

USER GUIDE
FOR TRADING PLATFORM



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1 System description

The Platform is owned by Aforti Exchange S. A., hereinafter referred to as Aforti.

The system is an exceptionally user-friendly Platform for foreign exchange transactions.

Users, logged into their profiles at Aforti Platform, executes transactions which constitute exchange rate booking to the moment in which the funds are transferred to Aforti. Exchange rates are updated and presented to the User on a regular basis at Aforti Platform homepage: www.afortiexchange.pl or after logging into their account at Aforti Platform. Individual exchange rates for Users who have been granted discounts are available after logging into the User's account.

Foreign exchange system is available online for registered Clients. Client will transfer funds to be exchanged electronically via transfers to Aforti Exchange S. A. bank accounts.

The Platform offers the possibility to transfer the funds exchanged upon the User's request to third persons/entities defined in the User's panel.

The Platform main goal is to allow foreign exchange at wholesale rates. Orders, transactions, settlements, and transfers will be executed electronically by Foreign Exchange Dealers.

2 Registration at the Platform

4-step registration.

Information on next steps is texted to the User or sent by e-mail. The registration process verifies the format and content of the User's data i.e. address and identification data, such as: NIP [tax identification number], REGON [statistical number], PESEL [Polish personal identification number], or phone number. When registering, the User is required to accept the Terms and Conditions of services rendered available at: www.afortiexchange.pl.

2.1 User registration

The User needs to take 4 steps in order to register.

2.1.1 Step 1

User registers initially by clicking „REGISTER” OR “EXCHANGE CURRENCY” at the homepage and filling in the form available at www.afortiexchange.pl:

Platform available in the following countries

AFORTI Exchange

- ABOUT US
- EXCHANGE RATES
- QUESTIONS AND ANSWERS
- CONTACT DETAILS
- LOG IN
- REGISTER

+48 792 708 708

Foreign exchange platform for Companies
We guarantee attractive exchange rates

EXCHANGE CURRENCY →

CURRENCY	BUY	SELL
EUR	↑ 4,1719	↑ 4,1869
USD	↑ 3,4757	↑ 3,4906
GBP	↑ 4,7046	↑ 4,7139
CHF	↓ 3,5573	↓ 3,5801
CZK	↑ 0,1622	0,1645
HUF *	1,3371	1,3597
NOK	0,4296	0,4361
RUB	0,0410	↑ 0,0812

* - Rate for 100 units of the currency
Exchange rates obtained for transactions of a minimum value EUR 100 000.

MORE →

AFORTI AFORTI Exchange AFORTI Finance AFORTI Collections AFORTI Factor

Next, the User is redirected to the proper form:

Register and start saving now!

Account type
 Company Individual

Owner Co-owner Authorised

E-mail

Password

Retype password

Phone

I have read and agree to the Terms and Conditions

I hereby agree to the use of my phone number and e-mail address by Aforti Exchange sp. z o.o. with its registered office in Warsaw, address: ul. Chalubińskiego 8, 00-613 Warsaw for the purposes of direct marketing.

I hereby agree to the sharing of my personal data submitted in the present form (i.e. e-mail address, phone number) by Aforti Exchange sp. z o.o. with its registered office in Warsaw, address: ul. Chalubińskiego 8, 00-613 Warsaw; to the benefit of entities cooperating with Aforti Exchange sp. z o.o. for the purpose of direct marketing of the products and services offered by these entities with the use of my e-mail address or phone number.

Aforti Exchange Sp. z o.o. with its registered office in... [more]

REGISTER →

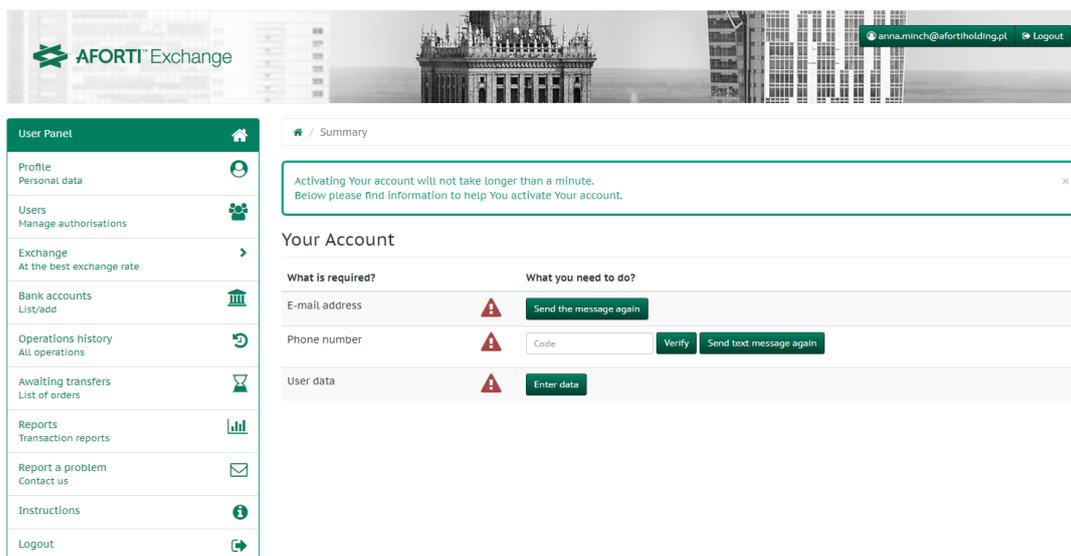


The User is required to submit data necessary to create an account.

Rules concerning the data required in the form:

Field	Description
Account type	An individual or company.
E-mail address	Correct e-mail address to be used for logging in and notifications.
Password	Password compliant with the standard Password must contain: <ul style="list-style-type: none"> • 8 characters • 1 numeral • 1 capital letter • 1 small letter
Confirm password	It needs to match the password field
Phone number	Correct mobile phone number to receive notifications from the system.
2 check boxes	Accepting Terms and Conditions. Consent to personal data processing.

After filling in the form and clicking „register”, the User is redirected to the User account to complete the registration process.



2.1.2 Step 2

Phone number confirmation.

User receives a text message with activation code to the phone number indicated in the form.

The received code should be entered in the „Code” field and confirmed by clicking “Verify”.

Should the text message with the code not be received within maximum 3 minutes after the initial registration at Aforti website, the option “send the text message again” ought to be selected and the procedure needs to be repeated.

2.1.3 Step 3

E-mail address confirmation.

After the initial registration has been completed, the system sends to the User’s e-mail address indicated, an activation message containing a link which needs to be clicked:



To activate Your profile please click the link below to verify Your e-mail address.

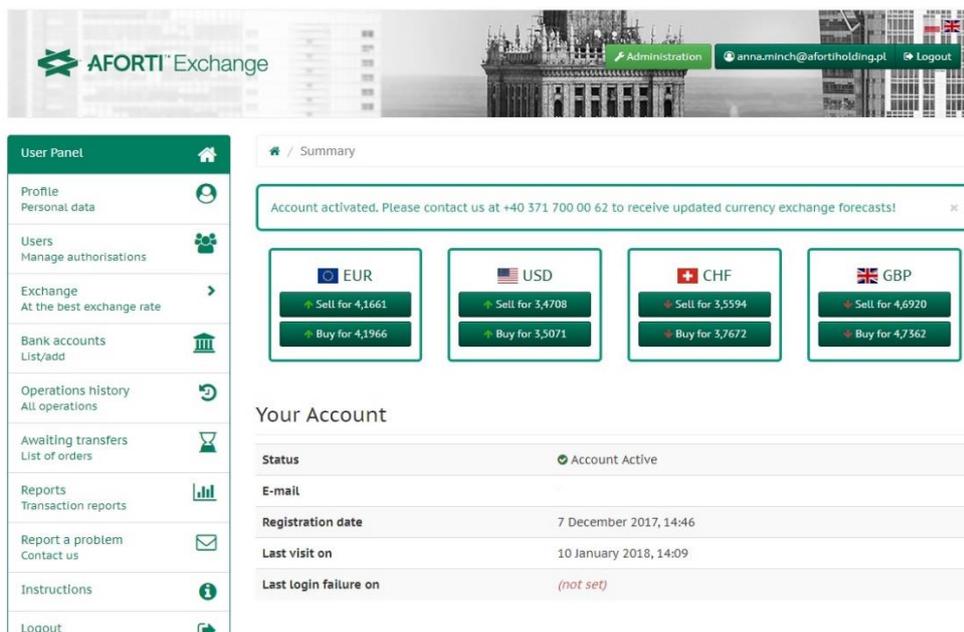
[Account activation](#)

To log in to Your panel please click the link below:

[Link to page](#)

Should You have any problems with logging in please contact us at:+48 792 708 708.

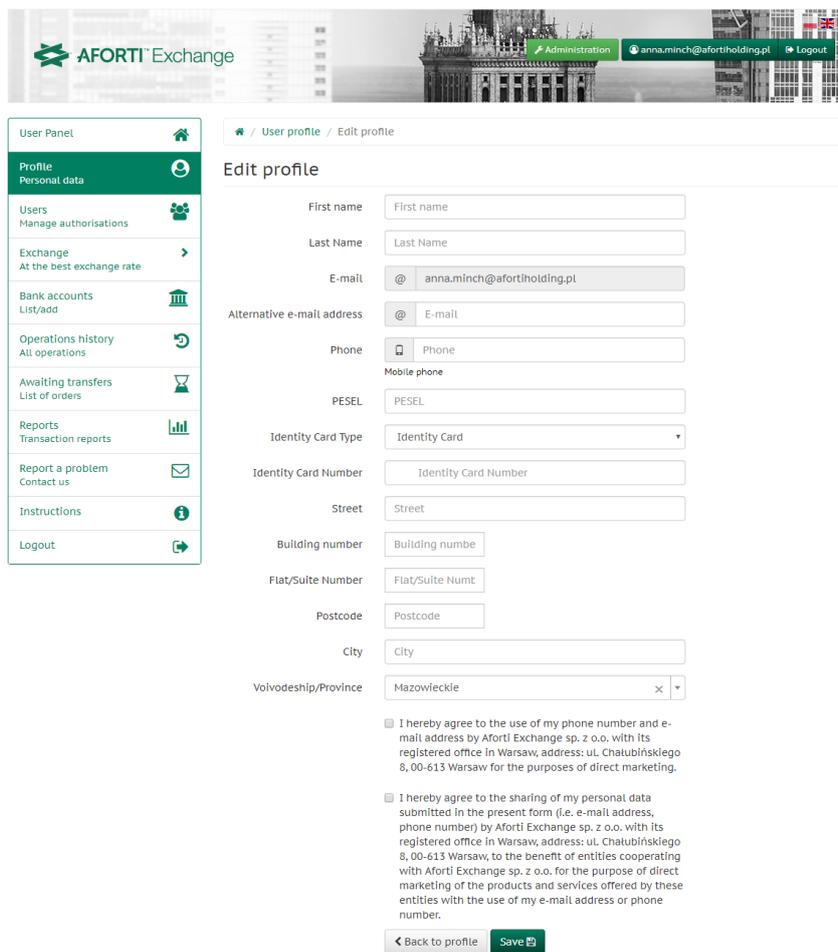
Provided that Steps 2 and 3 have been followed correctly, the home screen should look as follows:



2.1.4 Step 4

Submitting the remaining data.

Upon clicking "Profile" button, the User is automatically redirected to a site which requires the submission of all data necessary to execute transaction:



If the User selected an individual's account in initial registration, "Company data" will not be required.

2.2 Adding bank accounts

Bank accounts added allow the User to execute transactions with the use of own bank accounts or bank accounts held by third persons/entities to which the User wishes to transfer the funds exchanged at Aforti Exchange Platform. The data pertaining to the bank account are used exclusively for the process of identifying payments made by the User and identifying the bank account number for the execution of the return transfer for the benefit of the User.

To add a bank account click „add account” and select bank account type from the dropdown menu:

All the basic data are required. If the bank account being added is held by the User, the address will be automatically filled in from the User's profile.

When adding bank account of a third person/entity, the address needs to be filled in manually:

The User has constant access to the data related to the bank accounts added with the information whether a given account is held by the User or third person/entity:

EXCHANGE CURRENCY

There is an additional possibility to hide an account (with an option to restore it) if the User does not intend to use it temporarily. The advantage of this solution is that the hidden account does not appear in the list of accounts when executing a transaction, which minimalizes the risk of erroneous transaction order.

When defining names of each account it is advisable to include the currency indication e.g. ING PLN, which will allow for quicker selection of account in the currency of the User's choice.

2.3 Logging into the system

In order to log into the system just click „LOG IN” in the upper right corner or „EXCHANGE CURRENCY” at www.afortixchange.pl:

CURRENCY	BUY	SELL
EUR	↑ 4,1719	↑ 4,1869
USD	↑ 3,4757	↑ 3,4906
GBP	↑ 4,7046	↑ 4,7139
CHF	↓ 3,5573	↓ 3,5801
CZK	↑ 0,1622	0,1645
HUF*	1,3371	1,3597
NOK	0,4296	0,4361
RUB	0,0410	↑ 0,0812

* - Rate for 100 units of the currency. Exchange rates obtained for transactions of a minimum value EUR 100 000.

Please log in

E-mail

Password

Remember me

[I forgot my password](#)

[PLEASE LOG IN](#)

Don't have an account yet? [Register for free](#)

2.4 Changing User's data

The User may change their data at any time by clicking sidebar menu > "Profile":

Administration
anna.minch@afortiholding.pl
Logout

- User Panel 🏠
- Profile 👤
Personal data
- Users 👥
Manage authorisations
- Exchange ➤
At the best exchange rate
- Bank accounts 🏦
List/add
- Operations history 🔄
All operations
- Awaiting transfers ⌚
List of orders
- Reports 📊
Transaction reports
- Report a problem ✉
Contact us
- Instructions ℹ
- Logout 🚪

🏠 / User profile / Edit profile

Edit profile

First name

Last Name

E-mail

Alternative e-mail address

Phone

Mobile phone

PESEL

Identity Card Type

Identity Card Number

Street

Building number

Flat/Suite Number

Postcode

City

Voivodeship/Province

I hereby agree to the use of my phone number and e-mail address by Aforti Exchange sp. z o.o. with its registered office in Warsaw, address: ul. Chatubińskiego 8, 00-613 Warsaw for the purposes of direct marketing.

I hereby agree to the sharing of my personal data submitted in the present form (i.e. e-mail address, phone number) by Aforti Exchange sp. z o.o. with its registered office in Warsaw, address: ul. Chatubińskiego 8, 00-613 Warsaw, to the benefit of entities cooperating with Aforti Exchange sp. z o.o. for the purpose of direct marketing of the products and services offered by these entities with the use of my e-mail address or phone number.

[← Back to profile](#)

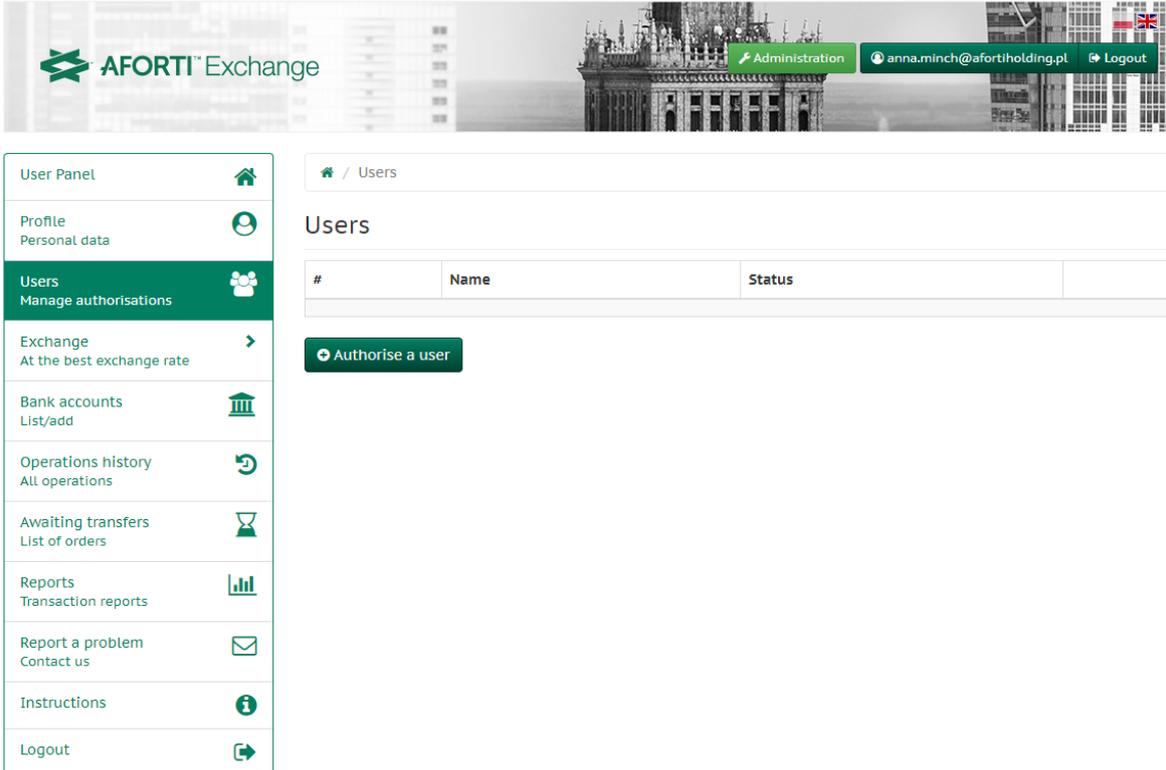
To change the data click "edit data"

To change the User's password click "change password".

2.5 Authorising other Users

The User has the right to authorise an unlimited number of other Users to execute transactions with the use of their account (settings and discounts). Użytkownik ma prawo upoważnić dowolną ilość innych Użytkowników do wykonywania transakcji, korzystając z jego konta (ustawień i rabatów).

If they are not registered at Aforti Exchange Platform at the time of authorisation, the system will send an invitation to register.



The screenshot displays the AFORTI Exchange user interface. At the top, the logo 'AFORTI Exchange' is visible on the left, and navigation links for 'Administration', 'anna.minch@afortiholding.pl', and 'Logout' are on the right. A sidebar on the left contains a menu with items: 'User Panel', 'Profile Personal data', 'Users Manage authorisations' (highlighted), 'Exchange At the best exchange rate', 'Bank accounts List/add', 'Operations history All operations', 'Awaiting transfers List of orders', 'Reports Transaction reports', 'Report a problem Contact us', 'Instructions', and 'Logout'. The main content area shows a breadcrumb 'Home / Users' and the title 'Users'. Below this is a table with columns for '#', 'Name', and 'Status'. A green button labeled 'Authorise a user' is positioned below the table.

An authorised User does not have access to the settings of the authorising User and, above all, they will not be entitled to add, change, or delete bank accounts.

For the authorisation to be effective, the authorised User must complete the profile in the system as this is required by the legal obligations imposed on the Operator.

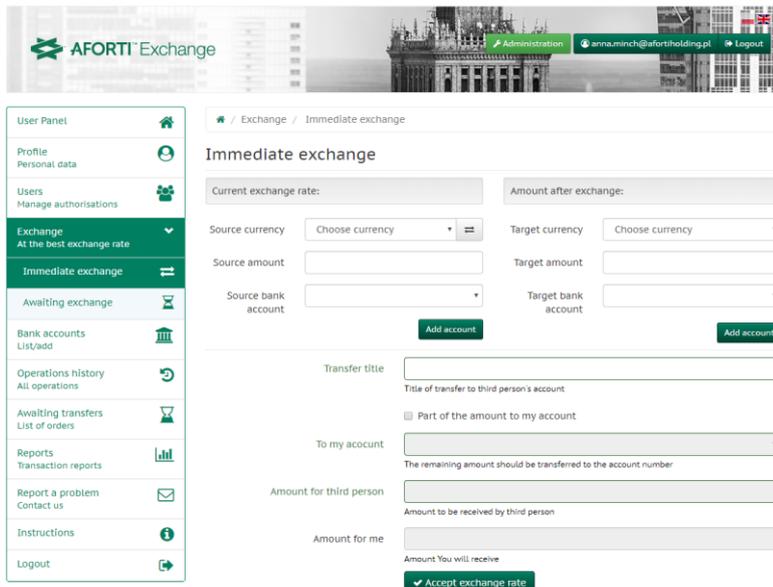
Authorisation may be revoked at any time.

2.6 E-mail confirming registration

Provided that the registration has been correctly completed, on the next working day at 12:00 the User receives an e-mail from Aforti Exchange Platform confirming successful registration and indicating contact details of the Regional Sales Director.

3 Accounting processes in the system

3.1 Buying foreign currency at the platform

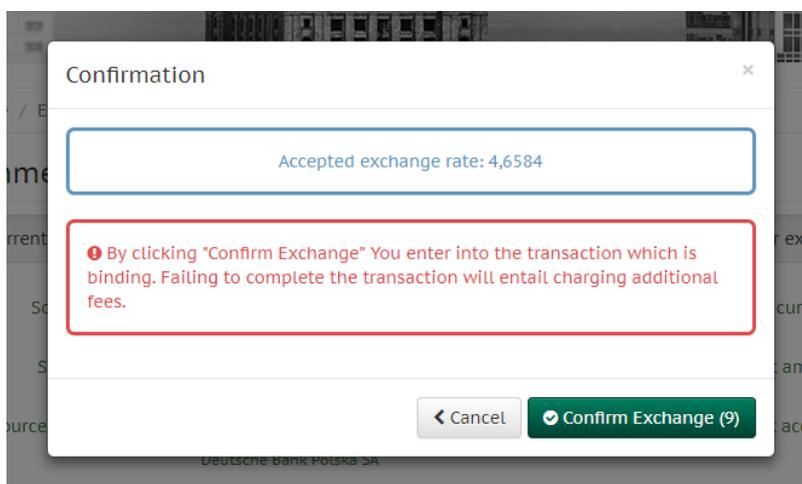


The User selects “Exchange” option in the menu on the left and then clicks “immediate exchange” after which two options appear, namely, to enter the amount in the currency to be exchanged or amount in the target currency. The system will automatically calculate the amount with the use of current exchange rate shown at all times in the top bar.

In the situation, where the User defined more than one account in a given currency, they are required to indicate which account should be used to transfer money to Aforti or which account should be credited by Aforti. Provided there is only one account in a given currency, it will be credited automatically. Should there be no account defined in a given currency, the “add an account” button will appear to redirect the User to the site where this requirement may be fulfilled.

Transfers to the accounts held by third persons are executed in the same manner with an additional possibility of entering a unique transfer description, for instance, towards a particular invoice. There is also a possibility to transfer part of the amount exchanged to the User’s account.

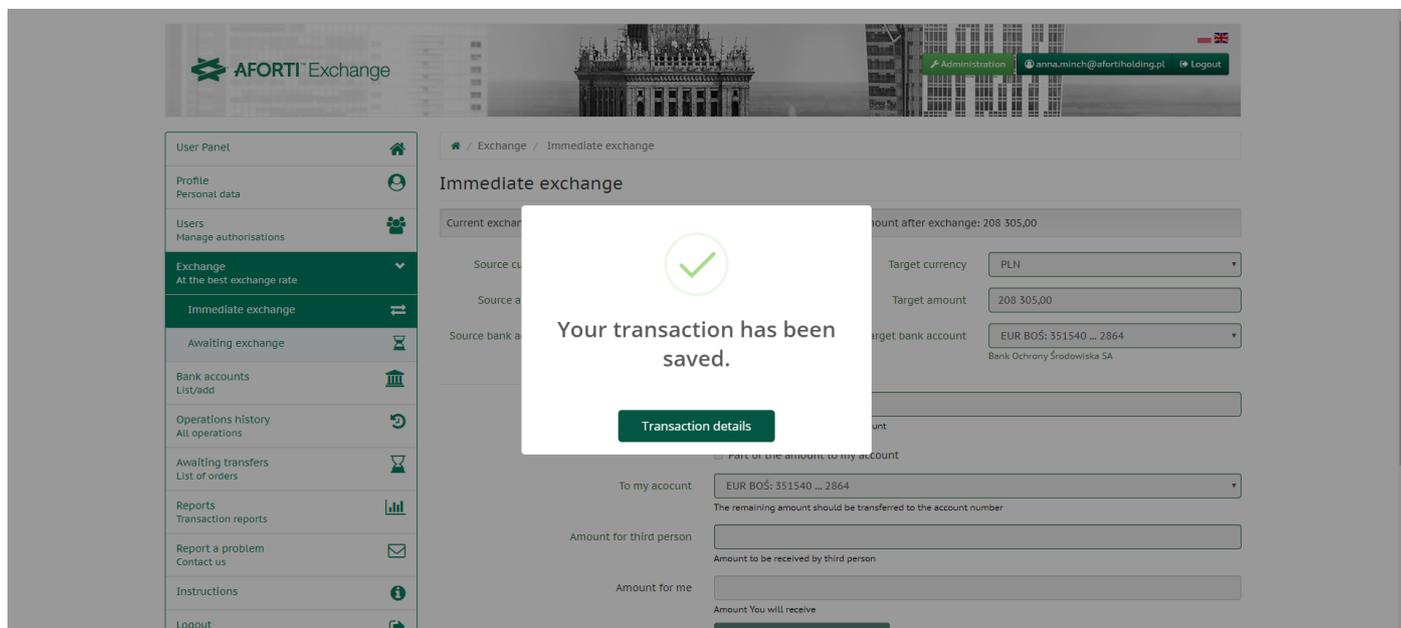
Once the exchange rate is accepted, a pop-up window appears requesting the confirmation of the transfer order. To execute the exchange, the User must “accept the exchange” within 10 seconds (the system counts down the remaining time), after that time the system returns to the previous window with the data entered saved. The User may also “cancel” the transfer order, which will result in returning to the order edition with the data entered saved.



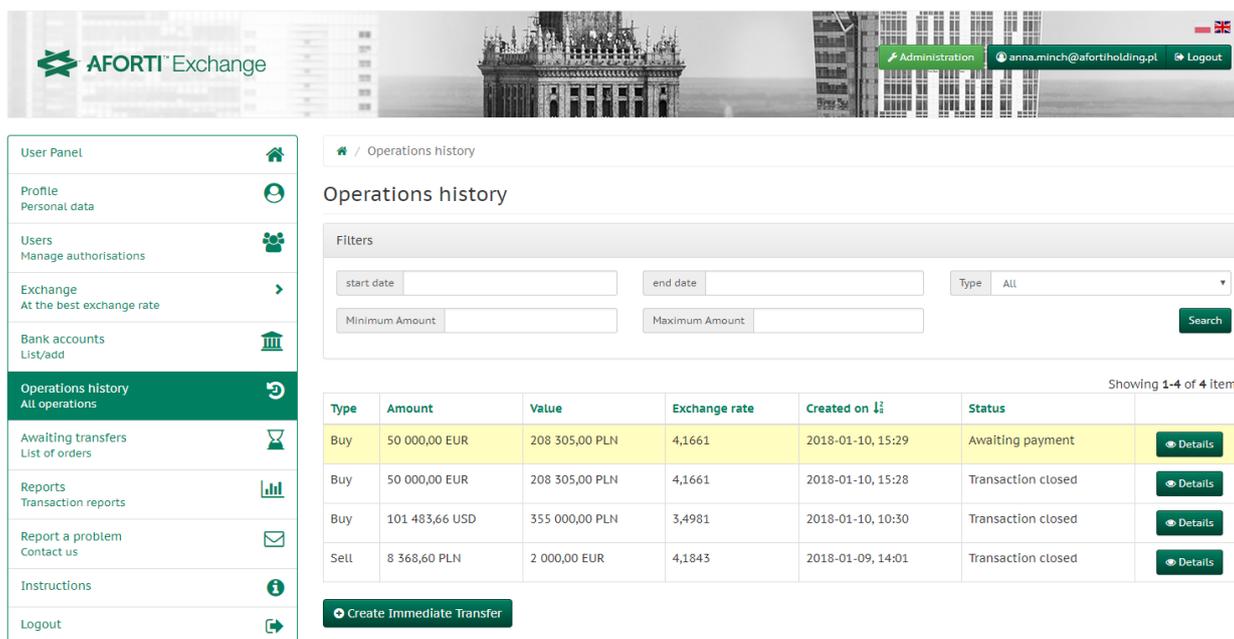
Accepting the exchange is tantamount to the User's obligation to transfer the funds in accordance with the order to Aforti account.

Detailed transfer data may be found in the "operations history" tab on the left. Additionally, upon accepting the exchange, the User receives a confirmation to the e-mail address(es) indicated in the profile.

Provided that the transaction has been ordered correctly, accepted, and forwarded to be executed by Aforti, the User will see the following pop-up window:



The User is obligated to execute the transfer immediately, according to the order details received via e-mail and included in the "operations history" available at all Times in the User panel.



After clicking "details", the User may view all the data necessary to execute the order.

3.2 Selling foreign currency at the platform

Selling foreign currency is analogous to buying foreign currency.

Thanks to the user-friendly exchange system ("exchange currency" tab), placing the transaction order is simple – the User enters the amount to be exchanged in the first column and in the second, the amount they wish to receive, and after the confirmation by the User, the system will recognise whether it is a sales or purchase transaction.

The remaining part of the exchange process is analogous to the process stipulated in point 3.1.

3.3 Cancelling transaction order

The system does not allow the situation in which the User may cancel the transaction

Should the User make a mistake when placing a transaction order, they need to contact Foreign Exchange Dealers Department immediately at Helpline number: **792 708 708**, and the Dealers in agreement with the User are able to cancel such a transaction.

3.4 Settling transactions

Each transaction is settled the moment proper amount is credited on Aforti account, according to the User's order and on the basis of the exchange rate and amount acceptance in the User panel.

Transaction settlement is performed by Foreign exchange Dealer, who purchases or sells currency at the platform to settle particular orders placed by the User.

The purchased amount in foreign currency or the amount for sold currency is immediately transferred to the User's account or to the account held by a third person/entity, if such account has been by the User in the transaction order.

The User is informed about the progress of the transaction execution by e-mail each time the status of the transaction changes at the Platform.

There is also a possibility to view the transaction status in the transaction register – option "operations history" in the User panel.

3.5 Pending transaction orders

Pending transaction orders are not being executed, they are for User information only. The User by placing such a transaction order informs the Foreign Exchange Dealers Department on their needs related to the purchase or sales of a given currency on a particular date and at an expected exchange rate. On the basis of such information the Dealers Department, observing the market on a regular basis, will notify the User as soon as the expected rate is approaching the current rate or may suggest earlier execution of the transaction.

The User will also receive immediate notification sent from the Platform.

Pending orders are entered by the User in the User panel > "Exchange" > option "Awaiting exchange"

Apart from selecting the currency, it is necessary to enter the expected rate and the expiry date of the transaction order, in other words, the date until which the Client may wait for the transaction execution.

The User has the possibility to place an unlimited number of pending orders.

NOTE: In order to exchange currency on the basis of the information entered as a pending order, the steps indicated in point 3.1 or 3.2 need to be taken.

- User Panel 
- Profile 
Personal data
- Users 
Manage authorisations
- Exchange 
At the best exchange rate
- Immediate exchange 
- Awaiting exchange 
- Bank accounts 
List/add
- Operations history 
All operations
- Awaiting transfers 
List of orders
- Reports 
Transaction reports
- Report a problem 
Contact us
- Instructions 
- Logout 

[Home](#) / [Exchange](#) / Awaiting exchange

Awaiting exchange

Source currency:

Source amount:

Exchange rate:
Define expected exchange rate

Target currency:

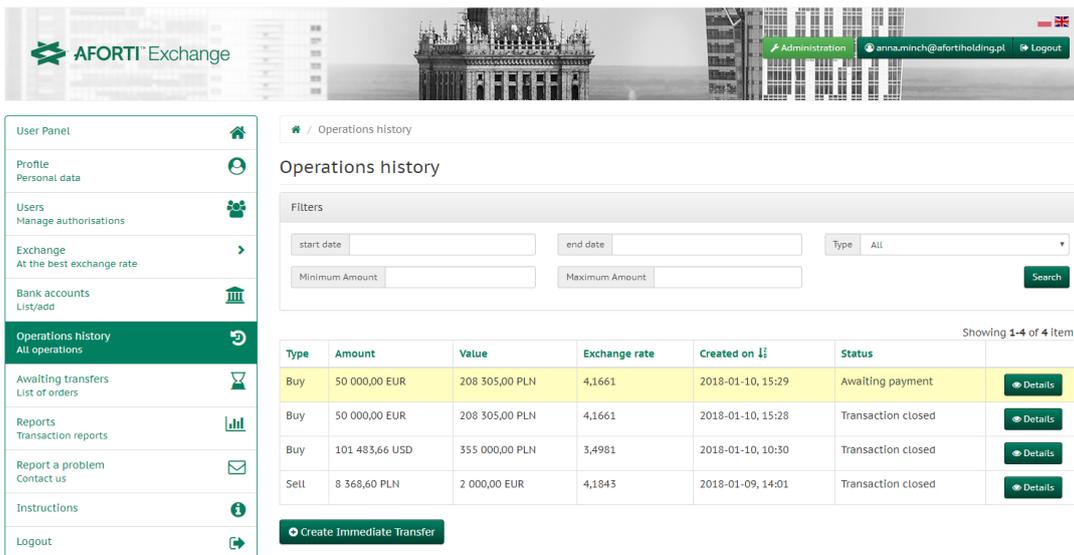
Target amount:

Expiration date:

Order

4 Transactions and transaction orders register

Transactions and transaction orders register is available in the User panel after clicking Operations history” in the sidebar menu. The screen shows all the current transactions as well as those which have already been executed or cancelled.



Operations history

Filters: start date, end date, Type: All, Minimum Amount, Maximum Amount, Search

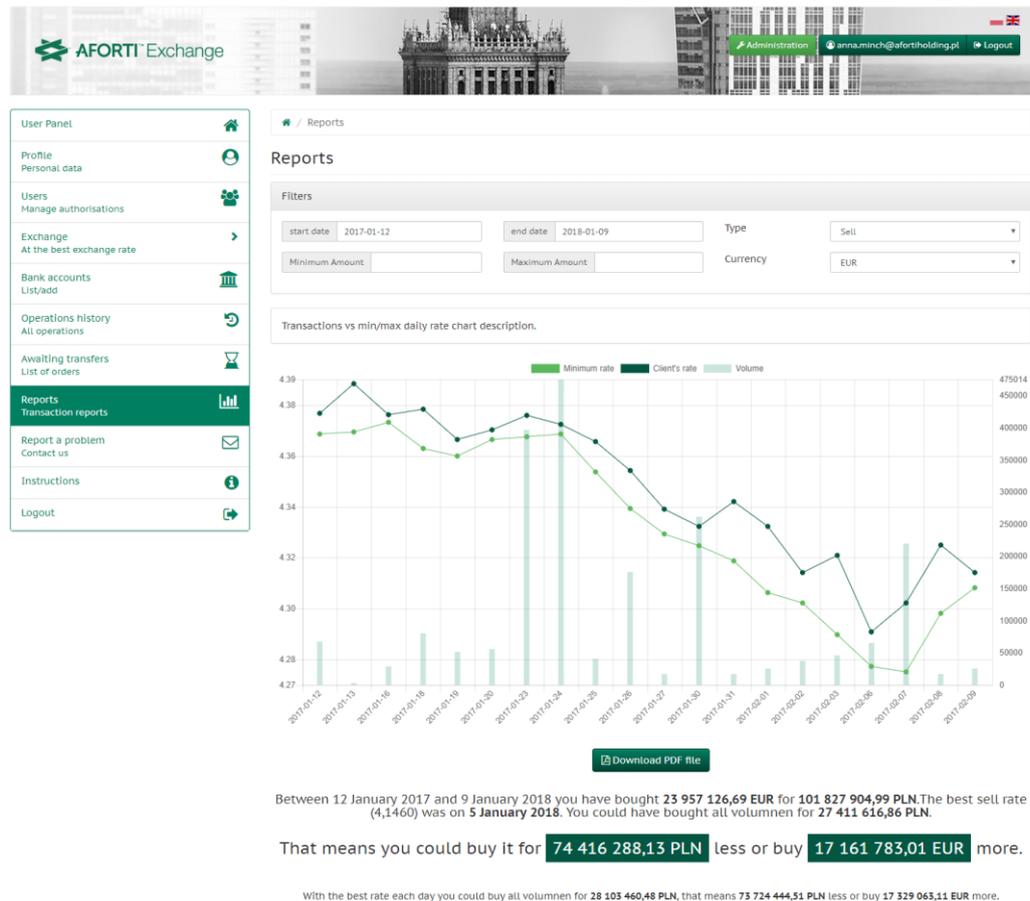
Type	Amount	Value	Exchange rate	Created on	Status	
Buy	50 000,00 EUR	208 305,00 PLN	4,1661	2018-01-10, 15:29	Awaiting payment	Details
Buy	50 000,00 EUR	208 305,00 PLN	4,1661	2018-01-10, 15:28	Transaction closed	Details
Buy	101 483,66 USD	355 000,00 PLN	3,4981	2018-01-10, 10:30	Transaction closed	Details
Sell	8 368,60 PLN	2 000,00 EUR	4,1843	2018-01-09, 14:01	Transaction closed	Details

Showing 1-4 of 4 items.

[Create Immediate Transfer](#)

5 Reports

The Platform collects the information on all the transactions executed by the User on a regular basis. Thanks to the reports, the User may verify how much money they could have saved if the transaction had been executed at the most attractive rate on a given date or if a single transaction had been executed within a given period at the most attractive rate:



6 Contact us

The User may contact the Dealers Department at any stage of registration or transaction execution process to clarify any possible doubts, receive assistance in placing transaction orders, dealing with possible errors in the transaction orders, or in cancelling orders. The User may contact us at Helpline number: +48 792 708 708 or at the Platform with the use of "Write to us" form available at the "CONTACT" tab or option "Report a problem" in the User panel.



Contact details



ul. Chałubińskiego 8, 00-613 Warszawa



+48 792 708 708

Write to us

Name and Surname	Message
Company Name	
Phone	
E-mail	
Limited liability company	

- I hereby agree to the use of my phone number and e-mail address by Aforti Exchange sp. z o.o. with its registered office in Warsaw, address: ul. Chałubińskiego 8, 00-613 Warsaw for the purposes of direct marketing.
- I hereby agree to the sharing of my personal data submitted in the present form (i.e. e-mail address, phone number) by Aforti Exchange sp. z o.o. with its registered office in Warsaw, address: ul. Chałubińskiego 8, 00-613 Warsaw, to the benefit of entities cooperating with Aforti Exchange sp. z o.o. for the purpose of direct marketing of the products and services offered by these entities with the use of my e-mail address or phone number.

Aforti Exchange Sp. z o.o. with its registered office in... [\[more\]](#)

SEND



User Panel
Profile Personal data
Users Manage authorisations
Exchange At the best exchange rate
Bank accounts List/add
Operations history All operations
Awaiting transfers List of orders
Reports Transaction reports
Report a problem Contact us
Instructions
Logout

[Home](#) / [Report a problem](#)

Report a problem

In emergency situations call our helpline for assistance: **+48 792 708 708**

E-mail

Subject

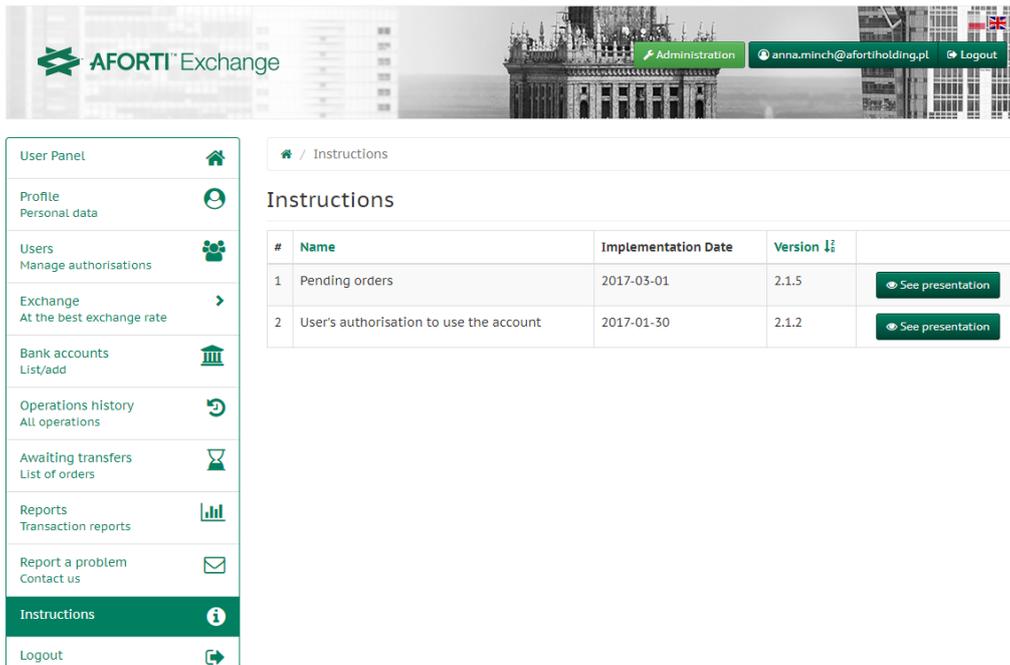
 Subject cannot be blank.

Body

Send

7 Instructions

All new functionalities of the system will be explained in the form of short presentations in the User panel, which may be viewed after selecting „Instructions” in the sidebar menu. Additionally, the most recent update, after it has been introduced, will be displayed to each User who logs into the Platform. The presentation of new functionalities may be stopped at any time by clicking “close” when the presentation has opened and the User may return to the presentation whenever they need to.



AFORTI Exchange

Administration | [anna.minch@afortiholding.pl](#) | Logout

Home / Instructions

Instructions

#	Name	Implementation Date	Version	
1	Pending orders	2017-03-01	2.1.5	See presentation
2	User's authorisation to use the account	2017-01-30	2.1.2	See presentation

Side menu items:

- User Panel
- Profile (Personal data)
- Users (Manage authorisations)
- Exchange (At the best exchange rate)
- Bank accounts (List/add)
- Operations history (All operations)
- Awaiting transfers (List of orders)
- Reports (Transaction reports)
- Report a problem (Contact us)
- Instructions**
- Logout