

FREQUENTLY ASKED QUESTIONS FOR VANTAGEONE EMPLOYEES

1. Where do I find an application form?

All resources can be located on a page specifically for VantageOne staff - <http://paylinebyice.com/formsvantageone>

2. How does a member submit their application form and supporting documents?

The member has a few options to submit their application to Payline. The package can be scanned and emailed to Payline at vantageone@paylinebyice.com, through our encrypted email server e-Courier or contact us prior to completing the application form and complete the forms and submit digitally through DocuSign. By contacting Payline directly we can provide them with the necessary forms through DocuSign.

3. Do credit union staff sign the application form or verify identification for the member?

FINTRAC regulations state that only staff employed by Payline by ICE can attest to a member's identity. A member will either meet a Payline staff member in person to verify their identity or alternatively, the member will authorize Payline by ICE to retrieve information from their personal credit file for the purposes of confirming their identity. The member will need to have a minimum of 6 months credit history within Canada; if they don't Payline will contact them with additional identification attestation requirements.

4. How do I setup a joint account?

Payline by ICE is not permitted to open joint accounts. Fintrac regulations state that only one individual can have access to an account. For individual members with a joint bank account, determine which party will conduct the dealings, and the second party can be granted information access to the account by completing the Information Access Authorization (Individual) Letter.

If both parties would like to book transfers, the members will complete a separate application form for each along with the Information Access Authorization (Individual) Letter granting each other access to each other's Payline by ICE account. Each application can have the same VantageOne account provided for the pre-authorized debit.

FREQUENTLY ASKED QUESTIONS, continued...

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5. What type of identification is required to open an account?

A list of acceptable identification is located on the 2nd page of an application as well as on the resource page (see the link referred to in #1). These must be current, legible and appear not to have been tampered with.

6. Can a member debit their CAD and/or USD VantageOne accounts?

Yes, if a member is converting USD to CAD or wants to provide settlement in either currency, complete Section 3 - Payor's Authorization for Pre-Authorized Debit of Chequing Account once with the USD account details and a second time with the CAD account details. Provide the account verification form for each currency. The member also has the ability to setup alternative bank accounts for debiting if required.

Members that setup both currencies have the option to book a transfer against USD or CAD. This allows a member to get a direct rate - for example EUR/CAD or EUR/USD - a double conversion isn't processed.

7. Can a member debit their USD bank account based in the USA?

Yes, we can process an ACH Debit from a member's financial institute from within the USA. Please contact us and we will provide you with the form to complete and return with their application form.

8. Can a member do same currency transactions? They want to wire CAD and pay in CAD.

Payline by ICE is a foreign exchange provider and offers solutions to convert funds from one currency to another; same currency deals have no foreign exchange with no revenue source therefore we don't offer same currency transactions. On a case by case basis, members conducting foreign exchange transactions through Payline, can request authorization from Payline to process same currency deals based on a fee for service basis - \$25 - 50 per wire. The same applies to USD/USD transfers.

9. A member has foreign currency to bring into Canada, how can this be done?

Payline by ICE can provide members with assistance to receive all major currencies whether from their clients, investors; they're moving here from overseas, receiving an inheritance, or the proceeds from a property sale, payroll, pensions or insurance policies. Using Payline to receive foreign currencies also allows members the flexibility to decide when to convert the funds instead of having them automatically converted upon receipt. Please contact us for additional information.

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10. How does a member set up their wire templates?

By completing the applicable outgoing wire information form (see the link referred to in #1), the member can send it in with their application form and it will be set up while activating their account. Once the account has been activated, the member will send Payline any new template requests for Payline to setup in their account. To prevent any possibility of email fraud, all email requests received by members require verbal confirmation prior to the new template being added to their account.

11. How long does it take for an account to be activated?

Upon receipt of a complete application it takes approximately 24-48 hours to activate an account. If information is missing, ID isn't clear, or we require additional details or clarification it can take longer.

If an urgent activation is required as the member needs to book a transfer as soon as possible, please contact us to determine how quickly we can fulfill the request.

12. To setup a business account, can an authorized signing officer from the company sign the application form?

Application forms must be signed by one of the Directors as listed on the incorporation papers. A Director may have granted one of their employees with signing authority on their account at the credit union, but if they are not a Director of the company they are not authorized to open an account on its behalf.

13. Does an authorized user on a business account sign the application form?

No, an authorized user doesn't sign the application form, only the Director's signature is required to grant access to their Payline trading account.

14. How does a company add or remove a user once their account has been activated?

The member will contact Payline to assist with users who have access to their account.

FREQUENTLY ASKED QUESTIONS continued...

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15. A commercial member requires two signatures to issue a cheque or process a transaction from their account, can this be done through Payline?

Yes, Payline's online system can be setup for various different levels of authorization and access depending on the company's requirements. Please contact Payline for further information.

16. How can a member utilize Payline's services?

Members have the option of self-booking their transfers themselves or can request assistance from Payline. Members can contact us via phone, fax or email for assistance. When their account has been activated Payline provides the member with resources including online booking instructions as well as demonstrations of the online platform

Can a member contact Payline even though they don't have an account setup?

Yes definitely! A member can be referred directly to Payline by requesting an application through a link on our website - <http://paylinebyice.com/forms> . One of our staff will contact the member to discuss how we can best assist them with their foreign exchange needs. You can also give the member our contact information and they can contact us themselves. We're happy to speak with them to any member that is interested in learning more about Payline by ICE. Not only can we provide a solution for electronic payments we can provide market watch services including BIDS, Forward Contracts along with outgoing and incoming transfers.

18. Can a member contact Payline even though they don't have an account setup?

Here's the link to the site - <http://demotrading.paylinebyice.com/Login.aspx>

Customer ID: 0001540

Username: VANTAGE1

Password: Payline