



business solutions



AN INTRODUCTION TO ONLINE FX QUICK START GUIDE

Welcome to your Western Union® Business Solutions Online FX account.

You can now send international payments quickly and conveniently, online or from your mobile device.

This **Quick Start Guide** will help you send your first payment(s) with simple, straightforward instructions on how to:

1. Add a Bank Account
2. Add a Recipient
3. Create a Transaction
4. Check Payment Status
5. Go Mobile!

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Using Quick Quote

Once you're logged into your account, you can check current exchange rates at any time using **Quick Quote**. Simply choose the currencies you're sending from and to and the **Amount** (within your transaction limit) you would like to convert. (Don't forget to specify which currency the amount refers to with the buttons under the **Amount** field.)

Select **Get Quote** and you'll see the current exchange rate.

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HOME

Welcome to Western Union

Thank you for choosing Western Union. We are proud to present our Western Union online foreign exchange services offered by Western Union, Western Union approved Customer House, a foreign exchange and international payments company. In 2008 and 2009, we earned Customer House along with its subsidiaries services under the Western Union name.

If staying here you require assistance please contact us. If you wish to send an international payment to transfer funds into a foreign bank please visit our "Create Transaction" link above.

Your Current Transaction Limit

Account Number: 40138

View Limit in: CAD - Canada Dollar

Transaction Limit: 1000000.00 CAD

Pending amount: 930028.30 CAD

Available to Trade: 64331.70 CAD

QUICK QUOTE

From: CAD - Canada Dollar

To: USD - United States Dollar

Amount: 1.00

Get Quote

1.00 CAD = 0.97 USD

1.00 CAD = 0.97 USD
1.00 USD = 1.03 CAD

As of 10/26/2012 2:18:33 GMT-07:00

BEFORE STARTING YOUR TRANSACTION

1. Add a Bank Account

If you are transferring funds to yourself or using **Direct Debit**, you must **Add a Bank Account** before you send your payment.

Direct Debit allows you to preauthorize the withdrawal of funds from, or deposit of funds into, your personal bank account.

Note: When using the Direct Debit option for the first time, please allow up to **three business days for account authorization**.

Adding a Bank Account is a one-time process:

1. From the **Accounts** tab, click **Add New Bank Account**.
2. Enter the required fields: bank name, account number, bank code and bank address (including ZIP/Postal Code). An **IBAN** or **SWIFT** Code is also required for most international transfers.

"What's my Bank Code?"

USD accounts held in the US have a 9-digit ABA Routing Number that can be found on your checks. **USD and CAD accounts held in Canada** have an 8-digit Routing Number (a 3-digit Institution Number + a 5-digit Transit Number).

3. Select the **Allow Deposit** or **Allow Withdrawal** box.
4. Click **Save**. This bank account is now ready to use!

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ADDING BANK ACCOUNT

My Bank Account Information

Currency: CAD - Canada Dollar

Account Information: Checking Account

Bank Name: TD Canada Trust

Account Number: 220881

IBAN: (IBANs are required for all European bank accounts.)

Bank Code: 288

Depending on your region, this can be either an ABA Routing Number, BIC or Transit Number. Provide a Bank Code in order to send an electronic payment within the same country (if domestic). If you are sending an EFT/ACH, a Bank Code is required.

SWIFT Code: (The SWIFT (BIC) code is comprised of 8 or 11 characters.)

Type: (Select type)

Allow Deposit to this account

Bank Address

Address 1: 500 West Georgia Street

Address 2:

Address 3:

City: Vancouver

Country: Canada

State/Province: British Columbia

Zip/Postal Code:

Selected for Receiving Bill:

QUICK QUOTE

From: CAD - Canada Dollar

To: USD - United States Dollar

Amount: 1.00

Get Quote

1.00 CAD = 0.96 USD

1.00 CAD = 0.96 USD
1.00 USD = 1.04 CAD

As of 10/26/2012 2:18:33 GMT-07:00

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2. Add a Recipient

Next, specify who your funds are going to by adding your recipient (individual or business) information and full bank details (if you are sending your funds to yourself, you must add that Checking or Savings deposit account under the **Accounts** tab).

*Sending funds to yourself in another currency?
See 1. Add a Bank Account.*

To Add a Recipient:

1. Click on **Recipients** tab at the top right-hand corner. Select **Add New Recipient**.
2. Select **Individual** or **Business** and fill out all appropriate fields.
3. Under the **Bank Account List** bar, click **Add New Bank Account**.
4. Select the recipient's currency from the **Currency** dropdown list.
5. Input the appropriate bank account details for your recipient's bank account. Leave fields that don't apply blank.
6. Under the **Bank Address** bar, input the full address of your recipient's bank branch.
7. Click **Save**. Your recipient's bank account is now ready to use!

Once entered and saved, bank account information is stored for fast and easy future use.

What's my recipient's Bank Code?"

The Bank Code is determined by **the country** where the account is held:

Area	Bank Information Required	Account Information
United States	ABA/ACH Routing Number (unique 9 digit number e.g. 000069874)	Account Number
Canada	3 digit Institution Number (specific to Bank) + 5 digit Transit Number (specific to branch)	Account Number
Europe (SEPA/ Euro Zone)*	SWIFT**/BIC Code (8-11 alpha numeric characters)	IBAN – International Bank Account Number
United Kingdom	Sort Code (unique 6 digit number eg: 182346)	IBAN – International Bank Account Number
Australia	BSB Number (unique 6 digit number)	Account Number
Mexico	Clabe – 3 Digits and normally the first 3 digits of account number	Account Number – 18 digits
Other	SWIFT**/BIC Code	Account Number

Congratulations – you're now ready to start sending funds!

MAKING A TRANSACTION

3. Create a Transaction

Once you've added your bank account(s), **Creating a Transaction** is quick and easy:

1. From the top menu, select **Create Transaction**.
2. If someone other than you will be paying for your transaction or the transaction is being made on behalf of someone else, select **Yes** and choose your 3rd party remitter from the dropdown menu or select **Add third party remitter**. Otherwise, choose **Next**.
3. Select your **From** and **To** currencies from the dropdown menus.
4. Specify the **Amount** you would like to send and which currency the amount refers to. Click **Continue**.
5. Select your **Payment Method** from the dropdown menu. This is how you will send your funds. Click **Continue**.
6. Select your recipient's desired **Payment Method**. This is how your funds will be delivered to you or your recipient. Select your recipient name and bank account, or, if you're the one receiving the funds, select your name and deposit account from the appropriate dropdown lists.
7. Select **Get Quote** to view the current exchange rate and total transaction cost.
8. Select **Book Transaction**. Your payment is now on its way!

After you book a transaction, you will immediately receive e-mail confirmation for your records. (If you are sending a Wire, you will receive an e-mail with instructions and our bank account details.)

4. Check Payment Status

After sending a payment, you can **Check Payment Status** at any time by selecting **Transaction History** from the top menu. From the list of transactions, click on the **ID Number** of a payment to view its status.

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CREATE TRANSACTION

1. Select Currencies Edit

2. Select Payment Edit

Select how you will send us your payment.

Payment Method: I will initiate a wire transfer

I will initiate a wire transfer

I will initiate a wire transfer

Continue

3. Select Recipient Edit

Quote valid for: 0.26

Exchange Rate: 1 CAD = 0.8084 GBP

Inverse Rate: 1 GBP = 1.6439 CAD

Sub Total: 1000 GBP = 1241.90 CAD

Service Charge: 10.00 CAD

Total: 1251.90 CAD

Get Quote

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CREATE TRANSACTION

1. Select Currencies Edit

2. Select Payment Edit

3. Select Recipient Edit

Select the delivery method and recipient of the funds.

Payment Method: Wire

Select Recipient: Albert Anderson (on UMI)

Add New Recipient

Select Account: GBP441120112942418 Bank of Scotland

Add New Account

Payment Reference

Learn how to speed up payment processing.

Get Quote

In connection with any transactions processed by Western Union, Western Union and/or a Western Union affiliate takes money, on the exchange of currency. Any difference between the rate used by Western Union and the rate given to Customers is retained by Western Union and/or a Western Union affiliate.

Book Transaction Cancel

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TRANSACTION HISTORY

ID No.	Debook Date	Status	Recipient Amount	Recipient Currency	Method To Recipient	Recipient Name
218527	08/15/2010	Created	100.00	GBP	Wire	John Isaacs DB
218135	08/07/2010	Created	1,000.00	GBP	Wire	Christina Jones (on UAT)
218134	08/06/2010	Created	800.00	EUR	Wire	John Isaacs DB
218128	08/07/2010	Created	1,000.00	USD	Draft	Amya Jones (on UAT)
218144	08/21/2010	Created	50.00	GBP	Draft	John Isaacs DB

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5. Go Mobile!

In an effort to make life even easier and more convenient for Online FX clients, we recently launched **Online FX for Mobile**. As an Online FX client, we invite you to go mobile when you're checking rates or booking a foreign exchange transaction.

Online FX for Mobile:

- Works with your iPhone®, BlackBerry®, or Android® device.
- Requires no software download and no additional signup.
- Is ready to use now for Online FX clients like you.

Experience **Online FX for Mobile** now:

1. Go to <https://online.westernunion.com/mobile/> on your phone or scan the QR barcode to the right.
2. Enter your existing Western Union login and password.
3. Explore. Enjoy the ease and convenience of international payments anytime, anywhere on your mobile device.
4. Please note: once logged on, a transaction can be canceled at any time prior to **Book Now**. If you choose to book a trade you will receive, as you do in the Online FX platform, all the same notifications, both on screen and via email, for you to make the payment and track progress.



For full detailed instructions, **please download our full User Guide**.

We pride ourselves on our world-class business client support and services. If you have any questions about your new account, or require assistance completing your first transaction, we're here to help. Contact us 24 hours a day, from Sunday at 3 p.m. to Friday at 3 p.m. PST (UTC - 8) at 1-866-430-5386 or **email** us.

Thank you for choosing **Western Union® Business Solutions** as your international payments provider.

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