

## Guide – Becoming customer

*Follow these instructions to become NEOFX's customer. You can get assistance by contacting us at [www.neofx.eu/contact](http://www.neofx.eu/contact).*

### 1 Complete the becoming customer form (requires authorisation to sign on behalf of the company)

*We are obligated to ask these questions to comply with EU regulation.*

1. Ensure that you have the following information available before starting to fill in the becoming customer form
  - Company name, registration number, VAT number, date of incorporation and address
  - Names, dates of birth and home addresses of all company directors (including yourself) authorized to sign on behalf of the company
  - Names, dates of birth, home addresses and ownership percentages of all ultimate beneficial owners (persons owning at least 10% of the company directly or indirectly)
  - Names, dates of birth, home addresses and emails of all the users of the NEOFX Direct service
  - Colour photos of passports of all the company directors, all ultimate beneficial owners and all users of the NEOFX Direct service (all information including the corners must be visible and glare must be avoided on colour photos to be readable electronically)
  - Company incorporation document, shareholder certificate and latest financial statements (documents must be of good quality to be readable electronically)
  - Estimates on volumes of company's incoming and/or outgoing foreign currency payments as well as source and/or destination countries for funds
2. Open the becoming customer form at <https://neofx.paydirect.io/registrations/corporates>
3. Let's get started: Fill in your personal info and the domicile of the company as well as accept the terms and conditions
4. Company details: Fill in company info
5. Account usage: Fill in info related to using the service
6. Owners: Fill in personal info and ownership percentage as well as upload a colour passport photo for every ultimate beneficial owner (person owning at least 10% of the company directly or indirectly)
7. Directors: Fill in personal info and upload a colour passport photo for all company directors authorised to sign on behalf of the company
8. Users: Fill in personal info and upload a colour passport photo for every NEOFX Direct user (users can be added or removed and their authorisations can be changed later by contacting us at [www.neofx.eu/contact](http://www.neofx.eu/contact))
9. Documents: Attach company incorporation document, company shareholder certificate and latest financial statements
10. Submit: Confirm that all the information is correct and submit the becoming customer form for compliance processing
11. All done: As soon as the compliance process has been completed, we will provide you with your Currencycloud account details including account number(s)

## 2 Complete the authorised users form

*You can add or remove users and change their authorisations later by contacting us at [www.neofx.eu/contact](http://www.neofx.eu/contact).*

1. Open the authorised users form at [www.neofx.eu/documents/AUUK.pdf](http://www.neofx.eu/documents/AUUK.pdf)
2. Fill in personal and authorisation info for each NEOFX Direct user, save the form and send it to [info@neofx.eu](mailto:info@neofx.eu)

## 3 Open foreign currency bank accounts with your bank (if needed)

*This is relevant only, if you will initiate and/or collect foreign currency payments from/to your foreign currency bank account(s), but you do not have foreign currency bank account(s) yet.*

1. Get board approval to open new foreign currency bank account(s)
2. Contact your bank to open new foreign currency bank account(s)

## 4 Complete the bank accounts form

*You can connect or disconnect your bank account(s) as beneficiaries later by contacting us at [www.neofx.eu/contact](http://www.neofx.eu/contact).*

1. Open the bank accounts form at [www.neofx.eu/documents/BAUK.pdf](http://www.neofx.eu/documents/BAUK.pdf)
2. Fill in bank account info for each currency, save the form and send it to [info@neofx.eu](mailto:info@neofx.eu)

## 5 Make a tiny payment from your bank account to your Currencycloud account

*We are obligated to verify that the becoming customer form was submitted by the right company.*

1. After approving your becoming customer form, you will receive your Currencycloud account details including account number(s)
2. Make a tiny (at least 0.1 euros) payment from your bank account to your Currencycloud account
3. We verify that the sender of the funds and the company in the becoming customer form match
4. We inform you that you are now NEOFX's customer

## 6 Inform your customers to start paying to your new accounts (only for incoming payments)

*This is not relevant, if you continue to use your existing foreign currency bank accounts for collecting payments.*

- Inform your customers to start making foreign currency payments to your new foreign currency bank account(s), if you start using new foreign currency bank accounts for collecting foreign currency payments
- Inform your customers to start making foreign currency payments to your new foreign currency Currencycloud account(s), if you start using new foreign currency Currencycloud accounts for collecting foreign currency payments

## 7 You are now ready to start using the NEOFX Direct or the NEOFX Robo service

*After completing all the above steps, we will inform you on how to login to the NEOFX Direct service and how to use it.*

1. We will send via email instructions on how to login to the service and use it to all your NEOFX Direct users
2. Users can get assistance by contacting us at [www.neofx.eu/contact](http://www.neofx.eu/contact)