactions, manage multiple currencies and optimise your FX exposure.

i) Navigating to the FX Transaction Page

1. **Log in** to your payment platform account.
2. **Navigate** to the "**FX Transactions**" tab from the main menu.
3. **Select Currency Pair**
   Choose the currencies you wish to exchange (e.g., EUR/USD). Please ensure you have sufficient funds in the account of the currency you are selling.
4. **Enter the Amount**
   Input the amount you wish to buy or sell.
5. **Get Rate**
   Click **Get Rate** to view the current live exchange rate. The system will show you:
   - The equivalent amount you will buy or sell
   - The real-time forex rate
6. **Validate the Rate**
   - A countdown timer will appear with your quoted rate.
   - Click Validate before the timer expires to lock in the deal.
   - If the timer runs out, simply click Get Rate again to refresh.

✅ Once validated, your FX transaction is confirmed and processed



Select the account you want to buy/sell from.

Enter the amount you want to sell.

The live rate will display here with a timer.

Select the Currency you want to buy/sell

Confirm the rate by clicking validate.

12) Making a Bulk Payment Upload

i) Start a New Upload

1. Log in to the platform.
2. Click **Bulk Payments**
3. Download the **.xlsx template** provided. File can be found here

ii) Complete the Template

1. Open the downloaded file.
2. Enter all required payment details in the template. Kindly refer to the Documentation section for the detailed field requirements.
3. On the **main page of the file**, insert the **payment list name** and **summary details**.
4. Save the file once completed.

⚠️ The Payment Details must not be longer than 140 characters and can only contain alphanumeric characters and the following special characters: /-? :().+.

All other special characters, including currency symbols and line breaks, are not allowed and will cause the bulk upload file to give an error notification.

iii) Upload the File

1. Return to the platform.
2. Upload the completed file.
3. Click **Continue**.

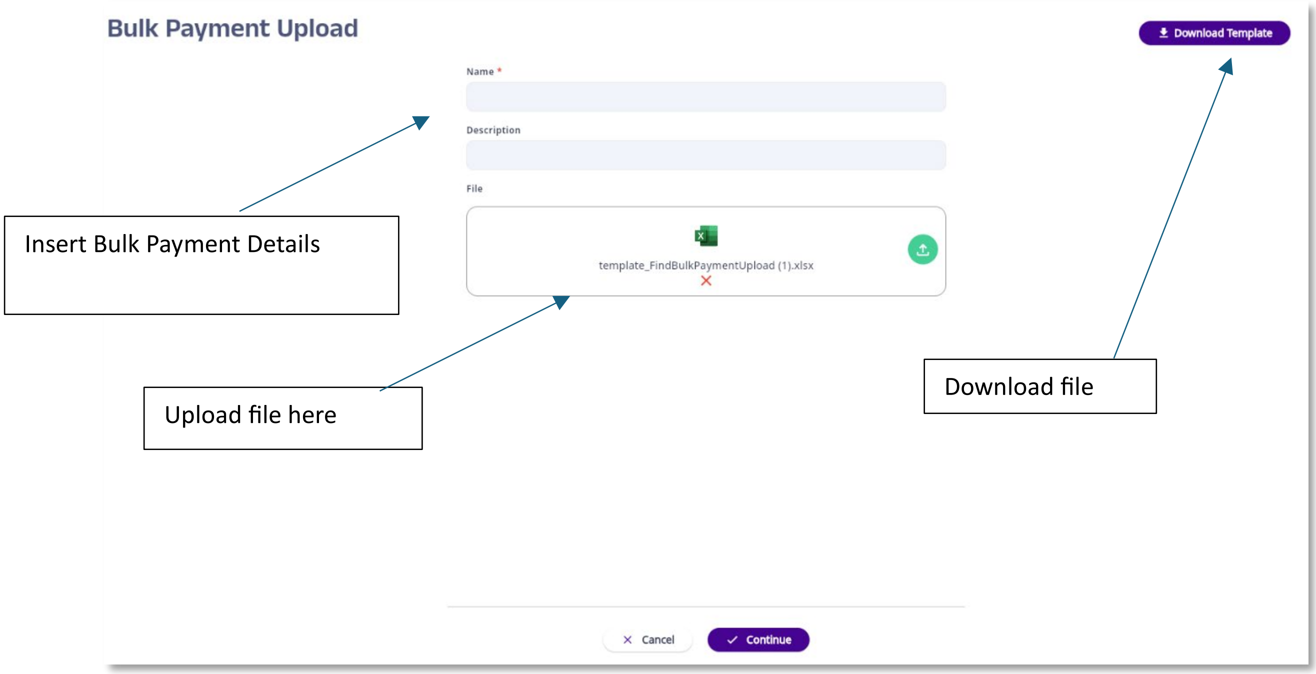
- ✅ If the file is correct, you will receive a **success notification**.
- ⚠️ If there are errors, you will receive an **error notification**. Correct the file and re-upload.

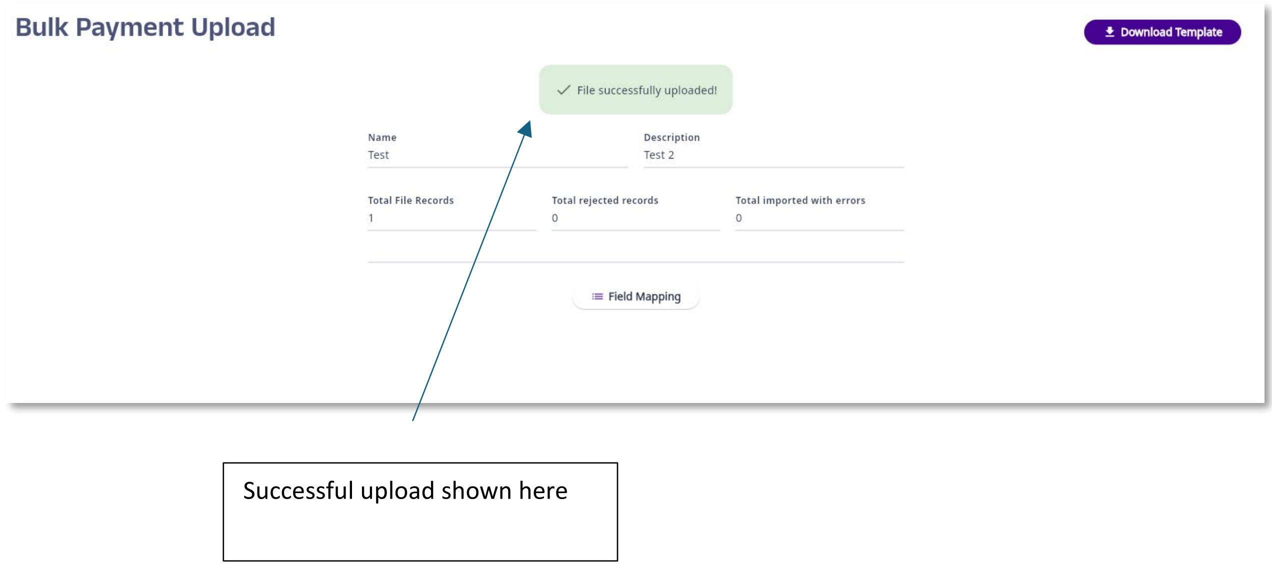
iv) Manage the Uploaded File

From the **Payment List** page, you can:

- **View** payment details
- **Edit** or correct entries
- **Delete** a payment list
- **Execute** the payment upload

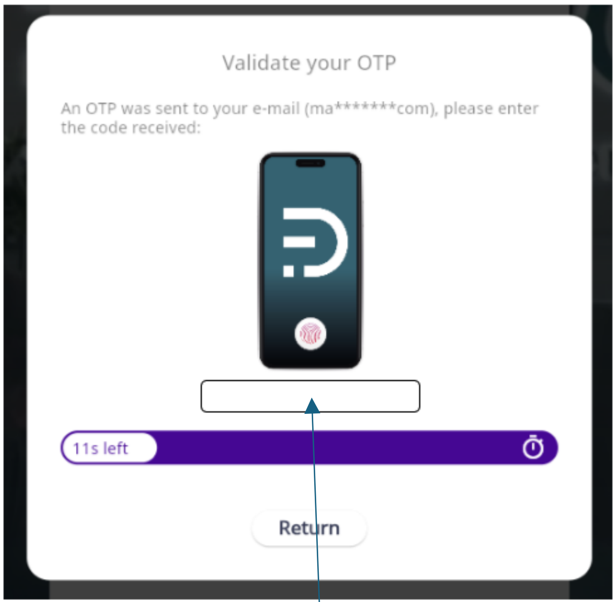
⚠️ **SWIFT PAYMENTS only apply to clients currently able to use SWIFT. If you have previously been advised that the SWIFT function is unavailable for your account, kindly disregard this section.**


Bulk Payment Upload
Download Template
Name *
Description
File
template_FindBulkPaymentUpload (1).xlsx
Insert Bulk Payment Details
Upload file here
Download file
Cancel
Continue


Bulk Payment Upload
Download Template
File successfully uploaded!
Name
Test
Description
Test 2
Total File Records
1
Total rejected records
0
Total imported with errors
0
Field Mapping
Successful upload shown here

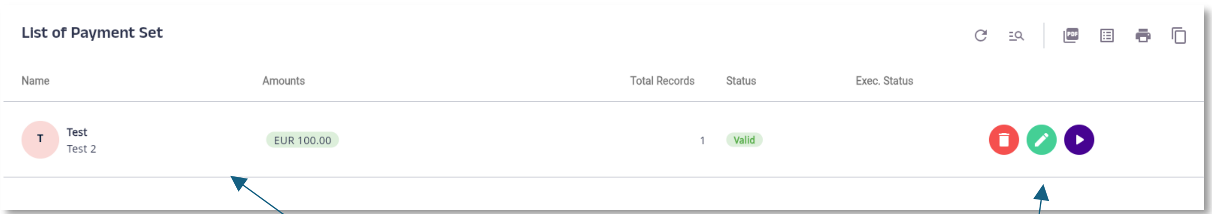
13) Confirm & Authorise Payments

- When executing, you will be prompted to confirm the payment via the **mobile app**.



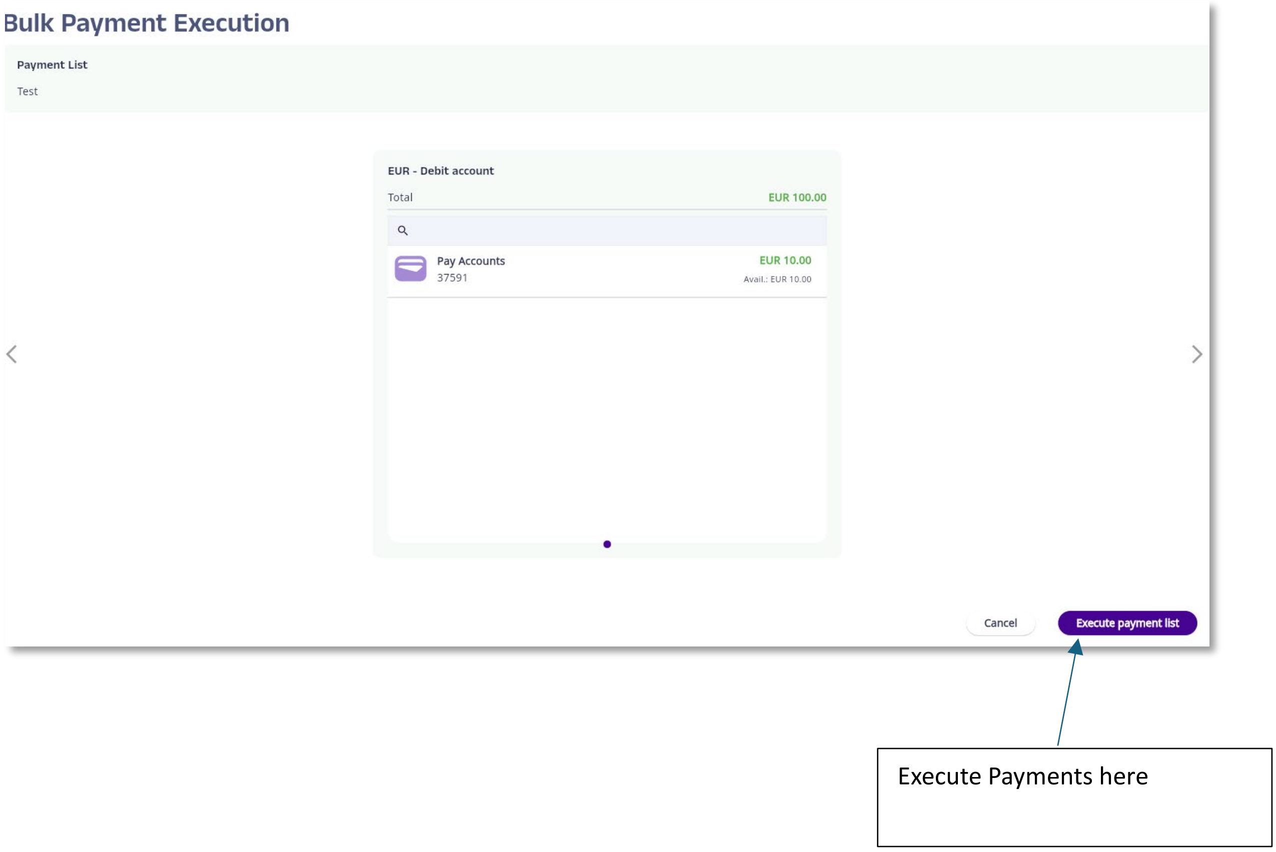
Input the 6-digit code you receive here

- Once confirmed, you will be notified that the **payment has been executed successfully**.



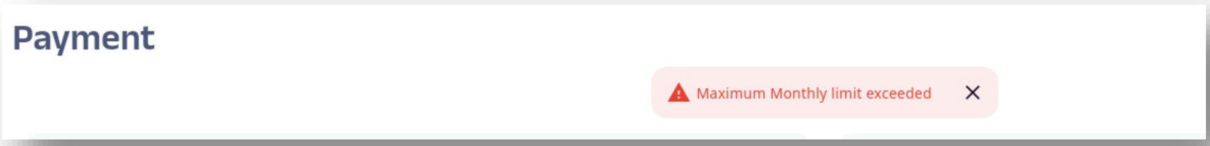
Bulk Payment shown here

Delete, Edit or Execute Payments here



i) Payment Limits

If you exceed your payment limit when making a payment, you will receive the notification below. To change or increase your payment limit please contact us via email at support@finductive.com or phone +356 20318600.



14) Exporting Payments

From the **Payment Set List** page, you can:

- **Print** payments
- **Copy** payment details
- **Download** payment records

✅ Always double-check your template before uploading to avoid delays in processing.

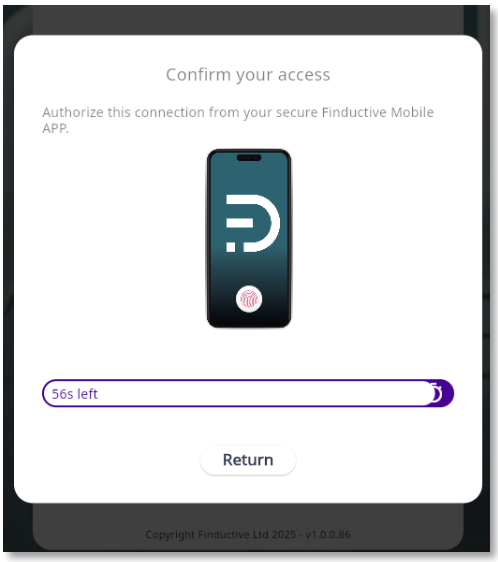
15) Downloading the App:

i) How to Access Your Payment Account

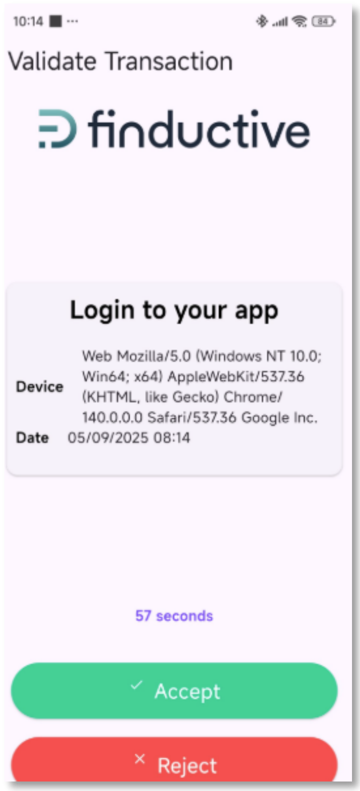
1. Download the app from the Google Play Store (Android) or the App Store (iOS), depending on your device.
2. Log in using your credentials.
3. You'll receive a **verification code** via email or SMS – enter this to complete login.
4. Once logged in, you can access your **payment account** directly from the app.
5. When logging in from your **desktop**, you'll also need to use the app to **authenticate your login**

When logging into the **payment platform** from a **desktop**, you will be prompted to confirm your login via the app.

Desktop:



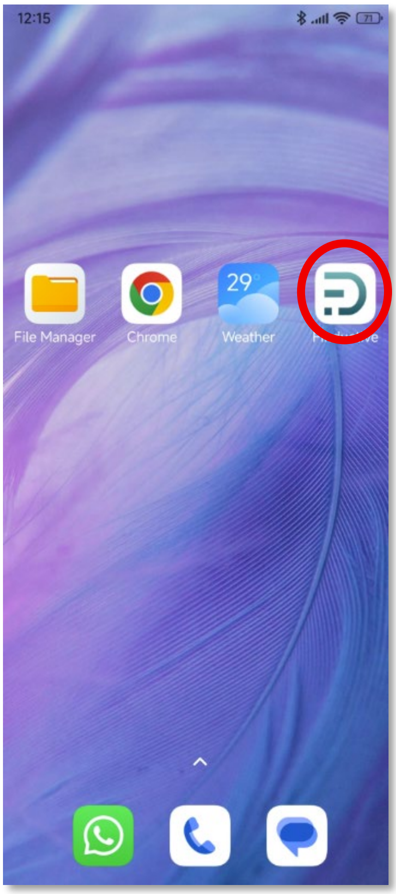
Mobile App Verification:

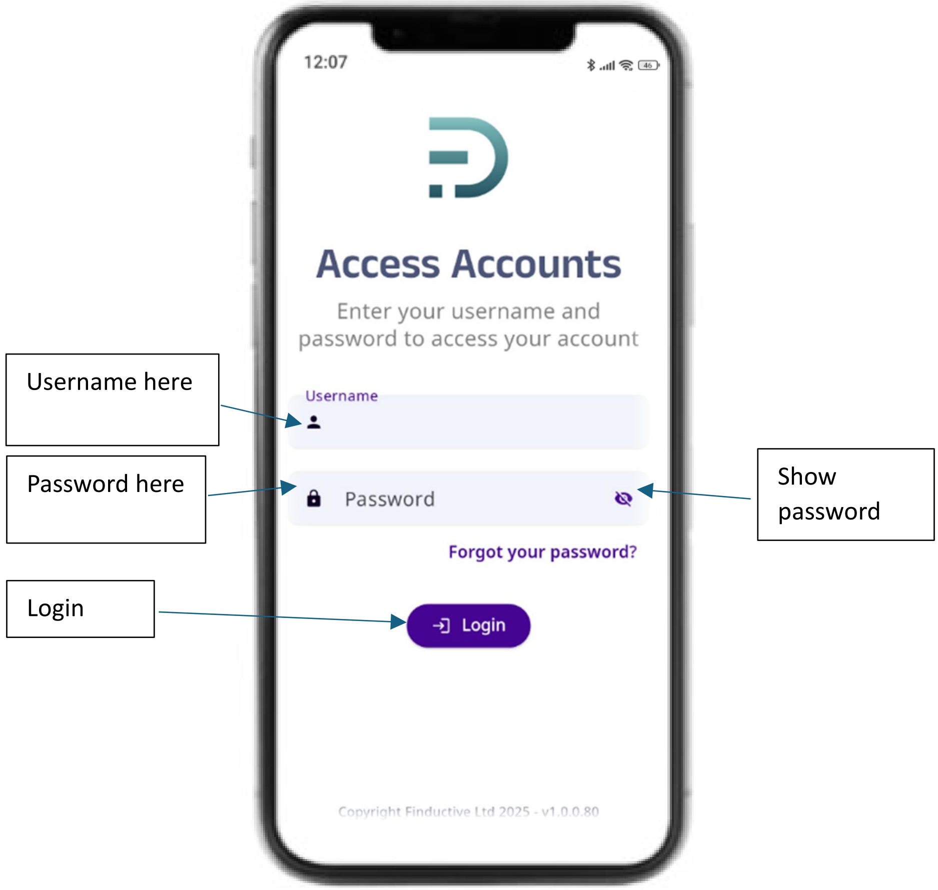


16) Accessing Your Account Via the App:

The app gives you full access to the payment platform and all its features, just as you would on desktop—putting payments right in the palm of your hand!

Once you have downloaded the App you will be able to access the payment platform from the icon and prompted to login using the same credentials you have set up via the desktop online payment platform.

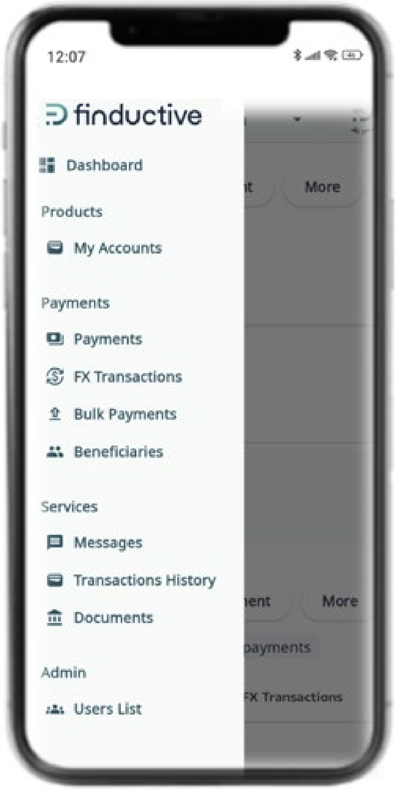




17) Navigating the Payment Platform on the App:

On the left-hand side of the screen, you will be able to access your dashboard and select the service you require:

Navigate the platform using the menu as per the steps for the desktop.



18) Viewing Your Account on the App:

i) My Accounts

The ‘**My Accounts’** section provides an overview of all your accounts across various currencies. Here, you can view essential details such as:

- **Account balances**
- **IBAN (International Bank Account Number)**
- **Recent transactions**

ii) Features Available in 'My Accounts'

From the **My Accounts** page, you can perform the following actions:

1.1 View Historical Transactions

- Select an account to see a full list of past transactions.
- Filter transactions by date, amount, or type for better tracking.

1.2 Print the Page

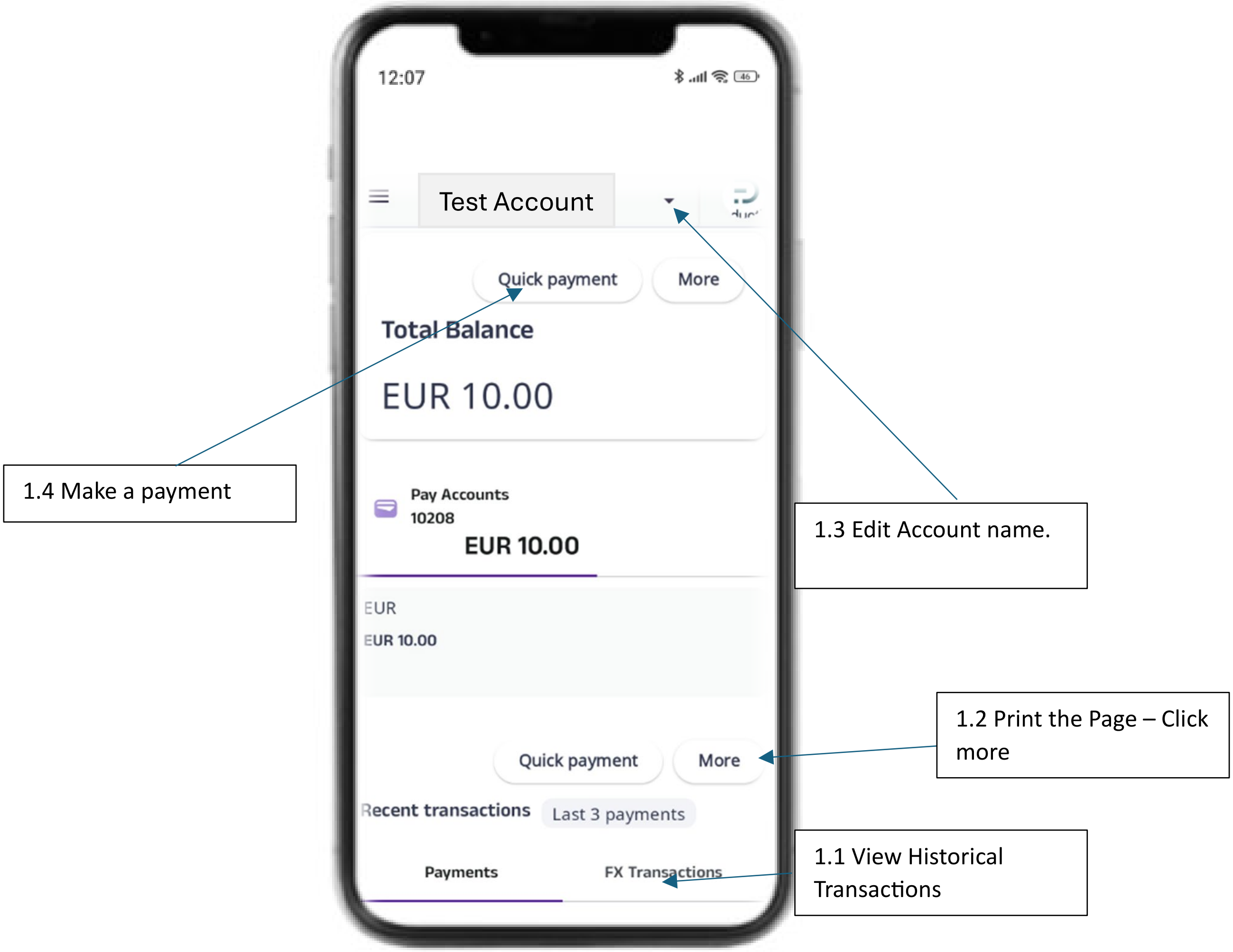
- Click the Print button to generate a printable version of the account details.
- Save the printout as a PDF if needed for digital record-keeping.

1.3 Edit Account Name

- Rename your account for easy identification.
- Click on the account name, enter a new name, and save your changes.

1.4 Make a Payment

- Select an account from which you wish to send money.
- Enter the recipient details, amount, and reference.
- Confirm the transaction to complete the payment.


12:07
Test Account
Quick payment
More
Total Balance
EUR 10.00
Pay Accounts
10208
EUR 10.00
EUR
EUR 10.00
Quick payment
More
Recent transactions
Last 3 payments
Payments
FX Transactions
1.4 Make a payment
1.3 Edit Account name.
1.2 Print the Page – Click more
1.1 View Historical Transactions

19) Adding a New Beneficiary - Single Entry via App

From the menu on the left hand side select Beneficiaries here you will be able to set up new beneficiaries to the platform.

To add a new beneficary click : Add new

To ensure smooth and successful transactions, please follow these steps when adding a new beneficiary:

1. **Beneficiary Name**
   - Enter the correct registered company name* (for businesses) or the exact name on the account (for individuals).

     **(The Registered company name must match the entity name and not the branding or trading name. I.e 'Finductive Ltd'. not 'Finductive'.)*

   - Ensure accuracy to prevent returned or delayed payments.

2. **Bank Country**
   - Select the country from the drop down where the beneficiary's bank account is registered.
   - This ensures that the correct banking regulations and routing procedures are followed.

3. **Account Number Type**

   Choose the appropriate payment method from the drop down:

   - **SEPA** – For European payments in EUR.
   - **SWIFT** – For international payments in EUR and other currencies.
   - **Internal Payment (Finductive)** – For transfers within the Finductive platform.

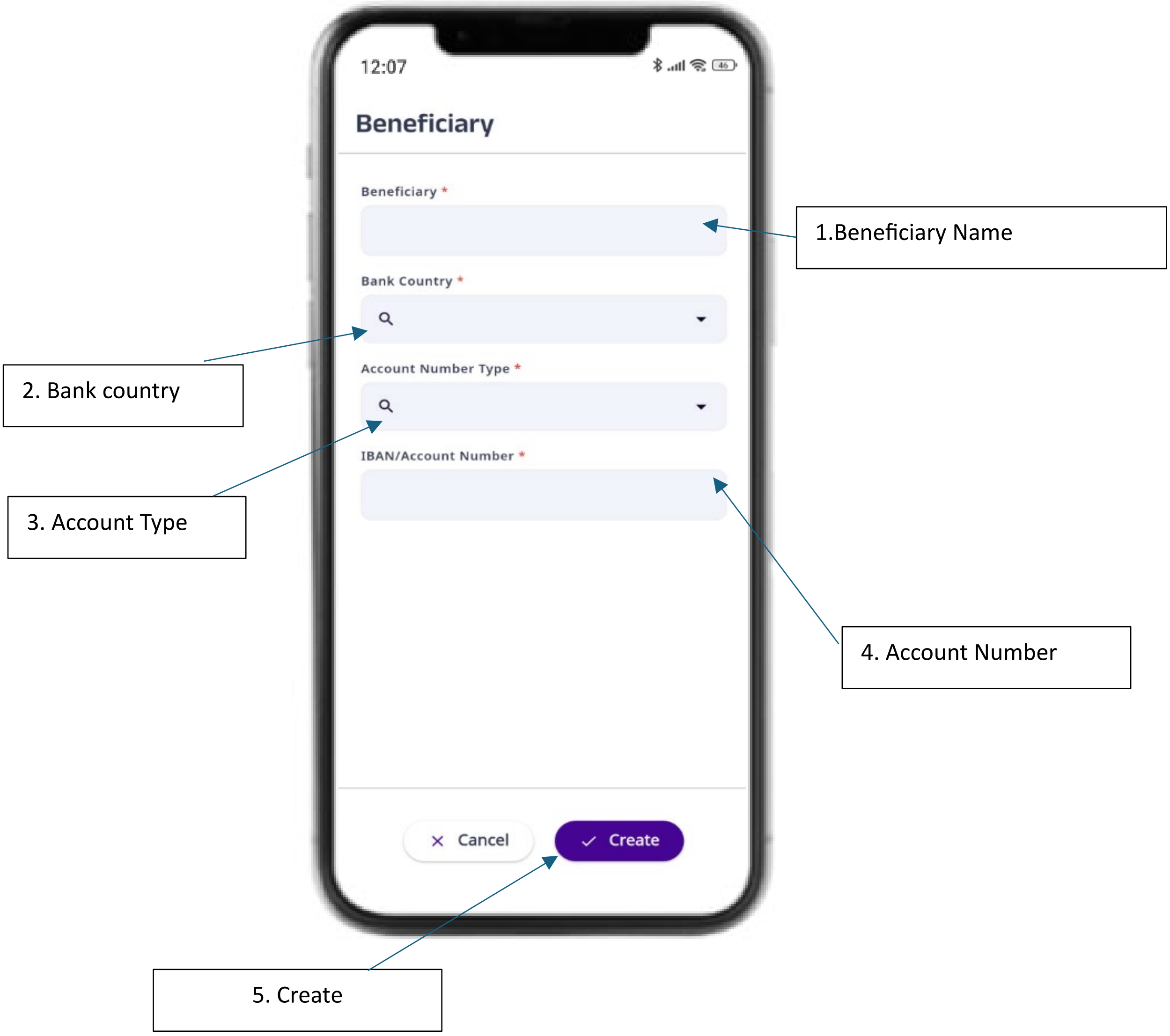
4. **Account Number**
   - Enter the complete and accurate account number to avoid failed transactions.
   - Double-check the number before submission.

     ! Click here for a basic guide to IBANs.

     ! Click here for a basic guide to BICs

5. **Create Beneficiary**
   - Once you are satified that all of the details have been added correctly, click create.

Following these steps carefully will help ensure timely and successful payments. If you are unsure about any details, please verify with the beneficiary or their bank before proceeding.


12:07
Beneficiary
Beneficiary *
Bank Country *
Account Number Type *
IBAN/Account Number *
Cancel
Create
1.Beneficiary Name
2. Bank country
3. Account Type
4. Account Number
5. Create

20) Upload New Beneficiaries – Bulk Upload via App

To successfully upload beneficiaries, follow these steps:

i) Download the Template

1. Navigate to the **Beneficiary Upload** section on the platform.
2. Click here to **Download Template** to get the Excel .xlsx file template.

ii) Enter Beneficiary Details

Steps to Complete the Template:

Open the downloaded template and fill in the required fields accurately. Kindly refer to the Documentation section for the detailed field requirements.

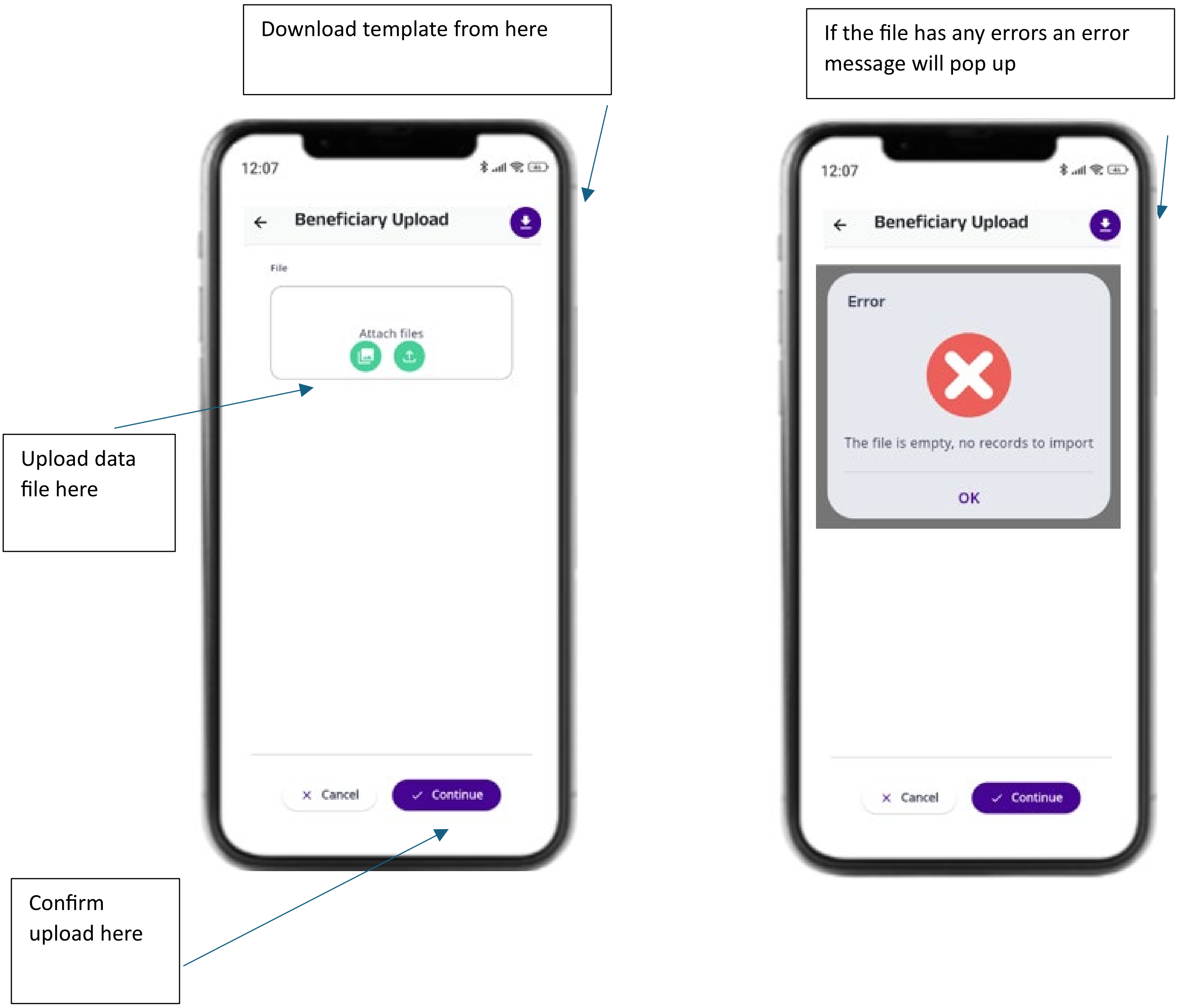
iii) Save and Upload the File

1. Once all data is entered correctly, **save the file** in the **preferred CSV format**. Supported file formats: '.csv', '.xlsx', '.xls'.
2. Return to the platform and click **Upload** to submit the file.

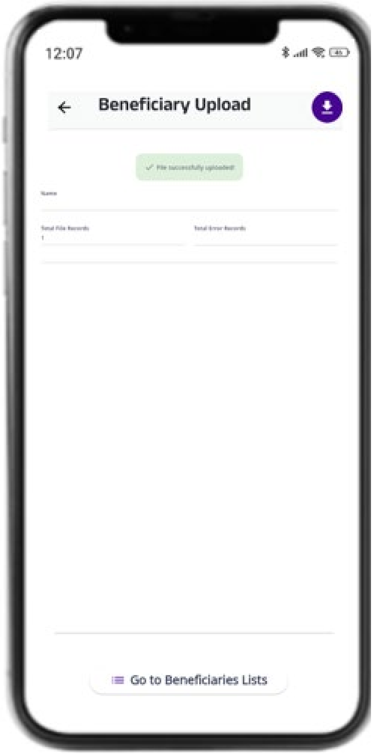
Following these steps ensures accurate and efficient processing of beneficiary details. If you encounter issues, verify the data or contact support.

iv) Review and Fix Errors (if applicable)

- You will see the **number of errors** and the **specific fields** that need correction.
- Correct the errors in the **file** and re-upload it.



Once the File has been uploaded successfully you will see the screen below confirming a successful upload:



21) Messaging Service on the App:

i) Accessing the Messaging Service

1. **Log in** to your account on the payment platform.
2. **Navigate to the Messages section** in the left-hand menu. Here, you will find important updates and messages from the platform. You can also use this section to securely communicate with the support team.

ii) Sending a New Message

1. Click on the **'New Chat'** button.
2. In the message form:
    - **Enter a subject** for your message.
    - **Select a category** from the dropdown menu. Available categories:
        - Client Review
        - Complaints
        - Other
        - Payment Queries
        - Sales
        - Technical Issues
3. Selecting the correct category ensures that your request is directed to the appropriate team for a swift and efficient response.
4. Type your message in the provided text box.
5. Click **'update'** to submit your request.

iii) Receiving Responses

- The support team will review your message and respond as soon as possible.
- You will receive notifications for new replies in the **Messages** section.
- Open the relevant chat to view and respond to messages.

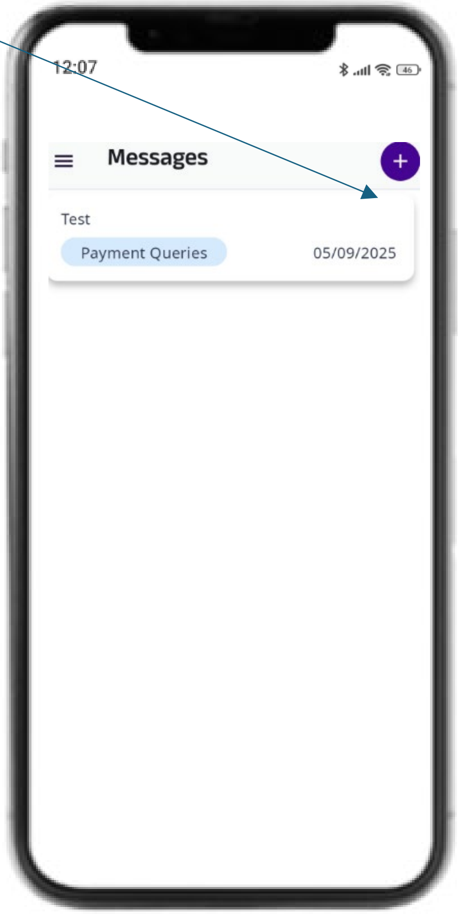
iv) Best Practices

- Use clear and concise language to describe your issue or query.
- Provide any relevant details, such as transaction IDs or screenshots, to help the support team assist you efficiently.
- Always select the most relevant category for your message to avoid delays.

v) Security and Privacy

- All messages are securely encrypted to protect your information.
- Do not share sensitive details such as passwords or card numbers in messages.

To send a new message click here



You can attached documents or screenshots

You will then be able to type your message

22) Transaction History on the App.

The Transaction Page allows users to access their transaction history, filter transactions by account and date range, and perform various actions such as downloading, exporting, printing, copying, and searching for specific transactions.

i) Navigating to the Transaction Page

1. Log in to your payment platform account.
2. Navigate to the "Transactions" tab from the main menu.
3. The Transaction Page will display your recent transactions by default.

ii) Viewing Transaction History

- The page displays a list of all transactions associated with your account.
- Each transaction entry includes details such as date, description, amount, status, and payment method.

iii) Selecting a Specific Account

- Use the "Account Filter" dropdown to select the account for which you want to view transactions.
- The page updates to display only the transactions related to the chosen account.

iv) Selecting a Date Range

- Click on the "Date Range" selector to filter transactions by a specific period.

v) Searching for Transactions

- Use the search bar to find specific transactions by entering keywords such as transaction ID, description, or amount.
- The Reference, Communication and Currency fields are case sensitive. For example, if looking for Euro Payments, the Currency Field should be EUR not eur.

vi) Downloading and Exporting Transactions

- Click the "Download" button to save your transaction history in various formats:
    - **PDF**: Download a formatted document of your transactions.
    - **CSV**: Export transactions in a spreadsheet format for further analysis.

vii) Printing Transaction History

- Click the "Print" button to generate a printer-friendly version of your transaction history.

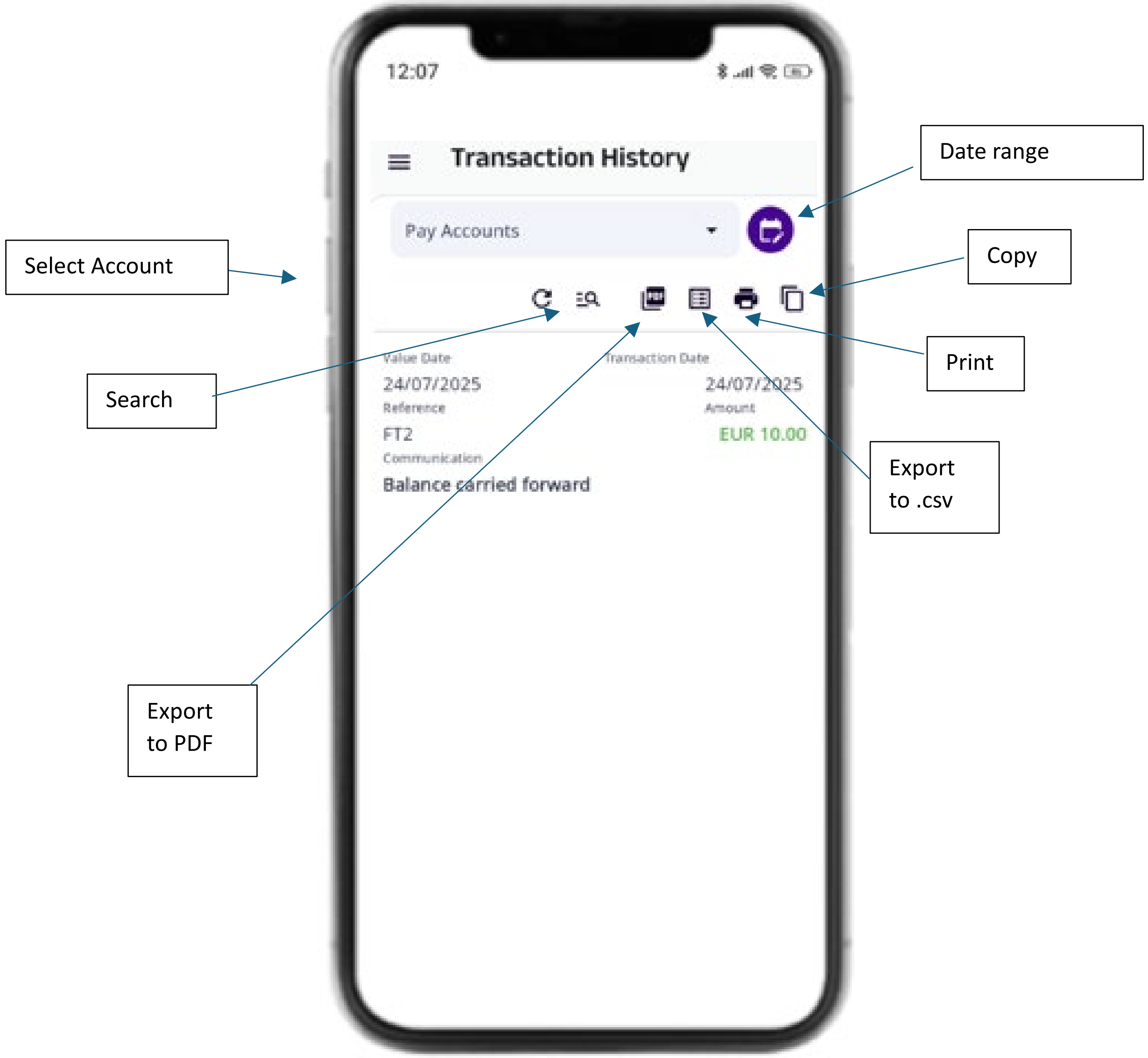
viii) Copying Transaction Data

- Click the "Copy" button to copy the displayed transactions to your clipboard for easy pasting into other documents or applications.

ix) Additional Information

- Transactions are updated in real-time.
- Ensure pop-ups and downloads are enabled in your browser settings for a seamless experience.

For further assistance, you can contact us via the Secure Messaging System on the portal.


12:07
Transaction History
Pay Accounts
Value Date
24/07/2025
Reference
FT2
Communication
Balance carried forward
Transaction Date
24/07/2025
Amount
EUR 10.00
Date range
Select Account
Copy
Search
Print
Export to .csv
Export to PDF

23) Making a Payment via the App

Send payments easily with the payment platform.

i) Select Debit Account:

Choose the account you want to make the payment from.

ii) Select Beneficiary:

Pick the beneficiary account you want to send funds to.

iii) Enter Payment Details:

- Amount of the payment
- Payment reference
- Date of payment
- Any additional information in the Communication field

⚠️ The Payment Details must not be longer than 140 characters and can only contain alphanumeric characters and the following special characters: /-? :().+.
All other special characters, including currency symbols and line breaks, are not allowed and will cause the payment to give an error notification.

iv) Submit for Approval:

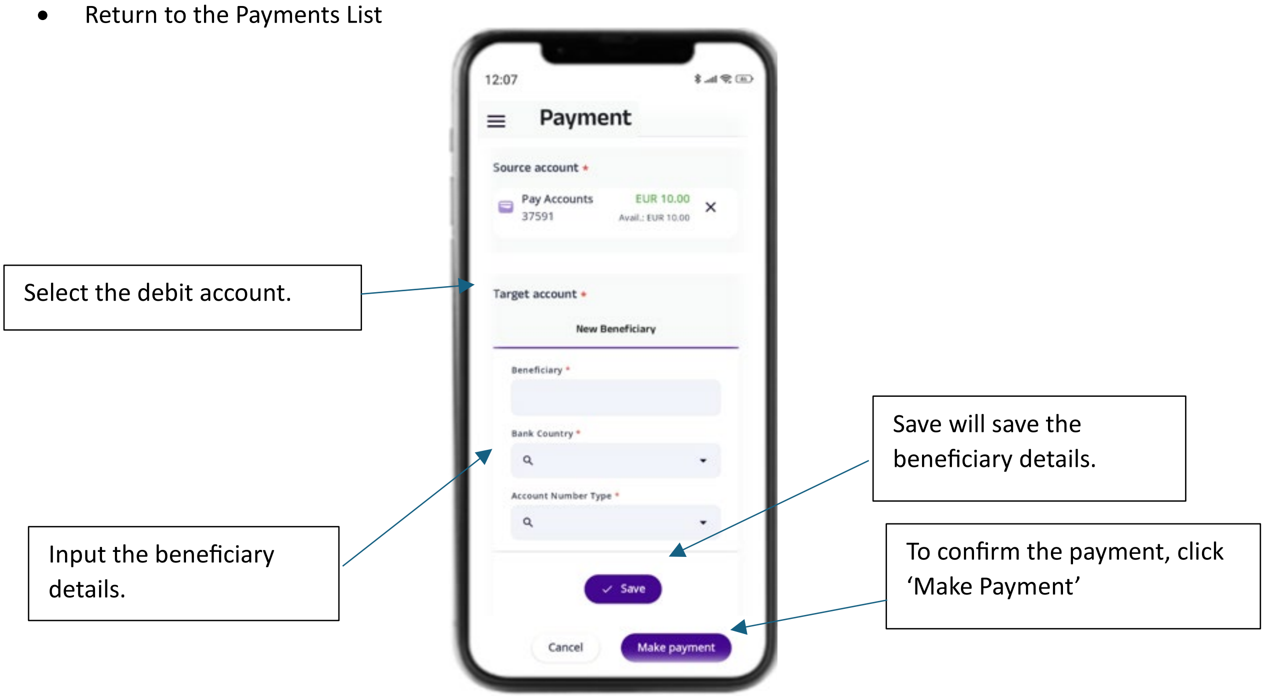
Once submitted, the payment request will be sent to the designated approver(s).

- After approval, the payment will be processed and transacted. If single signatory is required, payment will be made immediately. If joint signatory is required, payment will be pending secondary approval.

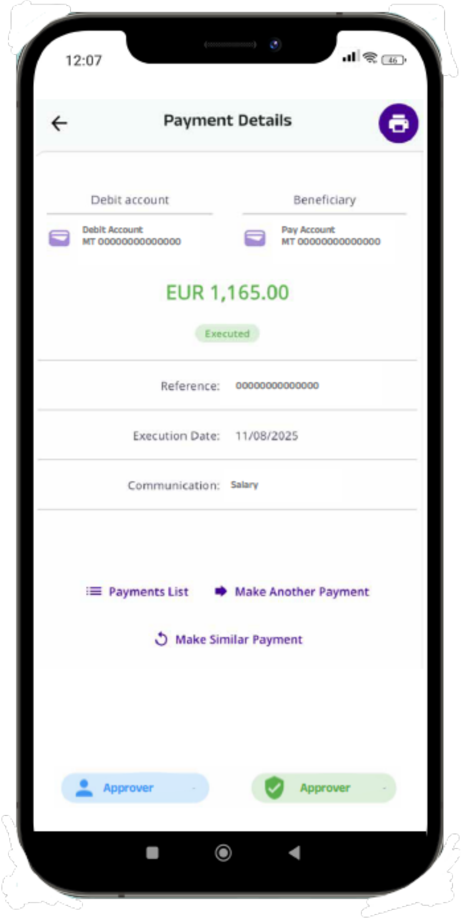
v) Next Steps

From the confirmation page, you can:

- Make another payment
- Make a similar payment (duplicate with details pre-filled)
- Return to the Payments List

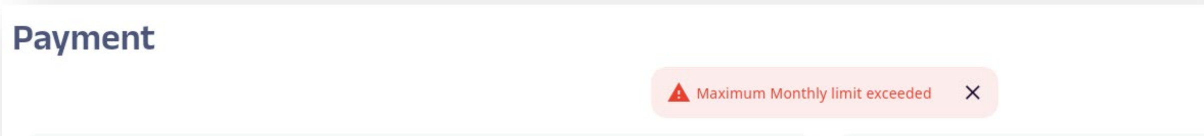


Once the payment has been successfully processed you will be able to see the payment details including the approver:



vi) Payment Limits

If you exceed your payment limit when making a payment, you will receive the notification below. To change or increase your payment limit please contact us via email at support@finductive.com or phone +356 20318600.



24) Making an FX Payment on the App:

To make an FX Payment, navigate to FX Transactions on the menu

i. Select Currency Pair

Choose the currencies you wish to exchange (e.g., EUR/USD). Please ensure you have sufficient funds in the account of the currency you are selling.

ii. Enter the Amount

Input the amount you wish to buy or sell.

iii. Get Rate

Click **Get Rate** to view the current live exchange rate. The system will show you:

- The equivalent amount you will buy or sell
- The real-time forex rate

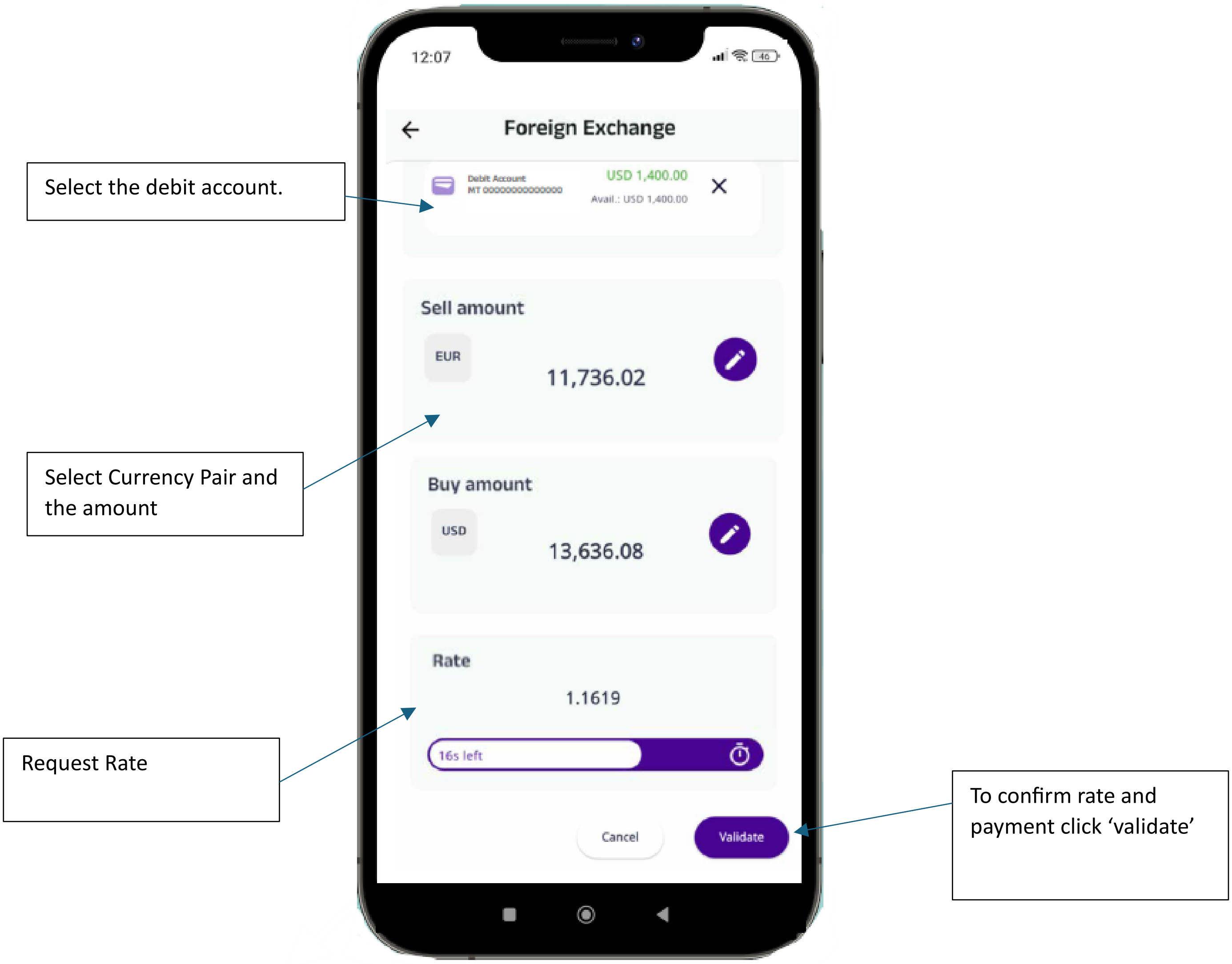
iv. Validate the Rate

- A countdown timer will appear with your quoted rate.

v. Click Validate before the timer expires to lock in the deal.

- If the timer runs out, simply click Get Rate again to refresh.

✅ Once validated, your FX transaction is confirmed and processed



25) Making a Bulk Payment Upload on the App.

i) Start a New Upload

1. Log in to the platform.

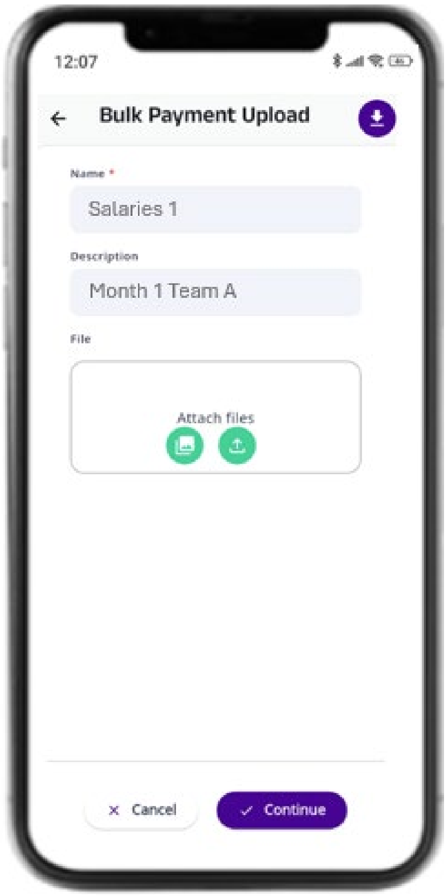
2. Click **Bulk Payments**
3. Download the **.xlsx template** provided (also available here)

ii) Complete the Template

1. Open the downloaded file.
2. Enter all required payment details in the template. Kindly refer to the Documentation section for the detailed field requirements.
3. On the **main page of the file**, insert the **payment list name** and **summary details**.
4. Save the file once completed.

⚠️ The Payment Details must not be longer than 140 characters and can only contain alphanumeric characters and the following special characters: /-? :().+.
All other special characters, including currency symbols and line breaks, are not allowed and will cause the bulk upload file to give an error notification.

Steps to Complete the Template:



iii) Upload the File

1. Return to the platform.
2. Upload the completed file.
3. Click **Continue**.

- ✅ If the file is correct, you will receive a **success**
- **notification**.
- ⚠️ If there are errors, you will receive an **error**

notification. Correct the file and re-upload.

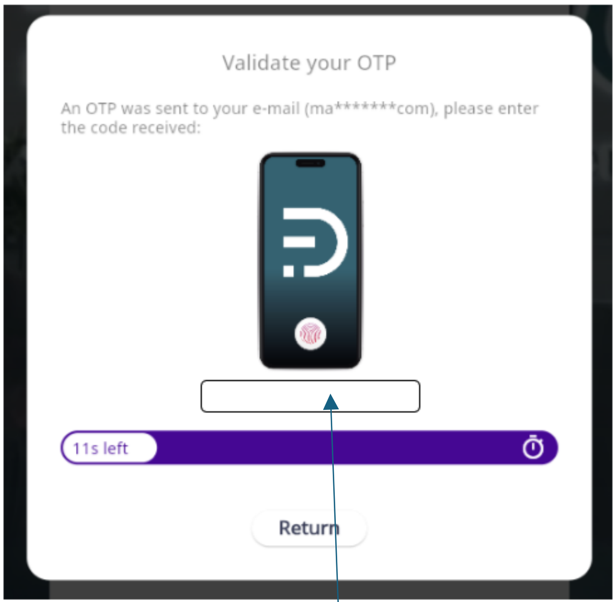
iv) Manage the Uploaded File

From the **Payment List** page, you can:

- **View** payment details
- **Edit** or correct entries
- **Delete** a payment list
- **Execute** the payment upload

v) Confirm & Authorise Payments

- When executing, you will be prompted to confirm the payment via the **mobile app**.
- Once confirmed, you will be notified that the **payment has been executed successfully**.



Input the 6-digit code you receive here

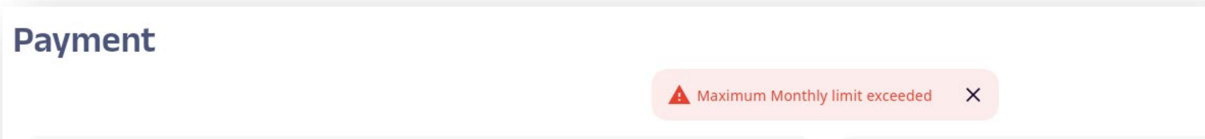
vi) Exporting Payments

From the **Payment Set List** page, you can:

- **Print** payments
- **Copy** payment details
- **Download** payment records

vii) Payment Limits

If you exceed your payment limit when making a payment, you will receive the notification below. To change or increase your payment limit please contact us via email at support@finductive.com or phone +356 20318600.



✅ Always double-check your template before uploading to avoid delays in processing.

⚠️ **SWIFT PAYMENTS only apply to clients currently able to use SWIFT. If you have previously been advised that the SWIFT function is unavailable for your account, kindly disregard this section.**

26) Documentation

For details on how to complete the bulk upload templates, please refer to the document here.

END OF DOCUMENT