

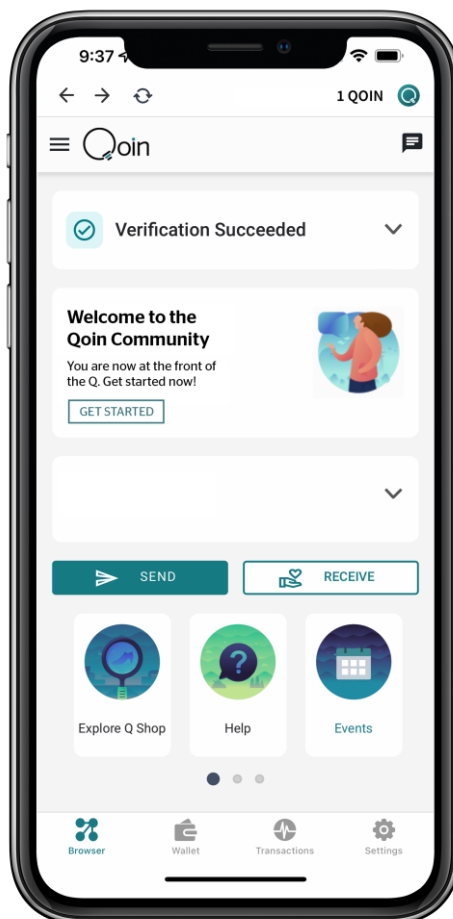


Qoin Merchant and Consumer Guide

- Registration Process
 - including Know your Customer (KYC)
- How to Transact
- Wallets
 - Creating, Importing, Watching, Naming, Removing)
- Q Club Memberships
- Q Shop

Mission

Qoin's mission is to enable a currency that empowers Sellers to trade their goods and services with Buyers from around the world.



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Before Starting the Merchant Registration Process

The following is important information to review before starting the Qoin Merchant Registration Process.

Mobile Phone Software Update

It is important to ensure your mobile phone has the latest software update installed. Old or outdated software may stop the Qoin mobile app from being installed and/or affect how the app functions.

Completing the Registration Process on your Phone and/or Computer

The entire Qoin registration process can be completed either solely on your mobile phone or by completing steps 1-4 on your mobile phone and step 5 on your computer:

- Steps 1-4 must be completed on your mobile phone
- Step 5 can be completed on either your mobile phone or your computer

Some merchants prefer to use their computer for step 5 when the business listing is completed as this is when you will need access to your logos and photos which, for many, are more accessible on their computer.

If you will be using your mobile phone to complete Steps 1-5 you should ensure any images (business logos &/or photos) you will use for your Qoin business listing are accessible on your mobile phone before beginning the registration process.

Registering via your Mobile Phone

- Follow the flow of Steps 1-5
 - Ensure your images (business logos &/or photos) are accessible on your phone before beginning

Registering via your Computer and your Mobile Phone

- Complete Steps 1-4 on your mobile phone first
- Then complete Step 5 on your computer

Merchant Registration Process

Online Video Tutorials

Video Tutorials for the information in this How to Guide can be found via the following link:

<https://shop.qoin.world/how-to-guides/>

Registration Process: 8 Steps

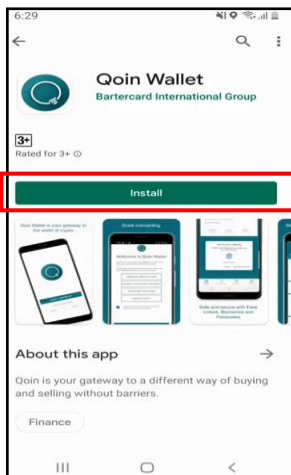
As a new Qoin Merchant, your Agent will assist you to complete Steps 1-5 of the registration process below.

Step 1: Download the Qoin Wallet App on your Mobile Phone

The only way to obtain a wallet is to download it from either the AppStore (iOS) or the Google Play Store (Android).

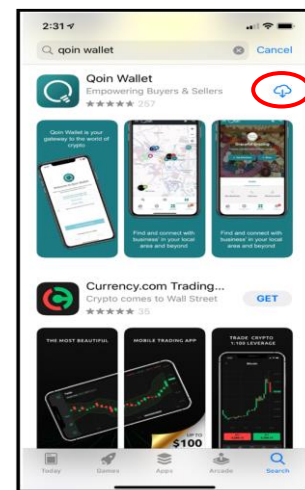
To download the iOS wallet (Apple)

1. Go to the App Store
2. In the search bar, type in 'Qoin Wallet' & tap 'Search' on your keyboard
3. Scroll until you find Qoin Wallet & tap on the download icon
4. Once the download is complete, tap 'Open' to open the Qoin Wallet



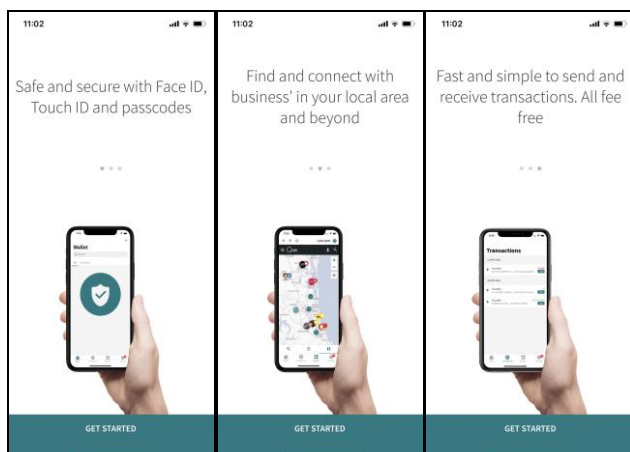
To download the Android wallet

1. Go to the Google Play Store
2. In the search bar, type in 'Qoin Wallet' & tap 'Search' on your keyboard
3. Scroll until you find Qoin Wallet and tap on it
4. Once the installation is complete, tap on 'Open'.



Onboarding Screens

Once you have downloaded the wallet the Getting Started Guide will be shown, as below.

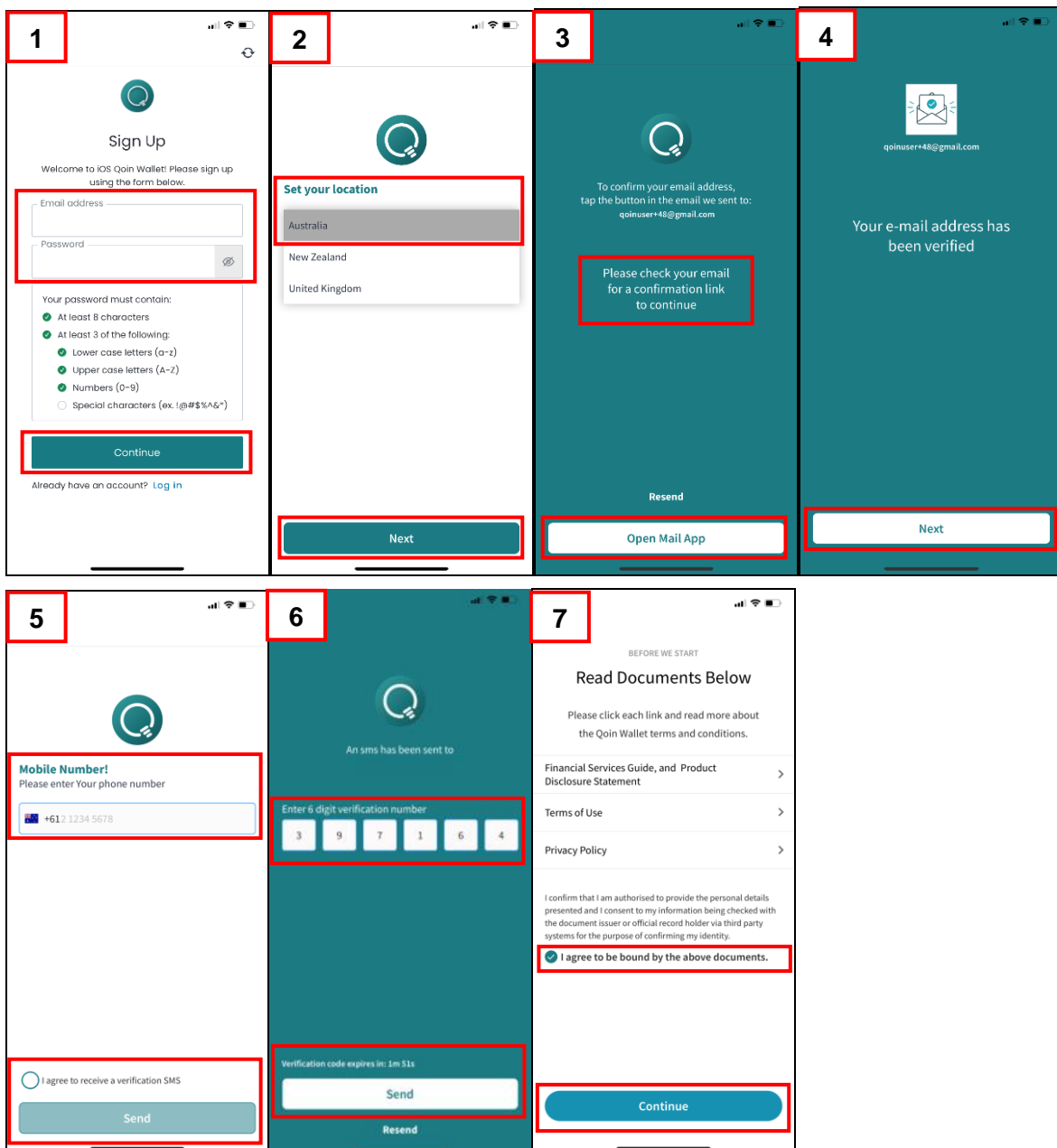


Step 2: Verification & Know Your Customer (KYC)

Verification

After downloading the wallet, you must complete the following verification process:

1. On the 'Sign Up' screen: Enter your email address and create a password
2. Set your Location: Select your country, E.g., Australia
3. Confirm your email address. Go to your email account and check your email for a confirmation link. Tap the button in the email to confirm.
4. Your email address has been verified. Once you have confirmed your email address this will be displayed as verified.
5. Enter your mobile number and select the option to agree to receive a verification SMS
6. Enter the 6-digit verification number, once you have received this via SMS
7. Read and agree to the Financial Services Guide and Product Disclosure Statement, Terms of Use and the Privacy Policy.



1 Sign Up

Welcome to iOS Qoin Wallet! Please sign up using the form below.

Email address

Password

Your password must contain:

- At least 8 characters
- At least 3 of the following:
 - Lower case letters (a-z)
 - Upper case letters (A-Z)
 - Numbers (0-9)
 - Special characters (ex. !@#\$%^&*)

Continue

Already have an account? [Log In](#)

2 Set your location

Australia

New Zealand

United Kingdom

Next

3 To confirm your email address, tap the button in the email we sent to: qoinuser+48@gmail.com

Please check your email for a confirmation link to continue

Resend

Open Mail App

4 Your e-mail address has been verified

Next

5 Mobile Number!

Please enter Your phone number

+612 1234 5678

I agree to receive a verification SMS

Send

6 An sms has been sent to

Enter 6 digit verification number

3 9 7 1 6 4

Verification code expires in: 1m 51s

Send

Resend

7 BEFORE WE START

Read Documents Below

Please click each link and read more about the Qoin Wallet terms and conditions.

Financial Services Guide, and Product Disclosure Statement

Terms of Use

Privacy Policy

I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.

☒ I agree to be bound by the above documents.

Continue

Know Your Customer (KYC)

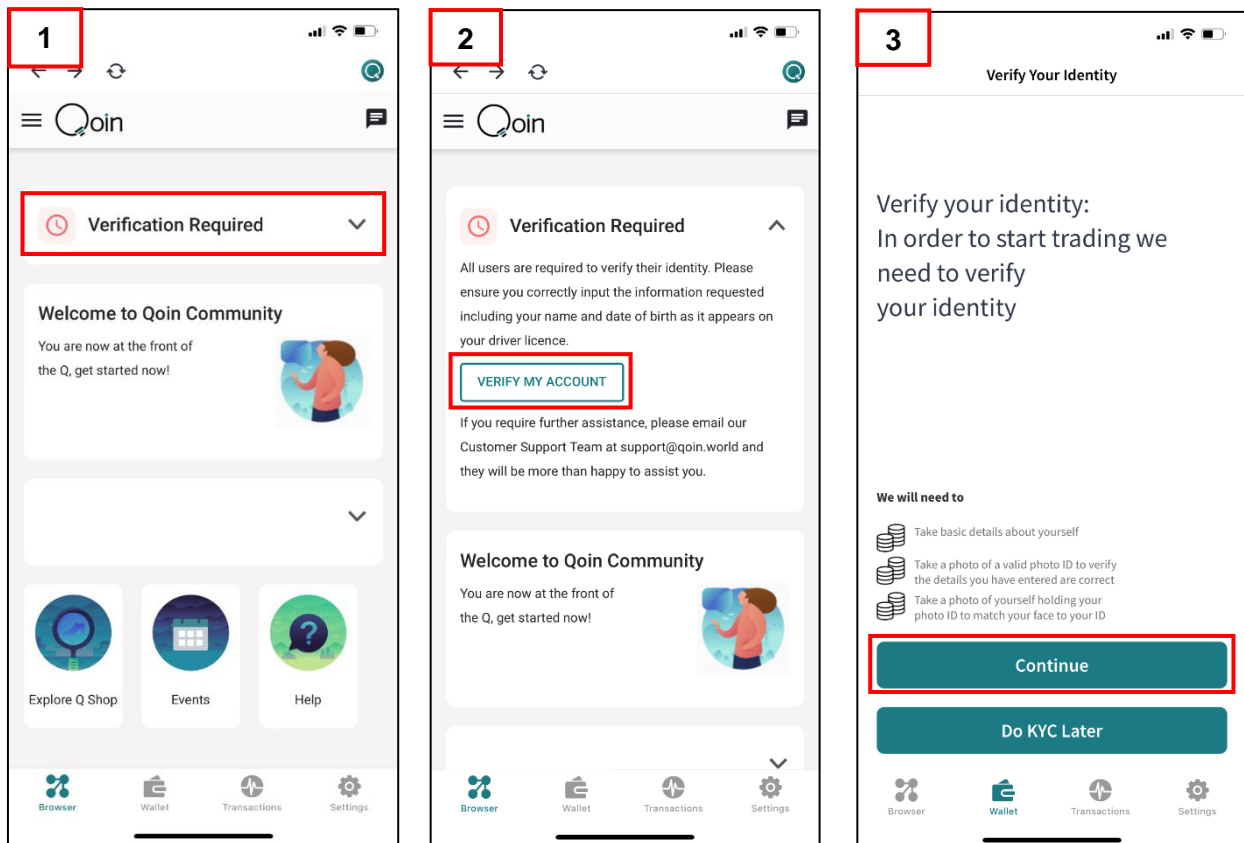
PLEASE NOTE: Once you have completed the verification process you will not be able to access your wallet until you have completed Know Your Customer (KYC).

Know Your Customer (KYC) is a mandatory process to identify and verify the identity of a client. In other words, Qoin must make sure that all Merchants are genuinely who they claim to be when becoming a Qoin Merchant.

Once you have completed the verification process and agreed to the Financial Services Guide and Product Disclosure Statement, Terms of Use and the Privacy Policy, you will be returned to the home screen/browser.

To begin the KYC Process:

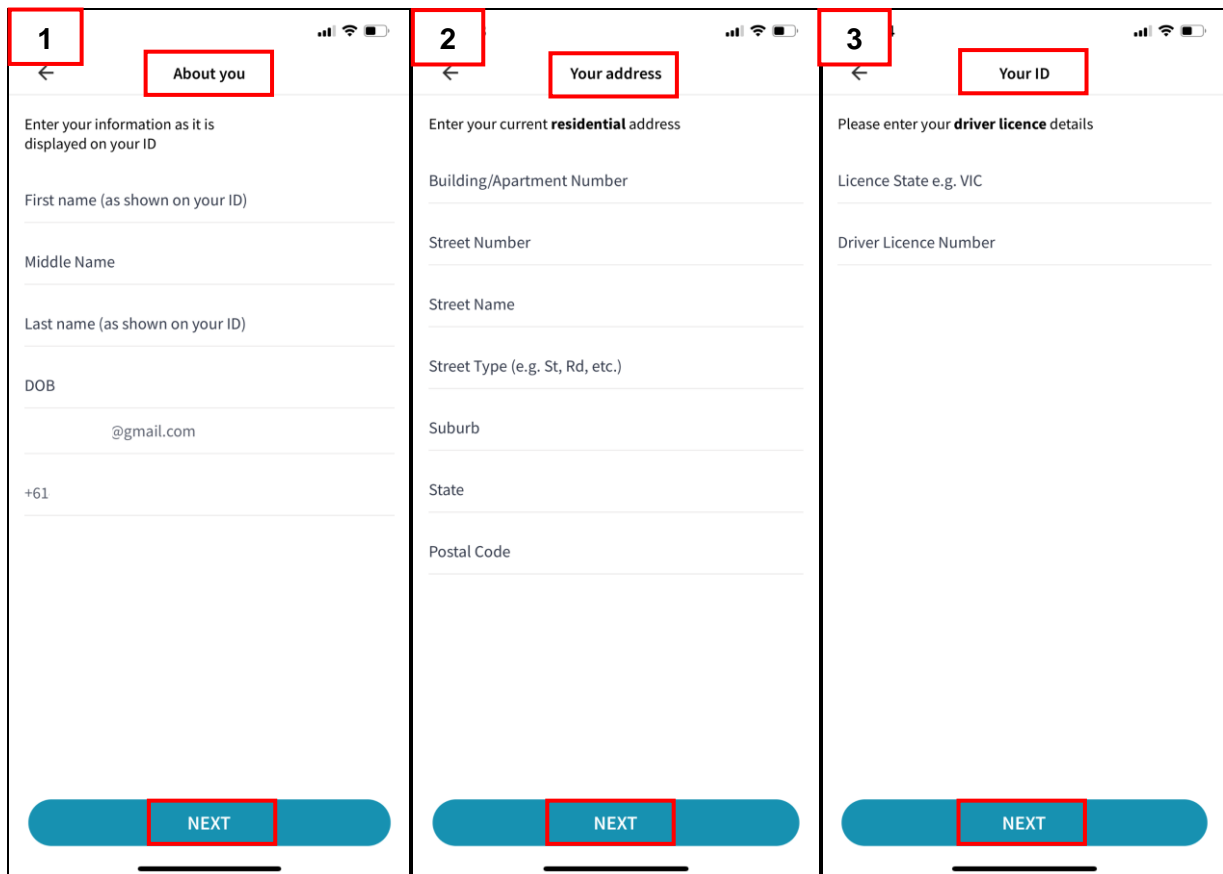
1. Click to select 'Verification Required' to begin KYC
2. Select 'Verify My Account'
3. Verify Your Identity:
 - Select 'Continue'



Know Your Customer (KYC): About You

You are required to complete information about you, your address, and your ID.

- The information entered must be the same as it is displayed on your ID.
1. On the '**About You**' screen you will be required to complete the following information:
 - First Name (as shown on your ID)
 - Middle Name
 - Last Name (as shown on your ID)
 - Date of Birth
 2. On the '**Your Address**' screen you will be required to complete all details for your current residential address.
 3. On the '**Your ID**' screen you need to enter your Driver's Licence details:
 - Licence State, E.g., VIC
 - Driver's Licence Number



The image displays three mobile application screens for Know Your Customer (KYC) verification, each with a red box highlighting the 'NEXT' button at the bottom.

Screen 1: About you

- Header: About you
- Instruction: Enter your information as it is displayed on your ID
- Fields:
 - First name (as shown on your ID)
 - Middle Name
 - Last name (as shown on your ID)
 - DOB
 - @gmail.com
 - +61
- Button: NEXT

Screen 2: Your address

- Header: Your address
- Instruction: Enter your current **residential** address
- Fields:
 - Building/Apartment Number
 - Street Number
 - Street Name
 - Street Type (e.g. St, Rd, etc.)
 - Suburb
 - State
 - Postal Code
- Button: NEXT

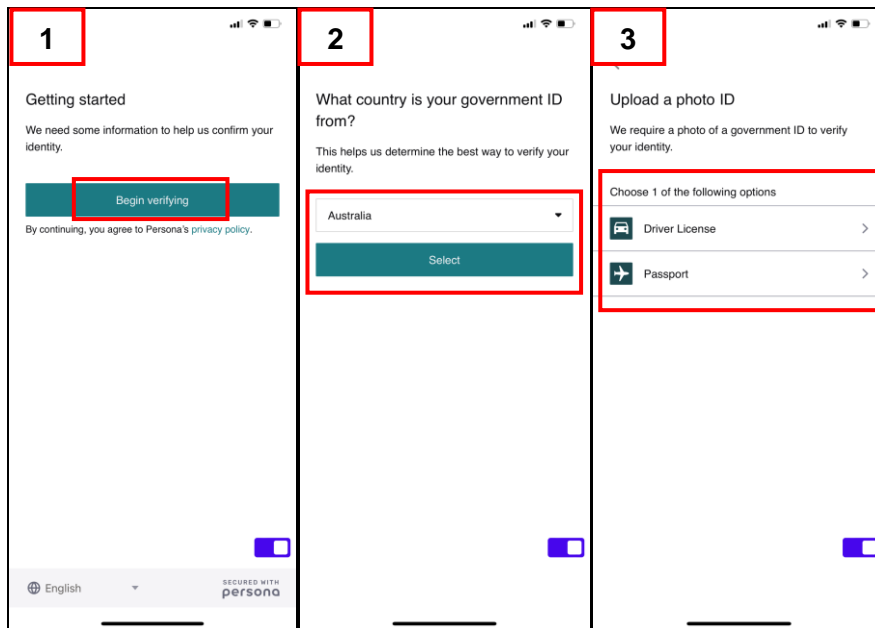
Screen 3: Your ID

- Header: Your ID
- Instruction: Please enter your **driver licence** details
- Fields:
 - Licence State e.g. VIC
 - Driver Licence Number
- Button: NEXT

Know Your Customer (KYC): Proof of your Identity

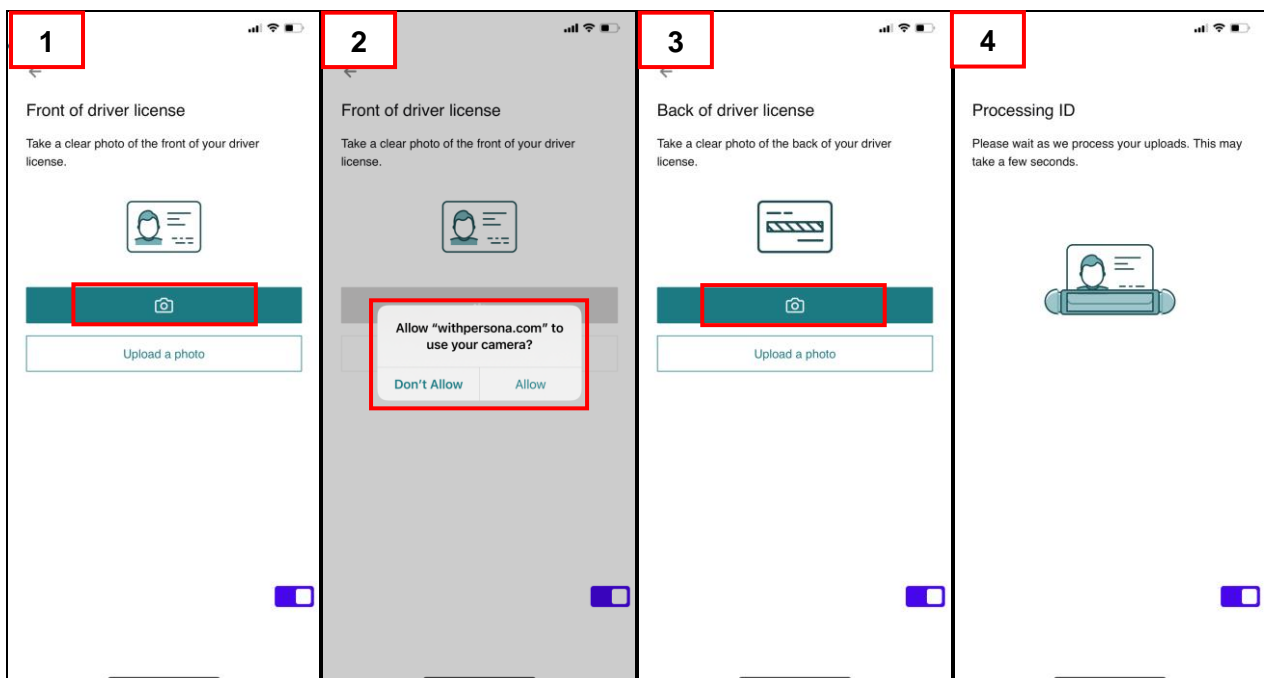
Next, you will need to complete information that will help confirm your identity.

1. Select 'Begin Verifying'
2. Select the Country that is relevant for the ID you are using
3. Upload a photo ID: Select the ID you will be using to verify your identity



The example below uses an AU Driver's Licence to verify the person's identity.

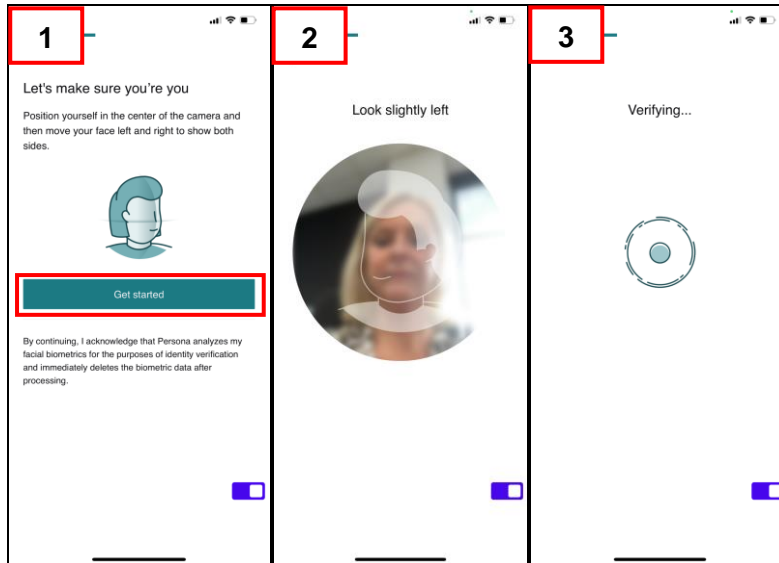
1. First, take a photo of the 'front of driver's licence'
 - Have your driver's licence ready and select the camera icon to take the photo or if you have already taken a photo select the 'Upload a photo' option
2. You will be required to allow access to the camera
3. Next take a photo of the 'back of driver's licence'
 - Select the camera icon to take the photo or if you have already taken a photo select the 'Upload a photo' option
4. Your ID uploads will now be processed.



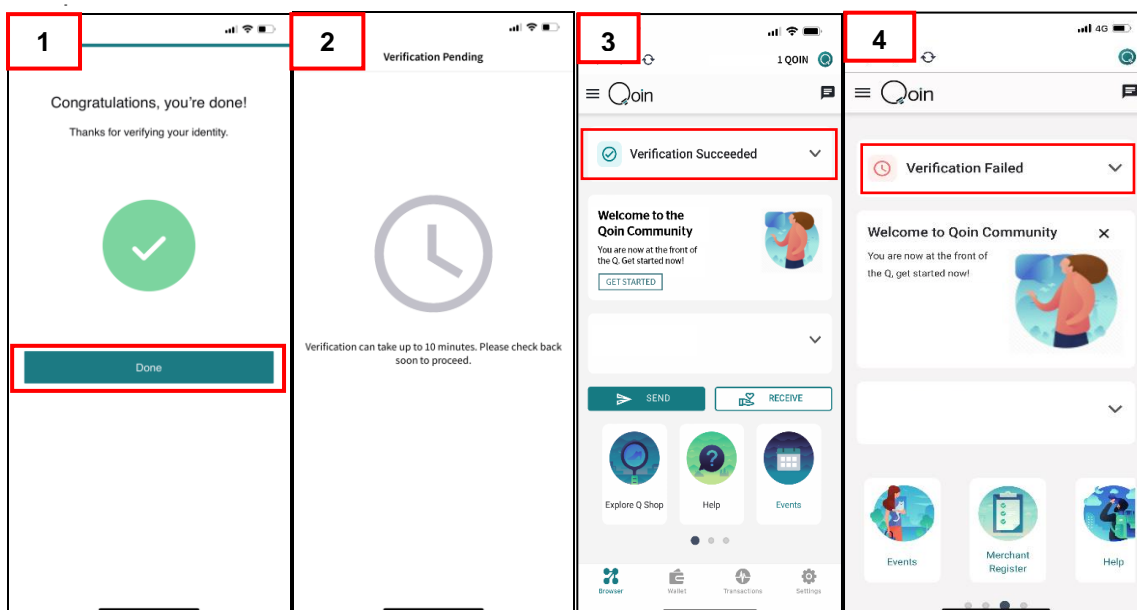
Know Your Customer (KYC): Biometric ‘Selfie’ Facial Image

In the next step you will be required to take ‘live’ photos of yourself

1. Select ‘Get Started’.
2. Align your face with the grid then follow the prompts, E.g., ‘Look slightly left’.
3. Once your photo has successfully been taken verification will occur.



1. You'll receive confirmation that you have completed verifying your identity.
 - Click to select ‘Done’.
2. This screen will advise verification is pending and may take up to 10 minutes to process.
 - Click the ‘back arrow’ to return to the Home Screen/Browser.
 - After 10 minutes, if verification is still pending and has not processed you may need to refresh your screen by tapping the refresh icon ↻
 - After refreshing the screen, if KYC still hasn't processed contact the verification team via the email or phone relevant for your country, as below:
3. Once the verification is completed this will display on your Home Screen/Browser.
4. If KYC doesn't work, you receive notification that “Verification Failed”. If this happens you need to contact the verification team via the email relevant for your country, as below:
 - Verify.AU@qoin.world / Verify.NZ@qoin.world / Verify.UK@qoin.world
[AU – 1300 228 274](tel:1300228274) / [NZ – 0800 440 377](tel:0800440377)



Step 3: Create a Wallet, Back it up & Record the Seed Phrase

Create a Wallet

Next you will be prompted to either create a new wallet or import an existing wallet.

- As a new Qoin Merchant or Consumer you need to create a wallet

Once you have selected 'Create a New Wallet' a screen will open prompting you to 'Backup your Wallet'.

Backup the Wallet

The Qoin Wallet has a 3-stage secure and Backup process. It is important to back-up your Qoin Wallet, and to ensure you keep the back-up in a secure place.

The backup is used if you need to transfer your wallet to a new device or lose your password.

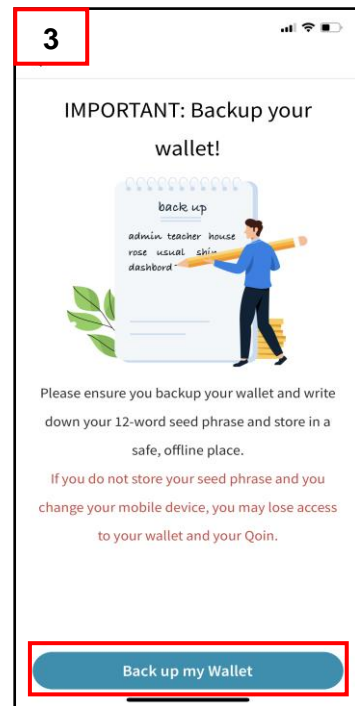
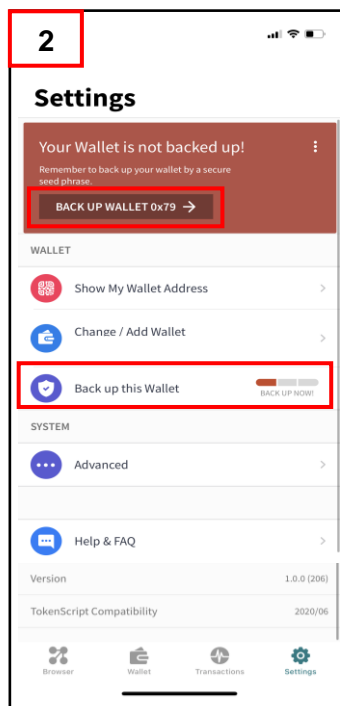
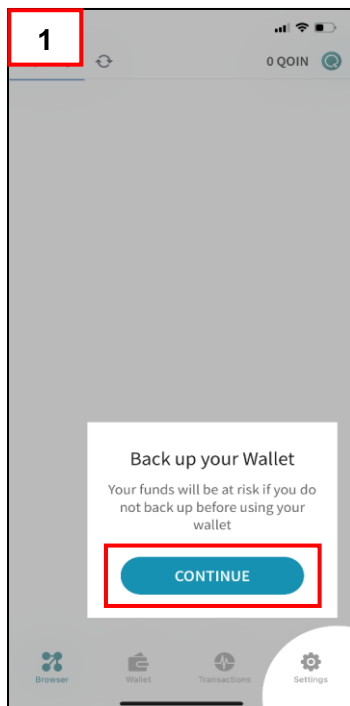
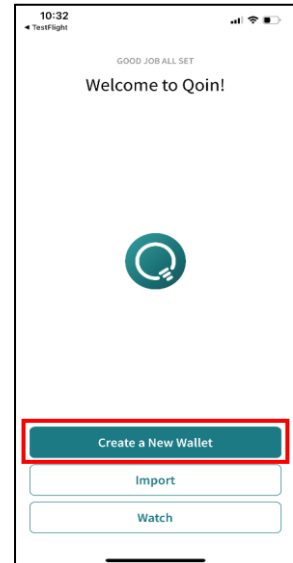
WARNING: If you can't login and have lost your back-up, you lose all access to the wallet and your funds.

- Qoin are not able to reset or transfer the funds if the back-up is lost.

To Back-up your Wallet:

Make sure you are connected to the Internet.

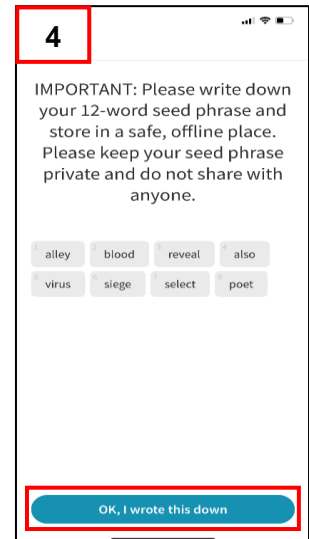
- After selecting 'Create a New Wallet', the next screen will prompt you to 'Backup your Wallet'.
 - Select 'Continue'
- Next Select 'Backup Wallet'
- Follow the instructions and select the "Back-up my Wallet" to proceed.



4. Write down the generated seed phrase and have it ready for confirmation before finalising the backup process.
 - When ready select “OK, I wrote this down” to continue.

IMPORTANT: It is paramount that you write down your Seed Phrase and store it in a safe place. Whenever you want to access your wallet from a different device, you will need your Seed Phrase. Please Note: If you lose your Seed Phrase, no one can recover it or your wallet or lost Qoin, no one!

- Your Qoin Agent can provide you with a copy of the Wallet Seed Phrase Record Sheet (shown in this document) to record your seed phrase. Once recorded ensure you keep this in a safe and secure place.



5. You will then be directed to the “Verify Seed Phrase” screen. You will need to select the words in the same order you wrote them down before you can complete the backup process.
 - Then select “Verify Seed Phrase”.

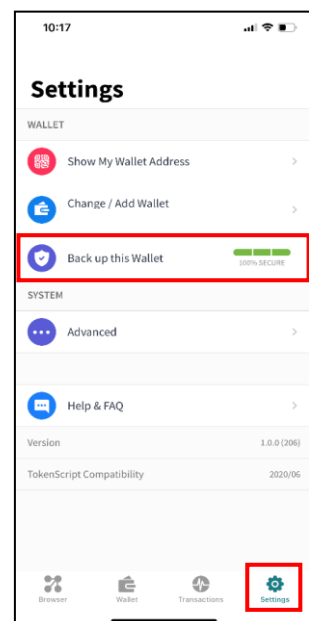
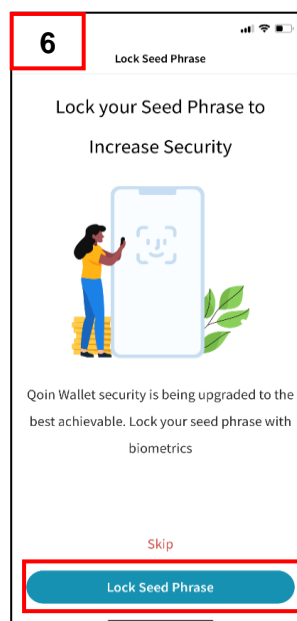
You have now successfully backed up your wallet and are now at the final stage to ensure your wallet is secure.



6. Next, you will be directed to the “Lock Seed Phrase” screen.
 - Select this option to finalise the backup process.

Congratulations your wallet is now fully secure. Please remember to store your backup phrase securely.

In your Qoin Wallet App if you go to SETTINGS (bottom right corner) you will now see that ‘Back up this Wallet’ shows as ‘100% Secure’.




Wallet Seed Phrase Record Sheet

Your Qoin Agent can provide you with a copy of the Wallet Seed Phrase Record Sheet (shown here) to record your seed phrase. Once recorded ensure you keep this in a safe and secure place.

There are two versions of the Wallet Seed Phrase Record Sheet. One is designed to record the wallet seed phrase for one wallet only and the other is designed to record the wallet seed phrase for up to four different wallets.

Alternatively, you can email support@qoin.world to request a copy of the 'Wallet Seed Phrase Record Sheets'.



WALLET 'SEED PHRASE' RECORD SHEET

It is **IMPORTANT** to backup your Wallet and write down the 'Seed Phrase' and keep your 'Seed Phrase' Record Sheet in a **secure** place!
The 'Seed Phrase' is used if you need to transfer your Wallet to a new device or lose your password.

WARNING:
If you can't login and have lost your 'Seed Phrase', you lose all access to the Wallet and your funds!
We are not able to reset or transfer the funds if the 'Seed Phrase' is lost.

Simple Steps to Backup Your Wallet

1. Make sure you are connected to the Internet.
2. In your Qoin Wallet App go to SETTINGS (bottom right corner).
3. Then choose 'Backup Wallet' and read the instructions that follow.
4. Select 'Backup My Wallet' to proceed.
5. Record the generated 12 words 'Seed Phrase' in the boxes provided below in the order they appear.
6. Once you've recorded your 'Seed Phrase' below, click on 'Ok I wrote this down' to continue.
7. You will then be directed to the 'Verify Seed Phrase' screen.
8. You will need to select the words in the **same order** you wrote them down, before you can complete the backup process. Click on each word in order to move them in order to the 'Seed Phrase box' on your device's screen.
9. Select 'Verify Seed Phrase'. You have now successfully backed up your Wallet.

Need Help? Watch the 'How To Backup Your Wallet' video at <https://shop.qoin.world/how-to-guides/>

For 100% Security your Device must have either, Face ID, Thumb Print, Pin Lock or Unlock Pattern

RECORD YOUR 12 WORD 'SEED PHRASE' BELOW IN THE ORDER THEY APPEAR ON YOUR DEVICE AND KEEP THIS IN A SECURE PLACE!

1.	2.	3.
4.	5.	6.
7.	8.	9.
10.	11.	12.

Wallet Seed Phrase Record Sheet V3.0 (2022-07)



MULTIPLE WALLET 'SEED PHRASE' RECORD SHEET
Please read the back for further important information!

Wallet # 1

1.	2.	3.
4.	5.	6.
7.	8.	9.
10.	11.	12.

Username: _____ Password: _____
Email: _____

Wallet # 2

1.	2.	3.
4.	5.	6.
7.	8.	9.
10.	11.	12.

Username: _____ Password: _____
Email: _____

Wallet # 3

1.	2.	3.
4.	5.	6.
7.	8.	9.
10.	11.	12.

Username: _____ Password: _____
Email: _____

Wallet # 4

1.	2.	3.
4.	5.	6.
7.	8.	9.
10.	11.	12.

Username: _____ Password: _____
Email: _____

KEEP THIS 'SEED PHRASE' RECORD SHEET IN A SAFE & SECURE PLACE

It is **IMPORTANT** to back-up your Multiple Wallets and write down the 'Seed Phrase' for each Wallet and keep your 'Seed Phrase' Record Sheet in a **secure** place!
The 'Seed Phrase' is used if you need to transfer your Wallets to a new device or lose your password.

WARNING:
If you can't login and have lost your 'Seed Phrase', you lose all access to your Wallet and your funds! We are not able to reset or transfer the funds if the 'Seed Phrase' is lost.

Simple Steps to Back-up Your Wallets

1. Make sure you are connected to the Internet.
2. In your Qoin Wallet App go to SETTINGS (bottom right corner).
3. Then choose 'Backup Wallet' and read the instructions that follow.
4. Select 'Backup My Wallet' to proceed.
5. Record the generated 12 words 'Seed Phrase' in the boxes provided overleaf in the order they appear.
6. Once you've recorded your 'Seed Phrase' overleaf, click on 'Ok I wrote this down' to continue.
7. You will then be directed to the 'Verify Seed Phrase' screen.
8. You will need to select the words in the **same order** you wrote them down, before you can complete the backup process. Click on each word in order to move them in order to the 'Seed Phrase box' on your device's screen.
9. Select 'Verify Seed Phrase'. You have now successfully backed up your Wallet.

Need Help? Watch the 'How To Back-up Your Wallet' video at <https://shop.qoin.world/how-to-guides/>

For 100% Security your Device must have either;
Face ID, Thumb Print, Pin Lock or Biometrics Pattern (Android)

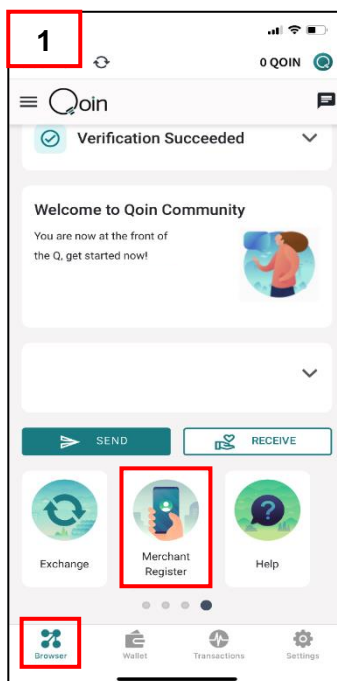
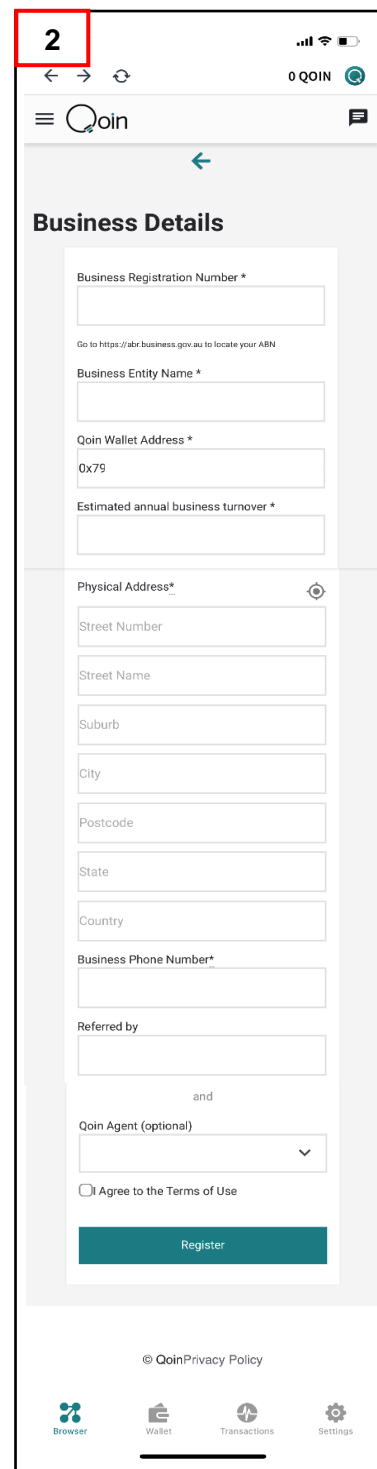
RECORD YOUR 12 WORD 'SEED PHRASE' ON THE REVERSE SIDE, IN THE ORDER THEY APPEAR ON YOUR DEVICE FOR EACH WALLET, AND KEEP THIS IN A SAFE & SECURE PLACE!

Step 4: Merchant Registration & Know Your Business (KYB)

Merchant Registration

New merchants who join Qoin will be eligible to receive funding of Qoin to the value of \$250 (AU/NZ) or £100 (UK) (value determined at time of payment). To receive your Qoin to the value of \$250 (AU/NZ) or £100 (UK) (Reward Qoin) you must have fully completed your Merchant Registration, Business Details and Business Listing.

- On your mobile phone, start by opening your Qoin Wallet and navigate to the "Browser" tab. This will take you to the home page.
 - To begin the registration process, select the 'Merchant Register' button
- When the 'Business Details' screen opens, you need to complete the following information:
 - Enter your Business Registration Number
 - E.g., AU = Business Registration Number (BRN) / NZ = NZBN / UK = UK Company Number
 - Business Entity Name
 - Your Qoin Wallet Address will display automatically
 - Estimated Annual Business Turnover \$
 - (The annual turnover of all Qoin merchants is used in the algorithm to determine the Qoin value, along with other factors including number of merchants)
 - Physical Address
 - As you type in the address, google maps will match what you type to a location on the google map.
 - Once it has provided a correct match you must select that option to align it with the google map
 - Business Phone Number
 - Referred by: Provide details of the Business Name / Trading Name / Person that referred you to Qoin (for the Qoin to the value of \$250 (AU/NZ) or £100 (UK) Introduction payment).
Please Note: Only Merchants who refer new Qoin merchants via an Accredited Agent, and only after that Accredited Agent presents to the new Qoin Merchant, and both new Merchant and referring Merchant achieve stage 5 will a referral incentive of Qoin to the value of \$250 (AU/NZ) or £100 (UK) be payable.
 - Qoin Agent: Select the Agent from the drop-down list
 - Agree to the Terms of Use
 - Click 'Register' to save when all details are completed

Once your Qoin Registration and Business Details have been completed, you will receive a New Merchant Welcome Email.

Know Your Business (KYB) – Verify your Business Identify **(Applicable in NZ & UK Only)**

Qoin is a reporting entity in New Zealand and the United Kingdom, and it is a requirement to verify the following for each Merchant that registers with Qoin:

- NZBN Registration / UK Company Number (if provided)
- Entity Structure
- Director/s
- Beneficial Owner/s

If further information is required from the Merchant, Qoin Support will send an email to the Merchant, advising them of any additional information that is required.

Businesses are required to pass KYB to be a Qoin Merchant and list their business in the Q Shop.

BPS will do this for:

- Sole Trader – the KYC completed at registration is enough. No further action required.
- Partnership
 - The additional partner/s is also required to complete their individual KYC by downloading their own Qoin Wallet App.
When the KYB is completed for the above, BPS will associate these additional wallet/s to the originating partner and the businesses Business Listing.
- Company
 - If there are additional Company Directors, each will be required to complete their individual KYC by downloading their own Qoin Wallet App.
 - Any Beneficial Owner (Shareholder holding 25% or more of the Company shares) will be required to complete their individual KYC by downloading their own Qoin Wallet App.
 - If a Beneficial Owner is a Trust, a copy of the Trust Deed will be required.
When the KYB is completed for the above, BPS will associate these additional wallets to the originating Director and the businesses business listing.

Step 5: Business Listing

New merchants who join Qoin will be eligible to receive funding of Qoin to the value of \$250 (AU/NZ) or £100 (UK) (value determined at time of payment). To receive your Qoin to the value of \$250 (AU/NZ) or £100 (UK) (Reward Qoin) you must have fully completed your Merchant Registration, Business Details and Business Listing

The Q Shop enables the Merchant to search for other Qoin Merchants. It is accessible via the Qoin Wallet.

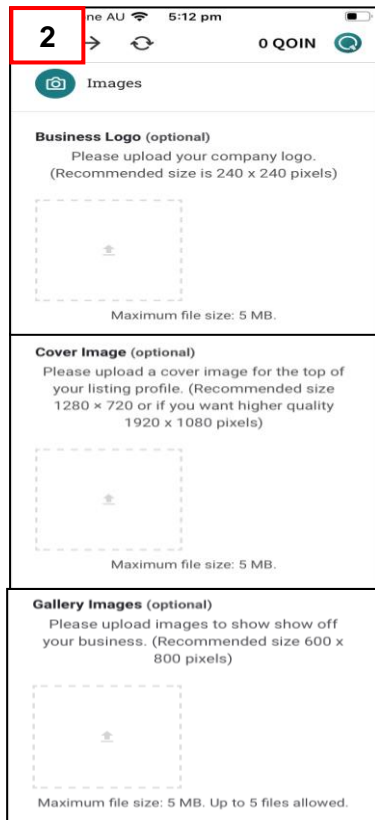
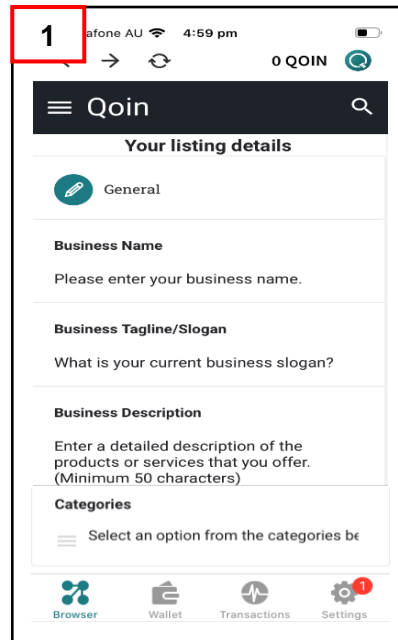
For optimum search results, and to make sure your business is easy to find in the Q Shop, there are 3 key areas that must be accurate and up to date:

1. Ensure the business contact details are up to date
2. Ensure the business is listed in all applicable categories
3. Check the business listing is up to date with your current offerings

Once you have completed the information for your 'Business Details', the 'Your Listing Details' screen will automatically open.

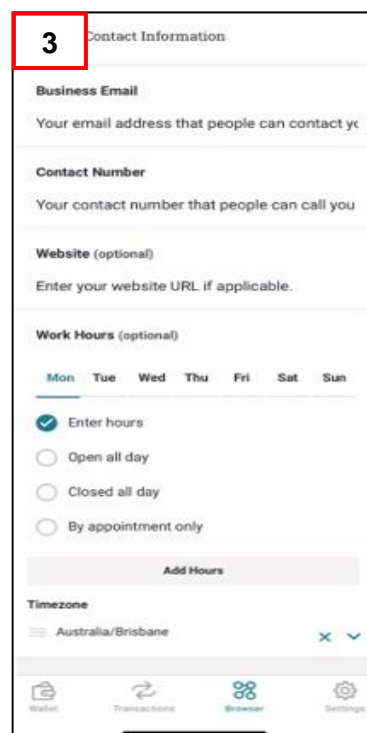
- This is where you create your Business Listing. It is very important that your business listing is complete and accurate as this is the face of your business in the Q Shop, which is available for public view.

1. In the '**General Information**' section, complete the following:
 - Business Name
 - Business Tagline/Slogan
 - Business Description
(Must be a minimum of 50 characters)
 - Categories

2. In the '**Images**' section, complete the following:
You must include all 3 images to receive your Qoin to the value of \$250 (AU/NZ) or £100 (UK) Reward Qoin
 - Business Logo: (Recommended size is 240 x 240 pixels)
 - Cover Image: which displays at the top of your business listing
(Recommended size is 1,280 x 720 pixels or if you want higher quality 1,920 x 1,080 pixels)
 - Gallery Images: These could be photos of the product or service you offer to give potential customers a glance at your business
(Recommended size is 600 x 800 pixels)

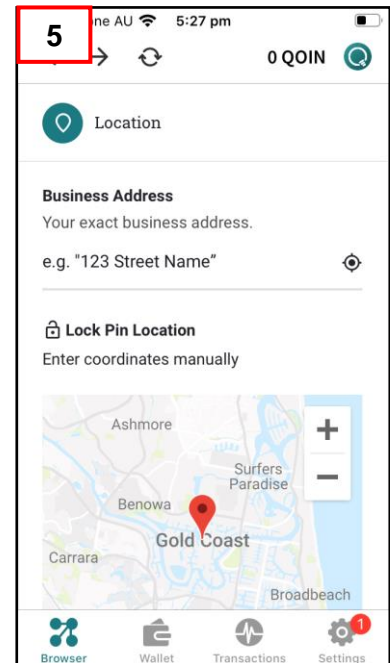
3. In the '**Contact Information**' section, complete the following:
 - Business Email
 - Contact Number
 - Website (If you have one)
 - Work Hours
 - Timezone



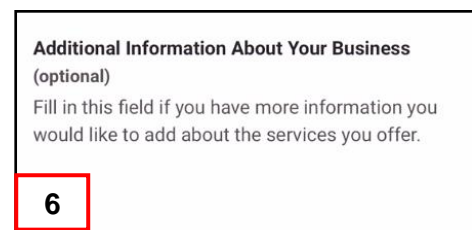
4. The '**Social Networks**' section is optional and includes Facebook, Instagram, Twitter or any others you use for your business.
 - Select the "add" button for each network you'd like to add.



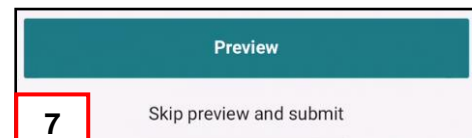
5. The '**Business Location**' is your physical business address. Here you can add either your full business address, or your business Suburb, City, Region or State.
 - As you type in your address, google maps will match what you are typing to a location on the google map.
 - Once it has provided a correct match you must select that option to align it with the google map, from the drop-down box, then select "lock pin location" so it will show correctly in your listing and on the map.



6. The '**Additional Information**' section allows you to add anything else you wish to include about your business.
 - Some examples could be any special promotions or information that would assist a potential customer.

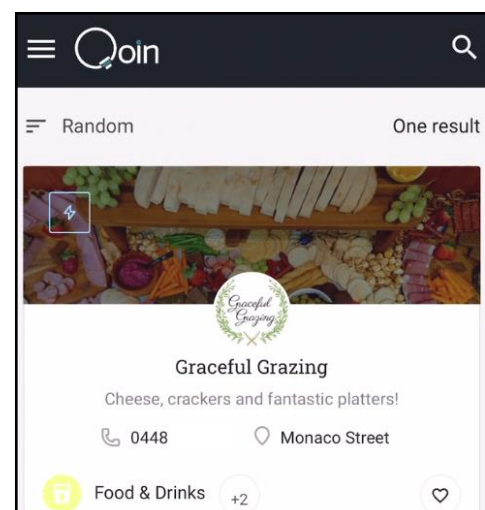


7. Once completed, you can preview the listing or skip preview and submit.



Here is an example of what a completed listing looks like.

- Click / Tap on the listing to reveal more information about the business



Step 6: Quality Assurance

To enhance the Merchants experience, an Audit and Validation process now takes place to ensure that Merchants in the Q Shop are accepting Qoin as a method of payment in their business. As Qoin is a 'utility coin' it is to be used to purchase goods and services on offer by merchants within the eco-system of the Qoin Community. We are currently verifying Merchant's business listings correctly describe and reflect the products and services they are providing to you and the Qoin Community. Those merchants not willing to accept Qoin, will not qualify to receive the Qoin Merchant Incentive but will remain in the Community as a Consumer and have their listing removed.

Step 7: Qoin Funding

New merchants who join Qoin will be eligible to receive funding of Qoin to the value of \$250 (AU/NZ) or £100 (UK). Once your Merchant Registration has been completed and you have fully completed your Business Listing you will receive your complimentary Qoin to the value of \$250 (AU/NZ) or £100 (UK).

- Our intention is to fund Qoin Merchants their Qoin to the value of \$250 (AU/NZ) or £100 (UK) within one month of the date of completion of their approved Business Listing.

If you also purchased a Qoin Membership, your Qoin Membership will be funded to your Wallet within 48 - 72 hours, provided you have fully completed steps 1 – 5.

Please Note:

To enhance the Merchant's experience, an audit and verification process takes place to ensure that all Merchants in the Q Shop are accepting Qoin as a method of payment in their business. We also validate that all Merchants business listings, correctly describe and reflect the products & services they are providing to you and the community.

Those Merchants that are not willing to accept Qoin, will not qualify for their Qoin Merchant incentive.

A confirmation email is sent to you once your Qoin Incentive and any purchased Membership have been paid. This email will also remind you to back-up your Wallet and record your Seed Phrase.

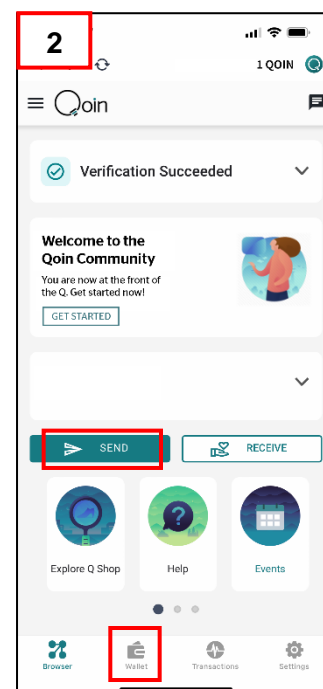
Step 8: Qoin Transacting

Once steps 1-6 have been successfully completed you are now ready to send or receive Qoin as a Qoin Merchant.

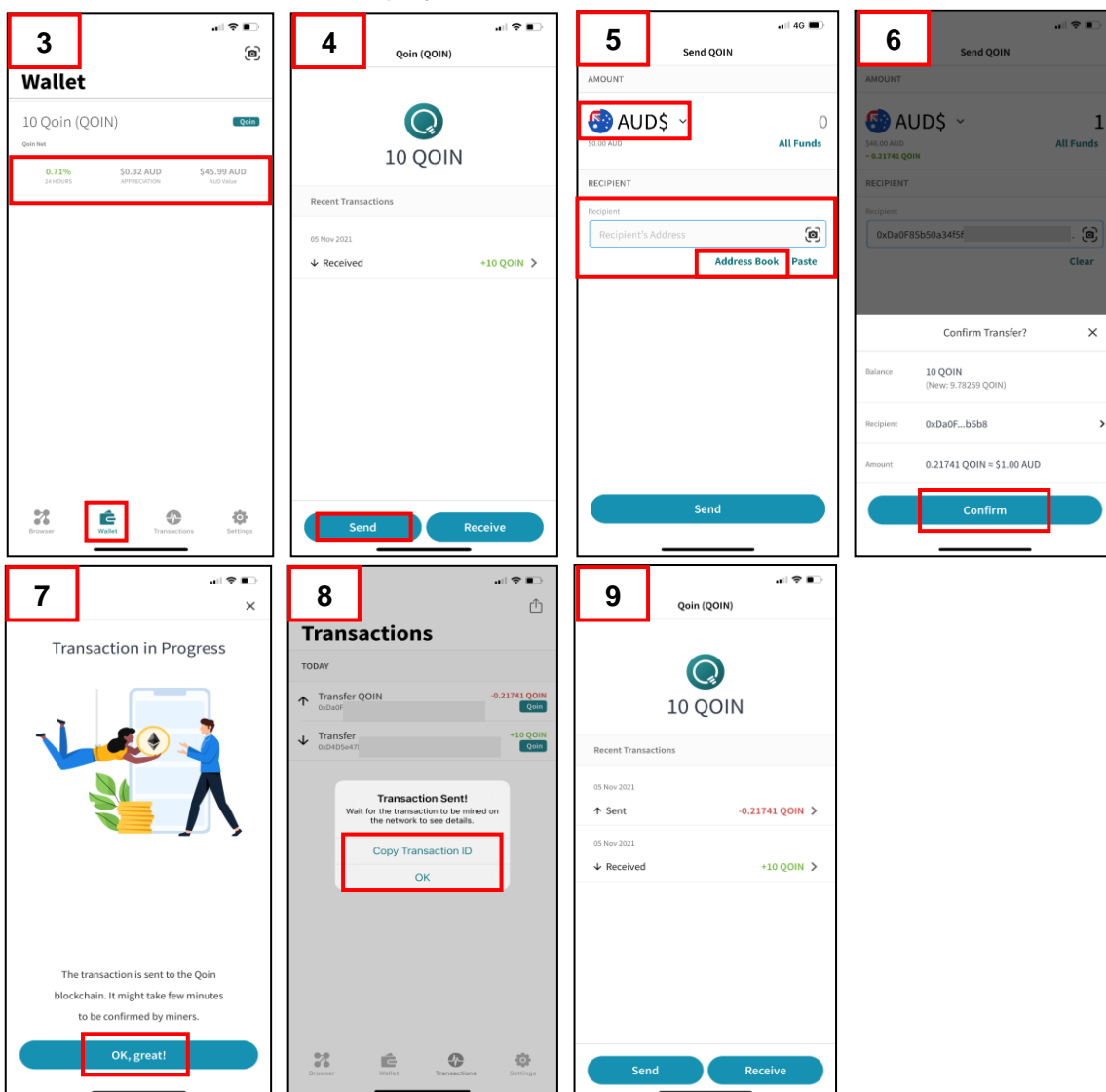
To Send Qoin Payments

1. If you are sending a payment, and are not with the person you are paying, before you get started you need the Wallet Address or a copy of the QR code of the user you want to pay.
 - If they have sent you their Wallet Address, make sure you select and copy it before you get started.
 - If they have sent you their QR Code, make sure you have it ready to scan

After you've copied their Wallet Address/have their QR Code ready, you can send a payment.
2. From the home screen/browser tap 'SEND' to open the payment screen or tap 'WALLET' at the bottom of the home screen/browser to open the wallet first.



3. When you open the wallet from the home screen it will display the balance in your wallet.
 - To make a payment from the wallet screen, tap on the balance shown to view recent transactions
4. From the 'recent transactions' screen, tap on 'SEND' to open the payment screen
5. From the payment screen complete the following information:
 - Enter the amount of the transaction and select the option to pay via 'AUD/NZ/UK' or 'QOIN'. Click on AUD/QOIN to toggle between the two values. You will notice that the correct converted amount displays under the amount of Qoin you enter in the amount field and vice versa.
 - **If you are sending a Qoin payment via a QR Code:** Click on the 'camera' icon to open your scanning screen, then scan the sellers QR Code.
 - **If you are sending a Qoin payment via a Wallet address:** Paste the Wallet Address that you copied earlier into the 'Qoin address' field.
 - **If you are using the 'Address Book' (Apple iOS only):** Click to select 'Address Book' then select the merchant/person you want to pay.
 - Check you have entered the correct AUD/QOIN value, then tap 'SEND'
6. You will then need to check the transaction details and confirm the transfer. Make sure you review the information as this step is irreversible.
 - Tap 'CONFIRM'
7. You will then receive a notification that the transaction is in progress.
 - Tap 'OK, great'
8. Then you'll receive a notification that the transaction has been sent
 - Tap 'OK'
9. The transaction will then be displayed in the 'Recent Transactions screen

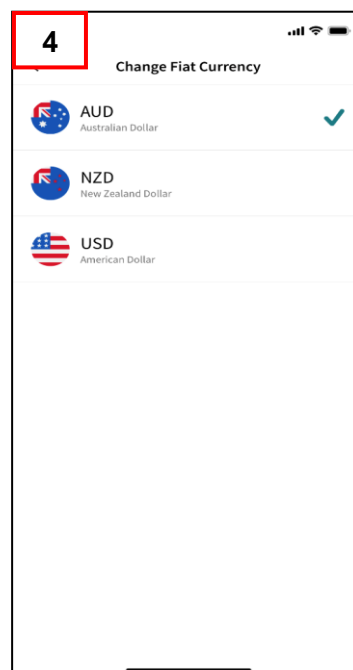
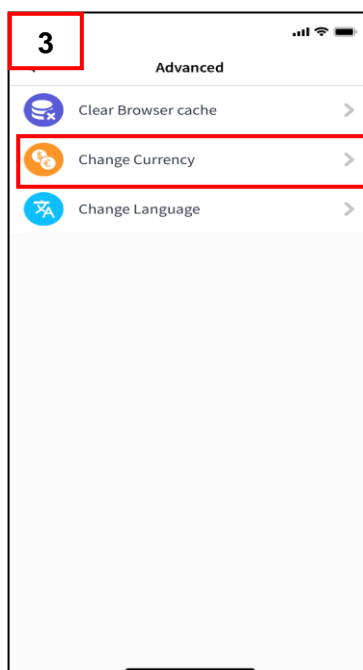
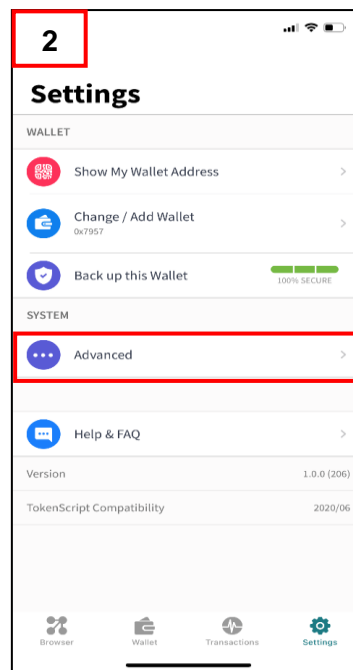
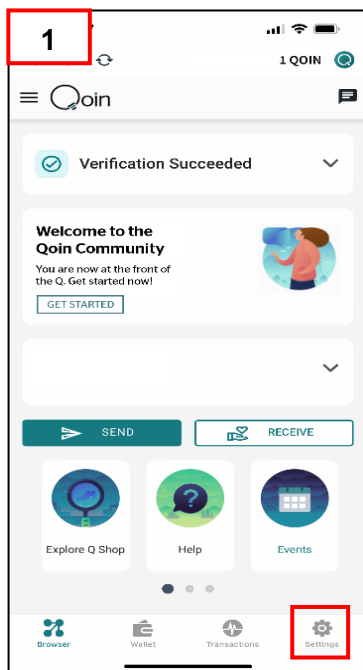


Paying in a Different Currency

If you need to make a Qoin payment in a different currency you will need to change the currency in your 'Settings' first before you can make the payment.

You can change the currency as follows:

1. From the Home Screen/Browser tap to select 'Settings'
2. From the 'Settings' screen, select 'Advanced'
3. From the 'Advanced' screen, select 'Change Currency'
4. The next screen will give you the currency options. Here you can change between currencies, to select the currency you want as the default for your Qoin transactions.
 - TAP to select the currency you wish to use, and it will change to that currency.




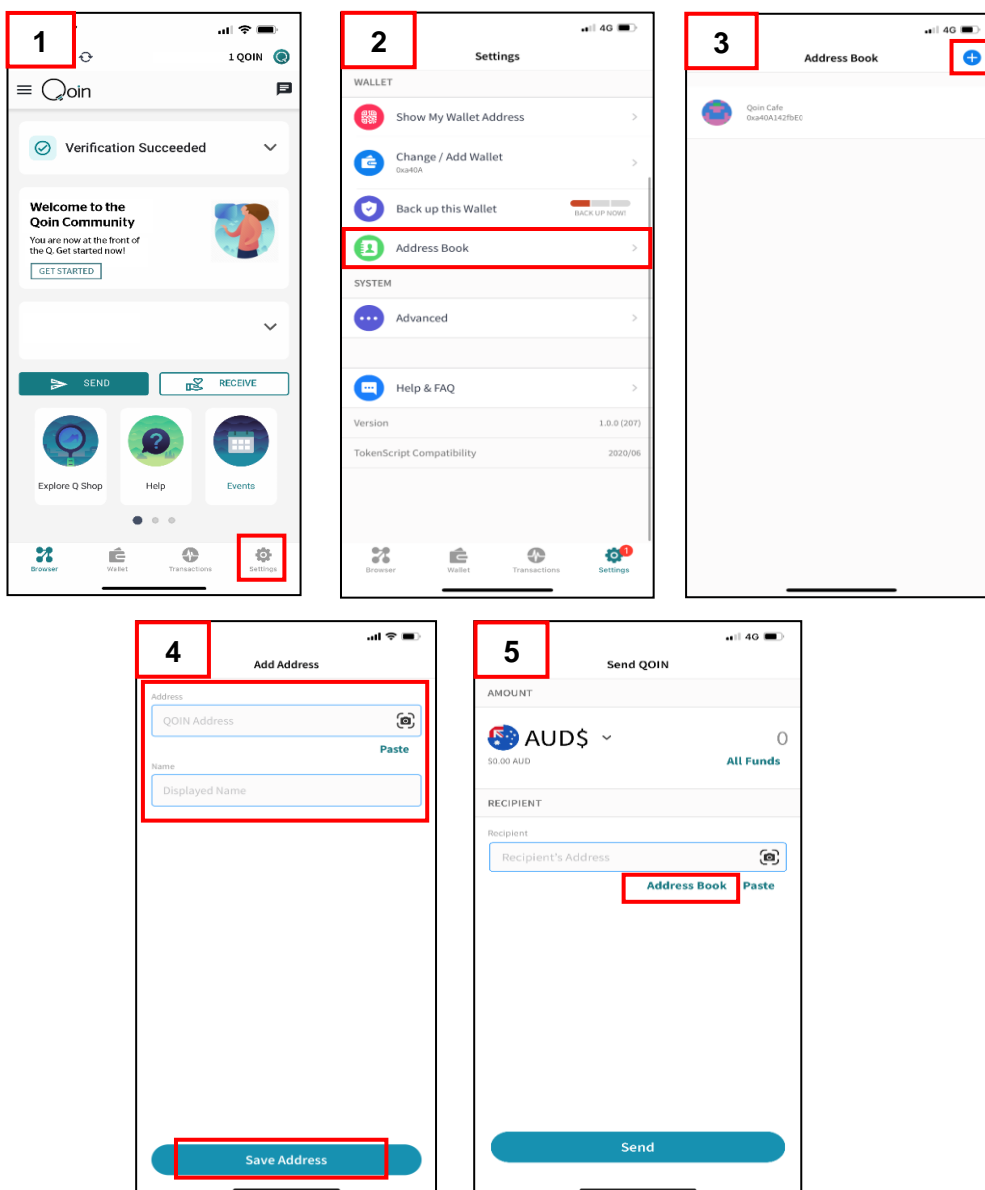
Adding a Wallet to your Address Book to send Qoin Payments

Please Note: This feature is currently only available for Apple iOS

If you are making multiple or ongoing payments to a merchant/consumer you can add their wallet address to your Address Book. Adding them to your Address Book makes it easy to make a payment as you do not need to ask for their wallet address each time you make a payment, if you will be using the same wallet address each time.

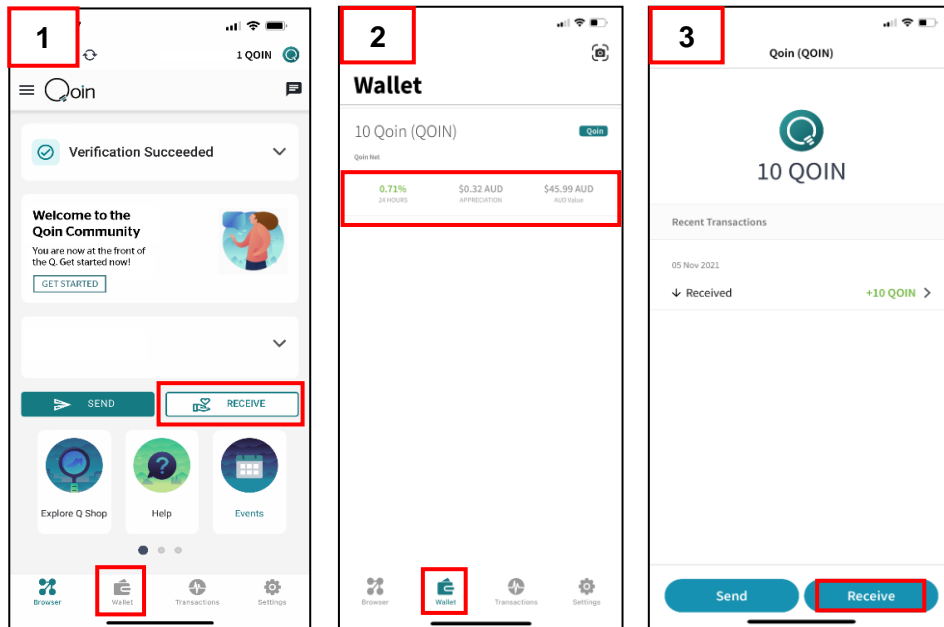
To add a wallet to your address book:

1. From the home screen/browser tap 'SETTINGS' to open the Settings screen
2. From the Settings screen tap 'ADDRESS BOOK'
3. From the Address Book screen, you can view any wallets already saved and/or add a new wallet address
 - Tap  to add a new wallet address
4. When the 'Add Address' screen opens:
 - Paste or scan the QR Code for the Wallet Address
 - Add a 'Name' for the Wallet
 - Once the details have been added tap 'Save Address'
5. You will now have the option to select the 'Address Book' on the 'Pay Qoin' screen to easily pay anyone in your address book



To Receive Qoin Payments

1. From the home screen/browser tap 'RECEIVE' to open the payment screen or tap 'WALLET' at the bottom of the home screen/browser to open the wallet first.
2. When you open the wallet from the home screen/browser it will display the balance in your wallet.
 - To receive a payment from the wallet screen, tap on the balance shown to view recent transactions
3. From the 'recent transactions' screen, tap on 'RECEIVE'

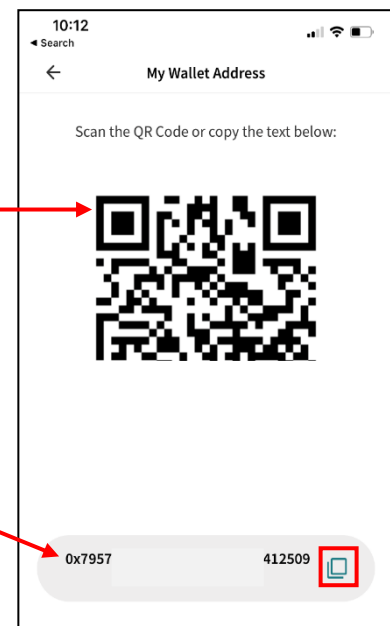


If you are receiving a Qoin payment via a QR Code:

- From here you can have the payee scan your QR code directly from your phone. Once the payee scans the QR code they can pay you instantly.

If you are receiving a Qoin payment via your Wallet address:

- You can copy your unique wallet address and paste it via email, SMS or other platforms to the payee.
- Once the payee receives your wallet address, they can make payment.




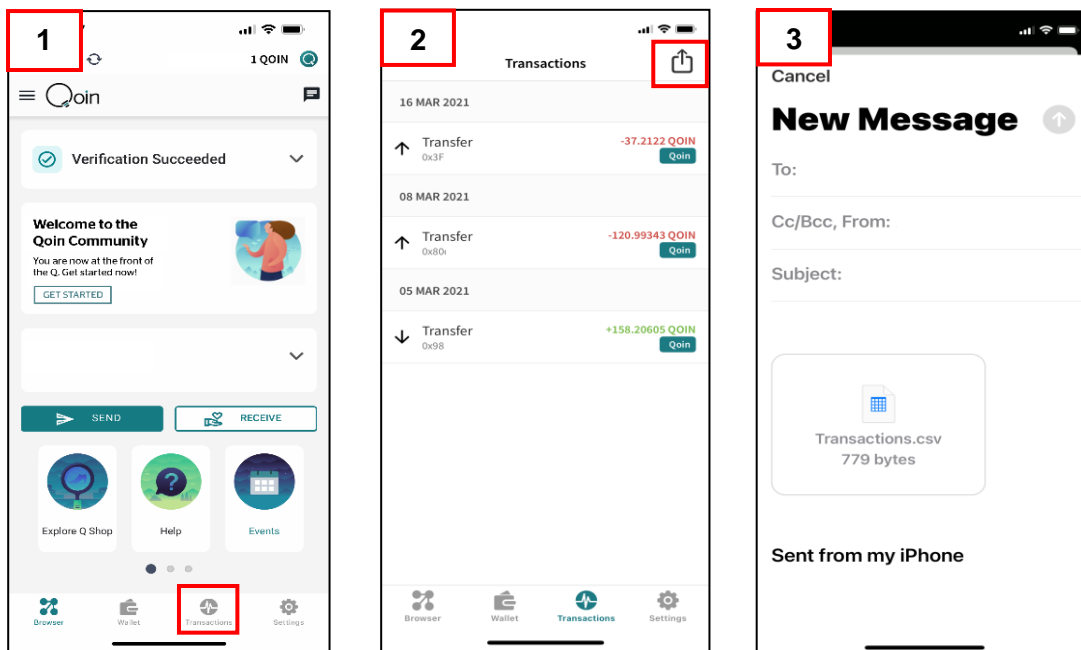
Exporting Transactions

Please Note: This feature is currently only available for Apple iOS

The Qoin App includes the functionality (only for Apple iOS users at this stage) to export all transactions. This is beneficial for a business who wants to export the transactions into another document, such as excel, to reconcile their Qoin transactions for their business.

You can export transactions as follows:

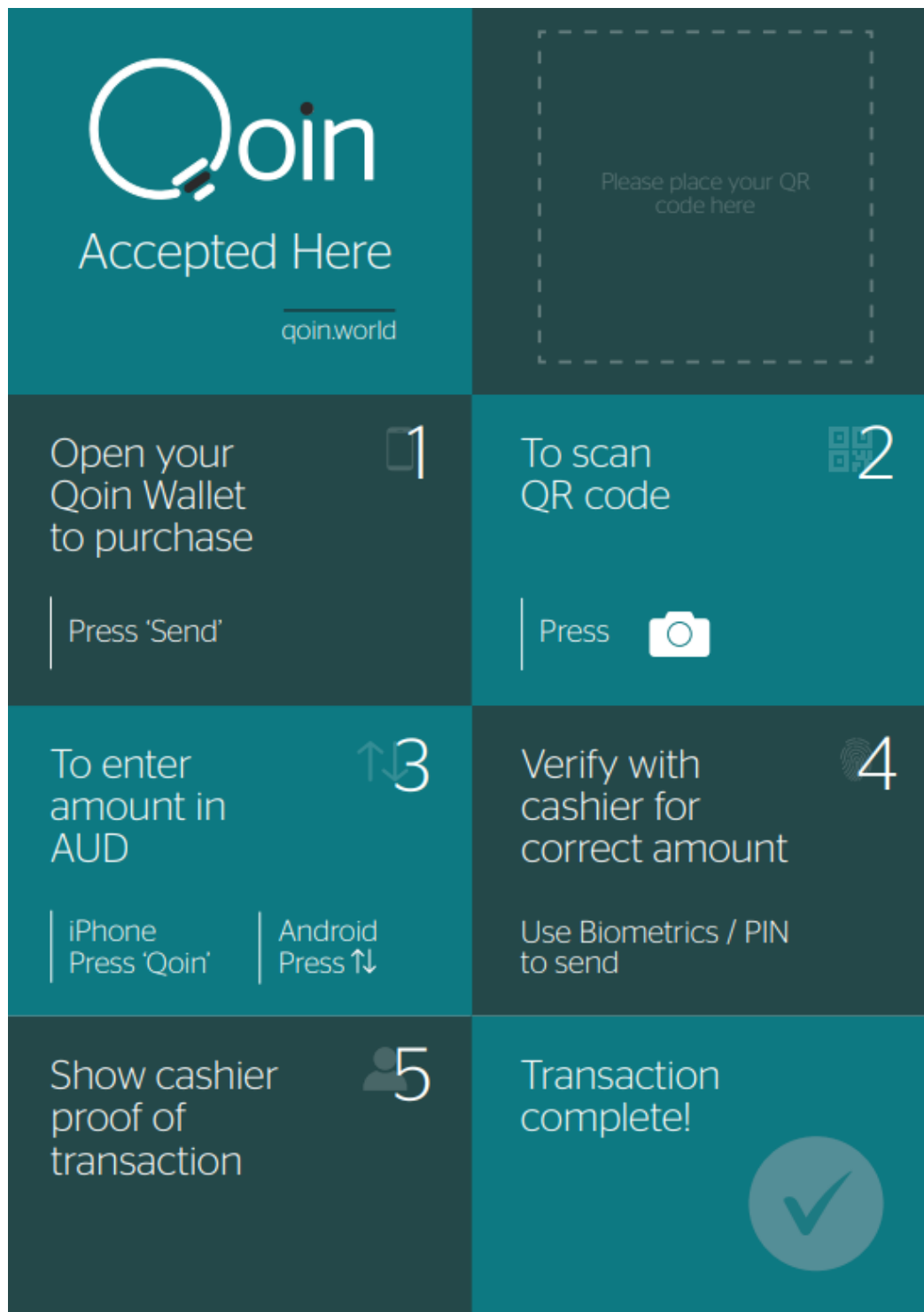
1. From the Home Screen/Browser tap 'TRANSACTIONS' to open the TRANSACTIONS SCREEN.
2. From the 'Transactinos' screen, select the  icon, which allows you to send a .csv export of your transactions.
3. You will then be asked to select an option to send the exported transactions to, E.g. Email, or if you have installed Microsoft Excel or Pages to your mobile device, you can open the transaction list directly in these apps on your device.
 - Select the option you wish to use to send the exported transaction to.



Qoin Merchant Transaction Guide

To make it easier for a Merchant to receive transactions they can use the Qoin Transaction Guide. Please contact your Agent or Qoin Support to receive a copy of the Qoin Transaction Guide.

To set this up the Merchant should print a copy of their QR code and stick it on the Qoin Transaction Guide where it says, 'Please place your QR code here'. The Qoin Transaction Guide should then ideally be laminated to protect it. Once it's ready to use it can be placed on the front counter where customers access it to scan the QR code to make payments.

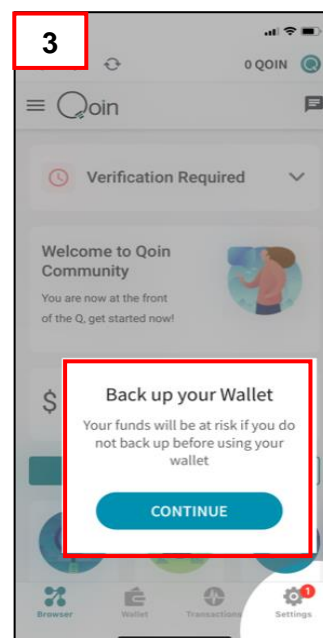
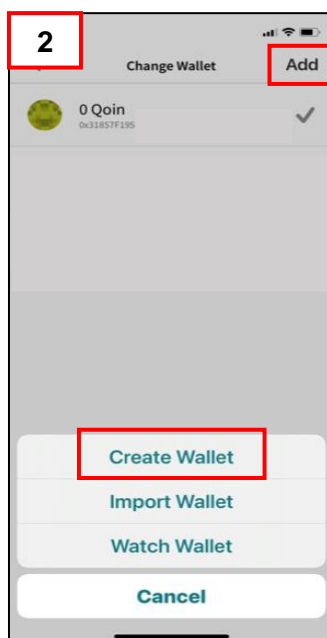
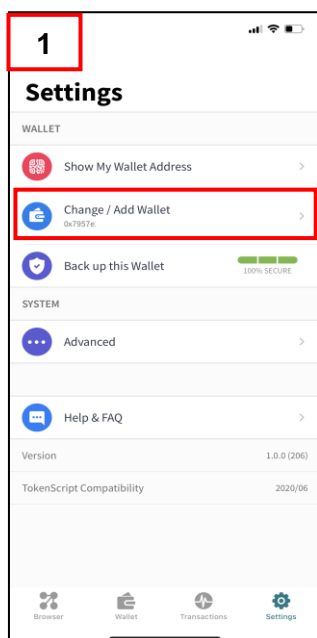
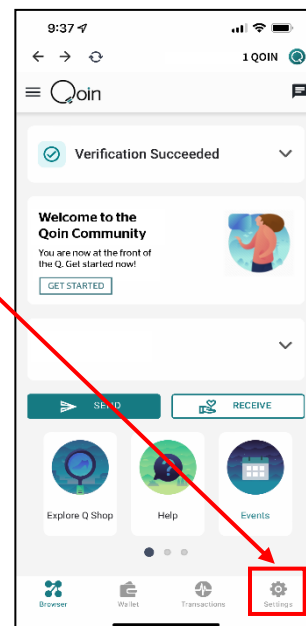


Wallets

Once you have downloaded the Qoin Wallet App and completed the Verification process you can create additional wallets, import wallets and create watch wallets.

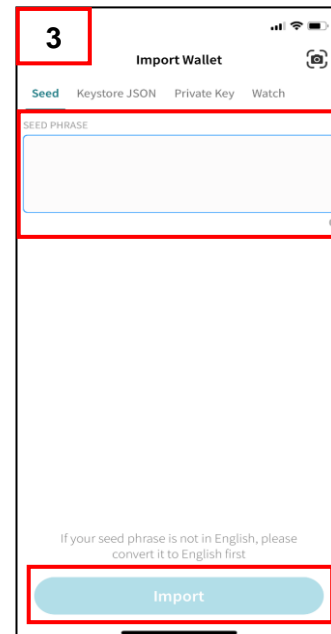
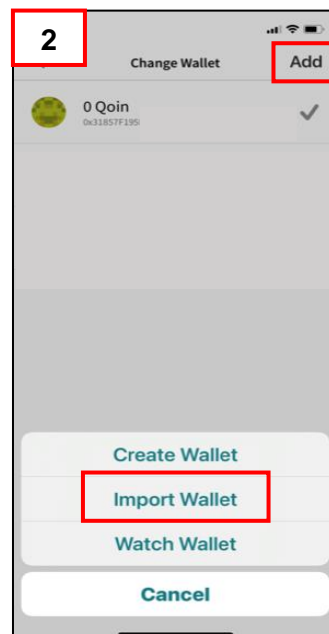
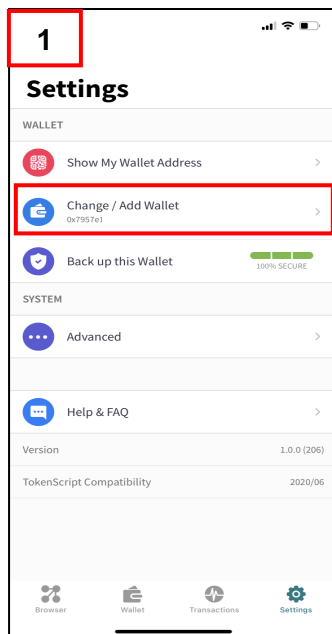
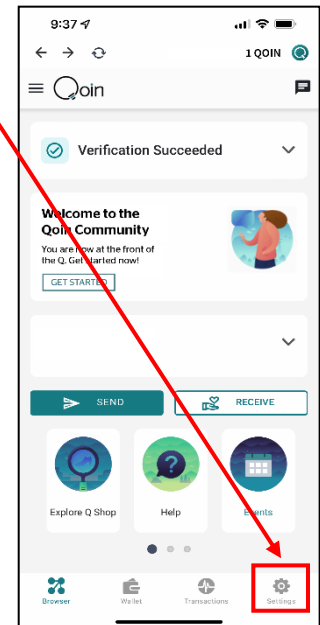
Creating Additional Wallets

- Open your Qoin Wallet and tap on Settings in the bottom right-hand corner
 1. On the Settings screen, tap on 'Change / Add Wallet'
 2. Then tap 'ADD' in the top right-hand corner and select 'Create Wallet'
 3. Once you have created the new wallet you will be prompted to 'Back up your Wallet'.
 - Refer to Step 3 of the Registration Process (earlier in this document) for information on how to back-up your wallet



Importing a Wallet

- Open your Qoin Wallet and tap on Settings in the bottom right-hand corner
 - On the Settings screen, tap on 'Change / Add Wallet'
 - Then tap 'ADD' in the top right-hand corner and select 'Import Wallet'
 - On the 'Import Wallet' screen you need to enter the seed phrase for the wallet you wish to import. Then select 'Import'



Creating a Watch Wallet

A Watch Wallet is designed so a person/s can watch a wallet but not use it to transact.

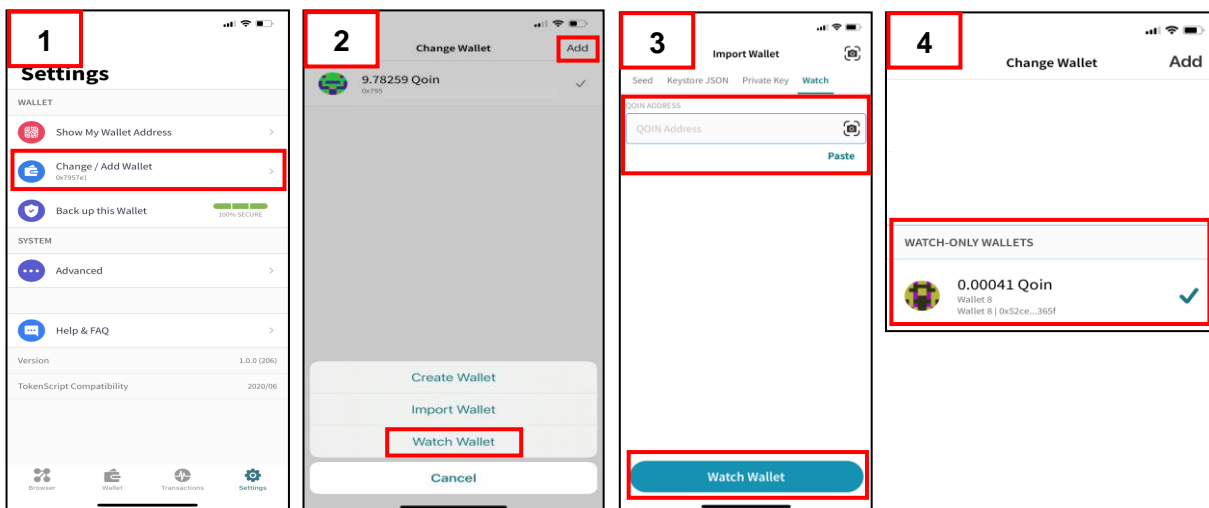
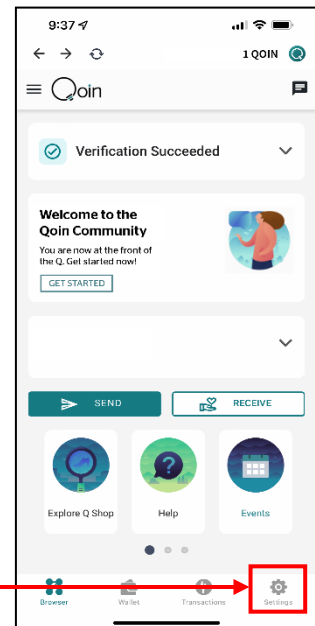
This is ideal for a Merchant who has staff handling the day-to-day business transactions with customers, as it gives them the ability to watch a transaction go from the customer's wallet to the merchant's wallet and see the confirmation that the funds have been transferred successfully.

The main benefit is that the main wallet holder does not need to be present, making it easy for staff to manage the Qoin sales.

The Merchant would need a mobile device that could be used by staff to access the Watch Wallet.

Once you have downloaded the Qoin Wallet App and completed the Verification process:

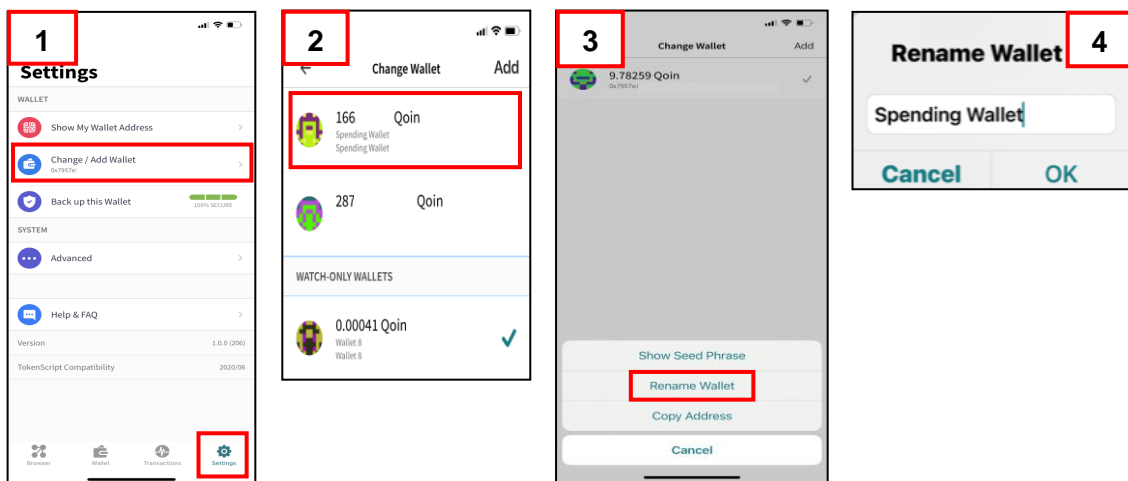
- Open your Qoin Wallet and tap on Settings in the bottom right-hand corner
1. On the Settings screen, tap on 'Change / Add Wallet'
 2. Then tap 'ADD' in the top right-hand corner and select 'Watch Wallet'
 3. To activate the 'Watch Wallet' you will need to input the Qoin wallet address of the wallet you would like to watch.
 - This can be done by pasting in the wallet address or by scanning the QR code
 4. Once your Watch Wallet has been set-up it will be displayed under 'Watched Wallets'



Changing the Name of a Wallet

To change the name on any of your wallets:

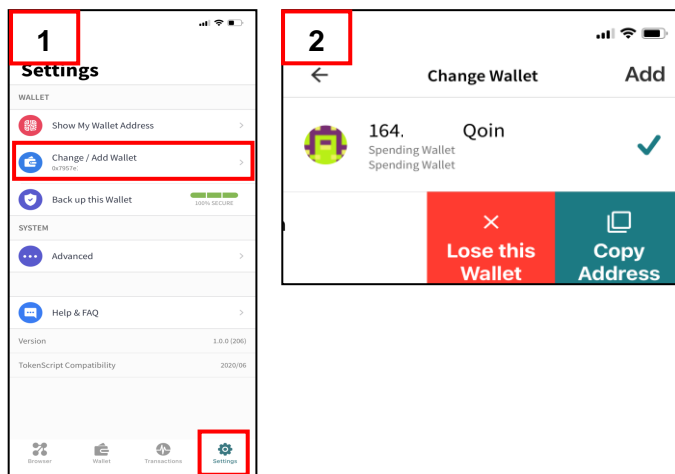
1. From the Qoin App home screen/browser tap 'SETTINGS' (in the bottom right-hand corner) to open the Settings screen
 - Select 'Change / Add Wallet'
2. To change the name of a wallet, hold your finger down on the selected wallet until a screen displays giving you the option to do one of the following: Show Seed Phrase / Rename Wallet / Copy Address
3. To change the name of the wallet, select 'Rename Wallet'
4. Edit the name to what you want it to be then select 'Ok'.



Removing a Wallet

To remove a wallet:

1. From the Qoin App home screen/browser tap 'SETTINGS' (in the bottom right-hand corner) to open the Settings screen
 - Select 'Change / Add Wallet'
2. To remove a wallet, hold your finger on the selected wallet and swipe left until a screen displays giving you the option to 'Lose this Wallet'.
 - Select 'Lose this Wallet'



Q Club Memberships

Q Club is Qoin's member-only, value-added benefits and incentive program. Q Club is available exclusively to eligible existing and new Qoin merchants as our most important and valuable trading partners. Q Club is your opportunity to take your Qoin journey to the next level and really enhance the utility experience of Qoin.

Q Club memberships provide an exciting range of valuable benefits including bonus Qoin, a Zoom Qoin installation session with a digital trading expert, access to Qoin College, a commemorative Qoin coin and consumer wallets to gift to your most loyal customers. Higher value memberships include Gold, Platinum & Diamond levels that provide even more and depending on status, can unlock further additional benefits including *Q Mag* featured advertising, and an in-person Qoin set-up with a digital trading expert!

As a Qoin Merchant you have the option to purchase five (5) different Q Club Memberships. Copper, Silver, Gold, Platinum and Diamond.

For more information or to purchase a Q Club Membership speak to your Qoin Agent or contact gclub@qoin.world

Please Note:

You should not purchase Qoin unless you understand your exposure to potential loss and BPS shall be under no obligation to purchase Qoin back from you.

No Refund Policy

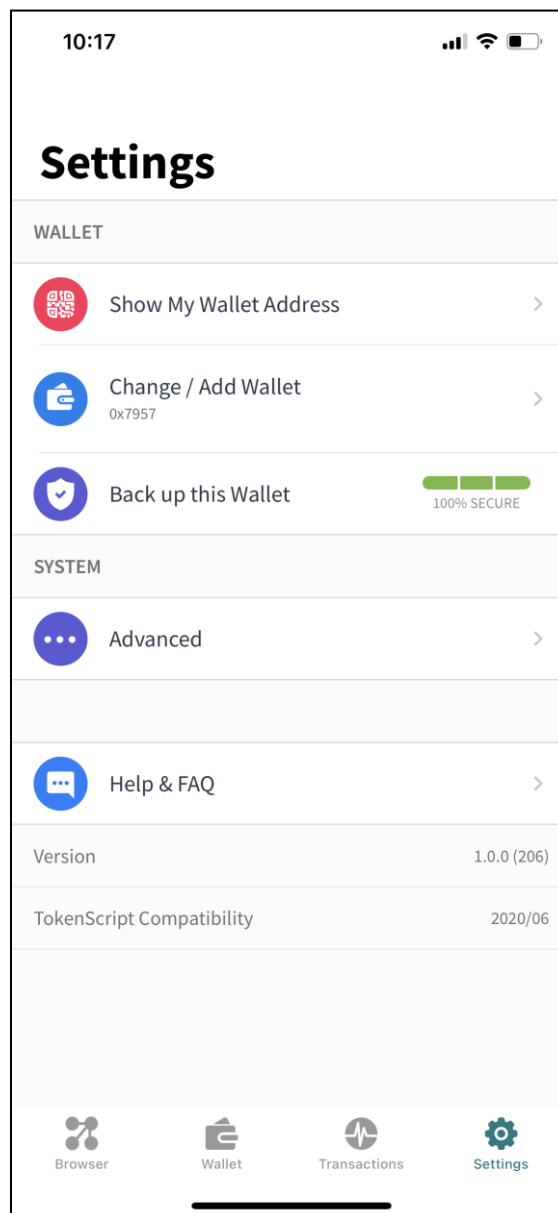
Payments made to purchase Qoin from BPS Financial Limited are non-refundable. In the event that you change your mind, we may, at our discretion, offer you a refund, provided you notify us within 7 days of purchase. After the 7 days has expired, we will not offer any refunds. If you are dissatisfied for any reason, please contact Qoin Support on 1300 228 274.

Wallet Settings

Understanding the Wallet Settings Window

The Wallet Settings Window options are below:

1. Show My Wallet Address: This option displays your Wallet Address and QR Code. You can copy or share your wallet address from here.
2. Change / Add Wallet: Access the Change Wallet window to:
 - Create a new wallet, Import or watch an existing wallet.
 - If you have more than one wallet you can select which wallet to use from this window.
 - If you hold your finger down on a wallet, a screen will display giving you the option to do one of the following
 - Show Seed Phrase
 - Rename Wallet
 - Copy Address
3. Back up this Wallet: This option enables you to back-up your wallet.
4. Advanced: Selecting 'Advanced' will give you the option to access the following:
 - Clear Browser cache
 - Clearing the cache will clear the browser back to the default setting.
 - Change Currency
 - Here you can change between currencies, to select the currency you want as the default for your Qoin transactions.
 - Change Language
 - This option enables the user to change the wallet language. Only the displayed languages are available at this stage.
5. Help & FAQ: Selecting 'Help & FAQ' will give you the option to access the following:
 - LinkedIn: This opens the Qoin LinkedIn page.
 - Facebook: This opens the Qoin Facebook page.
 - Instagram: This opens the Qoin Instagram page.
 - FAQ: The FAQs are listed here. This is also where a user can access all the legal documentation pertaining to the Qoin Wallet, that they have agreed to when creating their wallets.
6. Version: This displays the version of your App

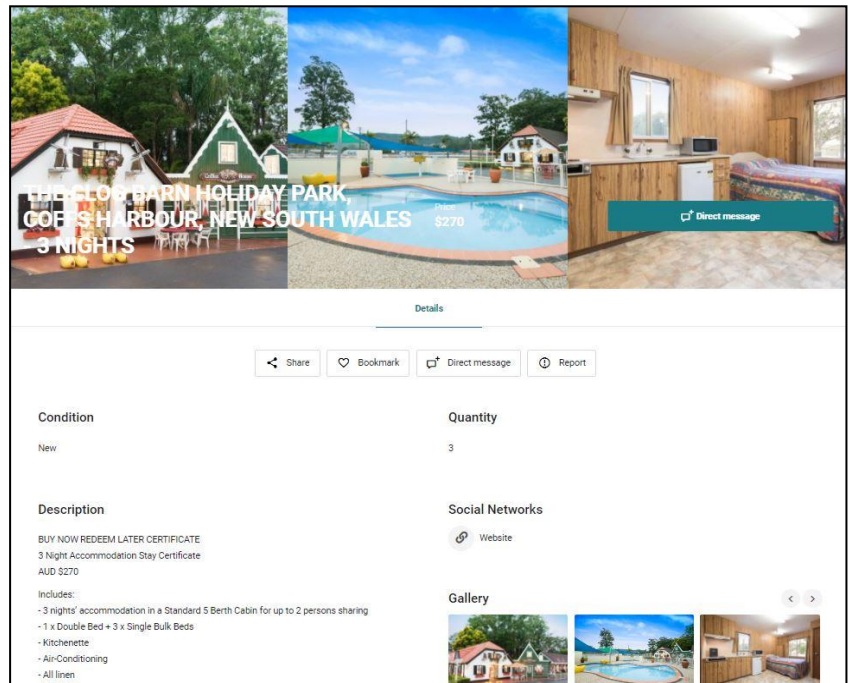


Q Shop

Q Shop is the online shopping community for Qoin. Sellers can list their products and services through a self-managed environment that is simple and quick to use.

There are two main features of Q Shop:

- **Business Listings:** a catalogue of the validated Qoin Merchants listed in a 'directory style' within the Q Shop platform. (Example to left below)
- **Products & Services Listings:** Items and offers listed by Merchants and users at fixed costs displayed in a 'marketplace style'. (Example to right below)



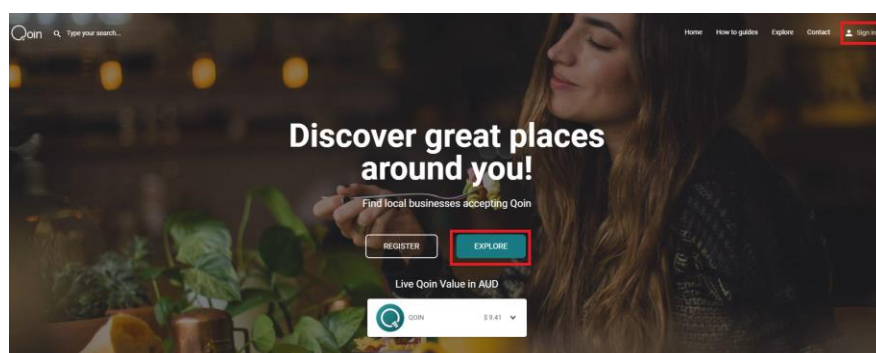
Currently, Q Shop Business Listings and Product and Service Listings are non-transactional. This means that users and Merchants need to interact either directly in-person or via direct message, email or phone call.

How to Access the Q Shop

Q Shop can be accessed either via the www.shop.qoin.world website, or via the Qoin App.

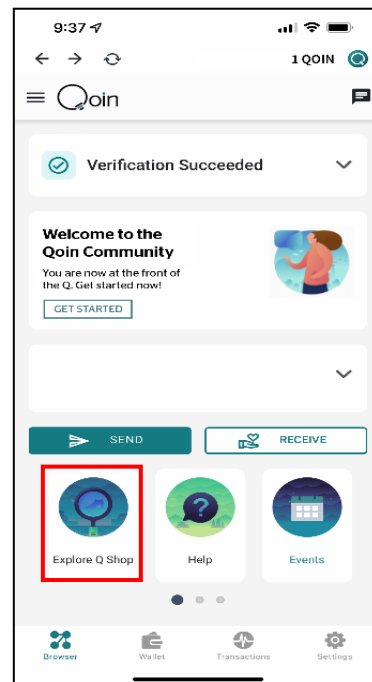
Shop.Qoin.World

Access the website www.shop.qoin.world select the 'EXPLORE' button in the center of the page. You can log in via the top right 'Sign In'.



Qoin App

On the Qoin App, select the 'Q Shop' button on the Browser.



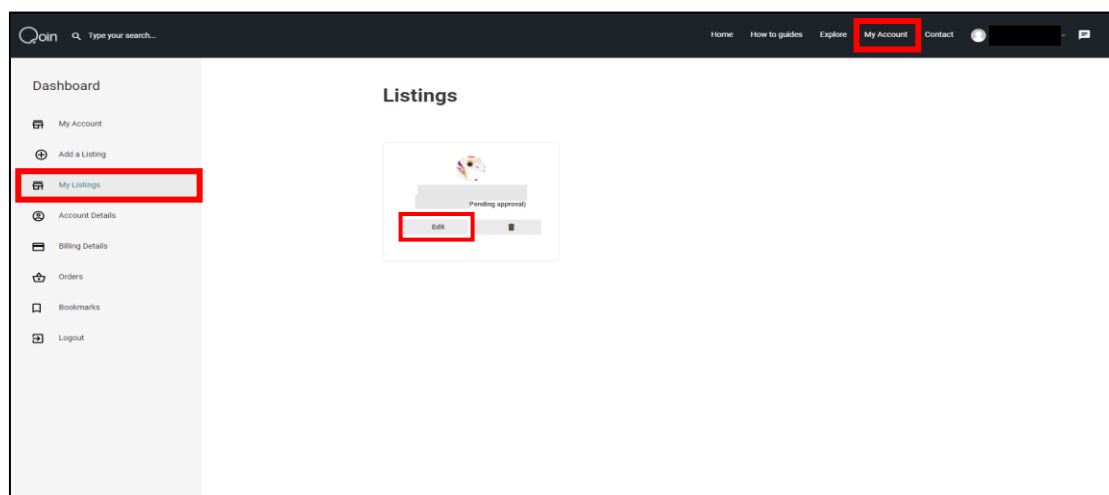
Business Listings

Although Merchants complete their Business Listing during Stage 5 of the Merchant Registration Process (see pages 16 - 18 for details), for optimum results, and to ensure your business remains easy for others to find on the Q Shop, it is important that you update your business listing as required. In particular, you should:

1. Ensure the business location, trading periods and contact details are up to date
2. Ensure the business is listed in all applicable categories
3. Check the business listing and any product and service listings are up to date with your current offerings.

Merchants with no limits to sales will have more general descriptions, while limited and/or restrictive selling Merchants should focus on crafting very specific, accurate and detailed Business Listing descriptions.

To update your listing from the www.shop.qoin.world website, once you have logged in you need to select '**My Account**' from the menu bar, and then '**My Listings**' from the side menu. Select the Listing you would like to update, select '**Edit**' and make your changes. Don't forget to '**Save Changes**' once finished.



To update your listing from the Qoin app, first you need to select **'My Account'** on the Browser, then select **'My Listings'**. Select **'Edit'**, make your changes and select **'Save Changes'**.

Product or Service Listings

The Q Shop allows Merchants and Consumers to list either new or used products and/or services for sale. Merchants and Consumers can have unlimited listings and are not charged any fees to advertise in the Q Shop.

When a seller adds a listing, interested buyers can contact them for more information via a link to their email, phone or via the chat facility.

The aim is to ensure buyers can easily find your products and services when looking for opportunities to spend Qoin. It is important that the listing is accurate and reflects what is being offered so it is displayed successfully in the buyers search results.

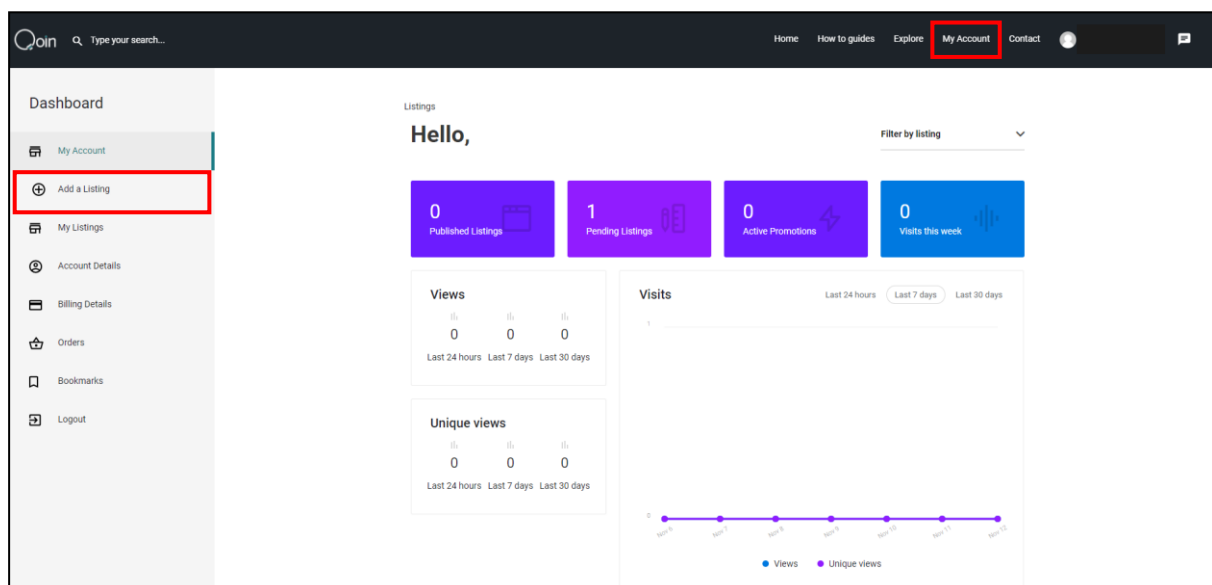


For optimum results the following must be completed accurately:

1. Write an effective title
2. Create an informative and compelling description
3. Accurately describe the condition
4. Ensure the listing is assigned to all applicable categories
5. Include high quality photos that accurately depict the item for sale
6. State the shipping and delivery terms and conditions clearly.

Adding Product and Service Listings

To add a listing from the www.shop.qoin.world website, once you have logged in you need to select **'My Account'** from the menu bar, and then **'Add a Listing'** from the side menu.



To add a listing from the Qoin app, first you need to select **'My Account'** on the Browser, then select **'Add a Listing'**.

The following steps need to be completed to add a listing:

1. Select 'Add Product' or 'Add Service'

The 'Your Listing Details' window will open

2. Enter a Listing Title

Writing a descriptive title will ensure your listing achieves optimum results when buyers are searching for what you are selling. The title should describe what you are selling clearly and include any key information to help your listing stand out.

The key things you should include are:

- A brief and accurate description of what you are selling
- Relevant information such as the brand, colour, size, model
- Keywords that buyers are likely to search

3. Condition

You must identify whether your item is New or Used.

- **New:** In the description, you should provide further information as to whether the item is brand new, opened but never used, new with tags/box, or new without tags. The more detailed information you provide, the better the result in achieving a sale.
- **Used:** In the description you should provide further information as to whether the item has any signs of wear and if it is operational and works as intended. If it is more suited for parts and/or it isn't working you need to disclose this in the description.

4. Select a Category for your Listing

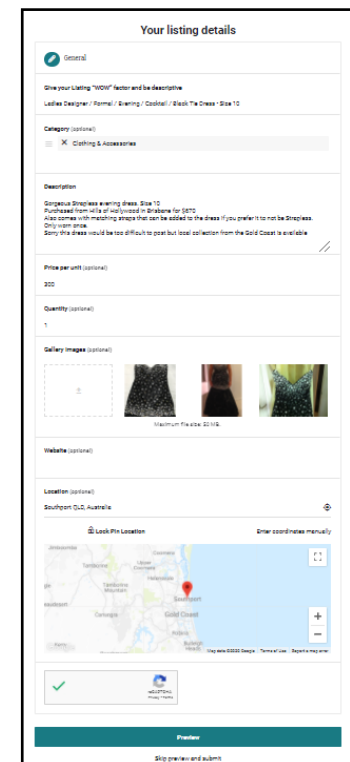
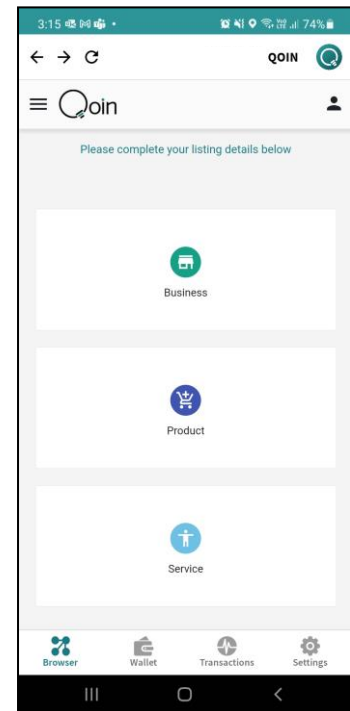
- Assigning a relevant category to your listing is essential to your listing being noticed and achieving a successful sale.
- As you type a category, any matching categories will be displayed for you to select a match for your listing.
- See further information about selecting a category in 'Listing Categories' below.

5. Add a Price per unit (optional)

This is optional but adding a price can make it easier for potential buyers to make their decision to buy.

6. Quantity (optional)

This is optional however, if more than one item is available, it is suggested to add the quantity so potential buyers are aware of this if they are looking to purchase more than one item.



7. Add a Listing Description

The listing description should tell the buyer everything they need to know and include:

- An accurate description of the product or service
- Any unique features
- Key information describing what it does and why the buyer would want it
- Any extra items or accessories that are included in the sale
- Bullet points, coloured text, larger font sizes and bold text to make information stand out.
- Details of the shipping requirements, including whether this is payable in cash or Qoin.

The emphasis is on creating a concise listing that accurately reflects the product or service being advertised, keeping in mind what buyers will be searching for.

8. Gallery Images

- You can add a maximum of three (3) images with a maximum file size of 5MB. It is recommended that you upload three images as this allows you to better showcase your product, and will format better in the app and website.
- The recommended size for your images is 600 x 800 pixels
- If loading the Listing on www.shop.qoin.world images must have a unique name. For example, if your image has a generic title such as 'Image 1', it may load incorrectly if another seller has an image named 'Image 1'.

To accurately showcase the items you are selling you must use high quality images. Poor images do not depict a good quality product and can deter a buyer from making a purchase. Taking the time to include high quality images in your listing gives buyers more confidence that they are buying from a reputable seller.

Some tips to achieve high quality images include:

- Using a plain background to make your item stand out
- Take photos without the flash to avoid shadows or dark areas
- Take photos in natural light
- Take photos that capture all the details of the item, including any flaws or signs of wear if the item is in used condition.

To create high quality images, we recommend the following:

- Business Logo: (Recommended size is 240 x 240 pixels)
- Cover Image: which displays at the top of your directory listing (Recommended size is 1,280 x 720 pixels or if you want higher quality 1,920 x 1,080 pixels)
- Gallery Images: These could be photos of what product or service you offer to give potential customers a glance at your business. (Recommended size is 600 x 800 pixels)

9. Website (optional)

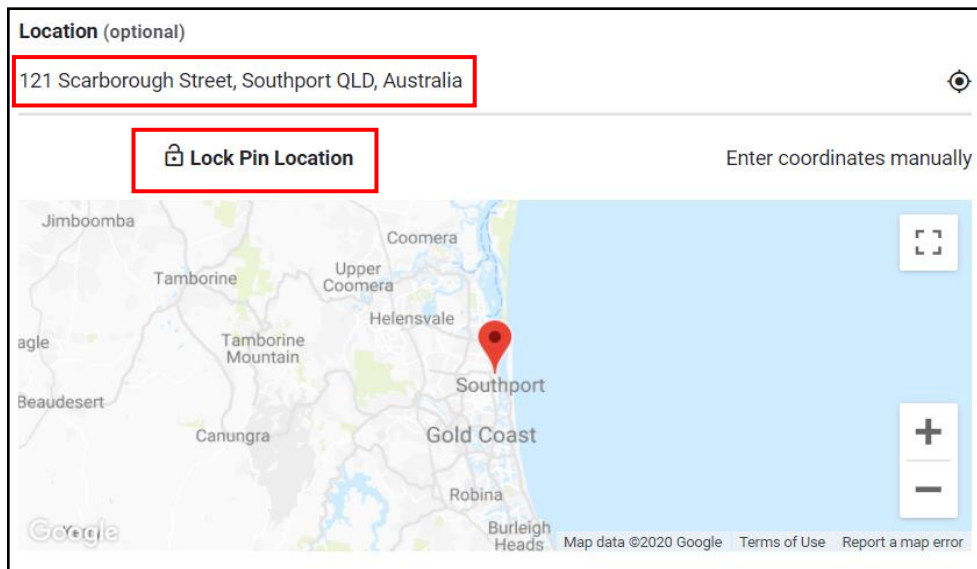
This is optional. If you are only selling specific items and not everything available on your website, it is suggested you do not include your website.

10. Location (optional)

This is optional, however if the item you are selling can be collected by the buyer, it is suggested you include the location.

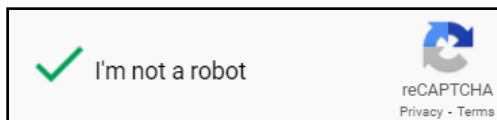
Here you can add either the full address, or the Suburb, City, Region or State of where the item is located.

- As you type in the address, google maps will match what you are typing to a location on the map.
- Once it has provided a correct match you must select that option to align it with the google map, then select “Lock Pin Location” so it will show correctly in your listing and on the map.



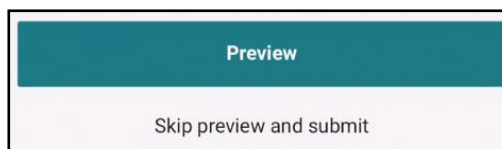
11. I'm not a robot

Once you have completed all the relevant information for your listing you need to select the check box for 'I'm not a robot'.



12. Complete your Listing

Once completed you can preview the listing or skip preview and submit.



Listing Categories

Assigning a relevant category to your listing is essential to your listing being noticed and achieving a successful sale.

You can assign one (1) category to your listing, so it is important to ensure you select the most relevant category to ensure you gain the best visibility for your listing.

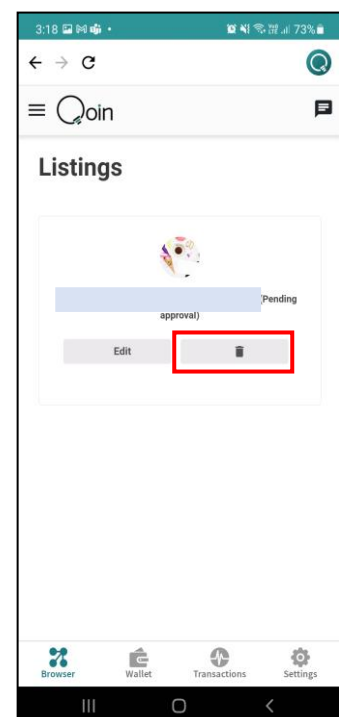
There are 24 categories available for Product Listings and 21 categories for Service Listings.

Product Categories	Service Categories
Accommodation	Art, Music, and Theatre
Alcohol	Bars & Nightclubs
All Listings	Charities
Antiques, Art & Collectables	Consulting, Recruitment & Management
Appliances & White Goods	Design Services – Graphic & Digital
Boats & Jet Skis	Education
Books, Music, Games & Toys	Entertainment, Cinema & Events
Building Materials and Construction	Finance & Insurance
Charities	Health & Beauty
Clothing, Shoes & Fashion – Women	Home Services
Clothing, Shoes & Fashion - Men	Marketing & Sales
Clothing, Shoes & Fashion – Child / Teen	Media & Advertising
Cars & Vehicles	Miscellaneous
Electronics & Computer	Professional Services
Food & Drink Supplies	Restaurants & Cafes
Furniture	Sports, Fitness & Wellness
Health & Beauty	Taxi, Limo, Rideshare
Home & Garden	Trades
Plant & Equipment	Transportation & Courier
Jewellery	Travel & Tourism
Miscellaneous	Technology & Communication
Real Estate	
Retail	
Sports & Fitness	

How to Remove a Listing

Please note, listings on the Q Shop do not expire. When a seller adds a listing, it will remain on Q Shop until the seller either removes it or marks it as sold. It is the responsibility of the seller to remove their listing when it is no longer available.

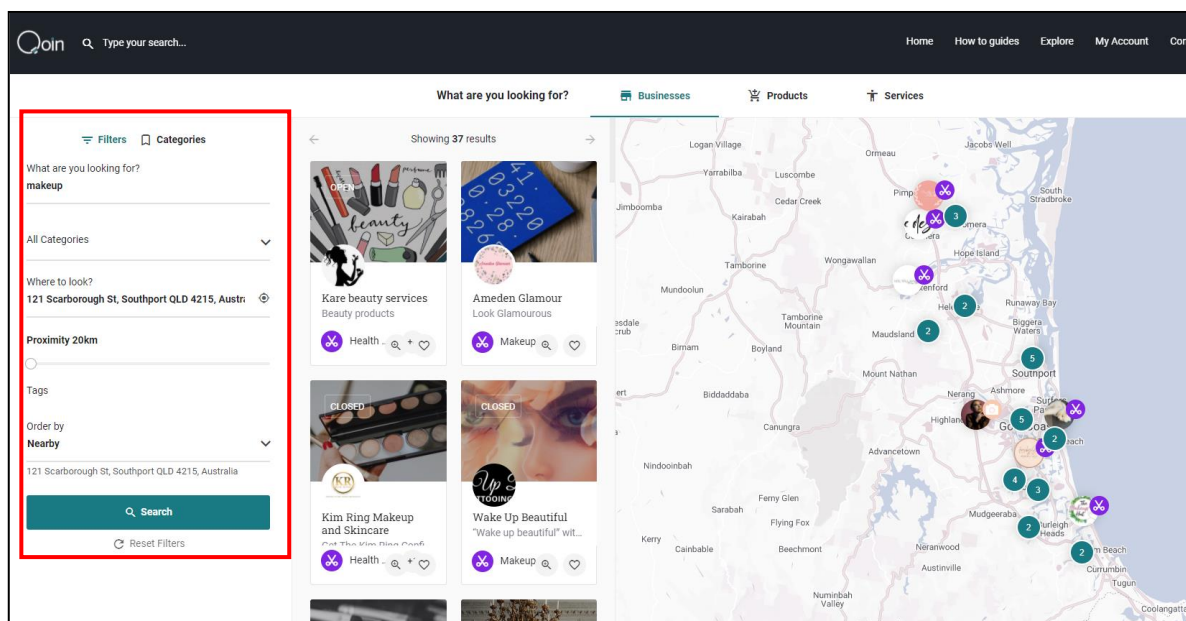
To remove a listing on either the Qoin app or www.shop.qoin.world select **'My Account'** then **'My Listings'**. Then select the delete button.



Searching for Listings on the Q Shop

The Q Shop has a dynamic search bar to make it easy for buyers to find what they are looking for. As the buyer types in what they are looking for the dynamic search bar will identify potential matches as you type.

Search by Key Words



Enter the following information for your search, then click to select the 'search' button:

What are you looking for?

Type in key words for what you want to search

All Categories

As you type a category, any matching categories will be displayed for you to select a match for your listing.

Where to look?

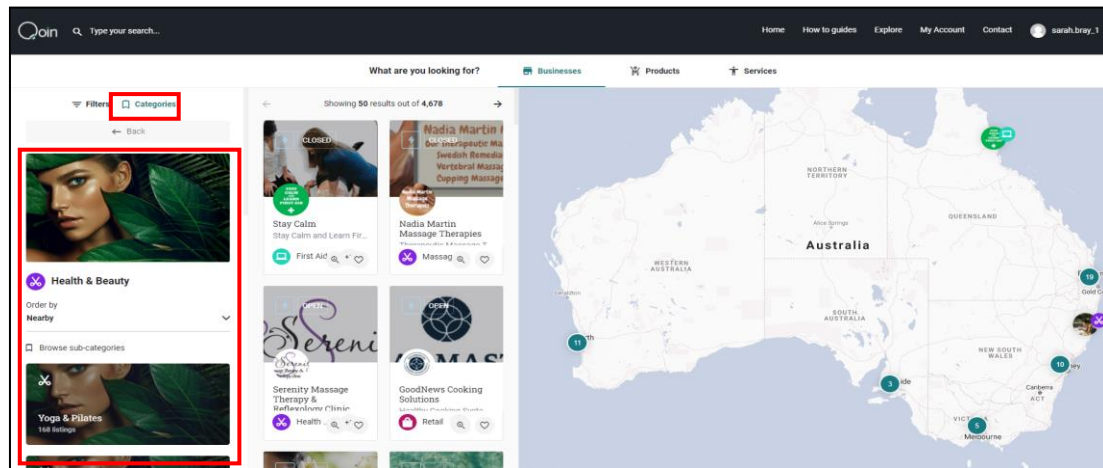
As you type in a location, Google Maps will match what you are typing to a location on the Google Map. Once it has provided a correct match you must select that option to align it with Google Maps. You can then select a 'Proximity' for your search, E.g., 100km radius based on the location you have entered.

Order by

You have the option to select either 'Nearby', 'A-Z' or 'Random' depending on how you would like to see the search results.

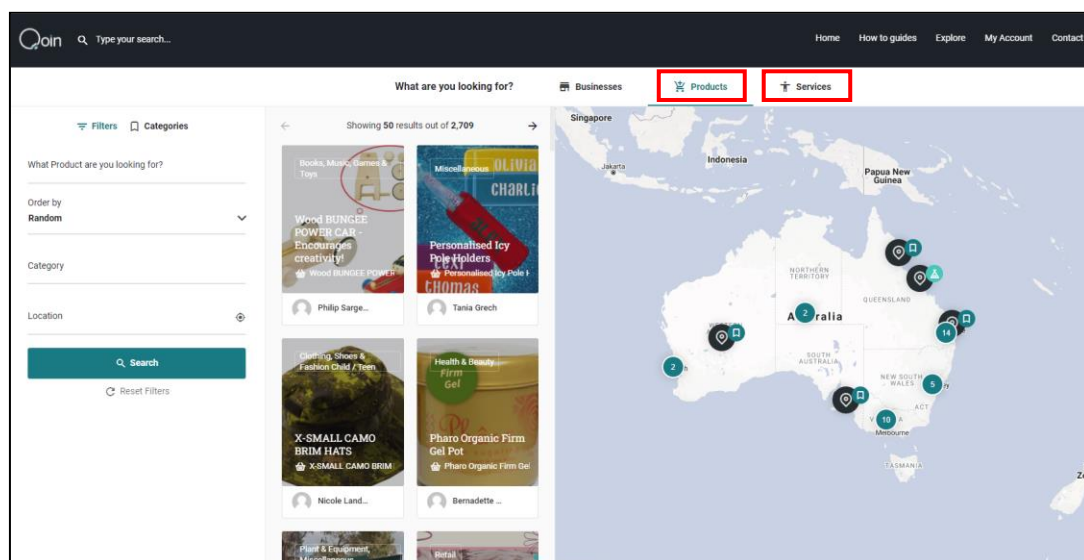
Once the search results are displayed you can scroll through these and click on any of interest to see more information.

Search By Category



Select **'Category'** above the search results, and then select the option you are interested in. You can also choose sub-categories.

Search By Product/Services



Select **'Product'** or **'Service'**. You can scroll through all listings, or if you are looking for something specific you can use the filter options on the left-hand side (same functionality as described above).

