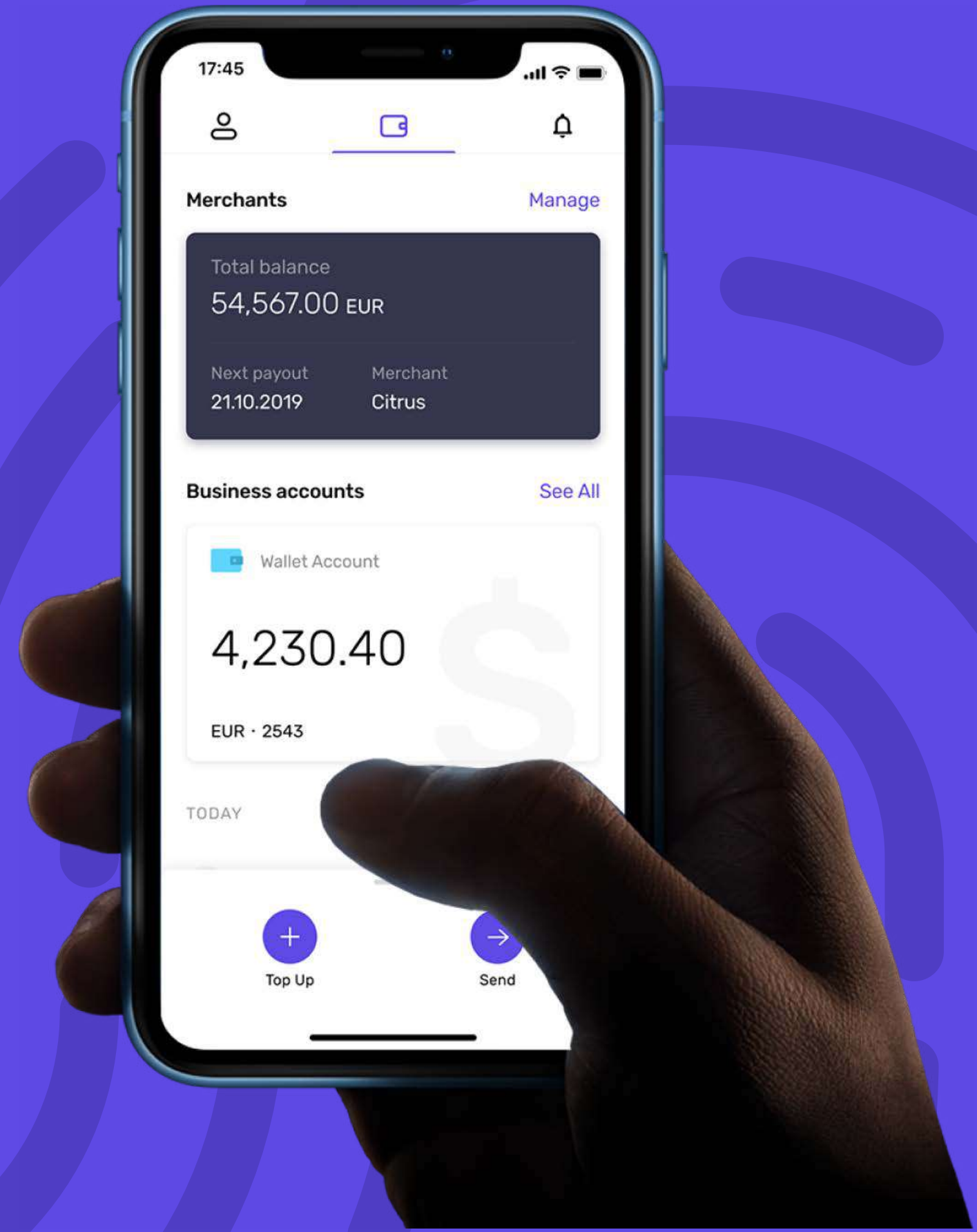


genome

Your guide to Genome



genome

Step 1

**Sign up and
choose a wallet**

Step 2

**Open Personal
IBAN**

Step 3

**Open Business
IBAN**

Step 4

**Open Merchant
Account**

genome

Step 1

Sign up and choose a wallet

- 1 Go to my.genome.eu and enter your email address or your phone number
- 2 Create a password and verify your account with a code sent via an email or SMS
- 3 Choose Business wallet if you plan to open a Business IBAN and apply for Merchant Accounts; choose Personal wallet if you only plan to open a Personal IBAN

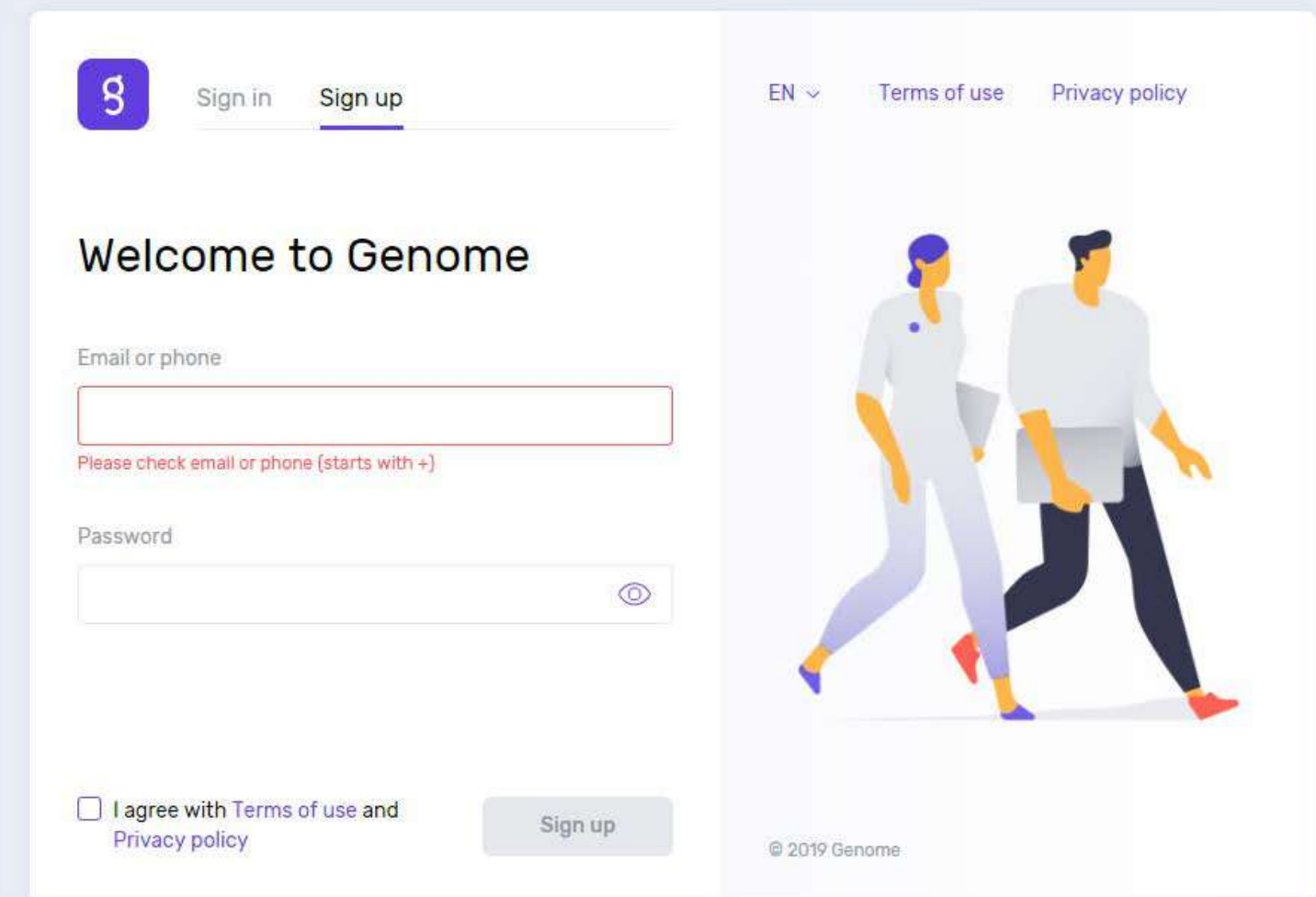
Step 1

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

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 Policy by checking the box.
3. Enter the confirmation code you will receive via email or SMS.

Sign up to Genome



The screenshot shows the Genome sign-up page. At the top left is the Genome logo (a purple square with a white 'g'). To its right are links for 'Sign in' and 'Sign up', with 'Sign up' being the active link. In the top right corner, there is a language selector 'EN' with a dropdown arrow, and links for 'Terms of use' and 'Privacy policy'. The main heading is 'Welcome to Genome'. Below this is a form with two input fields: 'Email or phone' and 'Password'. The 'Email or phone' field has a red border and a red error message below it: 'Please check email or phone (starts with +)'. The 'Password' field has a toggle icon (an eye) to its right. At the bottom left of the form is a checkbox labeled 'I agree with Terms of use and Privacy policy'. At the bottom right is a 'Sign up' button. On the right side of the page, there is an illustration of a woman in a white lab coat and a man in a white shirt and dark pants, both holding laptops and walking. At the bottom right of the page, there is a copyright notice: '© 2019 Genome'.

Step 1

What you need to do:

1. Press the Start button to make your wallet selection (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 Business if you plan to open Merchant Accounts with Genome.

Choose the wallet type

EN [Terms of use](#) [Privacy policy](#)

Please choose your wallet type

Personal

Business

[Start](#)

Personal wallet

Know your money with a personal wallet. Pay bills, control your expenses, transfer to any other account or to anyone in the world

Master your money skills with:

- ✓ Easy registration for your free personal account
- ✓ Low rates for currency exchanges
- ✓ Instant payments and multiple currency accounts

© 2019 Genome

Result of

Step 1

Possibilities unlocked:

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

Next step – complete verification process.

The screenshot shows a user interface for a personal dashboard. The top navigation bar is purple and contains the text 'Personal' and 'Dashboard' with a dropdown arrow. On the right side of the navigation bar are a bell icon and a user profile icon. The main content area is divided into two columns. The left column contains three sections: 'Virtual accounts' with an 'Add' button, 'Bank accounts' with an 'Add' button, and 'Saved cards' with an 'Add' button. The 'Virtual accounts' section shows a 'Wallet account' with a blue card icon, the number '9262', and the balance '0.00 EUR'. The 'Bank accounts' section features a bank building icon and the text 'Bank accounts to manage transfers globally'. The 'Saved cards' section has a card icon and the text 'Link your existing cards to the wallet'. The right column is titled 'Verification' and contains the text 'Pass the quick verification to get your new bank account and unlock other payment features' and a prominent blue 'Start' button. To the right of the text is an illustration of a person in a white uniform and blue cap pointing at a large, stylized fingerprint icon. At the bottom of the dashboard, there is a footer text: 'If you have any questions, please email us at support@genome.eu or contact your dedicated account manager'.

genome

Step 2

Open personal IBAN

- 1 Click "Start Verification" button
- 2 Follow the tool-tips to fill the required information and upload your ID or a Passport using the Onfido verification.
- 3 Submit the form. That's it!
After the review process your personal IBAN will be confirmed and ready to use.

Step 2

Please note that you'll need a government-issued Identity Card or a Passport

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.

Start verification processing

Verification

Pass the quick verification to get your new bank account and unlock other payment features

[Start](#)

If you have any questions, please email us at support@genome.eu or contact your dedicated account manager

Step 2

What you need to do:

1. Type in your information and click on the Next step button. For additional security, you can add and verify your phone number or email (optional).
2. Make sure to specify, if your home address is different from the registration address.

Fill out the form

Personal details

First name

Last name

Date of birth

To secure your account, please verify your phone

Registration country City

Address

ZIP / Postal code (optional)

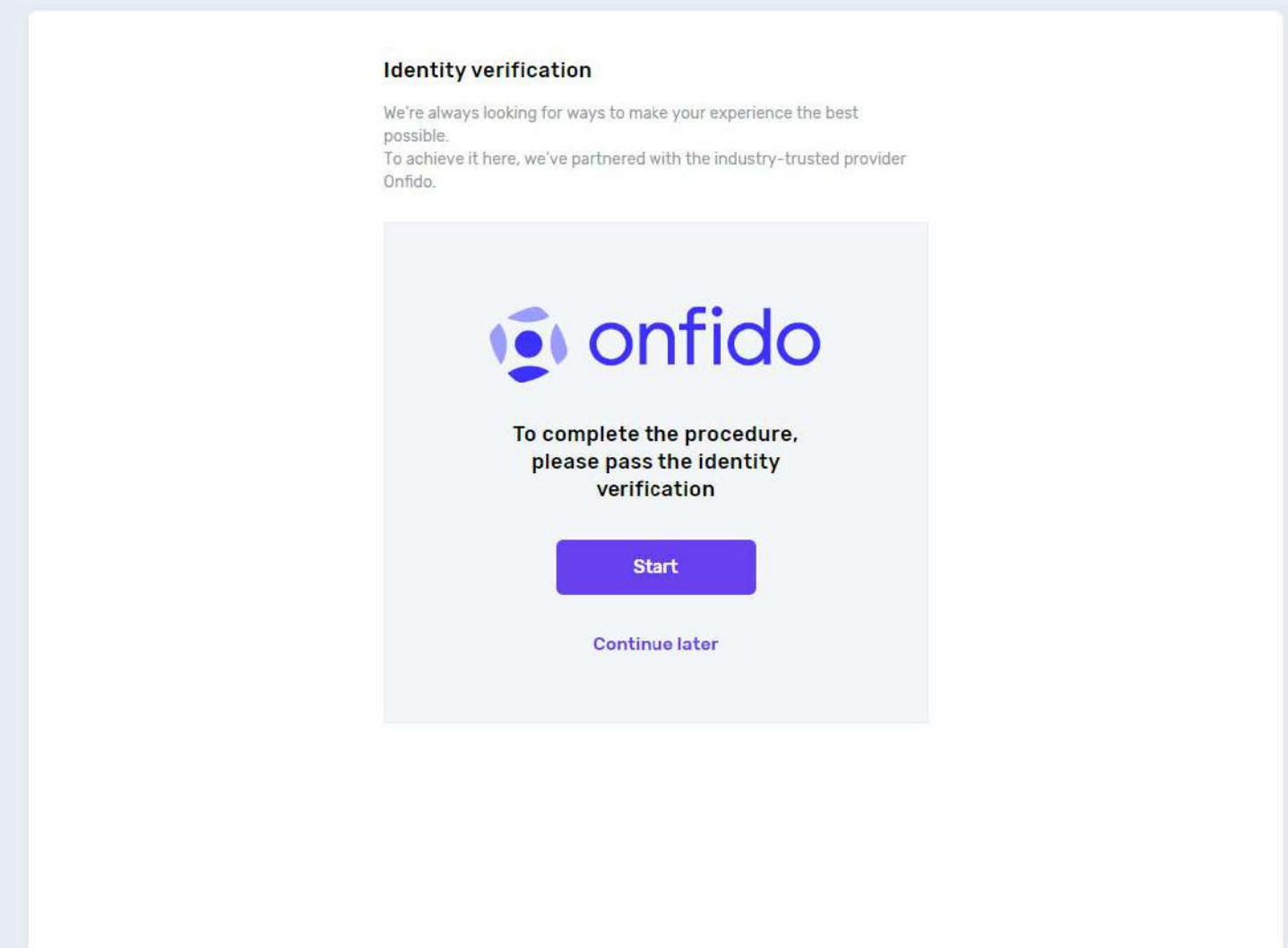
I confirm that me, my immediate family members and close associates are not Politically Exposed Persons ⓘ

Step 2

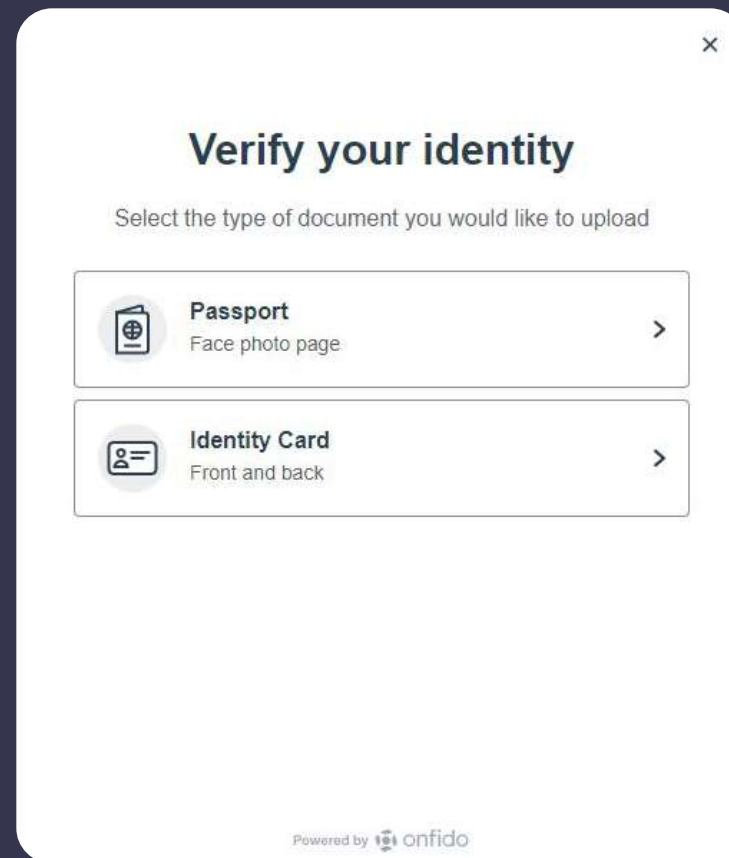
What you need to do:

1. To start the Identity Verification press Start button
2. Follow the steps to complete verification

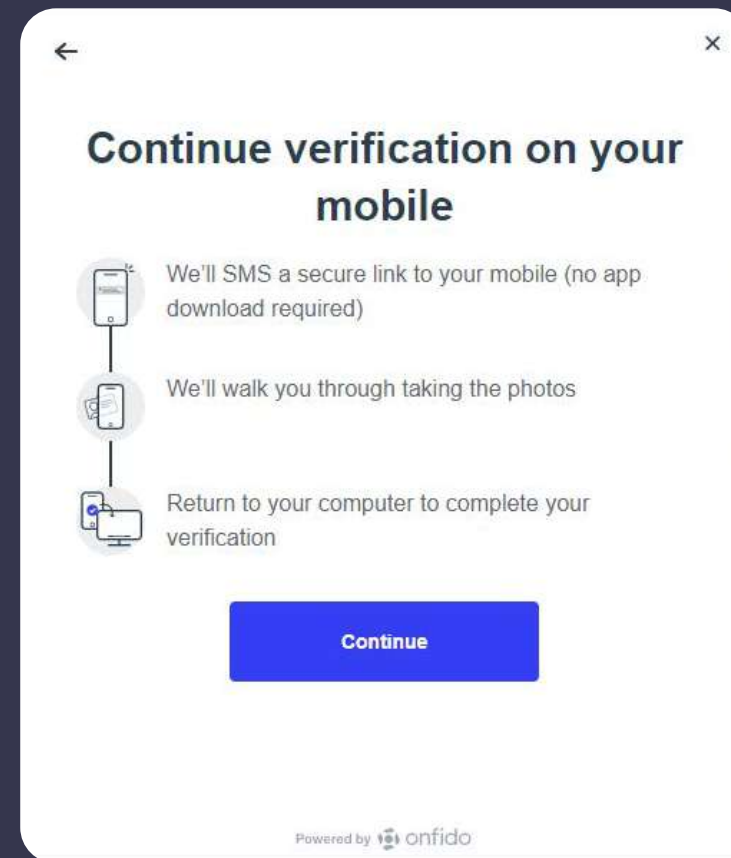
Verify your identity with Onfido verification process



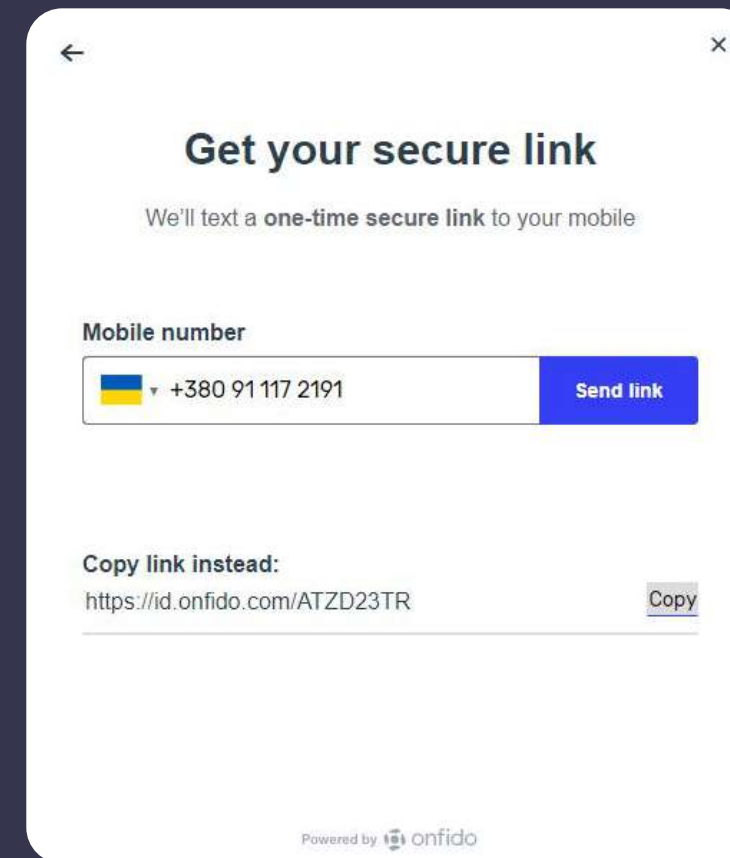
Step 2



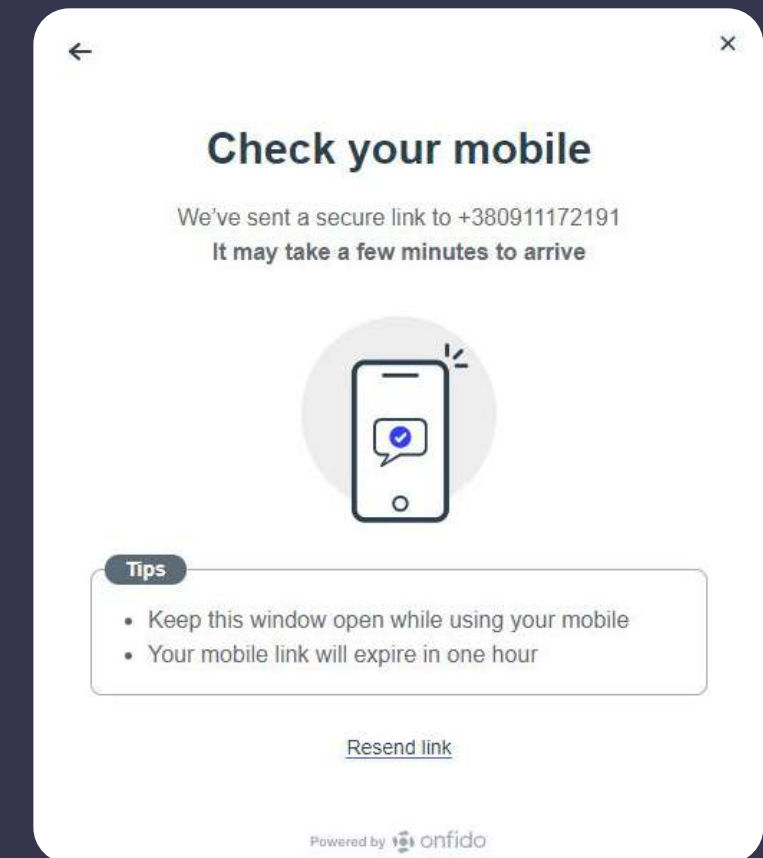
Select the document type



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



Type in your phone number and press Send link to receive SMS with link to Onfido web interface or copy URL and paste it in your mobile phone browser



Don't close the pop-up window in the web interface on my.genome.eu while you passing verification steps on your phone

Step 2

1. After passing Onfido steps on your phone, you will see a success screen on the web interface on my.genome.eu.
2. If Onfido verification was successful, you will receive a confirmation and personal IBAN account will be opened automatically.

If you need to open a Business IBAN, continue following the next step in this guide.

Possibilities unlocked:

- Top up your account using cards and alternative payment methods
- Send low-cost money transfers to other bank accounts worldwide (SWIFT, SEPA) and internally within Genome at no cost
- Open multicurrency accounts
- Exchange currencies instantly
- You can now apply to open a Business IBAN

genome

Step 3

Open Business IBAN

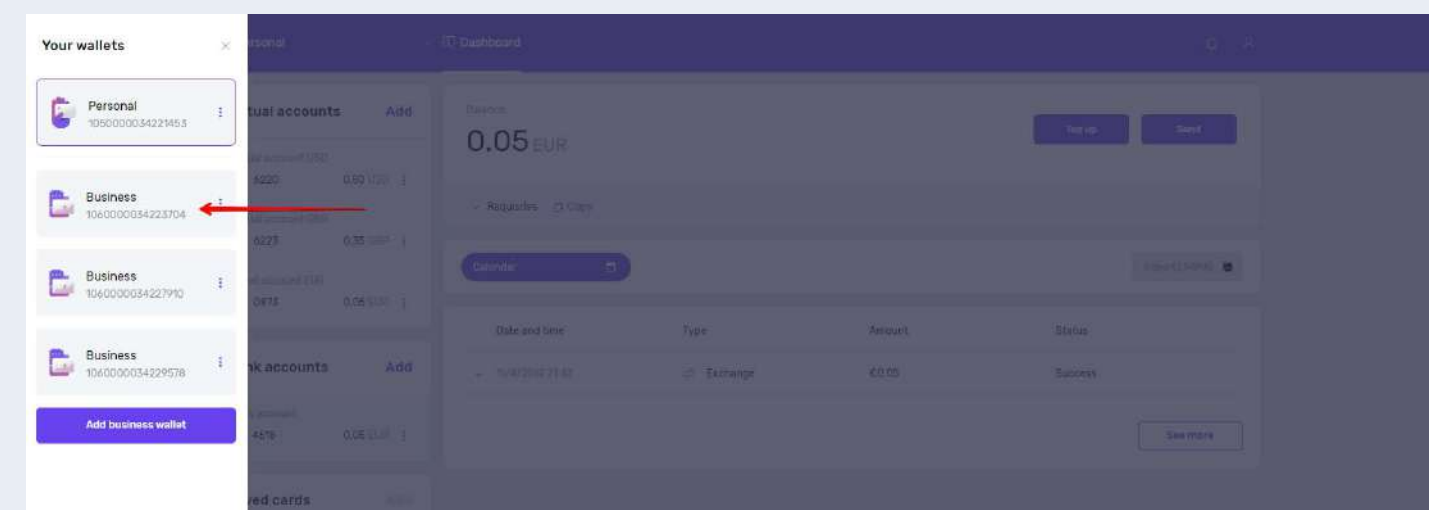
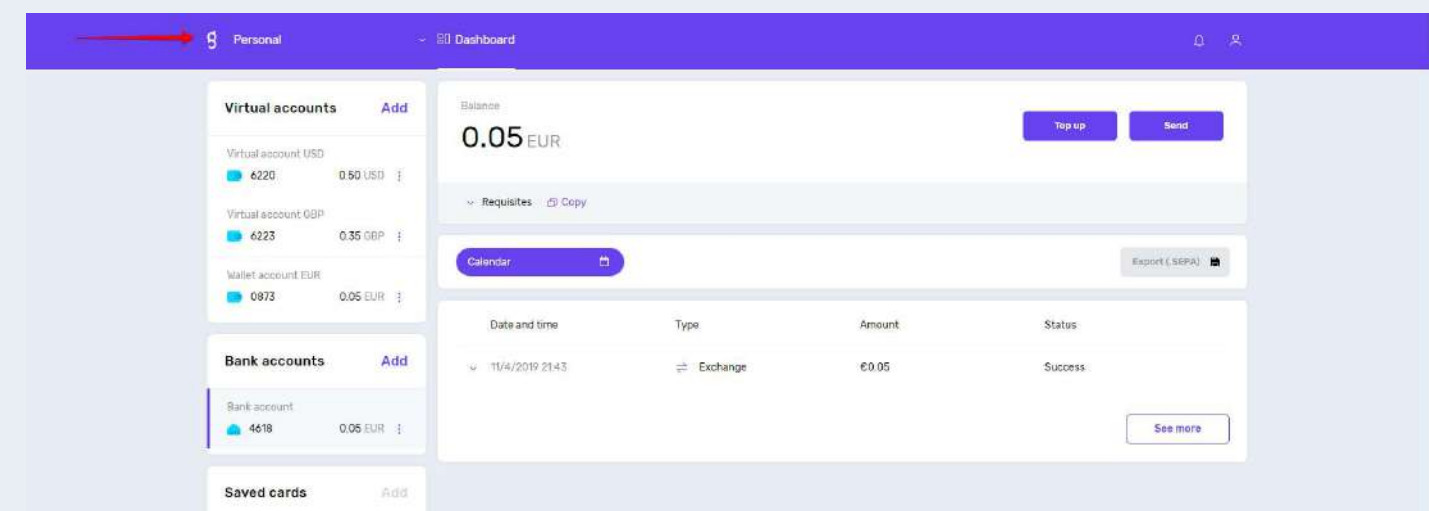
- 1 Click Start verification button on the Dashboard screen when logged in to my.genome.eu
- 2 Follow the tool-tips to fill the required information. In addition to Identity Card or a Passport, for business verification you will need Company Registration Certificate or its electronic equivalent, owner/director or a valid representative document scanned in .jpg, .png, or .pdf format.
- 3 If the verification was successful, you will receive a confirmation and your business IBAN account will be opened automatically.

Step 3

Please note that you'll need a valid government-issued Identity Card or a Passport (a scanned ID image file if verifying on a desktop PC in .jpg, .png, or .pdf file format), company registration certificate or its electronic equivalent, a document listing you as an owner/director or a valid representative.

Please note that if after the registration (Step 1) you haven't opened a personal IBAN (Step 2) and want to open a business IBAN, you must pass the verification steps for personal IBAN (Step 2), as shown previously in Step2: OpenPersonal IBAN After passing personal IBAN steps, you will continue the business IBAN registration process.

You can choose your business wallet in the upper left corner



Step 3

What you need to do:

1. Type in your information and click on the Next step button. For additional security, you can add and verify your phone number or email (optional).
2. Make sure to specify, if your home address is different from the registration address.

Fill out the form

Personal details

First name Last name


Date of birth

To secure your account, please verify your phone

Registration country City

Address

ZIP / Postal code (optional)

I confirm that me, my immediate family members and close associates are not Politically Exposed Persons 

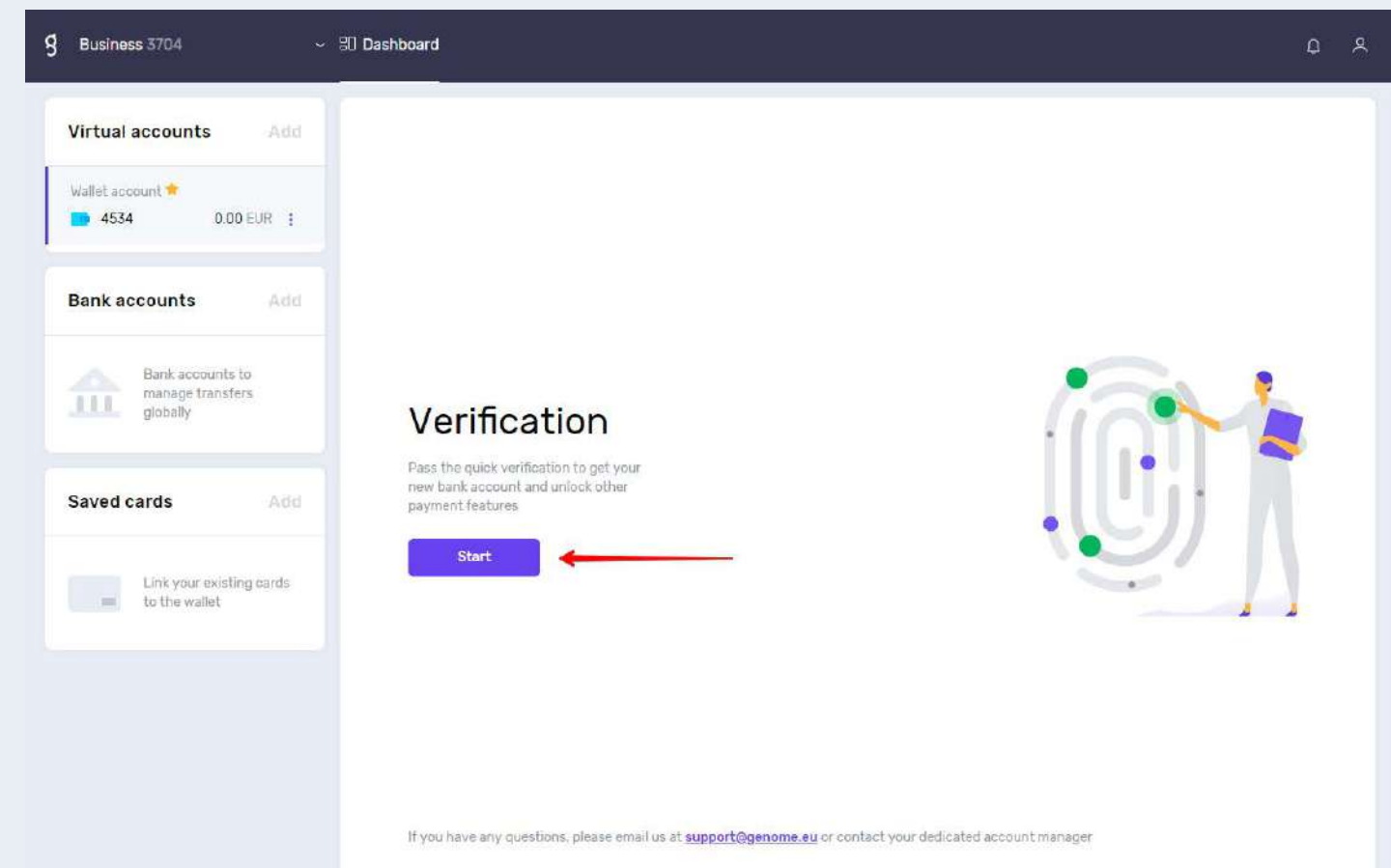
Step 3

What you need to do:

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

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

Fill out the form



Step 3

In order to use a business wallet you need to fill out your company registration information including business name, company address, choose VAT applicability, agree to the Terms and Conditions by checking the box and click the Next step button.

You'll need to fill out the form

The screenshot shows a web interface for business registration. At the top, there is a dark header with a logo, the text 'Business 3704', a 'Dashboard' link, and notification and user icons. On the left, a sidebar contains three menu items: 'Company details' (selected with a checkmark), 'Documents', and 'Ownership structure'. The main content area is titled 'Company details' and contains the following form fields:

- Type: A dropdown menu.
- Activity: A dropdown menu.
- Company name: A text input field.
- Registration number: A text input field.
- VAT number (optional): A text input field.
- Company email: A text input field.
- Company phone: A text input field.
- Website (optional): A text input field.

At the bottom of the form, there is a section titled 'Please let us know whether you're' with two radio button options: 'Director' (which is selected) and 'Authorized person on behalf of the company'.

Step 3

Ownership structure

Business owners are individuals with the ownership stake or significant management responsibility like CEO or CFO.

Please list everyone, who owns 25% or more of the business. If nobody meets the criteria, please state at least 1 owner with the significant management responsibility.

I'm 100% owner of the company

Add owner

Put a checkmark in if your company has only one owner.

The screenshot shows a modal window titled "Add person" with a close button (X) in the top right corner. The form is divided into two tabs: "Add person" (selected) and "Add company". The "Add person" form contains the following fields:

- First name: Text input field
- Last name: Text input field
- Date of birth: Text input field with a placeholder "DD/MM/YYYY"
- % they own: Text input field
- Registration country: Dropdown menu
- City: Text input field
- Address: Text input field
- ZIP / Postal code (optional): Text input field

An "Add" button is located at the bottom right of the form. The background shows a sidebar with "Company details", "Documents", and "Ownership structure" sections.

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.

Step 3

Next step – Merchant Account(s) opening.

Possibilities unlocked:

- **Top up your account using cards and alternative payment methods**
- **Send low-cost money transfers to other bank accounts worldwide (SWIFT, SEPA) and internally within Genome at no cost**
- **Open multicurrency accounts**
- **Exchange currencies instantly**
- **You can now apply to open Merchant Account(s)**

genome

Step 4

Open Merchant Account

Business wallet holders who own websites that accept payments, can open unlimited merchant accounts and integrate a payment gateway with Genome.

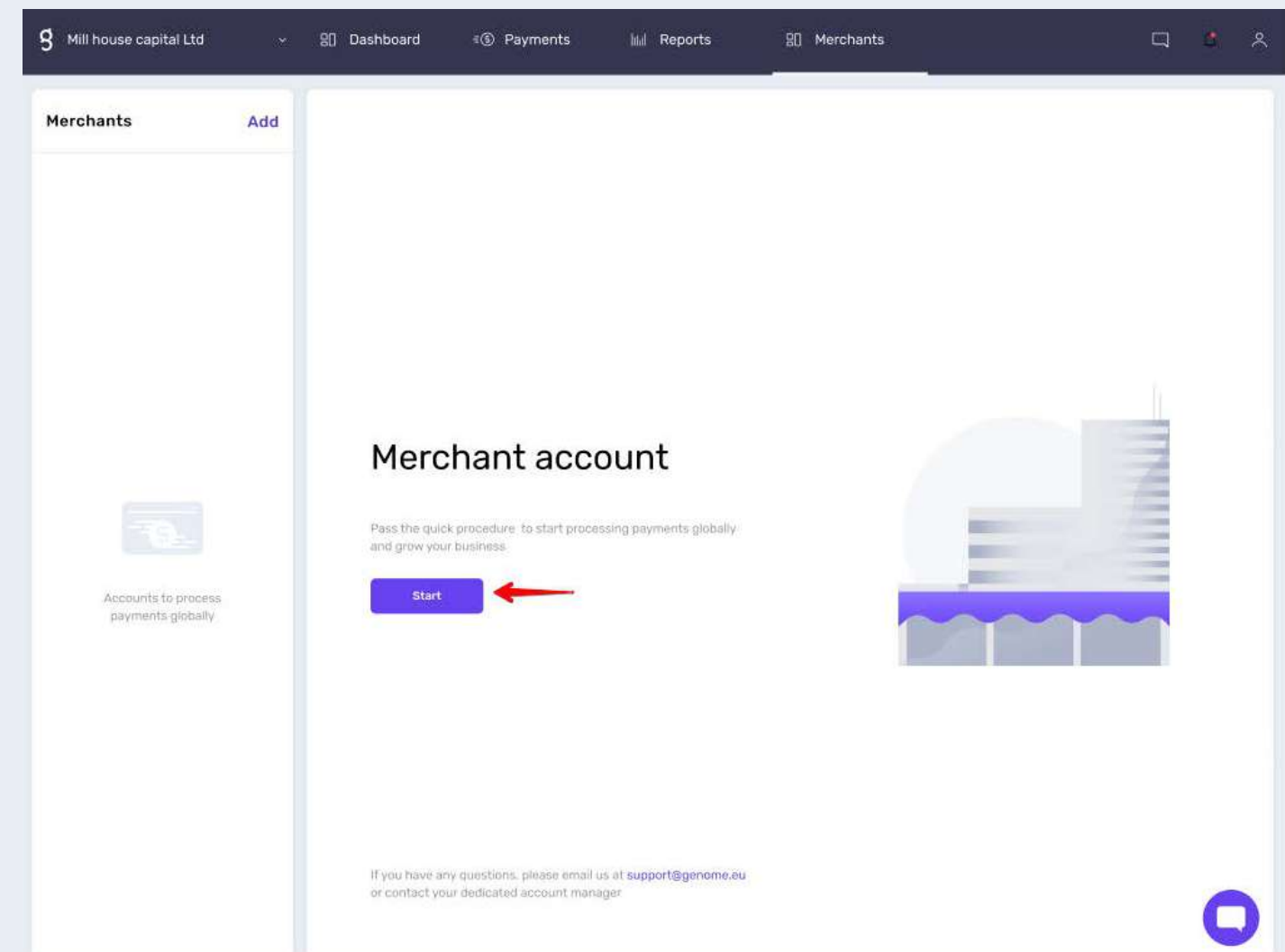
Step 4

You'll need a Proof of Domain Ownership, Processing and Chargeback Statement from the previous processor for 6 months, Certificate of Incorporation along with information on Company Shareholder Structure and a List of Directors documents, as well as the Memorandum and Articles of Association document scanned as files in .jpg, .png, or .pdf format.

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 top panel and click on the Merchant tab.

Start merchant registration process



Step 4

Business wallet customers who want add merchant to their account will need to fill out the form and agree to Terms and Conditions by checking the box and clicking the Next step button.

Fill out merchant registration form

The screenshot shows the merchant registration form in the Null Gravity dashboard. The dashboard header includes the logo, navigation links for 'Dashboard' and 'Merchants', and user profile icons. The left sidebar contains two sections: 'Account details' (marked with a checkmark) and 'Documents'. The main content area is titled 'Account details' and contains the following fields:

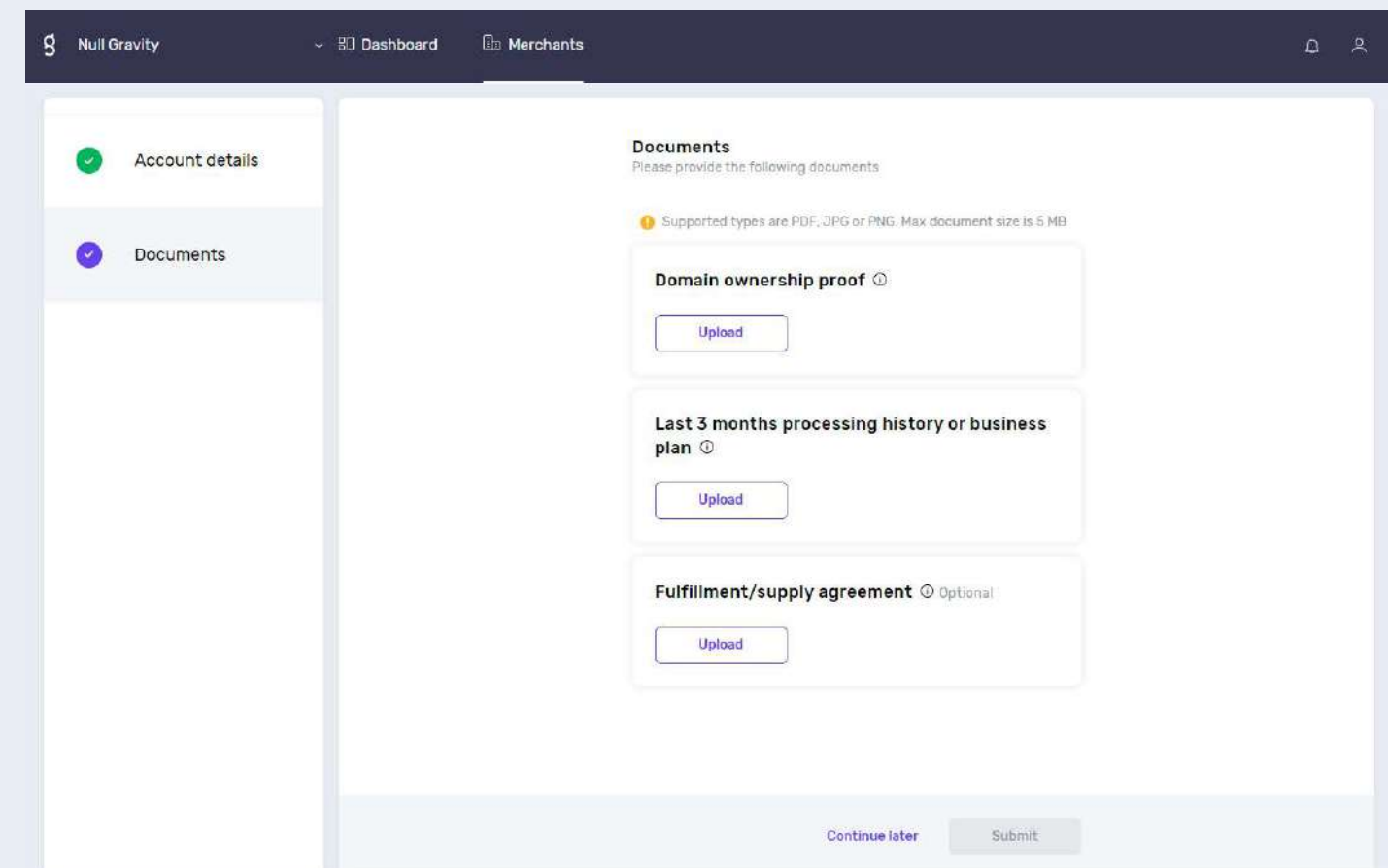
- Account name:
- Merchant website:
- Merchant descriptor: (with a 'GEN*' label and a refresh icon)
- Settlement account: (with a dropdown arrow)
- Monthly planned turnover: (with a dropdown arrow and 'Up to 10,000 EUR' selected)

At the bottom of the form, there is a checkbox labeled 'I accept terms and conditions of public Agreement on the provision of services in the Internet.' and two buttons: 'Continue later' and 'Next'.

Step 4

Business wallet customers who want add merchant will need to select and upload files of the merchant domain ownership proof, last 3 months processing history or business plan and Fulfillment/supply agreement (optional)

Upload files to submit merchant registration documents



The screenshot shows a web interface for Null Gravity. The top navigation bar includes the logo, 'Null Gravity', and links for 'Dashboard' and 'Merchants'. A sidebar on the left shows 'Account details' (completed) and 'Documents' (current step). The main content area is titled 'Documents' and asks the user to provide the following documents. A note specifies supported types (PDF, JPG, PNG) and a 5 MB limit. Three document categories are listed, each with an 'Upload' button: 'Domain ownership proof', 'Last 3 months processing history or business plan', and 'Fulfillment/supply agreement' (marked as optional). At the bottom right, there are 'Continue later' and 'Submit' buttons.

Null Gravity Dashboard Merchants

Documents
Please provide the following documents

Supported types are PDF, JPG or PNG. Max document size is 5 MB

Domain ownership proof ⓘ
Upload

Last 3 months processing history or business plan ⓘ
Upload

Fulfillment/supply agreement ⓘ Optional
Upload

Continue later Submit

Step 4

Possibilities unlocked:

- Top up your account using cards and alternative payment methods
- Send low-cost money transfers to other bank accounts worldwide (SWIFT, SEPA) and internally within Genome at no cost
- Open multicurrency accounts
- Exchange currencies instantly
- Can apply to open Merchant Account(s)
- Merchant account identifier and password issued
- You can now accept credit cards and alternative payments on your website