



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!

## Western Union Online Introduction

### 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.

The screenshot shows the Western Union Business Solutions website interface. The navigation menu includes Home, Create Transaction, Transaction History, Client Profile, Accounts, and Receipts. The 'HOME' page displays a welcome message and a 'QUICK QUOTE' section. The 'QUICK QUOTE' section has a 'From' dropdown set to 'CAD - Canada Dollar' and a 'To' dropdown set to 'USD - United States Dollar'. The 'Amount' field is set to '1.00'. Below the amount field, there are two buttons: 'CAD - C' and 'USD - U'. The 'Get Quote' button is highlighted. The resulting quote shows '1.00 CAD' is equal to '0.97 USD'. A note below the quote states: 'The quote for many USD will result from converting 1.00 CAD'. At the bottom of the quote box, it says '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!

The screenshot shows the 'ADDING BANK ACCOUNT' page on the Western Union Business Solutions website. The page has a navigation menu with Home, Create Transaction, Transaction History, Client Profile, Accounts, and Receipts. The main content area is titled 'ADDING BANK ACCOUNT' and contains a form for 'My Bank Account Information'. The form fields include: Currency (CAD - Canada Dollar), Account Information (Checking Account), Bank Name (TD Canada Trust), Account Number (220881), IBAN, Bank Code (288), and SWIFT Code. There are checkboxes for 'Allow Deposit to this account' and 'Allow Withdrawal from this account'. The 'Bank Address' section includes fields for Address 1 (500 West Georgia Street), Address 2, Address 3, City (Vancouver), Country (Canada), State/Province (British Columbia), and Zip/Postal Code. A 'QUICK QUOTE' box is visible on the right side of the page, showing a conversion of 1.00 CAD to 0.96 USD. A note below the quote states: 'The quote for many USD will result from converting 1.00 CAD'. At the bottom of the quote box, it says '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.

The screenshot shows the 'ADDING RECIPIENT' page on the Western Union website. The page has a dark header with the Western Union logo and navigation tabs: Home, Create Transaction, Transactions History, Client Profile, Accounts, and Recipients. The main content area is titled 'ADDING RECIPIENT' and contains a form with the following sections:

- Recipient Information:** Includes radio buttons for 'Individual' (selected) and 'Company'. Fields include Recipient Name (Jane Smith), Email (j.smith@hotmail.com), Address 1 (2830 Scripps Drive), Address 2, Address 3, City (San Diego), Country (United States), State/Province (California), Zip/Postal Code (90128), Phone (808-839-5402), and Fax.
- Bank Account List:** A section with a 'No bank accounts found' message and a 'Add New Bank Account' button.
- QUICK QUOTE:** A sidebar showing a conversion from 1.00 CAD to 0.96 USD. It includes a 'Get Quote' button and a note: 'The quote here from USD will represent a rounding 1.00 CAD'.

### 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.

ID No.	Booked Date	Status	Recipient Amount	Recipient Currency	Method To Recipient	Recipient Name
218527	08/15/2010	Cleared	100.00	CHF	Wire	John Doe@123
218126	08/07/2010	Cleared	1,000.00	GBP	Wire	Christina Jones (on UMI)
218143	08/16/2010	Cleared	800.00	EUR	Wire	John Doe@123
218126	08/07/2010	Cleared	1,000.00	USD	Draft	Amya Jones (on UMI)
218144	08/21/2010	Cleared	50.00	GBP	Draft	John Doe@123

## Western Union Online Introduction

### 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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