

genome

Your guide to Genome

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

Table of contents

1	Sign up and choose a wallet.....	03
2	Start a personal wallet.....	07
3	Start a business wallet.....	15
4	Open a merchant account.....	22
5	Increase wallet limits.....	27

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 and apply for merchant accounts; choose a personal wallet if you plan to use it for personal financial operations.

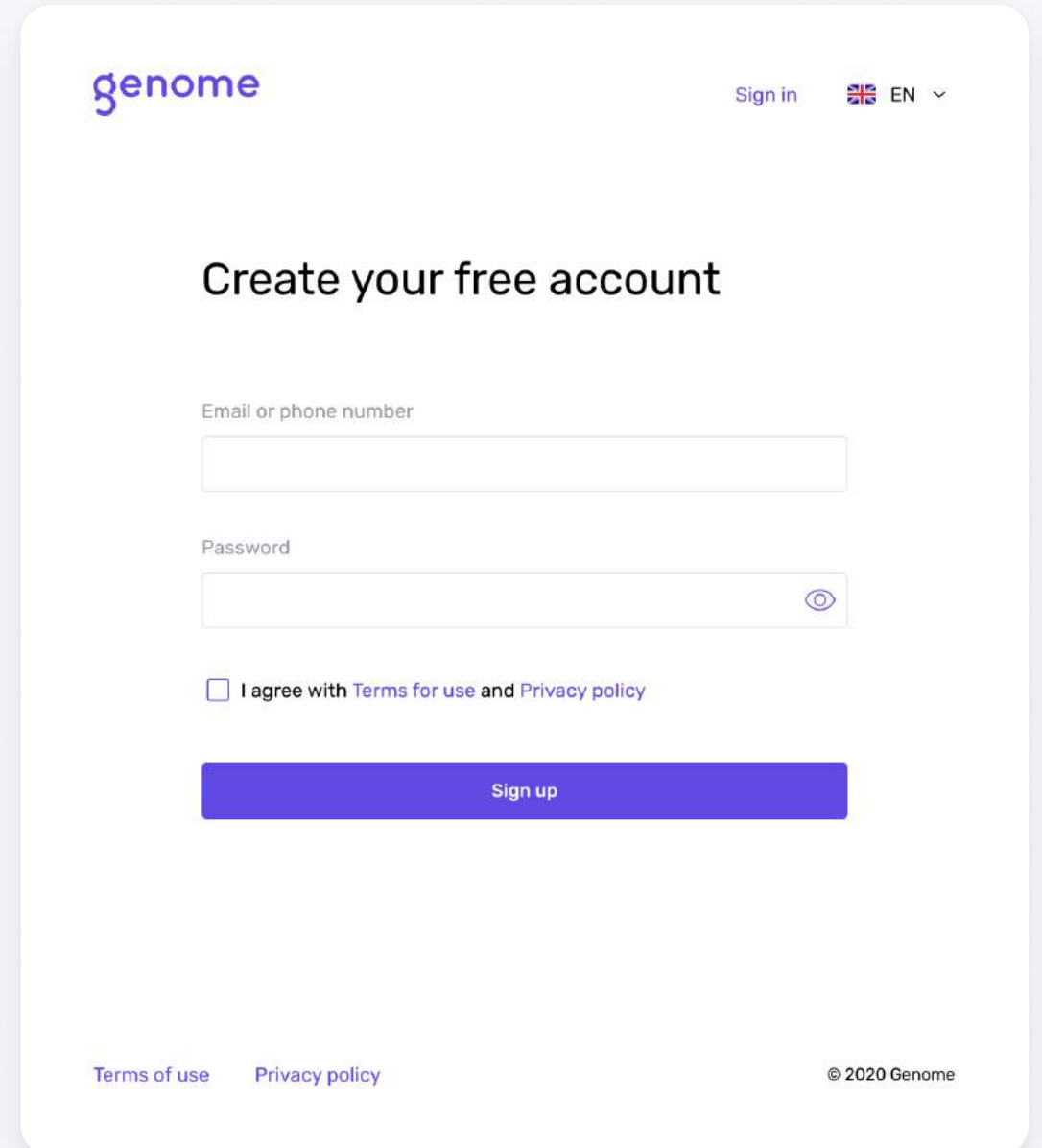
Step 1

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 Policy 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.



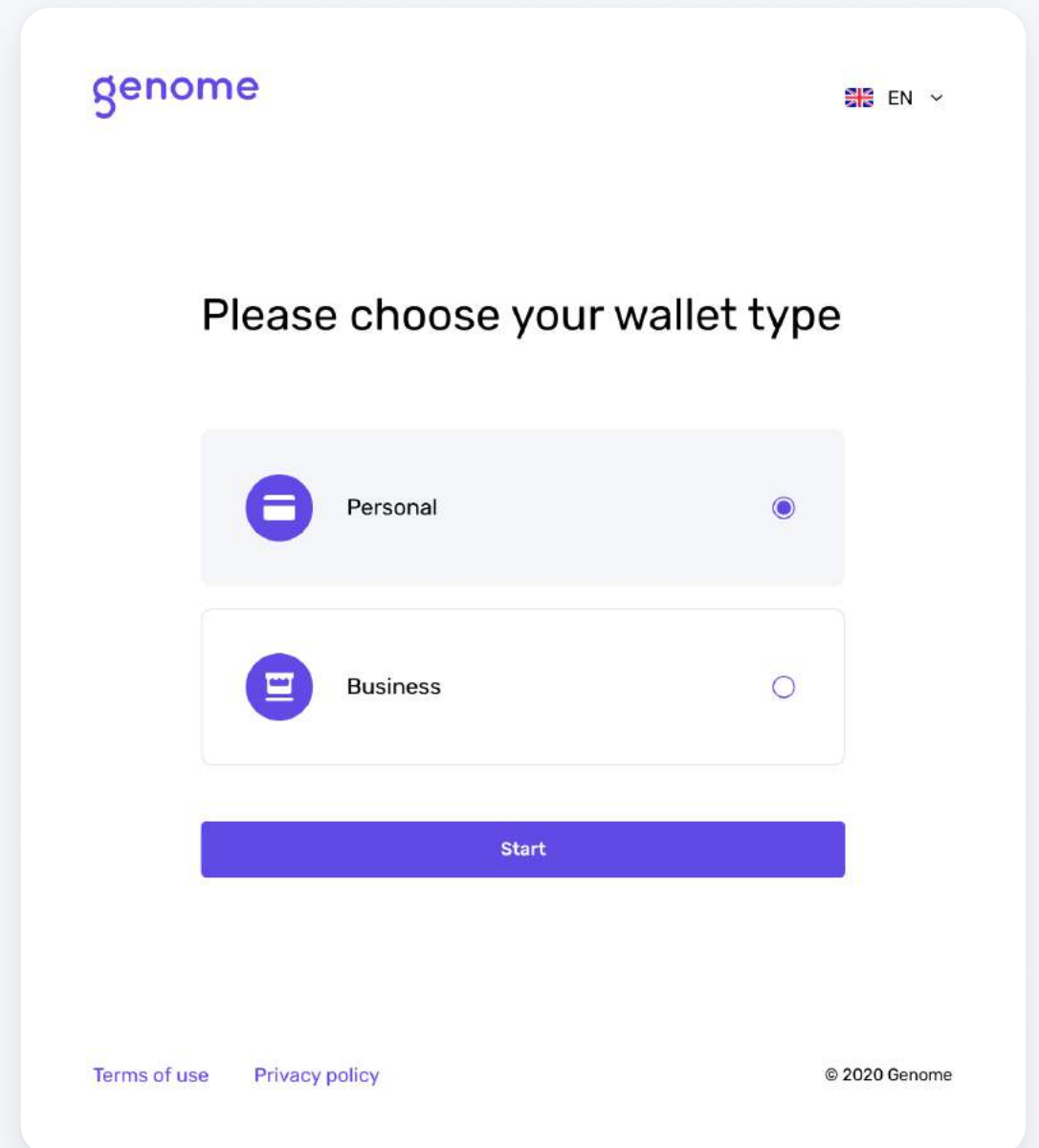
The screenshot shows the 'Create your free account' page on the Genome website. At the top left is the 'genome' logo. At the top right are links for 'Sign in' and a language selector showing 'EN' with a dropdown arrow. The main heading is 'Create your free account'. Below this are two input fields: 'Email or phone number' and 'Password'. The password field has an eye icon to toggle visibility. Below the password field is a checkbox labeled 'I agree with Terms for use and Privacy policy'. A large blue 'Sign up' button is positioned below the checkbox. At the bottom of the page, there are links for 'Terms of use' and 'Privacy policy', and a 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.

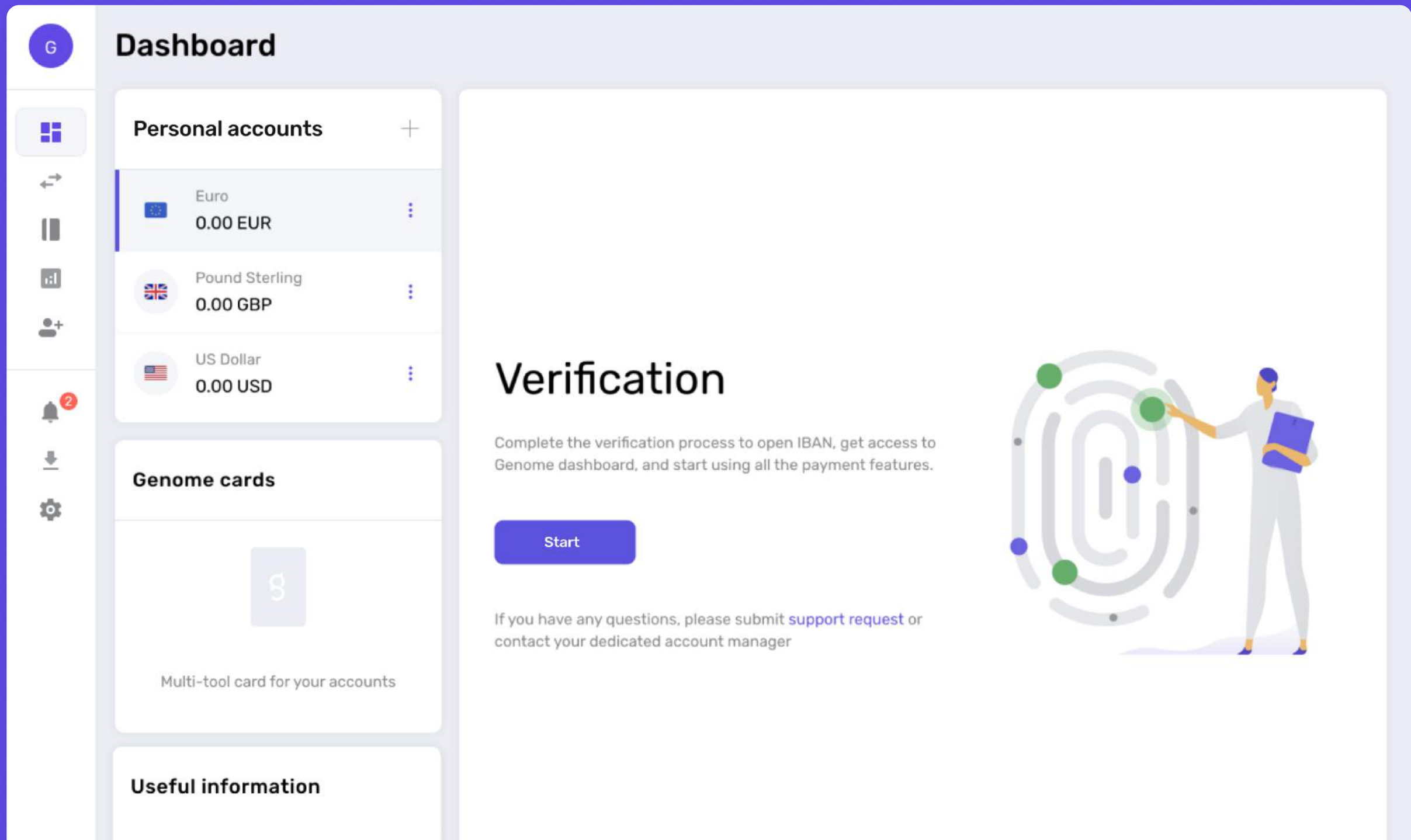


The screenshot shows the Genome app's sign-up interface. At the top left is the 'genome' logo, and at the top right is a language selector showing 'EN' with a dropdown arrow. The main heading is 'Please choose your wallet type'. Below this are two selectable options: 'Personal' and 'Business'. Each option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

Step 1

Result:

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



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 a passport using the verification.
- 03** Submit the form. That’s it! After the review process, your personal wallet will be available and ready to use.

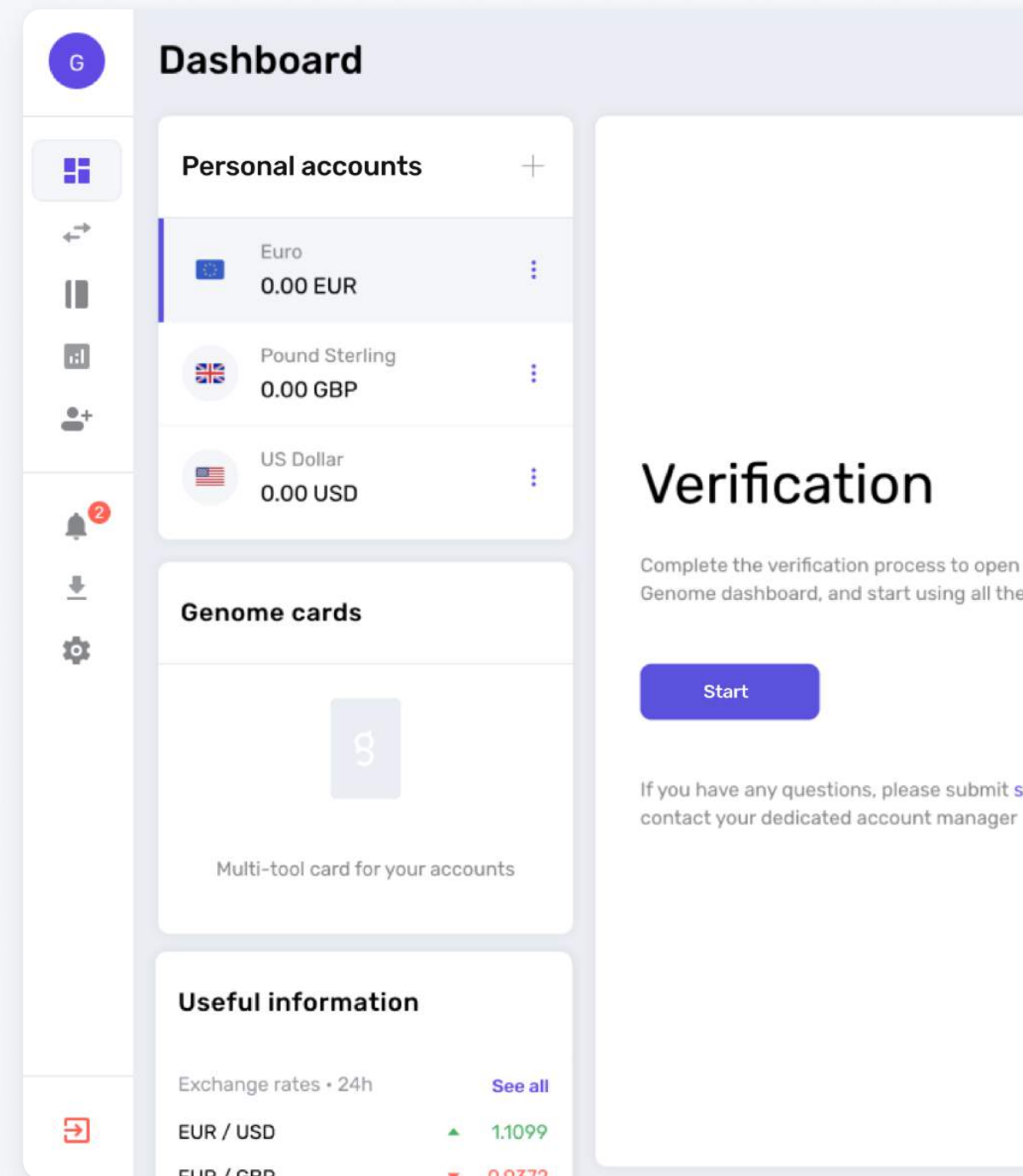
Step 2

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.



Step 2

Fill out the form

What you need to do:

1. Type in your information and click on the Next step button.
2. Make sure to specify if your home address differs from the registration address.
3. Enter your Taxpayer Identification Number.
4. Select the intended purpose and nature of use of your Genome Account

Personal information

To get started, tell us about yourself. Make sure you enter the data that stated on your official ID

First name

John

Last name

Gold

Date of birth

21/04/1978

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

Next Continue later

Step 2

Verify your identity



What you need to do:

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







Please make sure:

- Provide only the selected document type;
- Only 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;
- While recording selfie video carefully follow the steps on the screen.



Identity verification

Kindly note that, to successfully join Genome you have to pass the following actions correctly:

-  Provide only the selected document type
-  Only original document must be presented (not scanned or photographed from a computer screen)
-  During the video verification you must be alone
-  While recording selfie video carefully follow the steps on the screen

By continuing the verification, you confirm that you have read and understood the listed requirements.

[Start verification](#) [Continue later](#)

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


×

Choose your document


It must be an official photo ID

 **Passport**
Photo page


>

 **Identity card**
Front and back

>

 **Residence permit**
Front and back


>


 onfido | Real Identity


←×

Continue on your phone


Here's how to do it:

 Send a secure link to your phone

 Open the link and complete the tasks

 Check back here to finish the submission

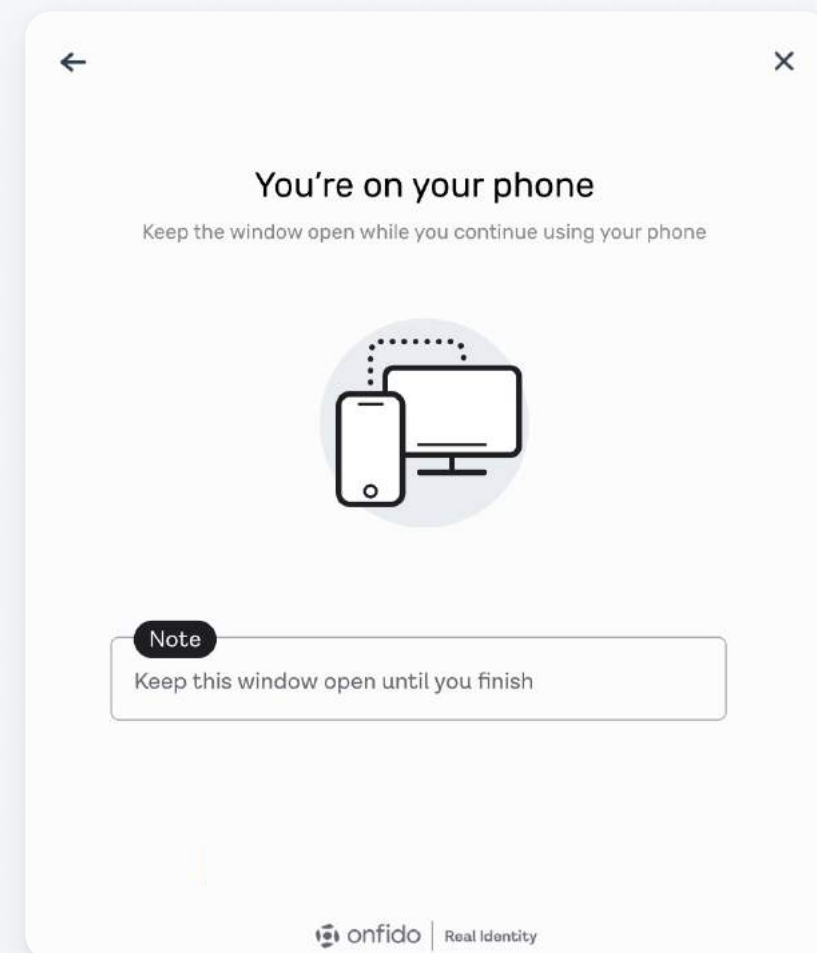
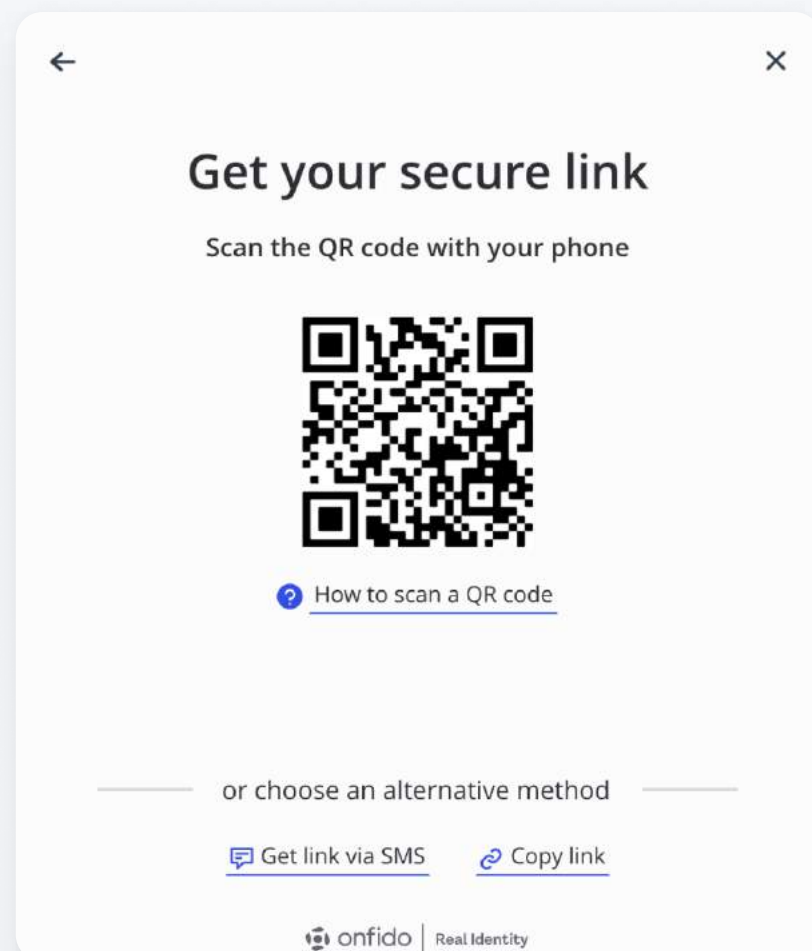
[Get secure link](#)

 onfido | Real Identity

Step 2

Verify your identity

3. Scan the QR code with your phone or receive SMS with a link or copy URL and paste it in 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



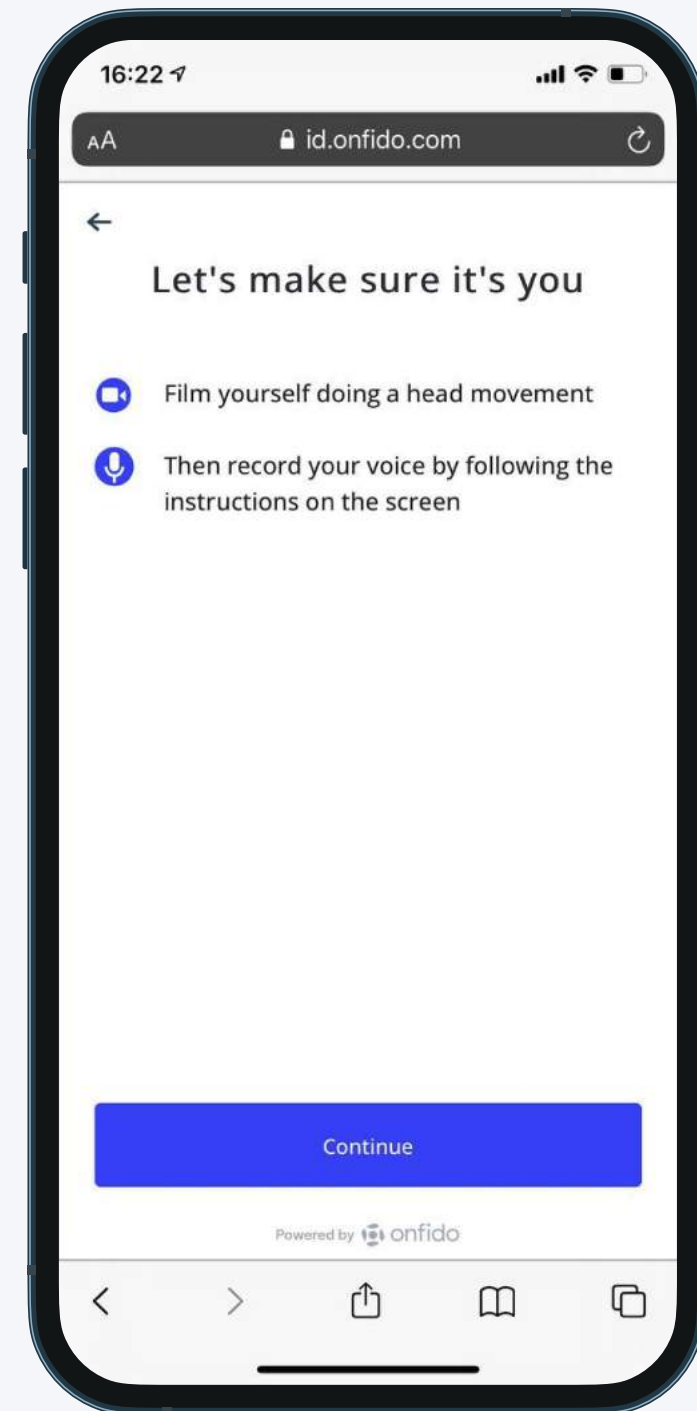
Step 2

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:

- Top up your account using cards and alternative payment methods;
- Send low-cost money transfers to other bank accounts worldwide (SWIFT, SEPA) 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.

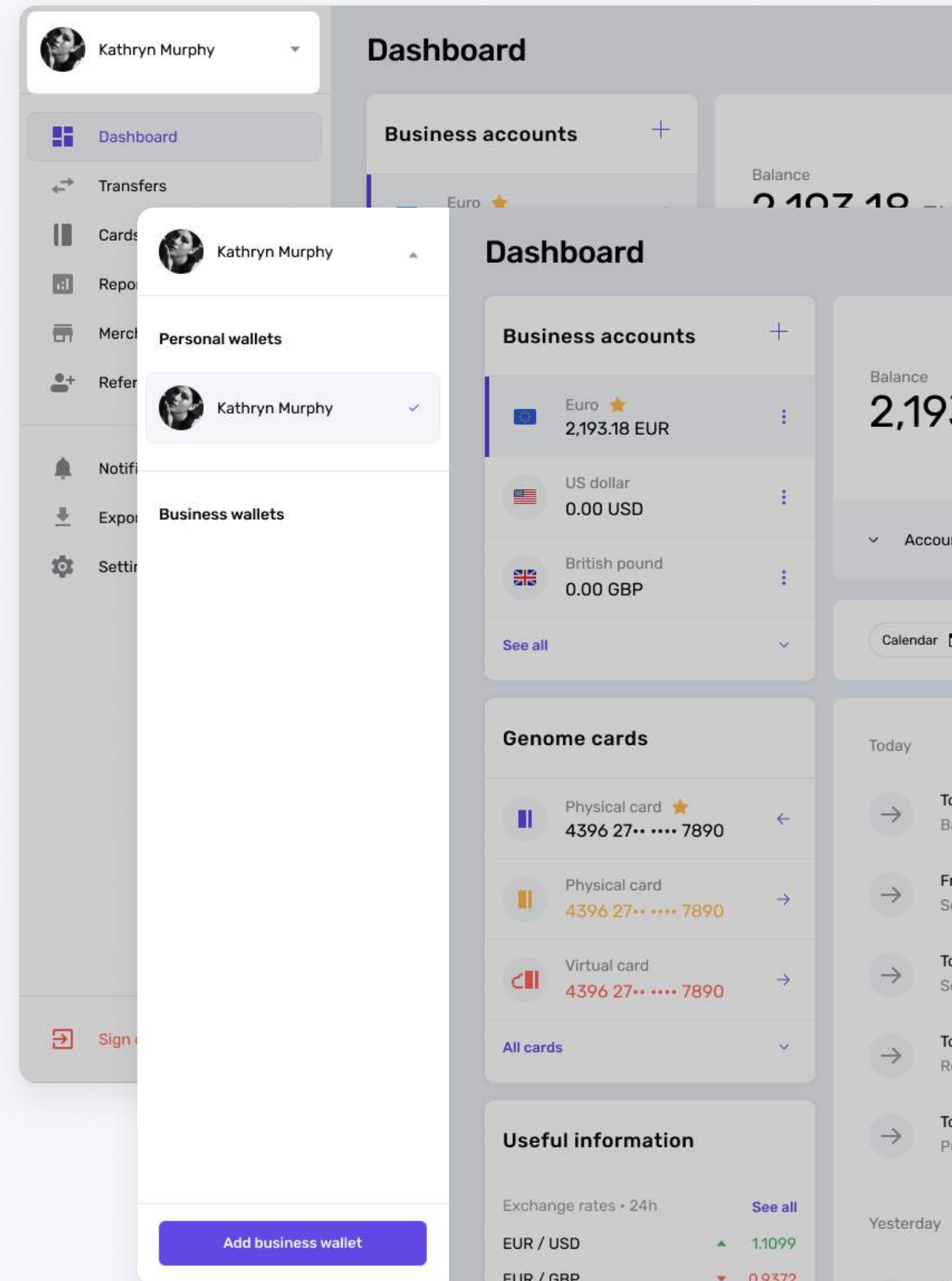
Step 3

Choose your business wallet in the sidebar

You will need:

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

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




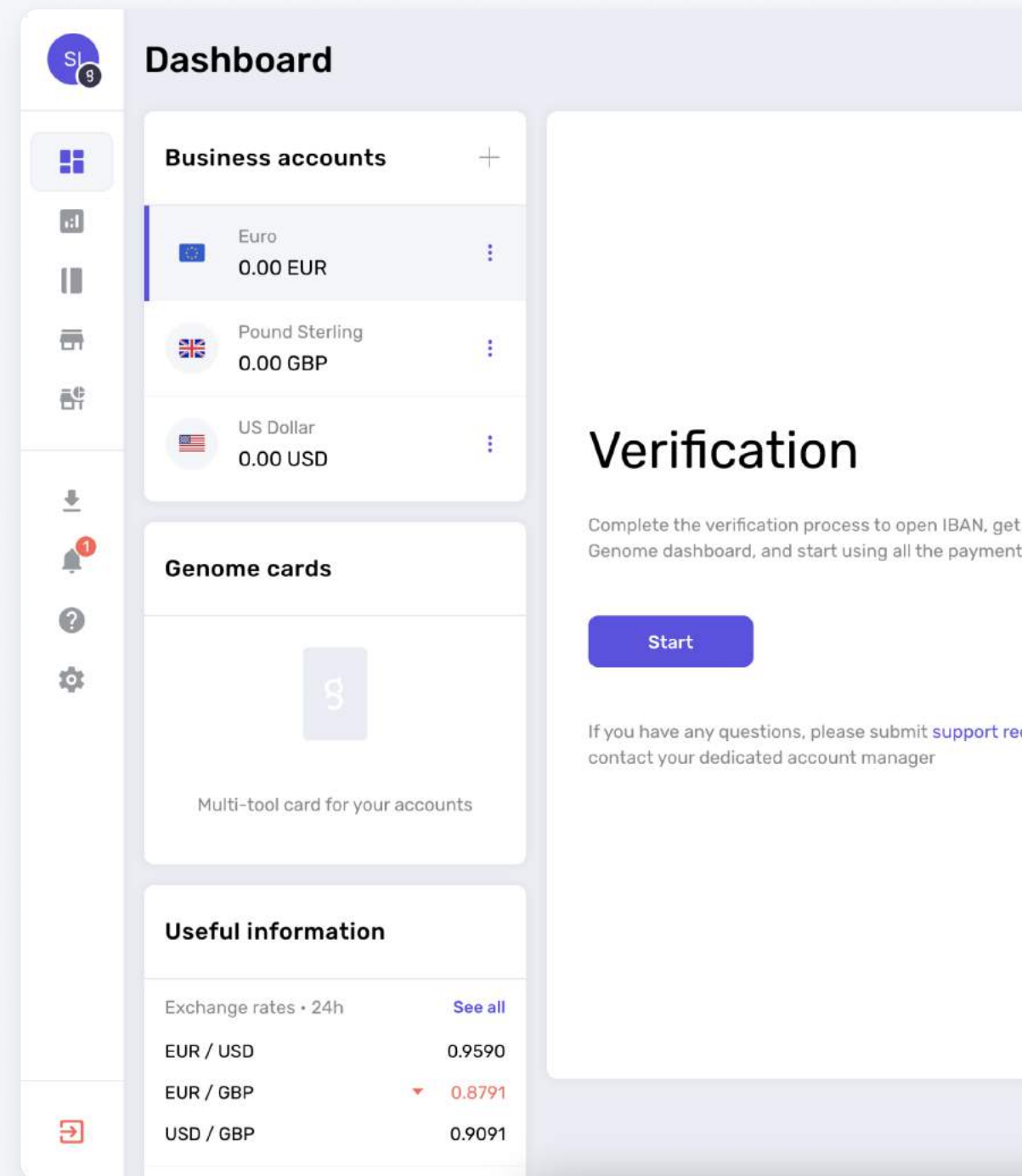
Step 3

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.

 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.



Step 3

Fill out the form

What you need to do:

1. To start a business wallet, you need to fill out your company registration information, including the business name and company address, choose VAT applicability.
2. Make sure to specify if your office address differs from the registration address.
3. Please specify the list of regions where you plan to send and receive payments.
4. Select the intended purpose and nature of use of your Genome Account

The screenshot shows a mobile app interface for a business registration form. At the top, there is a back arrow on the left and a close 'X' icon on the right. The title 'Tell us more about your business' is centered. Below the title, the form fields are organized as follows: 'Company name' with a text input containing 'Genome'; 'Registration number' and 'VAT Number (optional)' as two separate text inputs, both containing '000000000'; 'Company email' and 'Company phone' as two separate text inputs, containing 'mail@company.com' and '+000 0000 0000' respectively; and 'Company website' with a text input containing 'company.com'. Below the website field is a link '+ Add another website'. At the bottom, there is a blue 'Next' button and a 'Continue later' link.

Tell us more about your business

Company name
Genome

Registration number
000000000

VAT Number (optional)
0000000

Company email
mail@company.com

Company phone
+000 0000 0000

Company website
company.com

+ Add another website


Next Continue later

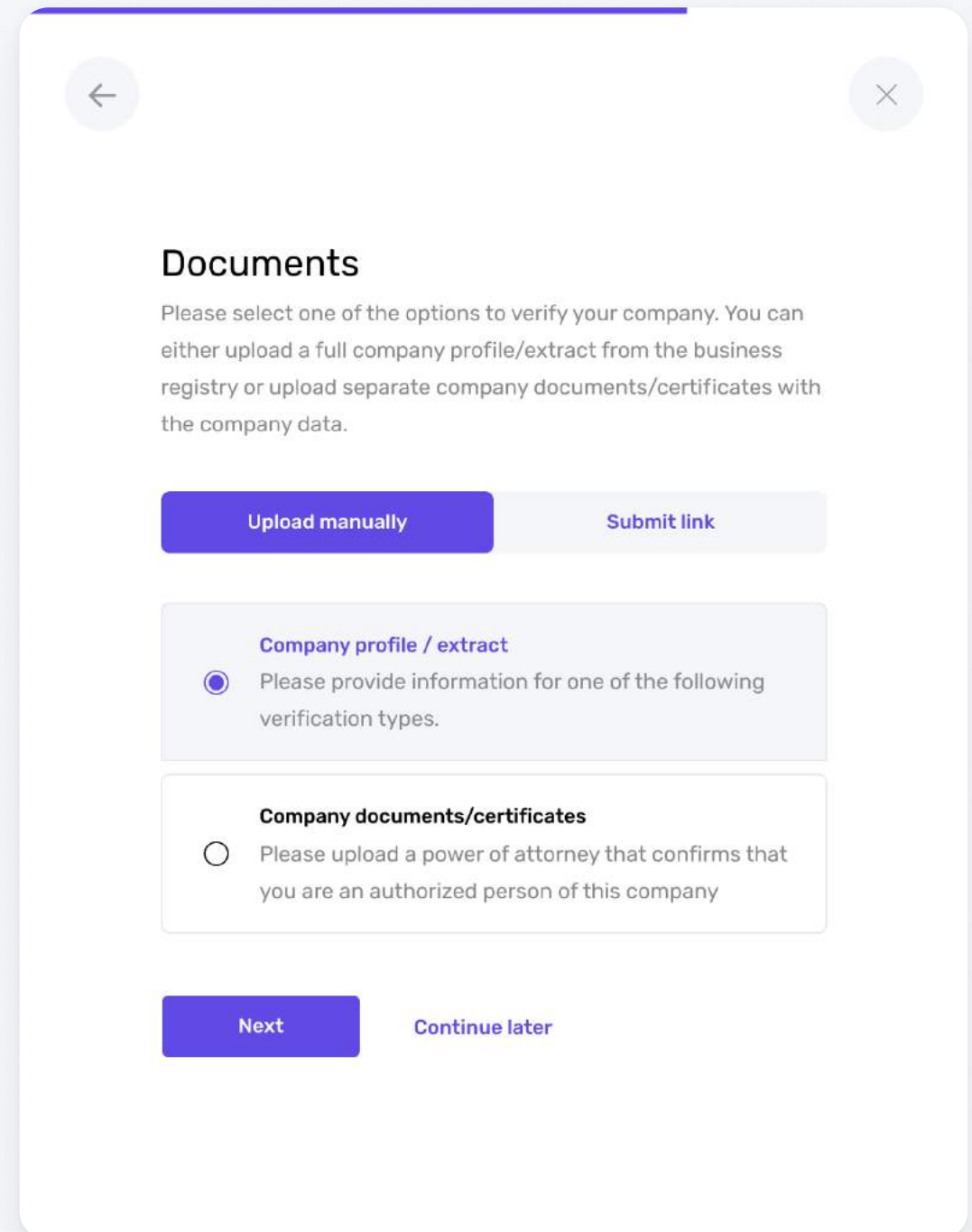
Step 3

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 uploading documents. At the top, there are back and close icons. The title 'Documents' is followed by a paragraph: '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.' Below this, there are two buttons: 'Upload manually' (highlighted in blue) and 'Submit link'. Underneath, there are two radio button options. The first option, 'Company profile / extract', is selected and includes the text 'Please provide information for one of the following verification types.' The second option, 'Company documents/certificates', is unselected and includes the text 'Please upload a power of attorney that confirms that you are an authorized person of this company'. At the bottom, there are two buttons: 'Next' (highlighted in blue) and 'Continue later'.

Documents

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.

Upload manually **Submit link**

Company profile / extract
☒ Please provide information for one of the following verification types.

Company documents/certificates
☐ Please upload a power of attorney that confirms that you are an authorized person of this company


Next **Continue later**



Step 3

Fill out the ownership structure

What you need to do:

1. Put a checkmark in if you are 100% owner of the company.
2. 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



Ownership structure

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

If the person, who controls the company (X) is another legal person (Y), please indicate persons, who control this company (Y). Beneficial owners must be - natural persons.

If nobody meets the criteria, please indicate 3 largest beneficial owners-natural person.

Shares / voting rights

0% of minimum 25%

☐ I'm 100% owner of the company

[Add owner](#)

[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, and USD;
- 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

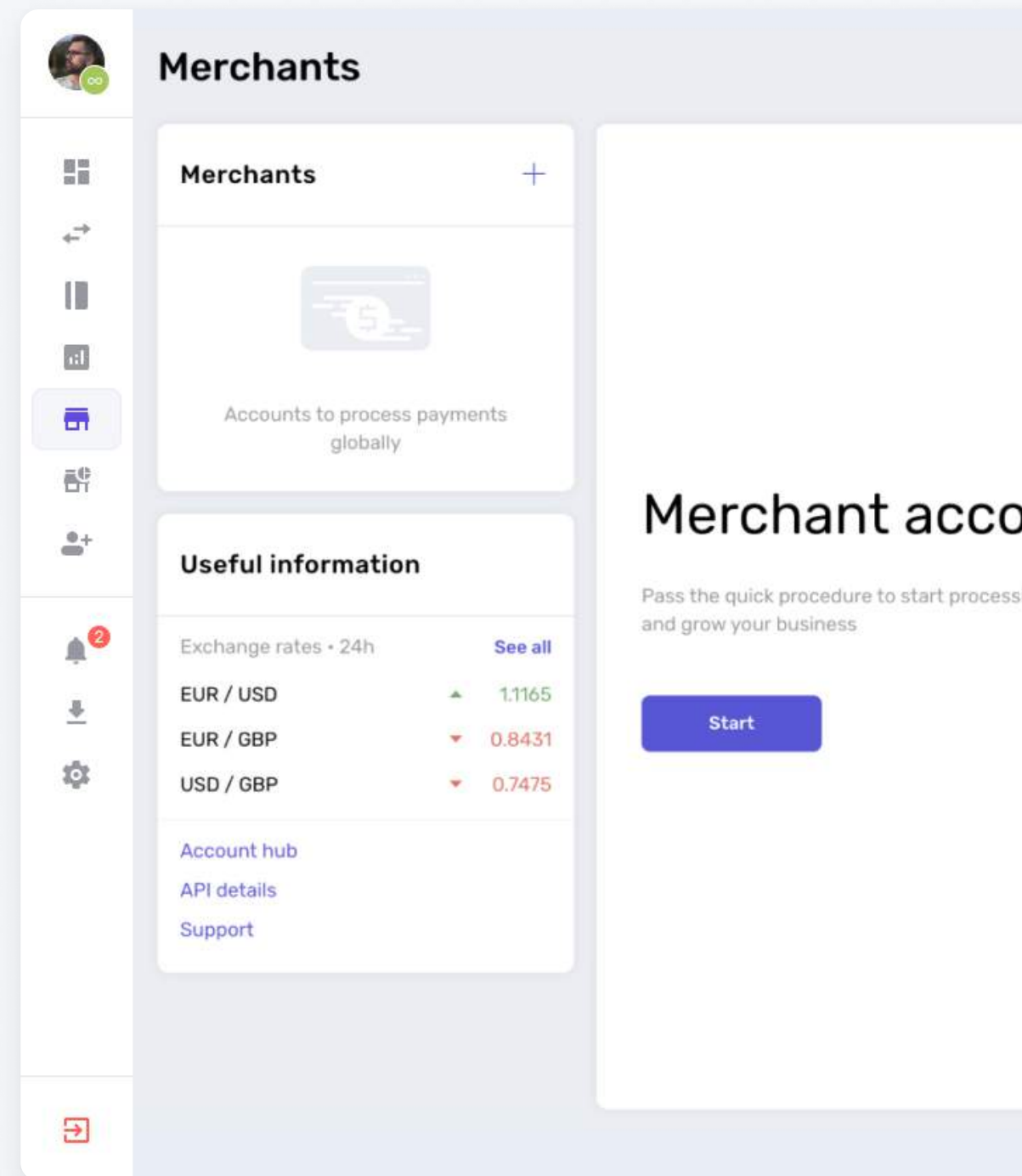
- 01** Click the Start button on the Merchants tab when logged in to your business wallet.
- 02** Follow the tooltips to fill in the required information. For merchant account, you will need a Proof of Domain Ownership, Processing and Chargeback Statement from the previous processor for 6 months.
- 03**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

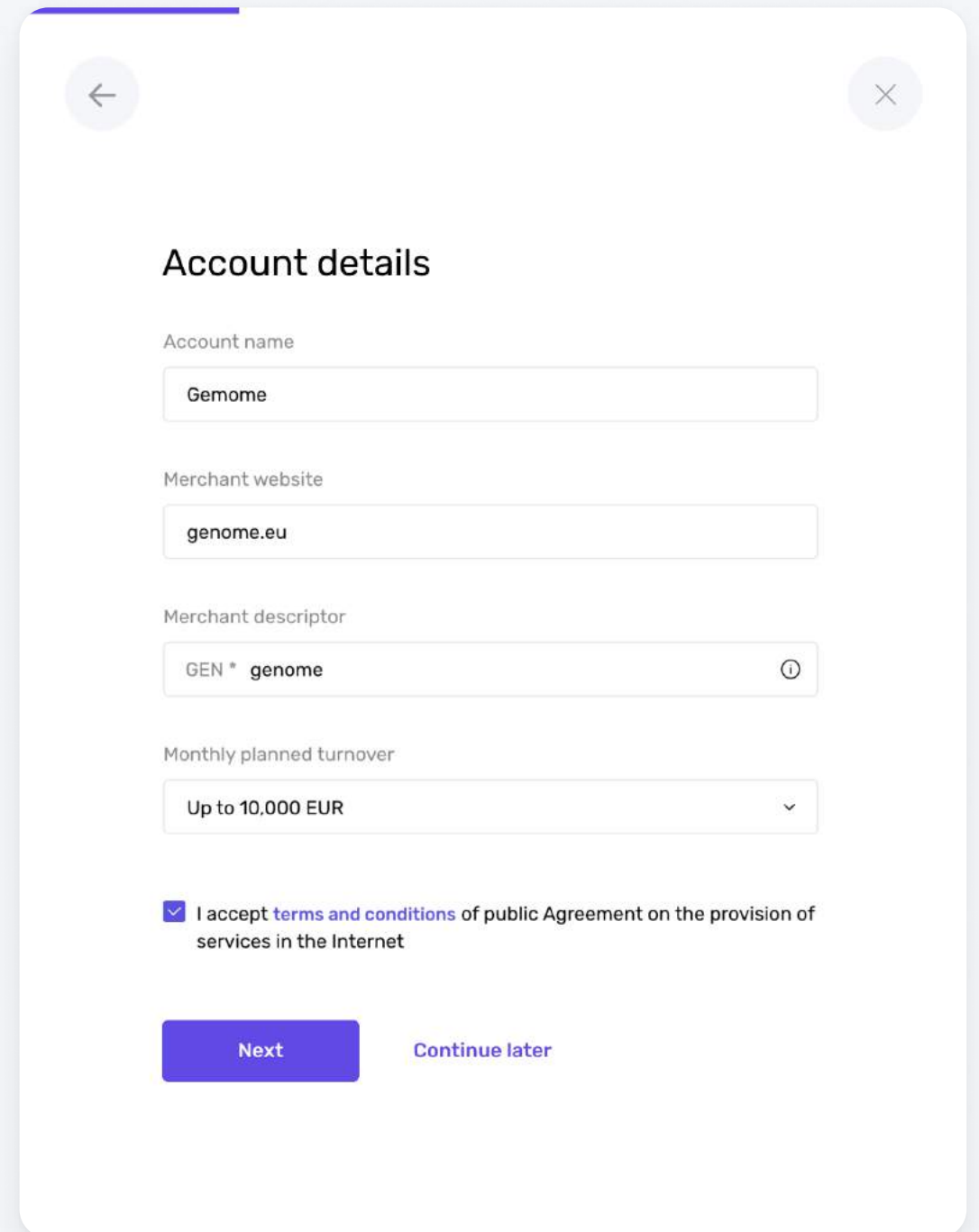


Step 4

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.



The screenshot shows a mobile app interface for filling out account details. At the top, there are navigation icons: a back arrow on the left and a close 'X' on the right. The title 'Account details' is centered. Below it, there are four input fields: 'Account name' with the value 'Genome', 'Merchant website' with the value 'genome.eu', 'Merchant descriptor' with the value 'GEN * genome' and an information icon, and 'Monthly planned turnover' with a dropdown menu showing 'Up to 10,000 EUR'. Below these fields is a checkbox that is checked, followed by the text 'I accept [terms and conditions](#) of public Agreement on the provision of services in the Internet'. At the bottom, there are two buttons: a solid blue 'Next' button and a text link 'Continue later'.

Account details

Account name
Genome

Merchant website
genome.eu

Merchant descriptor
GEN * genome ⓘ

Monthly planned turnover
Up to 10,000 EUR ▼

☒ 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:

- merchant domain ownership proof,
- processing history for the last 3 months or a business plan,
- 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 your company from the provider) to confirm the domain ownership.

Up to 5 documents in PDF, JPG or PNG format. Max document size is 10 MB.

[Upload](#)

Processing history for the last 3 months or a business plan

Please attach at least two screenshots from your acquirer's back-office merchant preferences where the URL, your company name, and the chargeback rates are visible as well as the processing history

Up to 5 documents in PDF, JPG or PNG format. Max document size is 10 MB.

[Upload](#)

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.

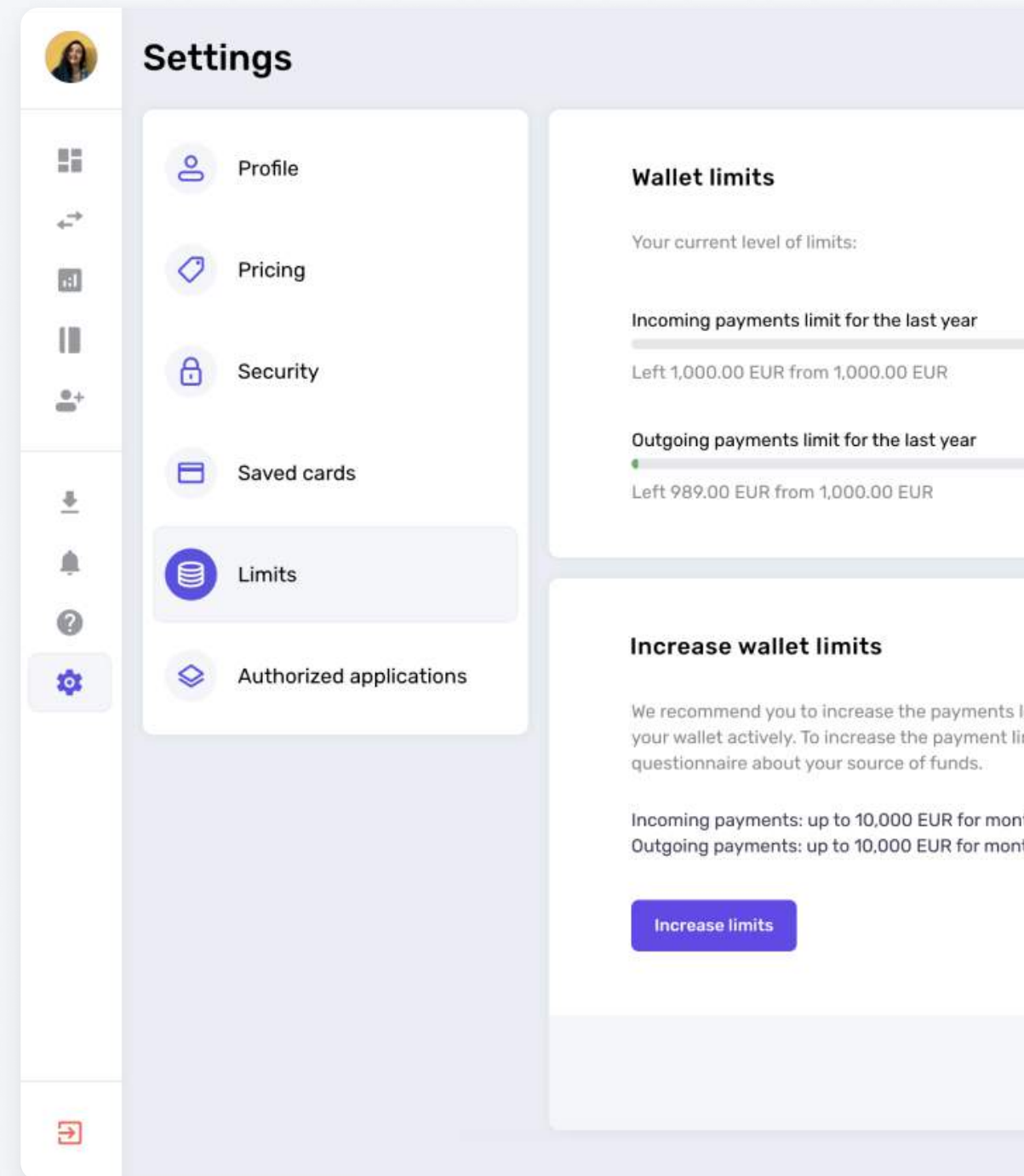
Step 5

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.

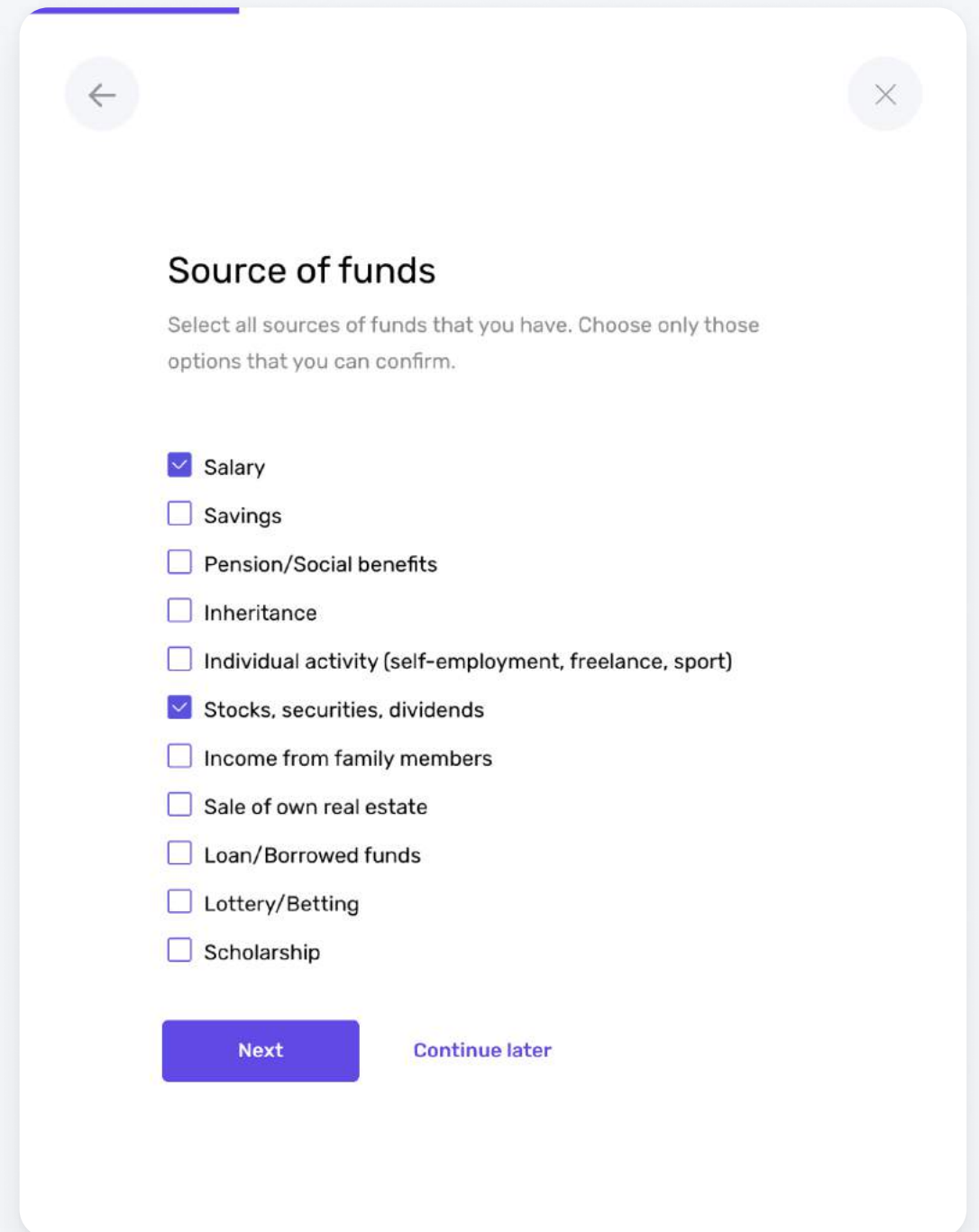


Step 5

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. You will need to select your Expected income and provide Documents to support the expected turnover.



The screenshot shows a mobile application interface for a 'Personal wallet'. At the top, there is a navigation bar with a back arrow on the left and a close 'X' icon on the right. The main heading is 'Source of funds'. Below the heading is a subtext: 'Select all sources of funds that you have. Choose only those options that you can confirm.' The form contains a list of 11 options, each with a checkbox. The first option, 'Salary', is checked. The other options are 'Savings', 'Pension/Social benefits', 'Inheritance', 'Individual activity (self-employment, freelance, sport)', 'Stocks, securities, dividends' (checked), 'Income from family members', 'Sale of own real estate', 'Loan/Borrowed funds', 'Lottery/Betting', and 'Scholarship'. At the bottom of the form, there are two buttons: a solid blue 'Next' button and a blue text link 'Continue later'.

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 information about Previous turnover and optionally upload Annual turnover statement.

The screenshot shows a mobile app interface for the 'Previous turnover' section. At the top, there are navigation icons: a back arrow on the left and a close 'X' icon on the right. The title 'Previous turnover' is centered. Below it, a text instruction reads: '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 label 'Previous turnover amount' is positioned above a text input field containing '0.00' and a currency dropdown menu set to 'EUR'. Below this is a section titled 'Annual turnover statement (optional)' with instructions: 'Please upload an annual turnover statement of the company where the revenues, income, and expenses are stated.' and 'Up to 5 documents in PDF, JPG or PNG format. Max document size is 10 MB.' At the bottom of this section is a blue 'Upload' button.

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.

