

How to make a payment

Login via the Account Login page at the following URL: <https://secure.cashflows.com/>

Enter your unique email address and password (Note: Your password is case sensitive) and select the Login button.

To make a payment from your CashFlows Business Account select a Business Account from the Overview screen then 'Make a Payment' from the Business Account's Top Menu. The Make a Payment page enables you to make one off payments, Standing Orders (recurring scheduled payments) or upload Batch Payments.

The first time you visit the 'Make a Payment' page you will be requested to set a Payment Password. Enter your password and press the Save Payment Password button, you will then receive an email requiring you to verify the password creation.

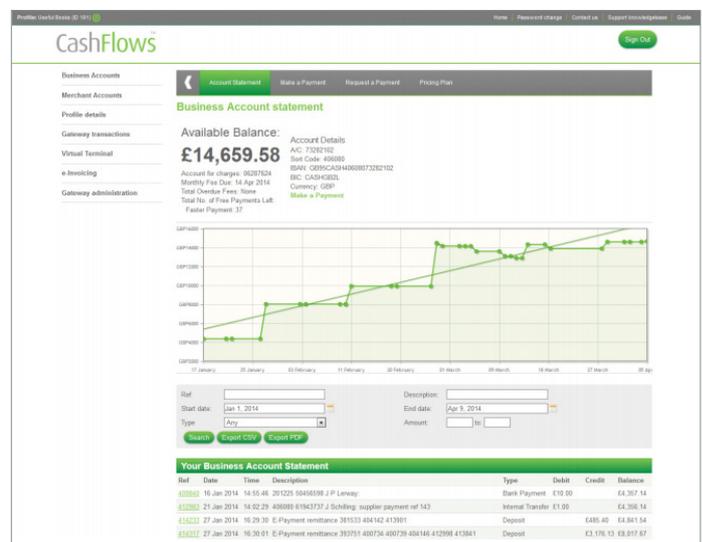
To make a one off payment select the CashFlows Business Account that you wish the funds to be taken from then enter the amount to be paid and the beneficiary's bank details.

Select the 'Make a Payment' button and you will be presented with a confirmation page, which requires you to confirm your payment details by entering your login password and a selection of characters from your Payments Password.

Note: If the beneficiary details are new or have changed from the previously stored version you will receive an email with a unique beneficiary passcode. To confirm the beneficiary details and payment you will also need to enter this passcode into the confirmation page.

When a beneficiary has been saved you can select their name from the drop down list, their bank details will then be automatically populated, saving you both time and effort.

Select the 'Confirm' button to make the payment, you will then be presented with the payment result page enabling you to make another payment or view your account's payments.



For more information contact | info@cashflows.com | +44 (0) 1223 550 920 | cashflows.com

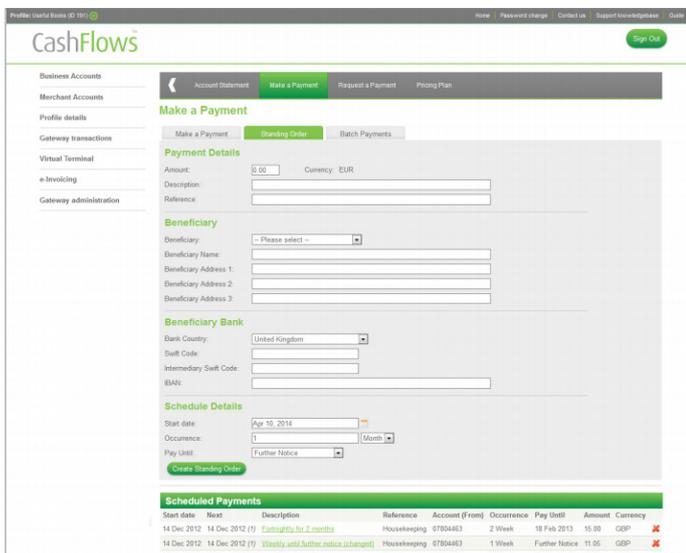
Create a Standing Order

To create a standing order or scheduled payment, select the Standing Order tab and enter the payment amount and the beneficiary's bank details.

To setup up the payment schedule, enter the start date of the schedule and a Payment Interval. The payment interval is set by stating the number of weeks, months or years between the payments. You must then set when the payments will finish, either until further notice, to a specified end date or by number of payments.

Select the 'Create Standing Order' button and you will be presented with a confirmation page, which requires you to confirm your Standing Order details by entering your password and a selection of characters from your memorable word, then selecting the 'Confirm' button.

When you have created your standing orders you can amend their details by selecting the description from the Scheduled Payments Report or delete them using the delete icon within the report.



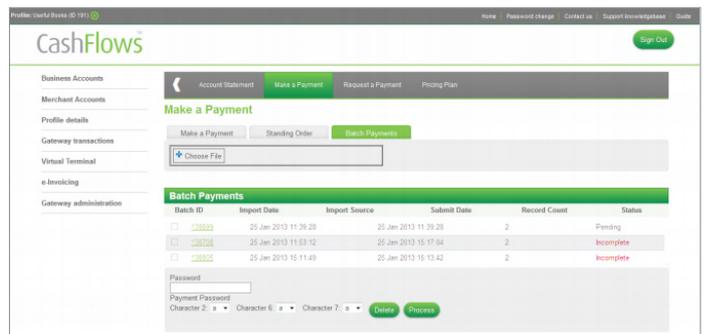
Creating batch payments

To upload a set of batch payments you will need to create either a CSV or XML batch file for the payment requests.

Note: Within the CVS batch file the last four columns (business_id, business_name, payment_count and currency_summary) must be identical for each row, to prevent an error in the uploading of the file. The last column (currency_summary) is used to check the contents of the file, therefore it must be in the following format:

currency_iso=total_currency_amount;currency_iso2=total_currency_amount2i.e. GBP=210;EUR=500

Once you have uploaded a CSV or XML batch file successfully, it will appear in the Batch Payment table enabling you to select multiple files to process.



Select the batch files you wish to process by checking the checkbox next to the batch's ID, Enter your login password and a selection of characters from your Payments Password, then select the Process button to run the batch payments.

To view the payments that make up the batch, select the Batch ID. The Batch Payment Transaction screen displays each payment request and the status of the request. If the batch has not yet been processed you can run the batch by entering your login password and a selection of characters from your Payments Password, then selecting the Process button.

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