

genome

Your guide to Genome

Your all-in-one finance ecosystem.
Secure, fast, and smart.

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Step 1

Sign up and choose a wallet

- 01** Go to my.genome.eu and enter your email address or your phone number.
- 02** Create a password and verify your account with a code sent via an email or SMS.
- 03** Choose a business wallet if you need to perform corporate financial operations; choose a personal wallet if you plan to use it for personal financial operations.

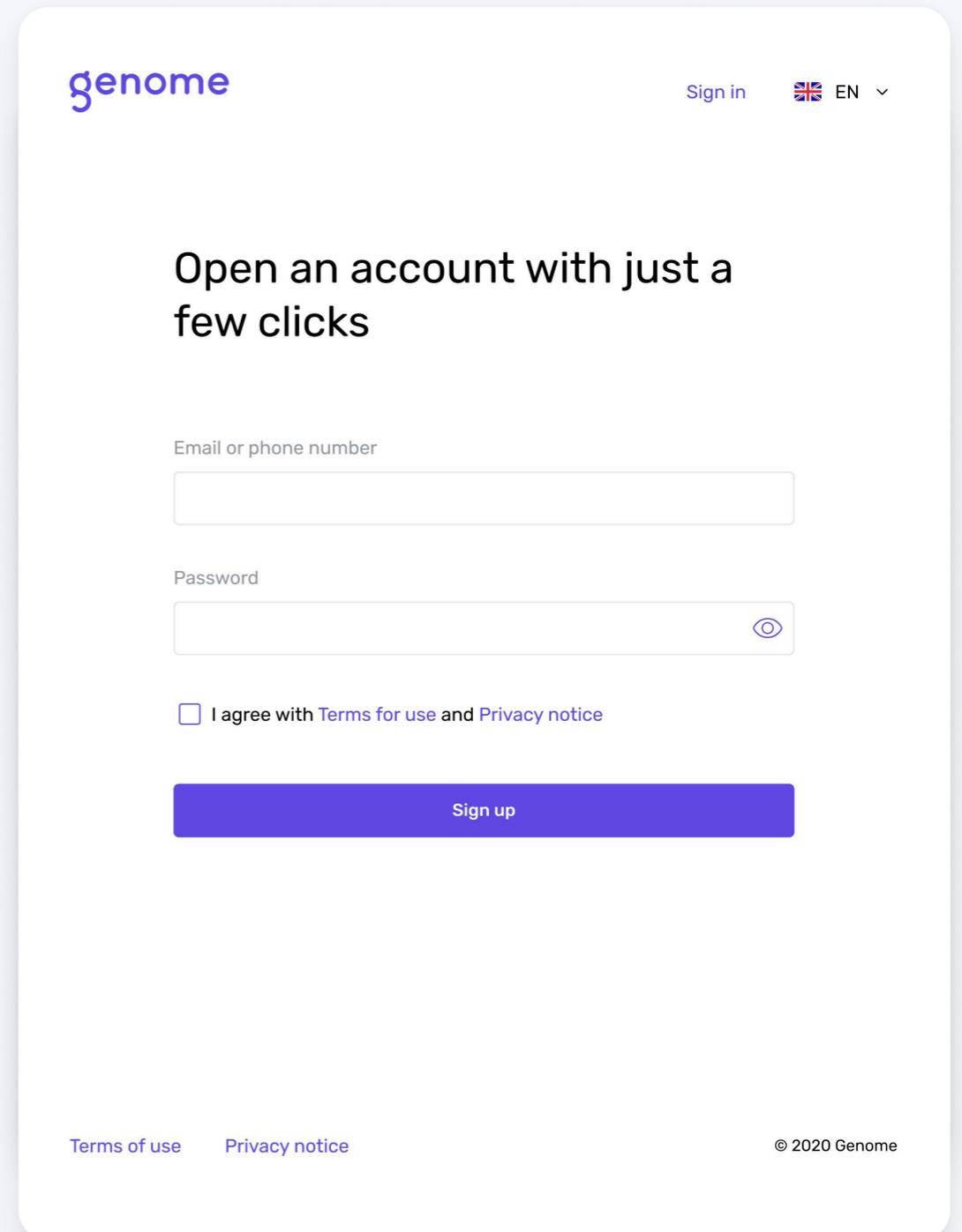
Step 1

Sign up to Genome

What you need to do:

1. Go to my.genome.eu, enter your email address or your phone number.
2. Create a password (min. 8 characters, an uppercase letter, a lowercase letter, a digit), read, and confirm you agree to the Terms of use and Privacy notice by checking the box.
3. Enter the confirmation code you will receive via email or SMS.

 Please note that you'll need a valid email address or a phone number.



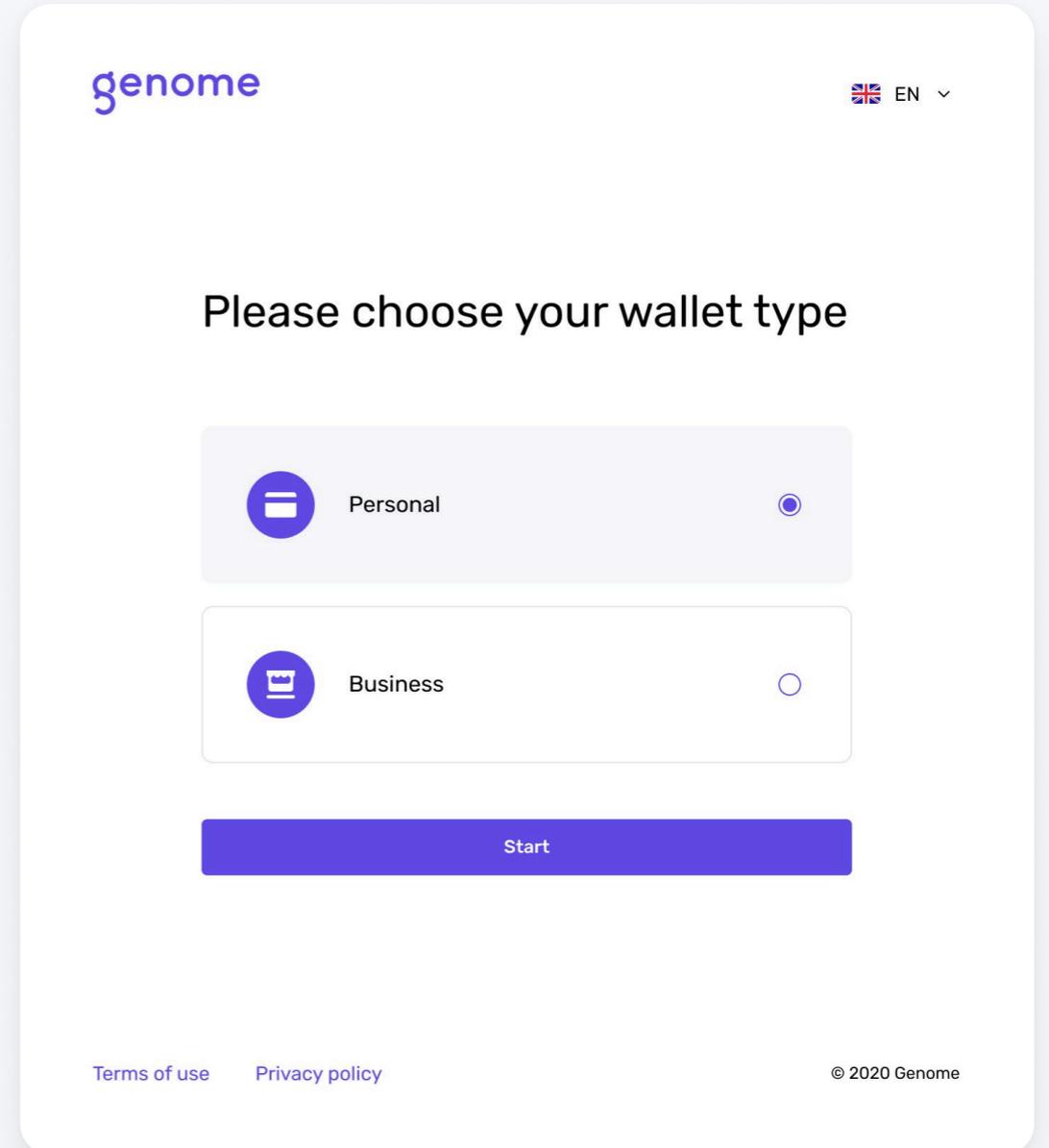
The screenshot shows the Genome sign-up page. At the top left is the 'genome' logo. At the top right are links for 'Sign in' and a language selector showing 'EN' with a dropdown arrow. The main heading reads 'Open an account with just a few clicks'. Below this are two input fields: 'Email or phone number' and 'Password'. The password field has an eye icon to toggle visibility. A checkbox is present with the text 'I agree with Terms for use and Privacy notice'. A prominent blue 'Sign up' button is centered below the form. At the bottom left are links for 'Terms of use' and 'Privacy notice'. At the bottom right is the copyright notice '© 2020 Genome'.

Step 1

Choose the wallet type

What you need to do:

1. Press the Start button to choose a wallet type (check out the descriptions next to the wallet types on the sign-up screen).
2. Select the primary wallet you'll be using: Personal or Business. You'll be able to open another business or a personal wallet later, simply note that to get verified for the business wallet, you need to be the company Director/ CEO or have the Power of Attorney to represent a business. Choose a business option if you plan to open a merchant account with Genome.

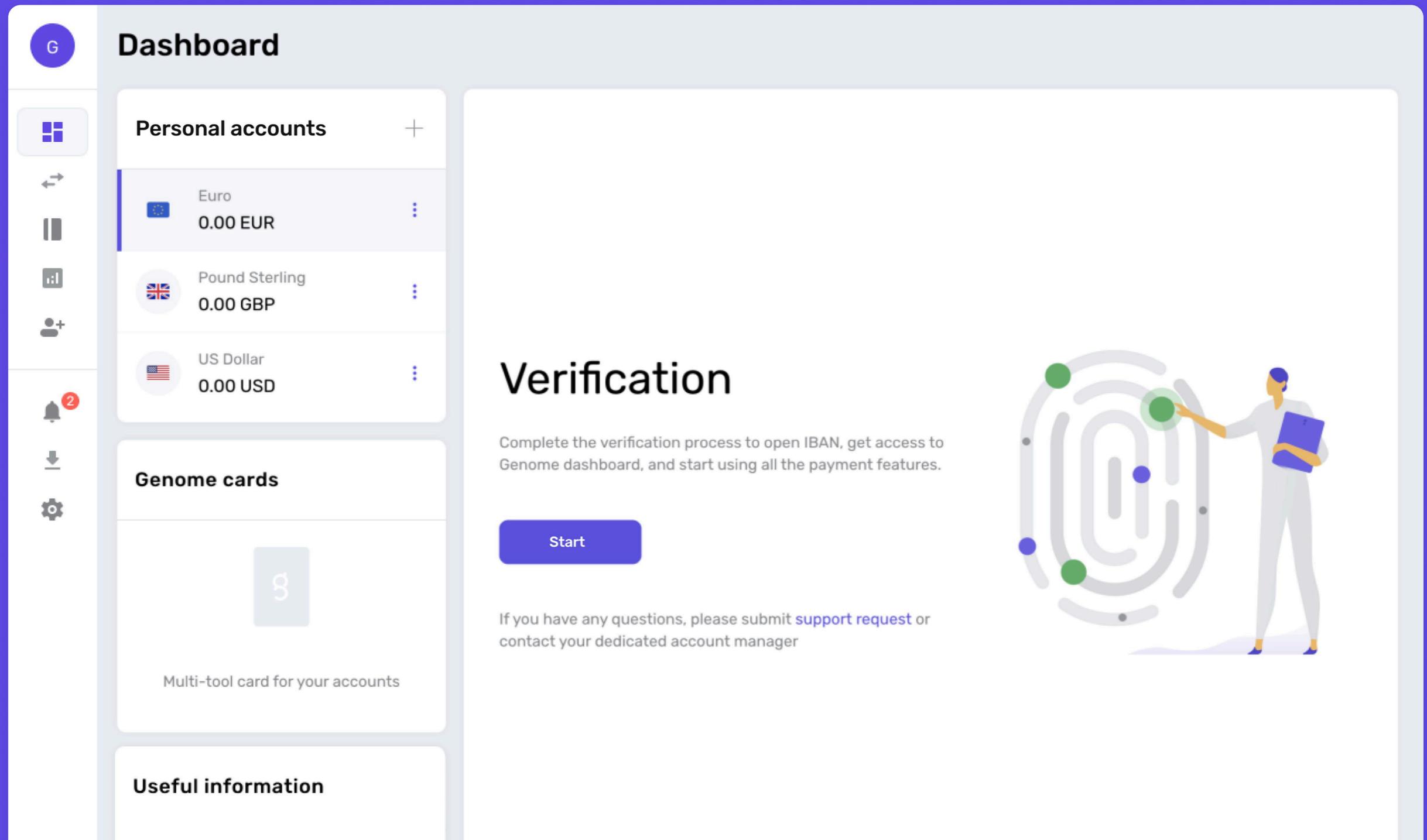


The screenshot shows the Genome app's sign-up screen. At the top left is the 'genome' logo, and at the top right is a language selector showing 'EN' with a dropdown arrow. The main heading is 'Please choose your wallet type'. Below this are two radio button options: 'Personal' (with a wallet icon) and 'Business' (with a storefront icon). The 'Personal' option is selected. At the bottom is a prominent blue 'Start' button. The footer contains links for 'Terms of use' and 'Privacy policy', and a copyright notice '© 2020 Genome'.

Step 1

Result:

You can now pass the verification to open your personal or business wallet.



The screenshot displays a user dashboard with a sidebar on the left containing navigation icons for home, back, list, charts, profile, notifications (2), download, and settings. The main content area is titled 'Dashboard' and features three sections: 'Personal accounts' with a list of Euro (0.00 EUR), Pound Sterling (0.00 GBP), and US Dollar (0.00 USD); 'Genome cards' with a placeholder card labeled 'g' and the text 'Multi-tool card for your accounts'; and 'Useful information'. A large 'Verification' section is overlaid on the right, with the heading 'Verification' and the text 'Complete the verification process to open IBAN, get access to Genome dashboard, and start using all the payment features.' Below this is a blue 'Start' button and a note: 'If you have any questions, please submit [support request](#) or contact your dedicated account manager'. An illustration of a person pointing at a large fingerprint graphic is positioned to the right of the text.

Step 2

Start a personal wallet

01

Click the “Start Verification” button.

02

Follow the tooltips to fill in the required information and upload your ID or passport.

03

Submit the form. That’s it! After the review process, your personal wallet will be available and ready to use.

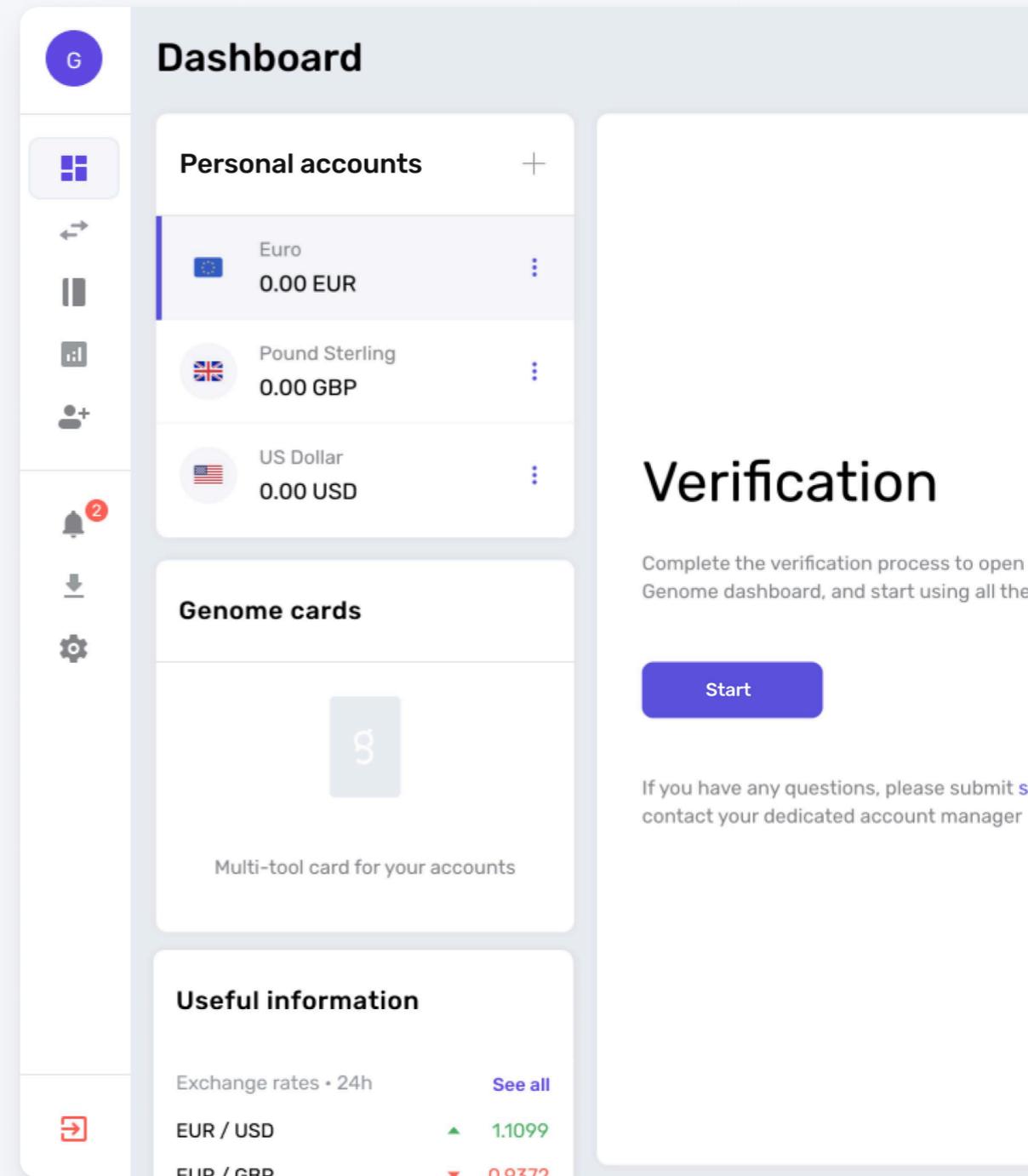
Step 2

Start the verification process

What you need to do:

1. If not logged, go to my.genome.eu and sign in to your account.
2. You will start on your Dashboard page. Press the Start button to start the verification process.

 Please note that you'll need a government-issued identity card, passport or another relevant document to verify your identity.



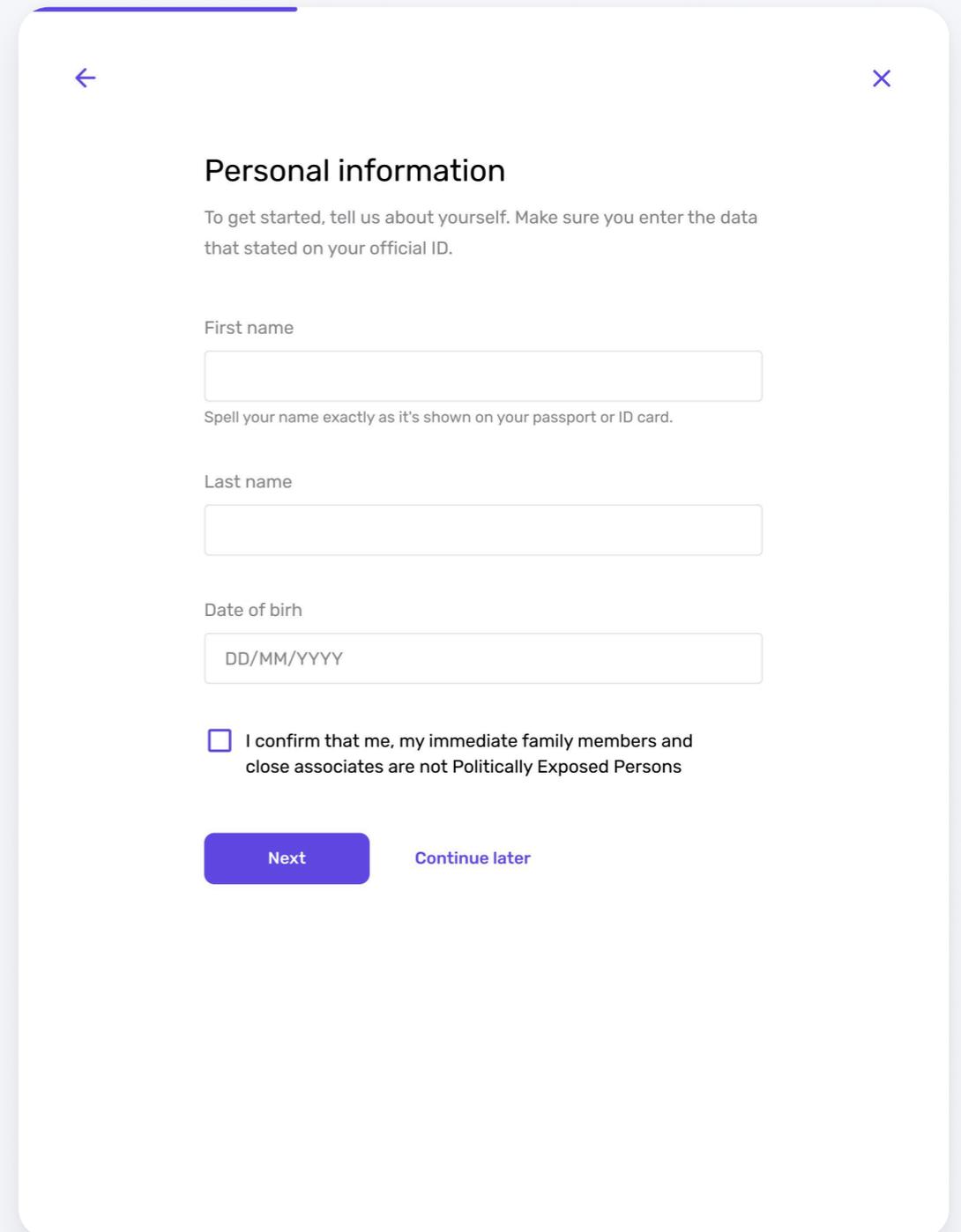
The screenshot displays the 'Dashboard' page of the Genome service. On the left is a navigation sidebar with icons for home, refresh, list, chart, user, notifications (2), download, and settings. The main content area is divided into three sections: 'Personal accounts' with a list of Euro (0.00 EUR), Pound Sterling (0.00 GBP), and US Dollar (0.00 USD); 'Genome cards' featuring a 'Multi-tool card for your accounts' with a 'g' logo; and 'Useful information' showing exchange rates for EUR/USD (1.1099) and EUR/GBP (0.9372). On the right, a 'Verification' panel prompts the user to complete the verification process to open the Genome dashboard, with a prominent blue 'Start' button and a note to contact an account manager for questions.

Step 2

Fill out the form

What you need to do:

1. Enter your full name, date of birth, and ID details exactly as they appear on your official identification document.
2. Provide your official registration and home address.
3. Enter your Taxpayer Identification Number.
4. Specify your primary purpose for opening an account.
5. List the countries for incoming and outgoing transfers.



The screenshot shows a mobile application interface for a 'Personal information' form. At the top left is a back arrow and at the top right is a close 'X' icon. The title 'Personal information' is centered. Below the title is a subtitle: 'To get started, tell us about yourself. Make sure you enter the data that stated on your official ID.' The form contains three input fields: 'First name' with a text box and a note 'Spell your name exactly as it's shown on your passport or ID card.' below it; 'Last name' with a text box; and 'Date of birth' with a text box containing the placeholder 'DD/MM/YYYY'. Below these fields is a checkbox with the text 'I confirm that me, my immediate family members and close associates are not Politically Exposed Persons'. At the bottom, there are two buttons: a solid blue 'Next' button and a blue text link 'Continue later'.

Step 2

Verify your identity

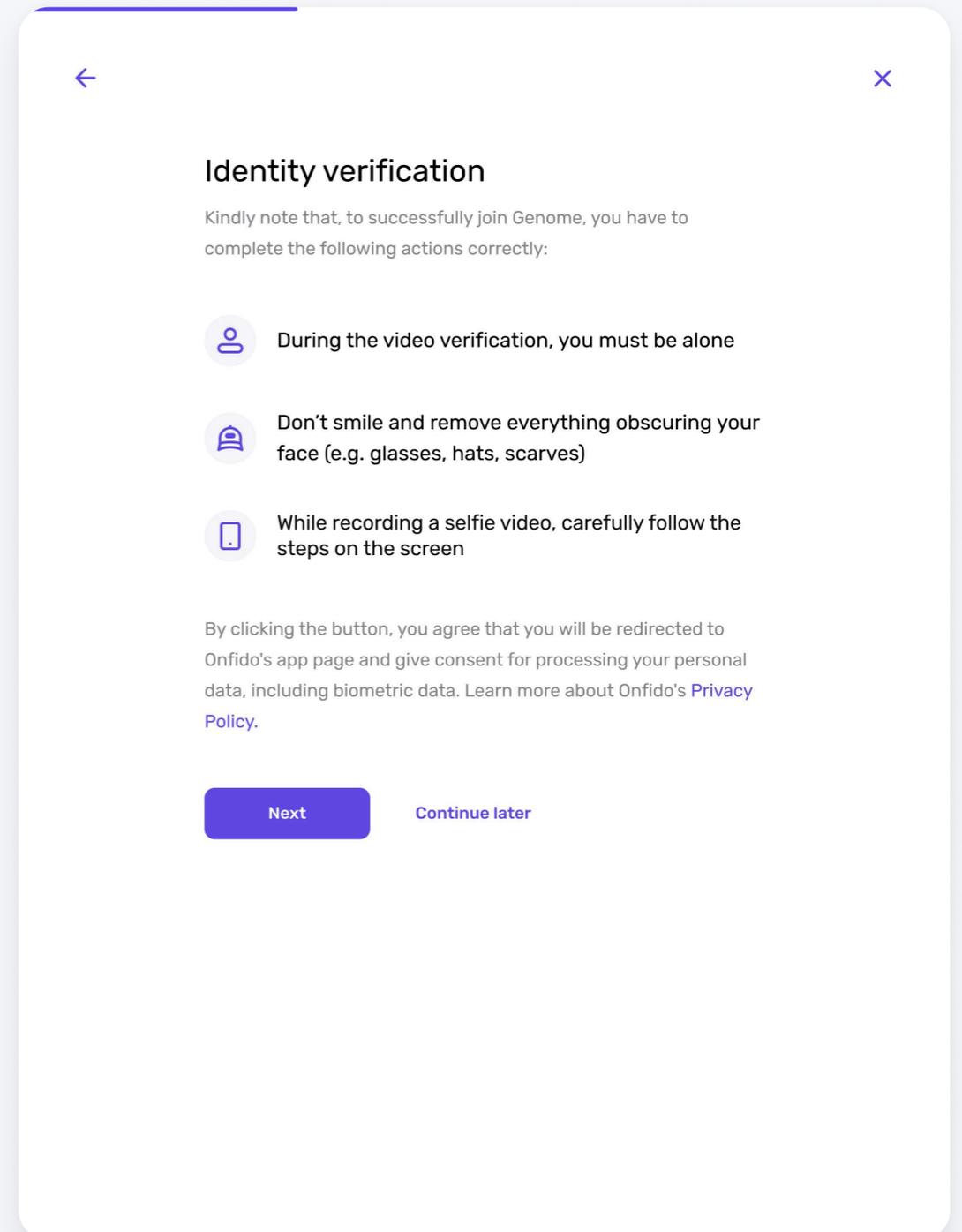
What you need to do:

1. Begin the identity verification process and follow the steps to complete it with the necessary document.



Please make sure:

- Provide only the selected document type;
- Only the original document must be presented;
- Make sure your details are clear to read, with no blur or glare;
- During the video verification you must be alone;
- Carefully follow the steps on the screen while recording a selfie video.

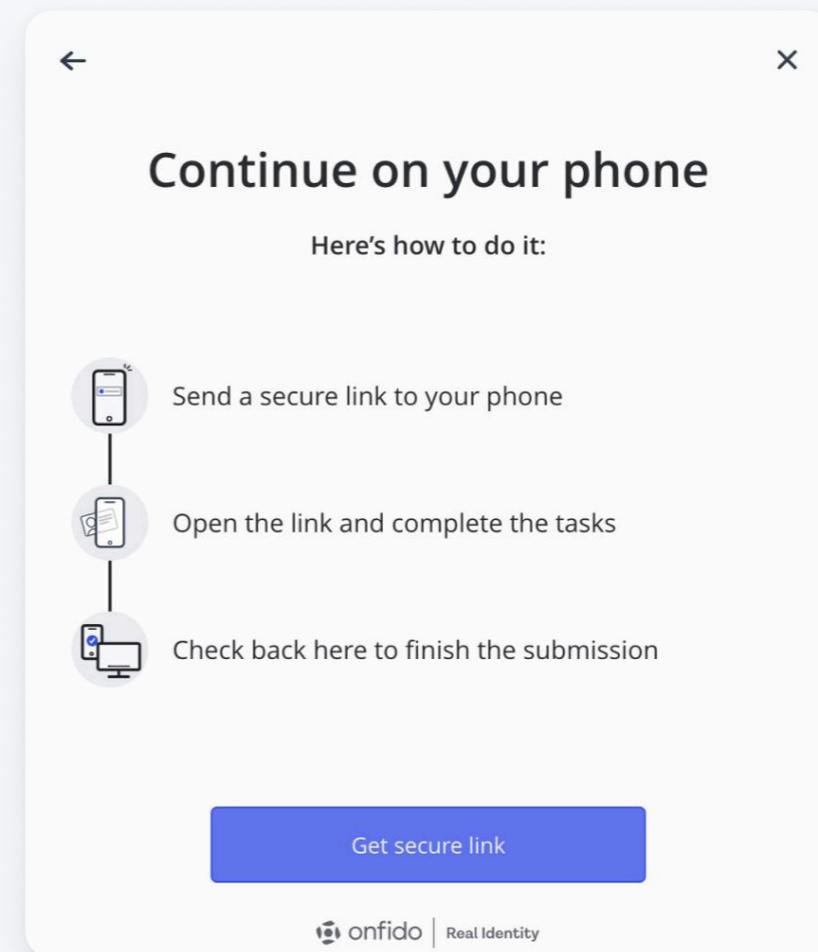
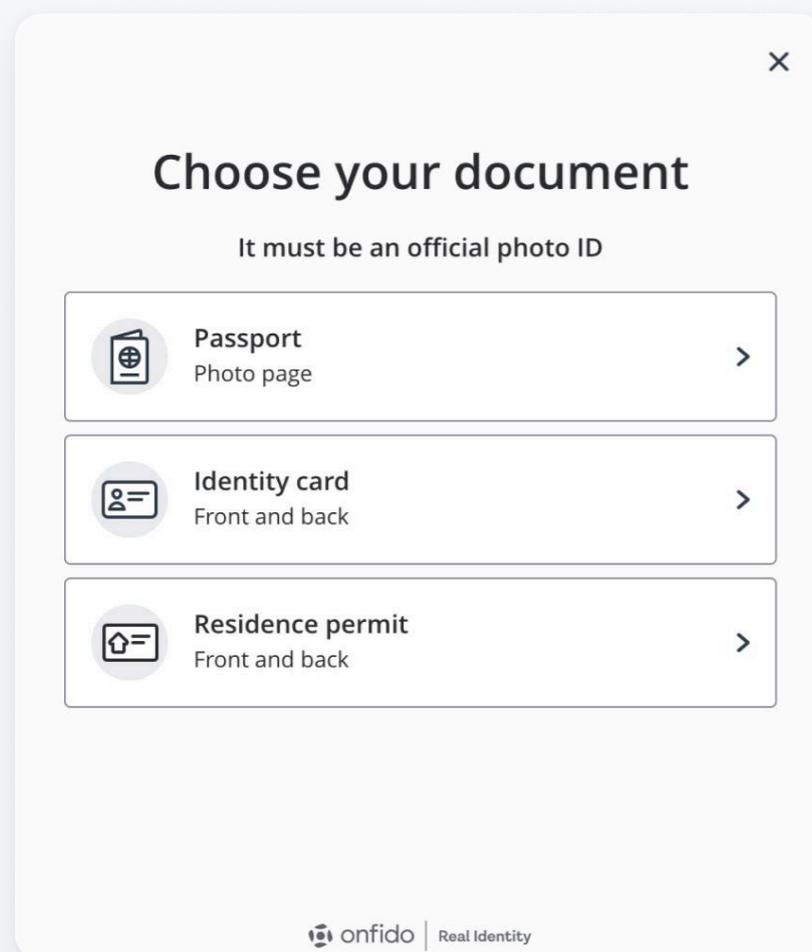


Step 2

Verify your identity

1. Select the document type

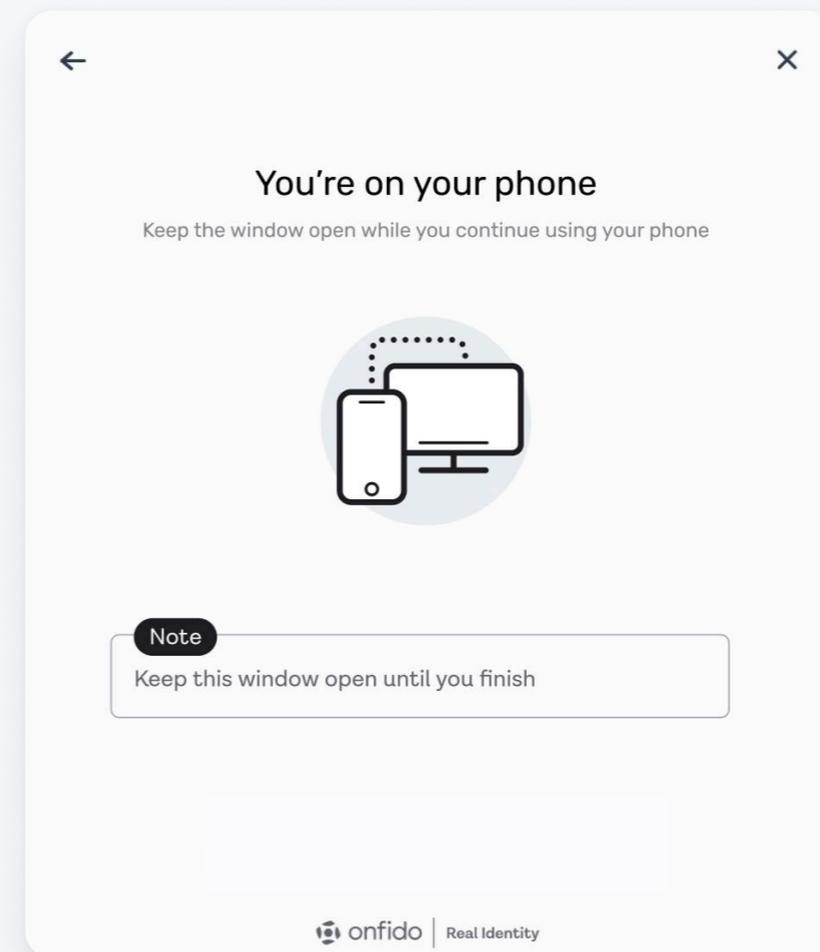
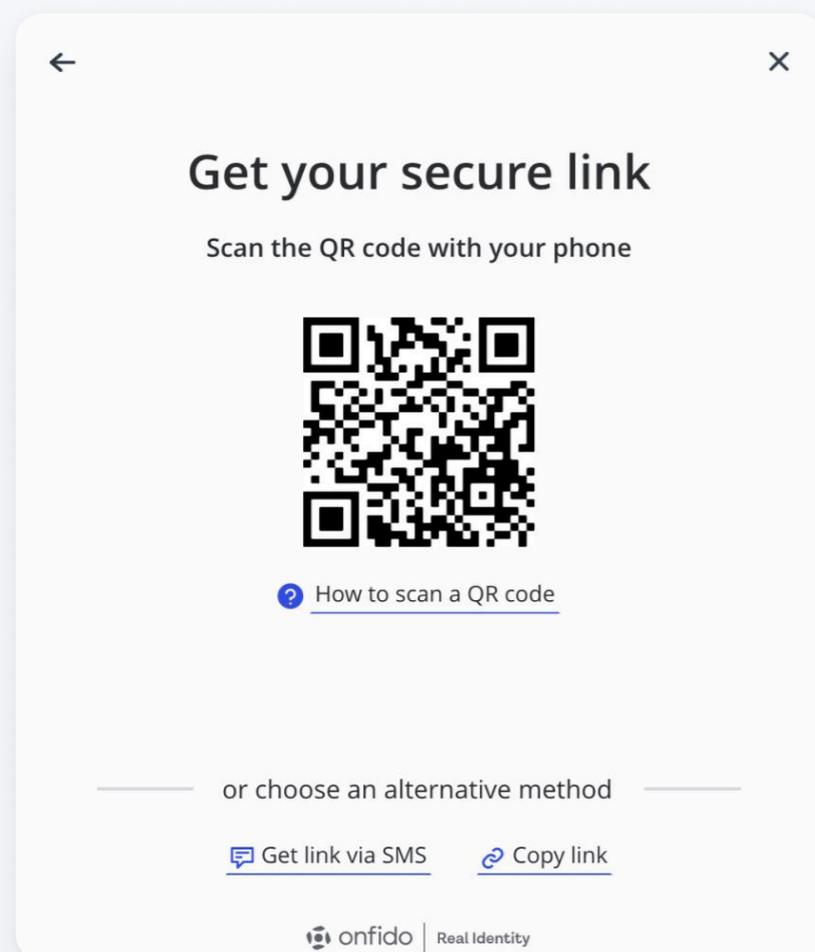
2. Make sure to use your phone. Take a picture of your ID and follow the verification steps



Step 2

Verify your identity

3. Scan the QR code with your phone / receive an SMS with a link, or copy the URL and paste it into your mobile phone browser
4. Don't close the popup window in the web interface on my.genome.eu while you are passing the verification steps on your phone



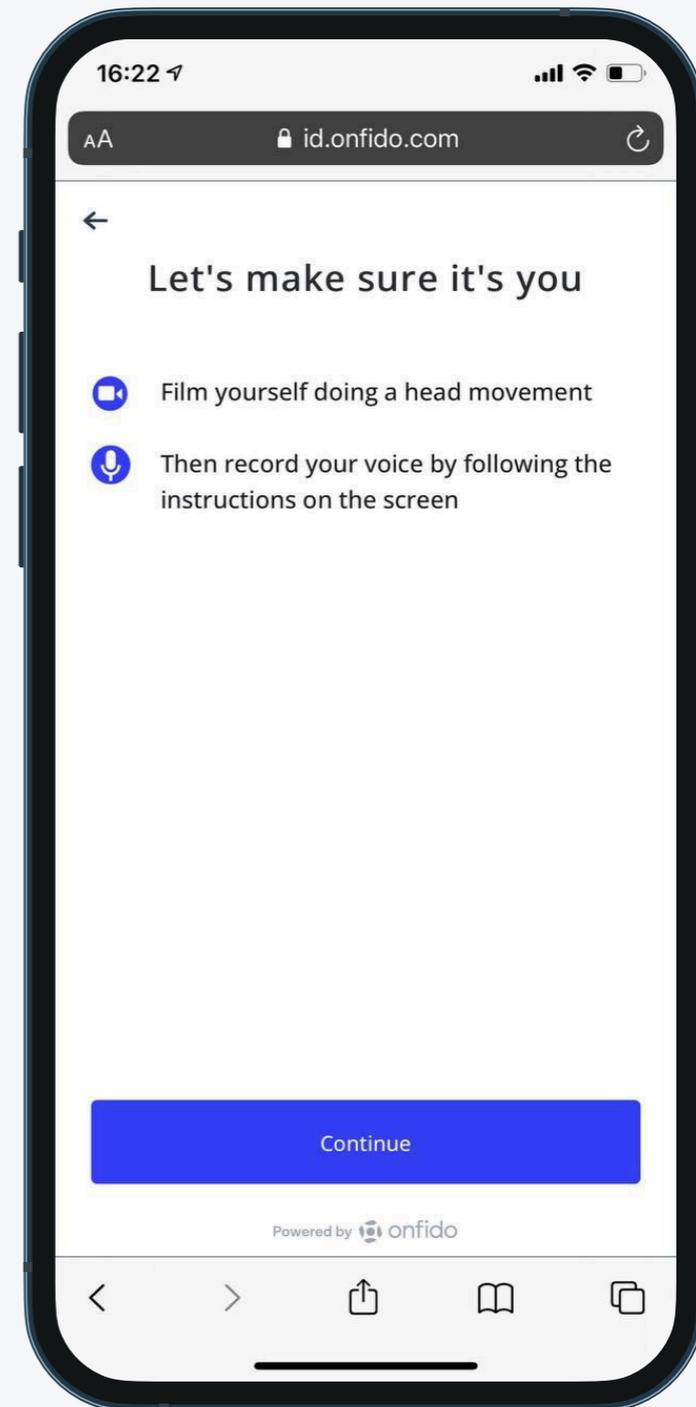
Step 2

Verify your identity

What you need to do:

1. Follow the instructions carefully when taking an identity document photo and recording a selfie video.
2. After completing the steps on your phone, you will see a Success screen on the web interface on my.genome.eu.
3. If the verification is successful, you will receive confirmation, and a personal IBAN account will be opened automatically.

i If you need to open a business wallet, continue following the next step in this guide.



Step 2

Result: a personal wallet

Possibilities unlocked:

- A EUR IBAN account ready to use and account top-up features;
- Send low-cost money transfers to bank accounts in Europe (SEPA Credit and Instant Transfers) and free internal instant transfers within Genome;
- Open multi-currency accounts;
- Exchange currencies instantly;
- Order virtual and physical Visa debit cards;
- You can now apply to open a business wallet.

Note:

Some users may be required to verify the source of funds to complete the personal verification, see Step 5 for more details.



Step 3

Start a business wallet

- 01** Click the Start verification button on the Dashboard screen when logged in to my.genome.eu
- 02** Follow the tooltips to fill in the required information. For business verification, you will need a company registration certificate or its electronic equivalent, owner/director or a valid representative scanned document.
- 03** If the verification is successful, you will receive a confirmation, and your business wallet will be opened automatically.

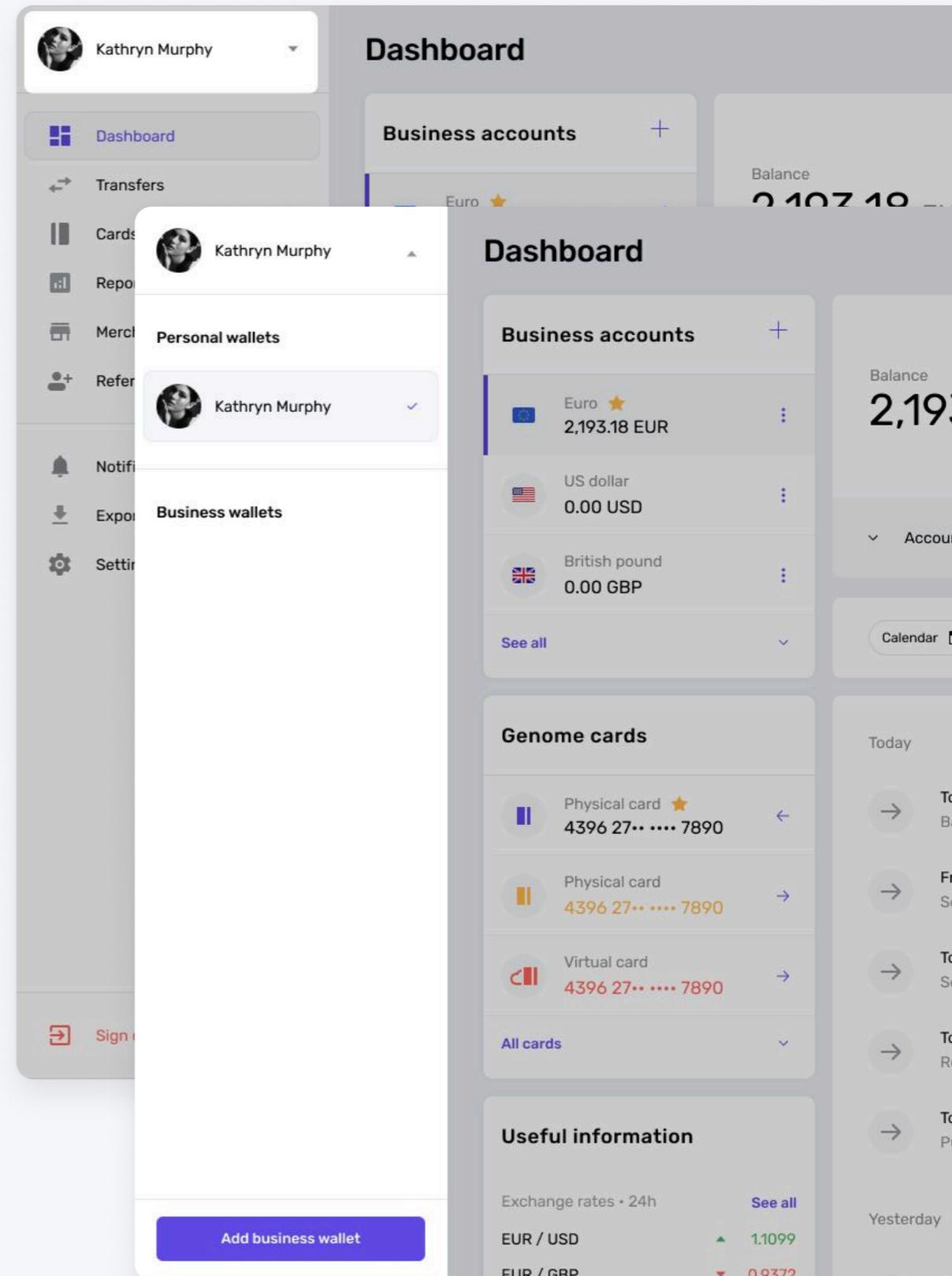
Step 3

Choose your business wallet in the sidebar

You will need:

1. Enter general information about your business.
2. Provide a company registration certificate or its electronic equivalent.
3. Document listing you as an owner/director or a valid representative.

 Please note that after the registration (Step 1), you must pass the verification steps for a personal wallet (Step 2), as shown previously, if you want to open a business wallet.



Step 3

Start the business verification

What you need to do:

1. If not logged in, go to my.genome.eu and sign in.
2. You will start on your Dashboard page. Press the Start button to begin the verification process.

i If you've opened a personal wallet (Step 2) previously, you will simply continue the business wallet registration process. No need to re-enter the personal info.

The screenshot displays the Genome Dashboard interface. On the left is a vertical sidebar with navigation icons: a grid, a bar chart, a list, a storefront, a person with a plus sign, a download arrow, a notification bell with a red '1', a question mark, and a gear. The main content area is titled 'Dashboard' and contains three primary sections: 'Business accounts' with a plus icon, 'Genome cards' with a card icon and the text 'Multi-tool card for your accounts', and 'Useful information' which lists exchange rates. The 'Business accounts' section lists Euro (0.00 EUR), Pound Sterling (0.00 GBP), and US Dollar (0.00 USD). The 'Useful information' section shows 'Exchange rates • 24h' with a 'See all' link, and lists EUR / USD (0.9590), EUR / GBP (0.8791), and USD / GBP (0.9091). On the right side of the dashboard, there is a 'Verification' section with the text 'Complete the verification process to open IBAN, get Genome dashboard, and start using all the payment' and a prominent blue 'Start' button. Below this, it says 'If you have any questions, please submit support request or contact your dedicated account manager'.

Step 3

Fill out the form

What you need to do:

1. Fill out details about your company, including its industry, main and secondary business activities, employee count, and business model.
2. Provide financial details such as your business's turnover amount, transaction volume, and main partners and customers.

The screenshot shows a mobile application form titled "Business type". At the top left is a back arrow and at the top right is a close "X" icon. Below the title is a descriptive text: "Fill in details about your company, including its industry, main and secondary business activities, employee count, and business model." The form contains three input fields: a dropdown menu for "Business type" with "Select" and a downward arrow; another dropdown menu for "Primary business activity" with "Select" and a downward arrow; and a text input field for "Number of employees" with a small note below it: "Should include outsourced employees". Below these fields is a section titled "Participation in public procurement" with the question "Has your company participated or planning to participate in public procurement within 3 years?". There are two radio button options: "Yes" and "No". At the bottom of the form are two buttons: a blue "Next" button and a "Continue later" link.

Step 3

Fill out the form

What you need to do:

1. Provide your general and registration details, ensuring they match your registration certificate.
2. Enter your company's tax residency and Tax Identification Number (TIN).
3. Indicate reasons for opening a Genome account, and specify the countries for incoming and outgoing transfers.

The screenshot shows a mobile application form titled "Business registration details". At the top left is a back arrow and at the top right is a close 'X' icon. Below the title is a subtitle: "Please, provide your company general and registration details. Make sure they are the same as on your registration certificate." The form contains several input fields: "Company name" (a single wide field), "Registration number" and "VAT number (optional)" (two side-by-side fields), "Company email" (a single wide field), and "Credentials for the test account" (a single wide field with a help icon). Below the last field is a character count: "Characters left 256". There is a blue button labeled "Add another website" below the input fields. At the bottom, there are two blue buttons: "Next" and "Continue later".

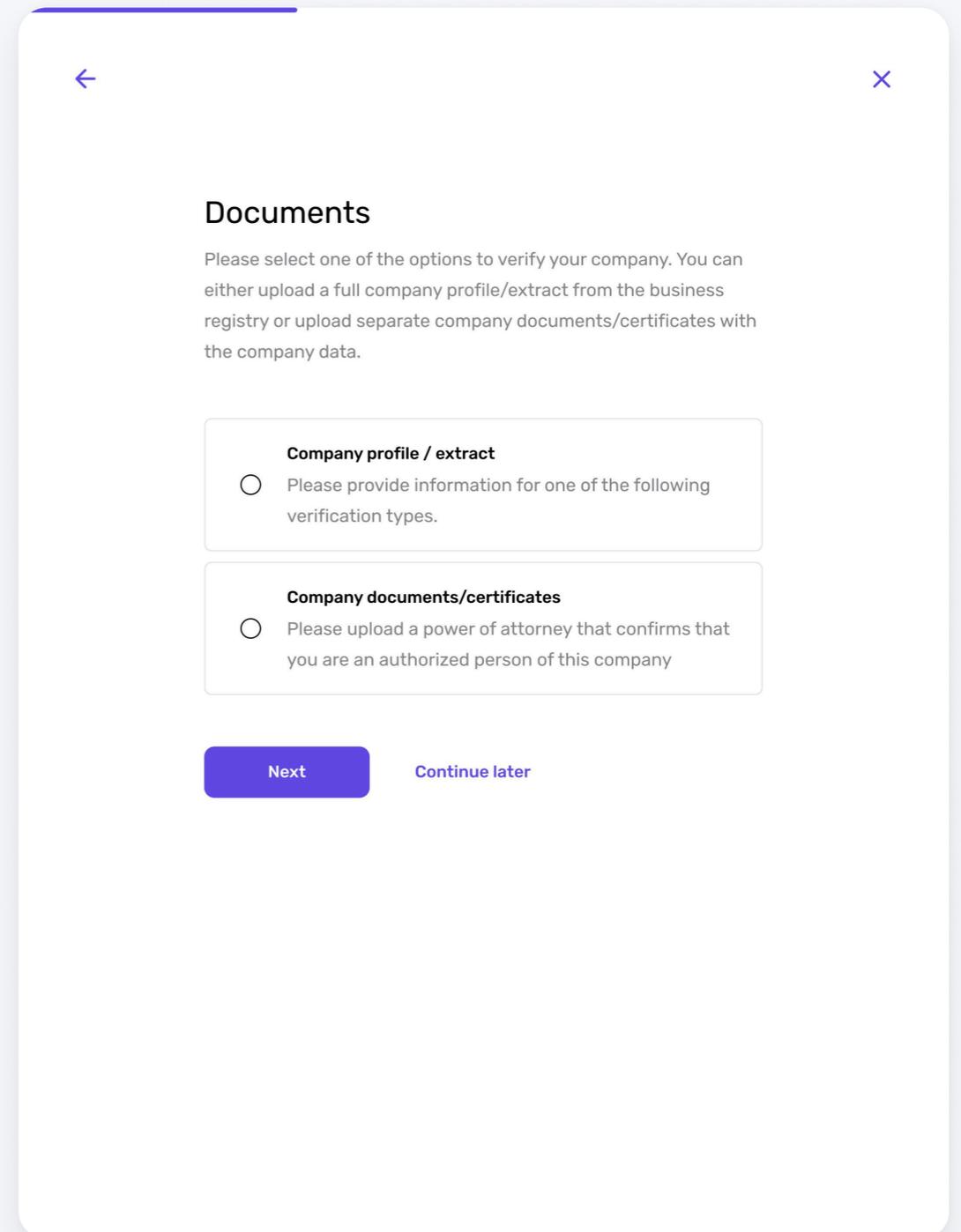
Step 3

Upload your documents

What you need to do:

1. Select one of the options to verify your company. You can either upload a full company profile/extract from the business registry or upload separate company documents/certificates with the company data.
2. You can also choose to submit a link to your company's profile on the official business registry's website.

 Please note that if the business registry in your country is not public, all documents (their content) should be verified by a notary and apostilled/legalized.



The screenshot shows a mobile application interface for document upload. At the top, there is a back arrow on the left and a close 'X' icon on the right. The main heading is 'Documents'. Below the heading, a paragraph of text reads: 'Please select one of the options to verify your company. You can either upload a full company profile/extract from the business registry or upload separate company documents/certificates with the company data.' There are two radio button options: 'Company profile / extract' with the subtext 'Please provide information for one of the following verification types.', and 'Company documents/certificates' with the subtext 'Please upload a power of attorney that confirms that you are an authorized person of this company'. At the bottom, there are two buttons: a solid blue 'Next' button and a blue text link 'Continue later'.

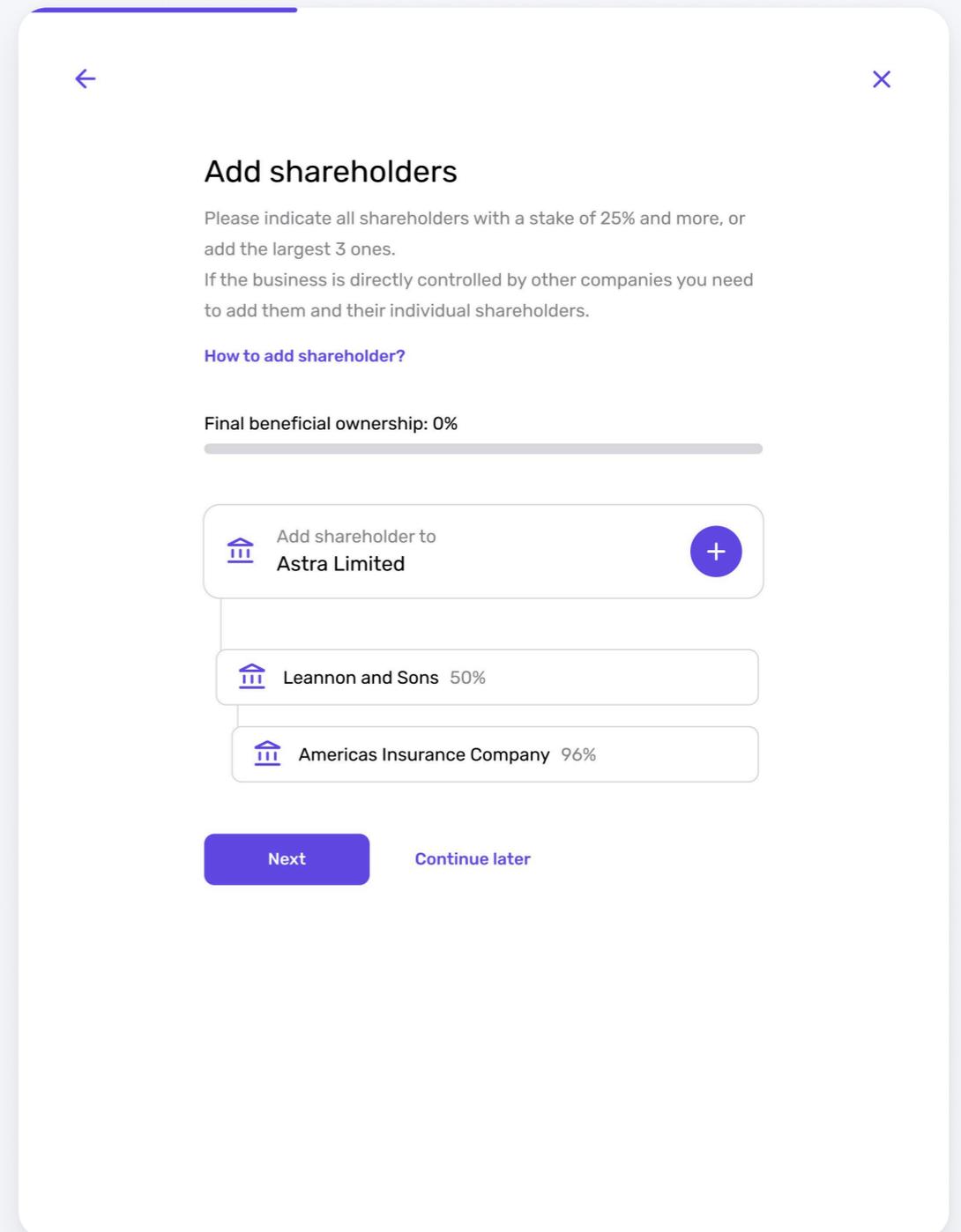
Step 3

Fill out the ownership structure

What you need to do:

1. If your company has two or more owners, you need to fill out the required information about them, whether it's a person or another company.

 Please indicate all persons (natural or other legal) who control this legal person directly or own 25% or more shares / voting rights



Add shareholders

Please indicate all shareholders with a stake of 25% and more, or add the largest 3 ones.
If the business is directly controlled by other companies you need to add them and their individual shareholders.

[How to add shareholder?](#)

Final beneficial ownership: 0%

 Add shareholder to Astra Limited 

 Leannon and Sons 50%

 Americas Insurance Company 96%

Next [Continue later](#)

Step 3

Result: a business wallet

Possibilities unlocked:

- Send business-related money transfers to other bank accounts worldwide (SWIFT, SEPA) and instant internal Genome transfers, make mass payouts;
- Open multi-currency accounts in EUR, GBP, USD, and other currencies;
- Share access to your wallet with employees to run it together;
- Get a security token for an additional level of protection for outgoing payments;
- Order corporate virtual and physical Visa cards;
- You can now apply for a merchant account(s).



Step 4

Open a merchant account

- 01** Click the Start button on the Merchants tab when logged in to your business wallet.
- 02** Follow the tooltips to fill in the required information. For merchant account, you will need a Proof of Domain Ownership, Processing and Chargeback Statement from the previous processor for 6 months.
- 03** If the verification is successful, you will receive a confirmation, and your merchant account will be ready for processing.

Step 4

Start the merchant registration

What you need to do:

1. If not logged, go to my.genome.eu and sign in to your account.
2. You will start at your Dashboard page. Check the left panel and click on the Merchant tab.
3. Press the Start button to begin the opening process.

Merchants

Merchants +

Accounts to process payments globally

Useful information

Exchange rates • 24h [See all](#)

EUR / USD	▲	1.1165
EUR / GBP	▼	0.8431
USD / GBP	▼	0.7475

[Account hub](#)
[API details](#)
[Support](#)

Merchant account

Pass the quick procedure to start process and grow your business

[Start](#)

Step 4

Fill out the form

What you need to do:

1. Fill out your account details, including the merchant website and monthly planned turnover and agree to Terms and Conditions by checking the box and clicking the Next step button.
2. You can set and add your processing currencies with preferable settlement accounts in Genome.

Account details

Account name

Merchant website

Merchant descriptor

Monthly planning turnover

I accept [terms and conditions](#) of public Agreement on the provision of services in the Internet

Next Continue later

Step 4

Upload documents

What you need to do:

Business wallet owners who want to add a merchant will need to select and upload files:

1. Merchant domain ownership proof
2. Processing history for the last 3 months or a business plan
3. Fulfillment/supply agreement (optional)

Documents

Domain ownership proof

If your domain is not public in the WHOIS database, please attach a document (e.g., an invoice addressed to [redacted]).

Up to 10 documents in PDF, JPG or PNG format. Max document size is 10 MB.

Upload

Processing history or a business plan

Please upload your processing history of at least 3 months from your acquirer.

Up to 10 documents in PDF, JPG or PNG format. Max document size is 10 MB.

Upload

Next [Continue later](#)

Step 4

Result: a merchant account

Possibilities unlocked:

- Start multiple merchant accounts;
- Merchant account identifier and password issued;
- Accept cards and 40+ alternative payments on your website;
- Get payments from customers in over 20 currencies;
- Make mass payouts;
- Access multiple CMS plugins for e-commerce platforms;
- Receive in-depth reports and analytical metrics;
- Mobile SDK.



Step 5

Increase wallet limits

- 01** Click the “Increase limits” button on the Limits page in the Settings tab when logged in to your wallet.
- 02** Follow the tooltips to fill in the required information about Source of funds, Employment Status and expected income for the personal account. And Planned turnover and Previous turnover for the business account.
- 03** If the request is successful, you will receive a confirmation, and your wallet limits will be increased automatically.

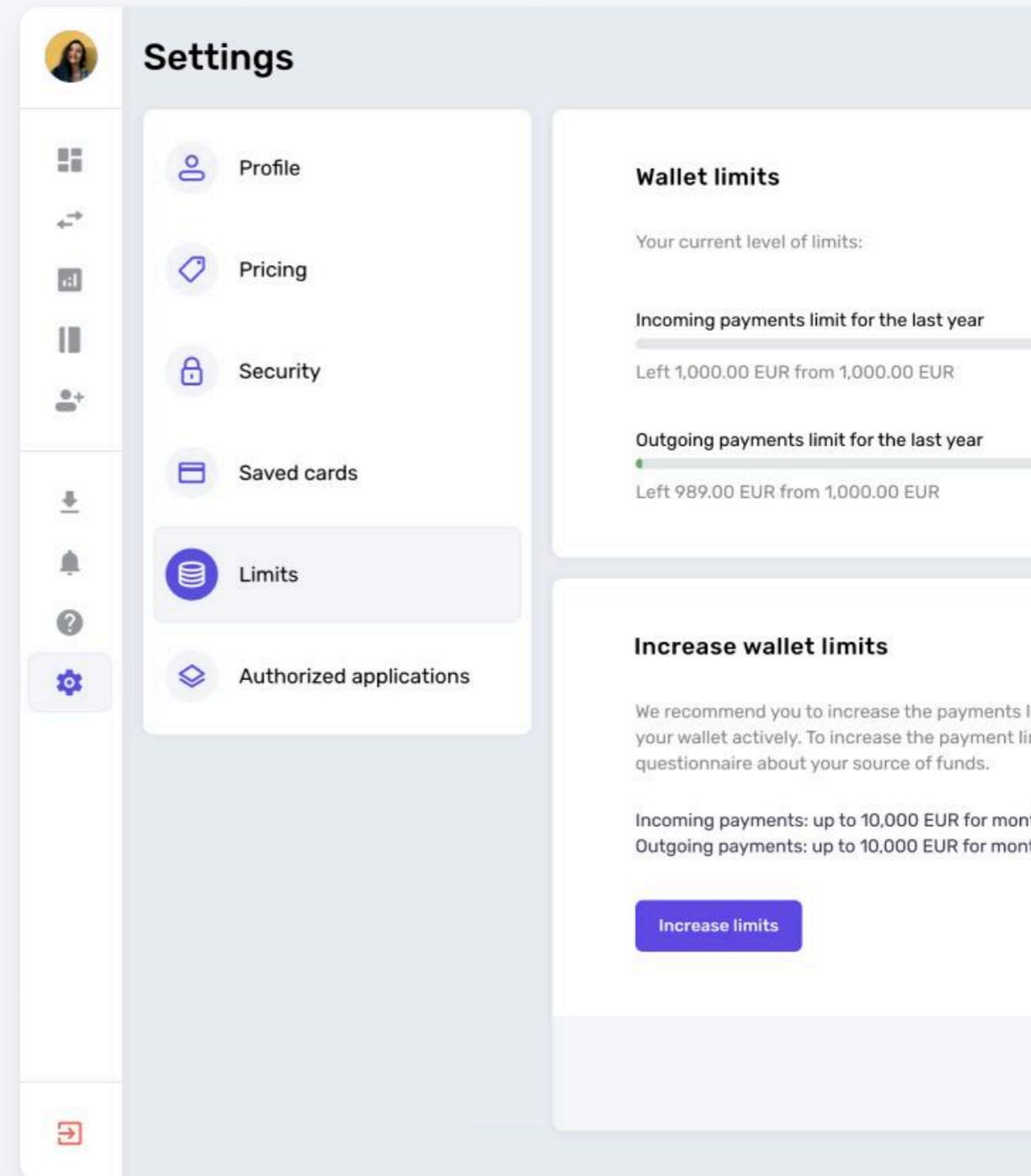
Step 5

Start the wallet limits increase request

What you need to do:

1. If not logged, go to my.genome.eu and sign in to your account.
2. You will start at your Dashboard page. Check the left panel and click on the Settings tab.
3. Click the the Limits tab and press the “Increase limits” button to begin the process.

 Note that you can increase your personal or business wallet limits by selecting the desired wallet.



Step 5

Fill out the form for the Personal wallet

What you need to do:

1. Confirm that you are using the wallet for your personal needs.
2. Fill out your Source of funds, Employment Status including the Employment Position and Field of activity.
3. Provide details regarding your Expected income, Transaction activity, and attach Turnover confirmation documents.
4. Mark countries for incoming and outgoing transfers on your personal account.

← ×

Source of funds

Select all sources of funds that you have. Choose only those options that you can confirm.

- Salary
- Savings
- Pension/social benefits
- Inheritance
- Individual activity (self-employment, freelance, sport)
- Stocks, securities, dividends
- Income from family members
- Sale of own real estate
- Loan/Borrowed funds
- Lottery/Betting
- Scholarship

[Next](#) [Continue later](#)

Step 5

Fill out the form for the Business wallet

What you need to do:

1. Select your Planned turnover, and fill in Turnover description including the Turnover confirmation documents.
2. Provide details regarding your expected transaction activity.
3. Provide information about Previous turnover and optionally upload Annual turnover statement.
4. Indicate countries for incoming and outgoing transfers on your business account.

The screenshot shows a mobile application interface for the 'Previous turnover' section. At the top left is a back arrow and at the top right is a close 'X' icon. The title 'Previous turnover' is centered. Below the title is a paragraph of instructions: 'Please indicate the company's turnover for the previous year and, if possible, provide financial statements for the last reporting period (not necessarily for the last year)'. A text input field labeled 'Previous turnover amount' contains the number '0' and a currency selector 'EUR' with an information icon. Below this is a section titled 'Financial statement (Optional)' with instructions: 'Up to 5 documents in PDF, JPG or PNG format. Max document size is 5 MB.' and an 'Upload' button. At the bottom, there are two buttons: 'Next' and 'Continue later'.

Step 5

Result: increased wallet limits

Possibilities unlocked:

- For personal wallets, changed from a yearly based model to a monthly based model;
- Send and receive money with higher monthly limits;
- Ability to increase single and daily card limits for ATM withdrawals, in-store and online payments.



Have questions?

Contact us.



FAQ DUK



Fill in contact form



Write to us support@genome.eu