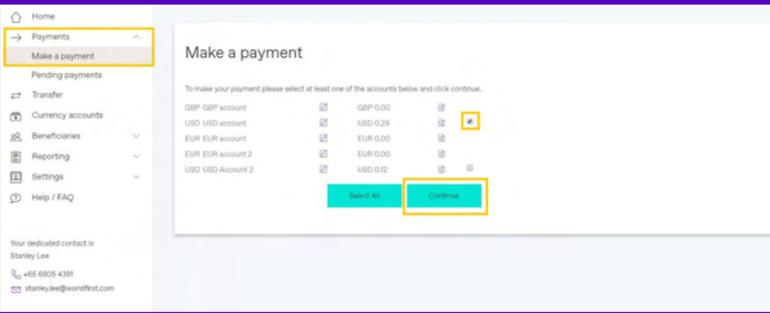


How to make World Account payments & withdrawals

1 Choose an account

1. Click 'Payments' on the left hand side menu.
2. Click 'Make a payment'.
3. Select the currency account from which you would like to withdraw from.

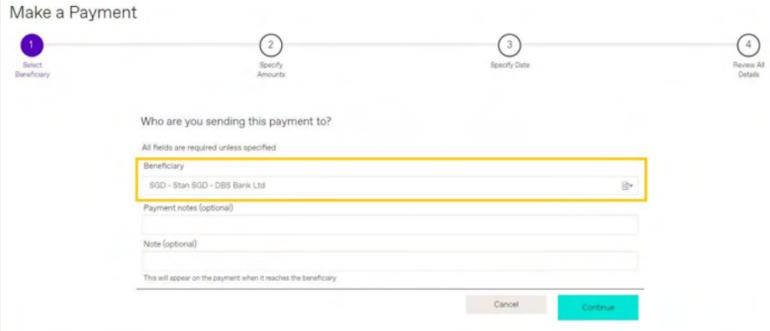
Note: You will only be able to select accounts with a positive balance.



2 Select a beneficiary

Select the beneficiary you are looking to make a payment to. Beneficiaries are required to be added beforehand.

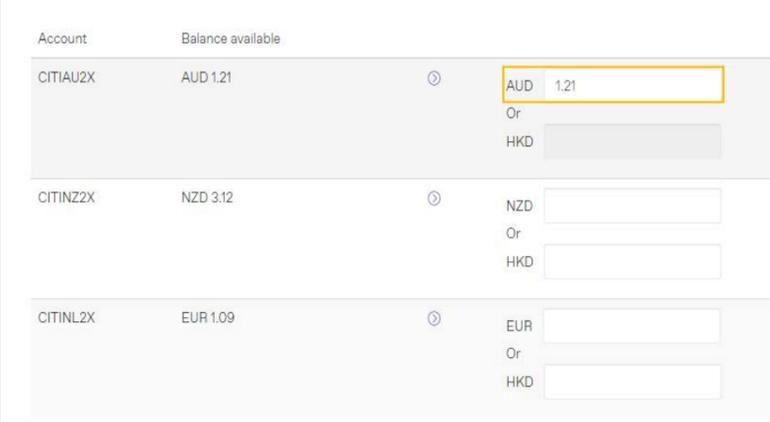
Note: Add any notes you would like to appear on the beneficiary's bank statement once the funds have deposited into their account. (E.g. invoice number, purchase order etc.)



3a For a FX conversion, specify account

For a FX conversion, you will:

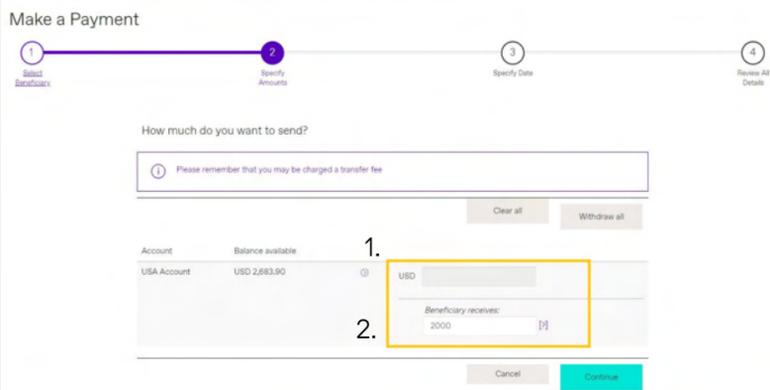
1. Input how much you would like to transfer from your selected currency account or how much you would like your beneficiary to receive



3b For a same currency payment, specify account

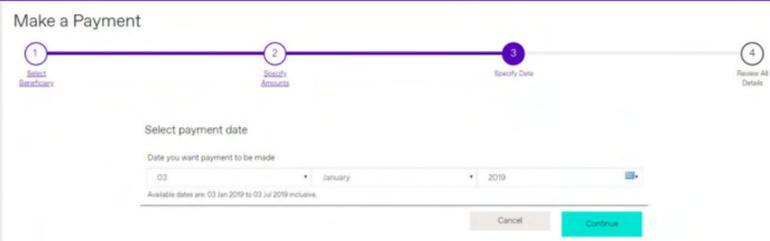
For a same currency payment:

- Specify amount/s to withdraw (our fees are included) OR
- You can also choose how much you would like your beneficiary to receive, if you are making a payment to your suppliers (our fees will be added on top)



4 Select the payment date

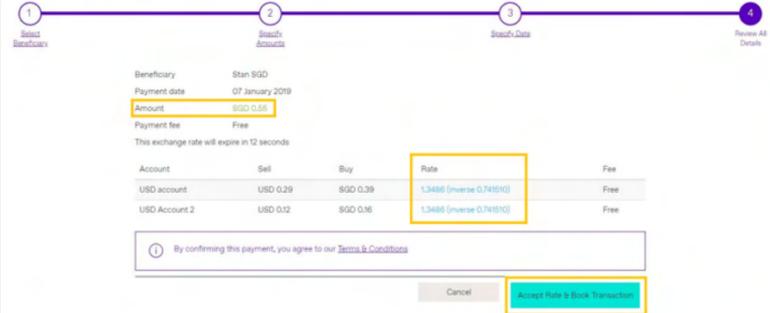
Select the date you would like the payment to be made. By default, it will always show the earliest available date.



5a If you are doing a FX conversion:

Based in scenario 3a:

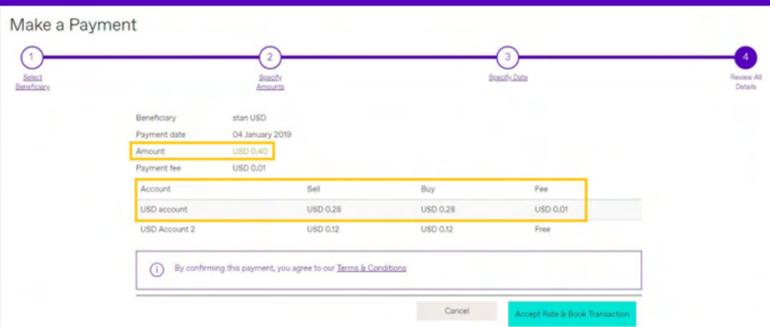
If you are doing a conversion, you will see the rate offered and the amount your beneficiary will receive. This will refresh every 10 to 20 seconds.



5b(i) If you are doing a same currency transfer:

Based on scenario 3b (i):

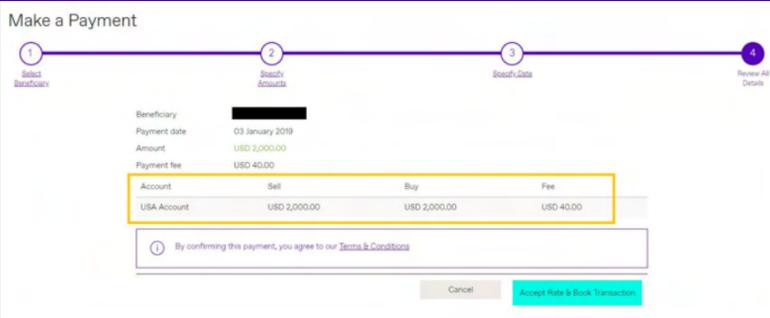
If you are doing a same currency transfer, you will be shown the amount withdrawn and the fees charged.



5b(ii) If you have indicated the USD amount under "Beneficiary receives"

Based on scenario 3b(ii):

An example on the right, If your margin is 0.5%, you need to make a supplier payment of USD2000, the fees would be 0.5% of USD2000 which is USD10. USD2010 will be deducted from your WorldFirst balance. We will pay out USD2000 to your beneficiary.



***Note:** if you have indicated the amount under "Beneficiary receives", in the event that the amount including fees is greater than your current balance, you will not be able to make the transfer.

