

## Booking a Spot Deal

### A Step-by-Step “How to” Guide

#### What is a Spot Deal?

Spot Deal is the terminology used to refer to a transaction intended to complete in the near-term, specifically within no more than two business days of booking. The Spot value, or date when a trade is expected to settle, is based on conventions for the specific currency pair. For example, USD/CAD for Spot value would be considered to be next business day settlement, while GBP/CAD would be two business day settlement typically.

Same day value can be arranged for certain currencies, with advance notice, and by taking specific steps to move the funds more quickly (usually at a cost).

Transactions that go beyond two business days, are no longer Spot deals, but rather, they become Forward deals. Should you have need to book a Forward deal, please speak to your Payline by ICE representative, or contact [trading@paylinebyice.com](mailto:trading@paylinebyice.com).

#### Getting Started

To reach the login page for Payline by ICE’s online system, please go to [www.paylinebyice.com](http://www.paylinebyice.com) and click on Login in the upper right corner, or go directly to [onlinedealing.paylinebyice.com](http://onlinedealing.paylinebyice.com).

From here, you will be prompted for your Customer ID, your username, and your password, as well as the security code. *If you have not just arrived at the login page, please refresh it, as the security code will go stale after a period of time.*

#### COMMON CHALLENGES:

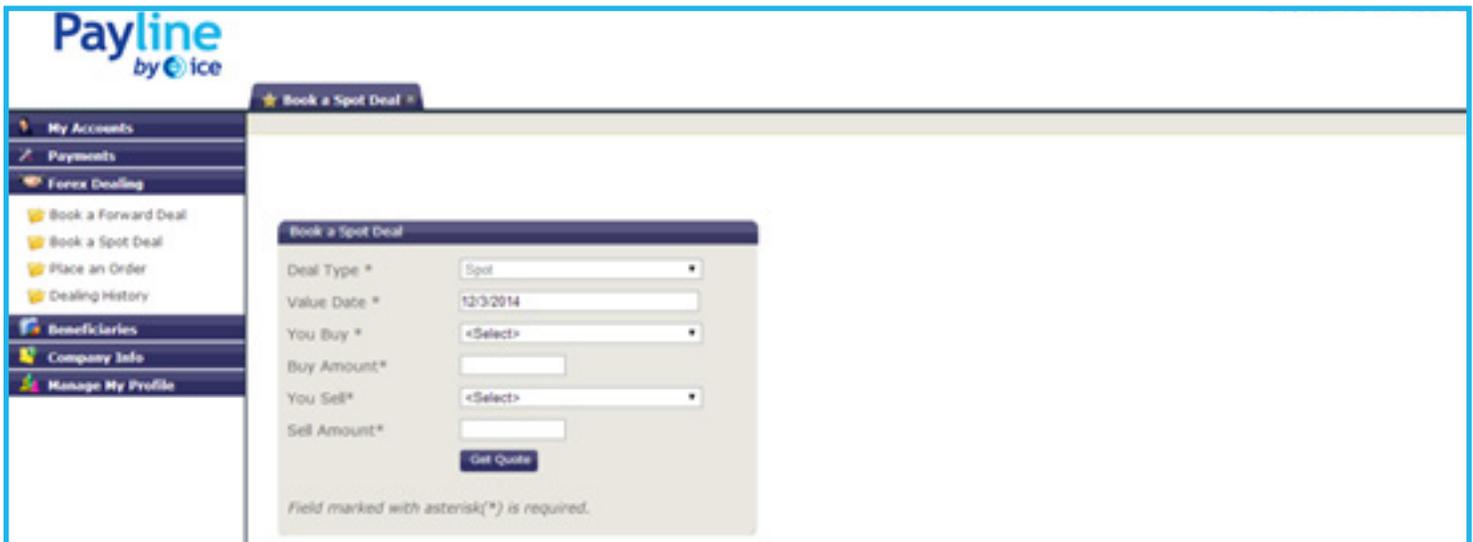
- If you see “Incorrect combination of Customer ID, Username and Password”, the issue is with one of these items, please re-enter your details for each item: Customer ID, Username and Password.
- If you see “Unable to login with supplied information”, then the issue is with the way you’ve entered the security code. (security code is not case sensitive).

When you login successfully for the first time, or for the first time after Payline has reset your password, you will be prompted to type your old password (which you used to login), and then type and re-type a new password of your choosing.

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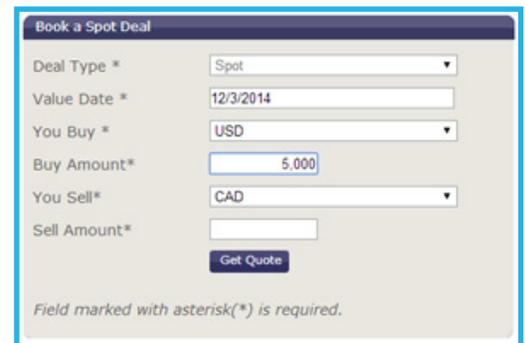
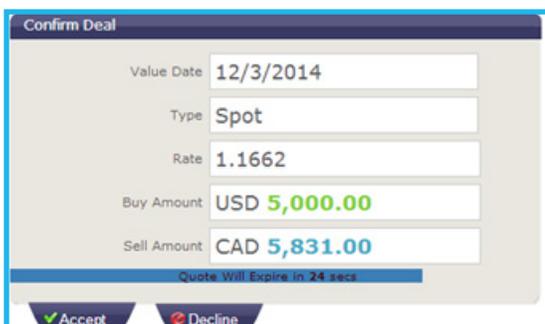
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When you login successfully in normal circumstances, you will be directed to the page below, which defaults to [Book a Spot Deal](#).



You will see that the Deal Type and the Value Date are already defaulted. You would now select the [currency that you are wanting to purchase](#), and also the [currency that you wish to sell](#). You can shortcut to USD by clicking on the dropdown menu and pressing the “U” key twice. You will also enter the [amount](#) corresponding to the currency you are buying **OR** the currency you are selling – the exchange rate will populate the other amount shortly.

Click [Get Quote](#) to see the exchange rate.

As seen here, once you get a quote, the amount in each currency will display. Please ensure that this is consistent with your intent to “Buy” a particular currency from Payline by ICE, and to pay for the transaction in the “Sell” currency.

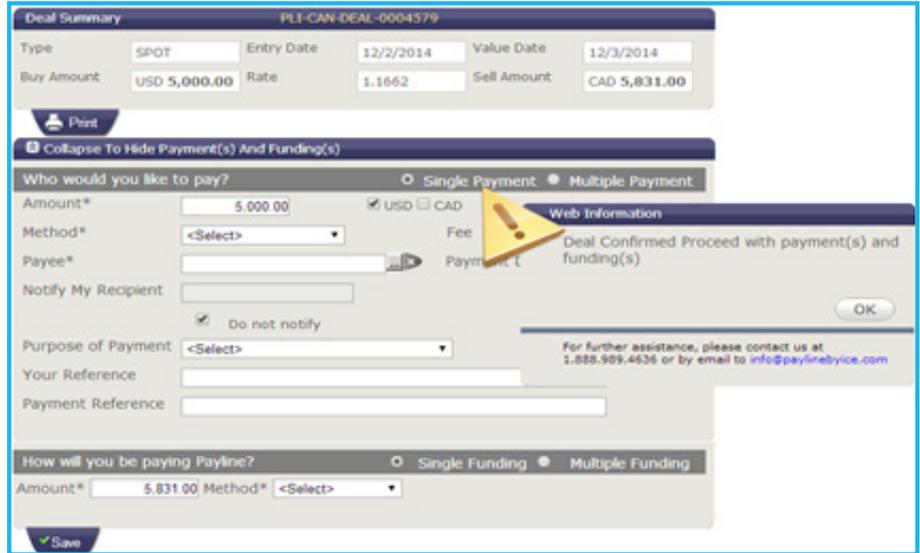
If you click Decline, you will be returned to the previous page, with a chance to change the order, or to get another quote. If you choose Accept, your rate will be booked and you will get confirmation of the transaction being booked successfully, as shown on the next page

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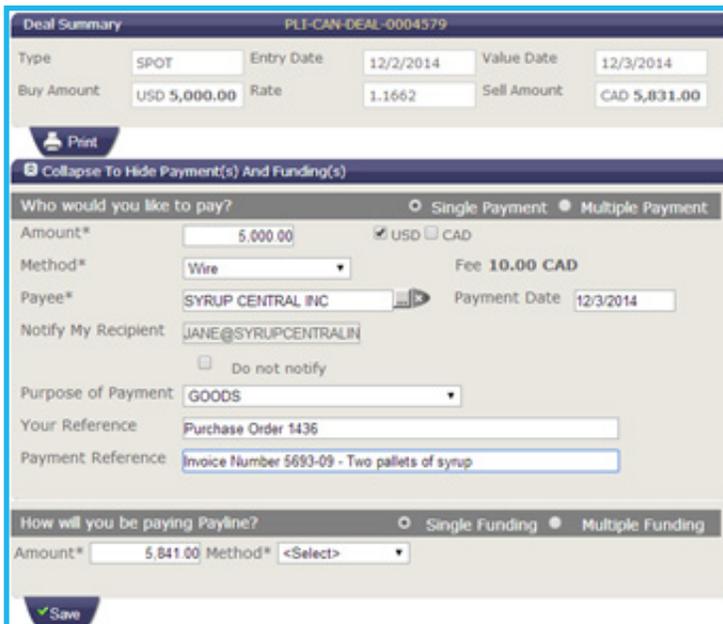
### A Step-by-Step “How to” Guide

Click on OK to proceed with applying payment instructions for the funds you are purchasing and funding directions for how you are going to pay Payline

In most circumstances you will choose the method as “Wire” – for the purposes of our system, this refers to all forms of electronic payments. The alternative, “Internal Transfer” is used only when you are leaving the funds on account with Payline.



The screenshot shows the 'Deal Summary' for 'PLI-CAN-DEAL-0004579'. It includes fields for Type (SPOT), Entry Date (12/2/2014), Value Date (12/3/2014), Buy Amount (USD 5,000.00), Rate (1.1662), and Sell Amount (CAD 5,831.00). Below this is a 'Who would you like to pay?' section with radio buttons for 'Single Payment' and 'Multiple Payment'. The 'Amount\*' is 5,000.00, and the currency is set to USD. The 'Method\*' is currently set to '<Select>'. A yellow warning icon is present over the 'Payee\*' field. The 'Notify My Recipient' section has a checked box for 'Do not notify'. The 'Purpose of Payment' is set to '<Select>'. The 'Your Reference' and 'Payment Reference' fields are empty. At the bottom, the 'How will you be paying Payline?' section has radio buttons for 'Single Funding' and 'Multiple Funding', with 'Amount\*' set to 5,831.00 and 'Method\*' set to '<Select>'. An 'OK' button is visible in the bottom right corner.



This screenshot shows the same 'Deal Summary' but with more details filled in. The 'Method\*' is now 'Wire' with a fee of 10.00 CAD. The 'Payee\*' is 'SYRUP CENTRAL INC' with a three-dot menu icon to its right. The 'Notify My Recipient' field contains the email 'JANE@SYRUPCENTRALIN'. The 'Purpose of Payment' is 'GOODS'. The 'Your Reference' is 'Purchase Order 1436' and the 'Payment Reference' is 'Invoice Number 5693-09 - Two pallets of syrup'. The 'How will you be paying Payline?' section shows 'Amount\*' as 5,841.00 and 'Method\*' as '<Select>'. A 'Save' button is visible at the bottom left.

Once you have selected Wire, click on the box with the three dots, just to the right of Payee. This will open a list of your payment beneficiaries already set up in our system. Select the Payee you wish to pay, and if applicable, how you wish to pay them.

- Notify my recipient** (optional) – if you enter an email address, they will be sent a confirmation when the payment is sent.
- Purpose of payment** – choose best descriptor.
- Your Reference** – Internal reference (if applicable)
- Payment Ref** – For recipient (invoice, description, etc)

To instruct Payline how you will pay for the transaction, fill out the bottom portion. Most commonly, this will be by Pre-Authorized Debit of your bank account, which will require you to then take the step of selecting which account you’d like Payline

to debit. **NOTE:** Sometimes, depending on size of monitor, the account numbers for the choices will not be easily visible, and you will have to scroll down to see them.

Other options such as paying Payline as a bill payment through BMO, RBC or a Credit union or wire transferring the funds also exist. **NOTE:** You can choose Multiple Payment or Multiple Funding if you wish to split the outgoing funds across multiple sources, or if the incoming funds to Payline are to be sourced from multiple accounts.

When finished, click “Save”.



This screenshot shows the 'How will you be paying Payline?' section. The 'Method\*' is 'Pre-Authorized [ ]' and the 'Account\*' is 'KRISTINS WAFFLE EMP [ ]'. A 'Save' button is visible at the bottom left.

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You will then be prompted to Accept the payment and funding instructions summarized - see an example below.

Payments Summary PLI-CAN-DEAL-0004579										
Payment Summary Quote										
Buy Currency	Method	Amount	Rate	Sell Amount	Sell Currency	Fee	Total Amount	Payee	Reference	Payment Date
USD	Swift	5,000.00	1.1662	5,831.00	CAD	10.00	5841	SYRUP CENTRAL INC	Invoice Number 5693-09 - Two pallets of syrup	12/3/2014
Summary										
Buy Currency	Buy Amount	Avg Rate	Sell Currency	Sell Amount	Number of Items					
USD	5,000.00	1.1662	CAD	5,831.00	1					
Funding										
Method	Account	Sell Amount	Sell Currency							
Pre-Authorized Debit	7895256	5,841.00	CAD							
										

When you see “Done”, you can rest assured that you’ve reached the end of the process. If you haven’t got to this page, Payline has most likely seen only a partially completed transaction so far.

Payments Summary PLI-CAN-DEAL-0004579										
Payment Summary Quote										
Buy Currency	Method	Amount	Rate	Sell Amount	Sell Currency	Fee	Total Amount	Payee	Reference	Payment Date
USD	Swift	5,000.00	1.1662	5,831.00	CAD	10.00	5841	SYRUP CENTRAL INC	Invoice Number 5693-09 - Two pallets of syrup	12/3/2014 <a href="#">Print</a>
Summary										
Buy Currency	Buy Amount	Avg Rate	Sell Currency	Sell Amount	Number of Items					
USD	5,000.00	1.1662	CAD	5,831.00	1					
Funding										
Method	Account	Sell Amount	Sell Currency							
PAD	7895256	5,841.00	CAD							
										

From this page, you will be able to print both a confirmation of the payment (Print hyperlink next to that payment), as well as a transaction confirmation (Print button at the bottom of the page).

Congratulations on completing your online transaction!