

BOOKING A SPOT DEAL

A Step-by-Step Guide

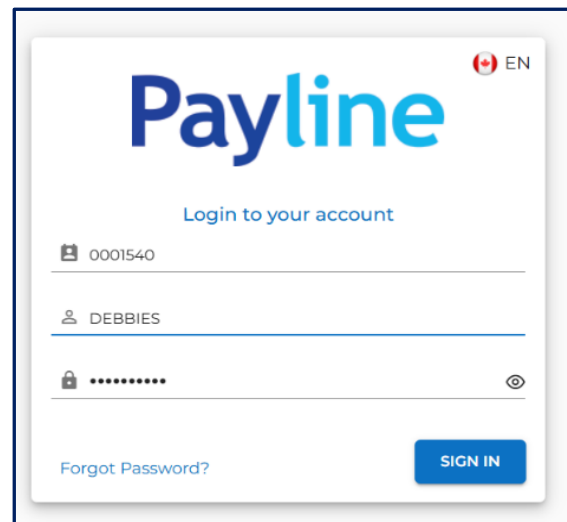
What is a Spot Deal?

Spot Deal is the terminology used to refer to a transaction intended to complete in the near-term, specifically within no more than two business days of booking. The Spot value, or date when a trade is expected to settle, is based on conventions for the specific currency pair. For example, USD/CAD for Spot value would be considered next business day settlement, while GBP/CAD would be two business day settlement, typically.

Getting Started

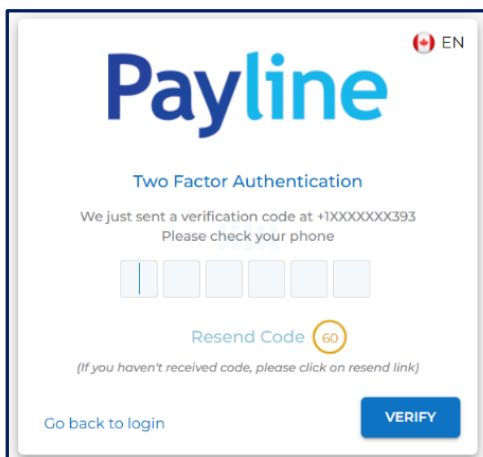
To access Payline's online system, go to our website www.paylinefx.ca and click LOGIN.

To login to your account, enter your Customer ID, your username, and your password, then click SIGN IN.



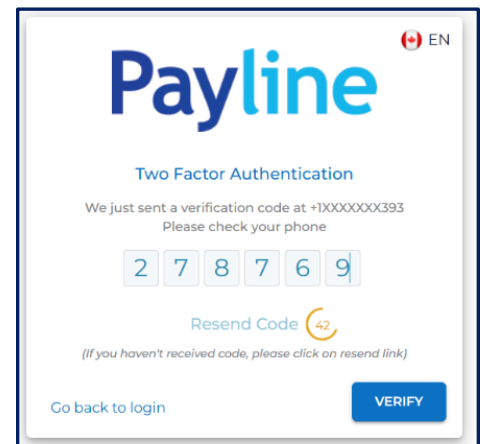
The screenshot shows the Payline login interface. At the top right, there is a Canadian flag icon and the text 'EN'. The Payline logo is prominently displayed in the center. Below the logo, the text 'Login to your account' is shown. There are three input fields: the first contains the Customer ID '0001540', the second contains the username 'DEBBIES', and the third contains a masked password '.....'. To the right of the password field is an eye icon for toggling visibility. At the bottom left, there is a link for 'Forgot Password?'. At the bottom right, there is a blue button labeled 'SIGN IN'.

Two-Factor Authentication has been enabled for all users and is part of the login process. This additional layer of security helps protect your account and sensitive information.



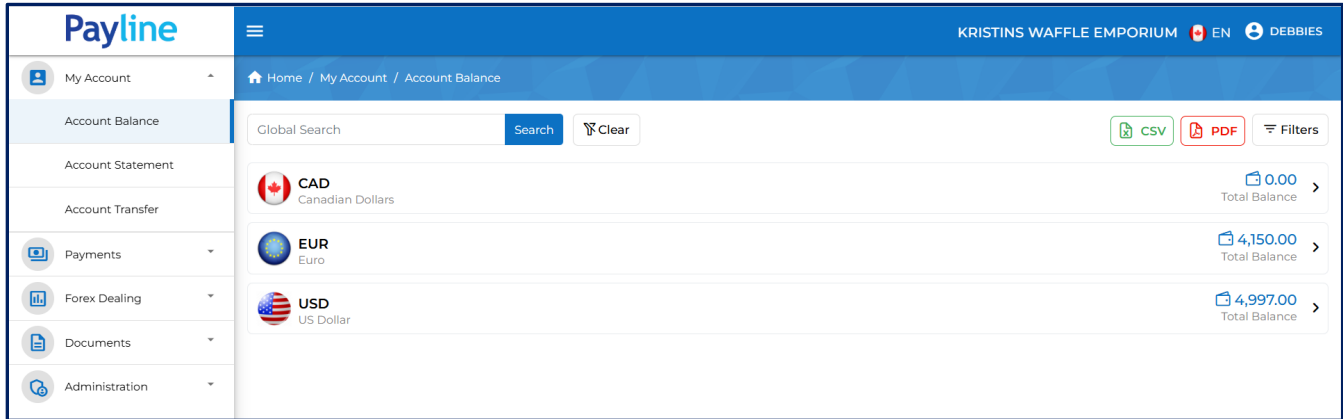
The screenshot shows the Two-Factor Authentication page. At the top right, there is a Canadian flag icon and the text 'EN'. The Payline logo is prominently displayed. Below the logo, the text 'Two Factor Authentication' is shown. The message reads: 'We just sent a verification code at +1XXXXXXXX393. Please check your phone'. There are five empty input boxes for the verification code. Below the boxes is a 'Resend Code' button with a circular timer icon showing '60'. A note below the button says '(If you haven't received code, please click on resend link)'. At the bottom left, there is a link for 'Go back to login'. At the bottom right, there is a blue button labeled 'VERIFY'.

Check your mobile phone for a text with your verification code to enter the fields. Click VERIFY.

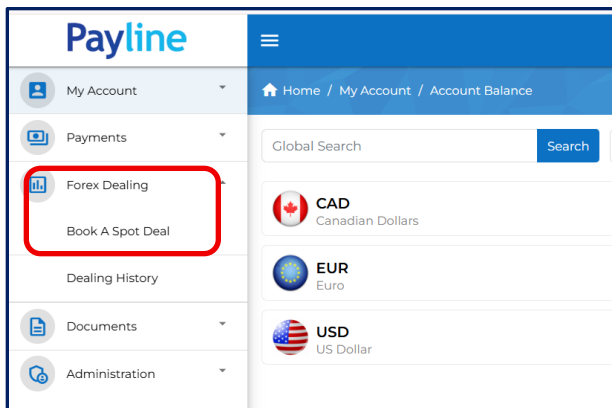


The screenshot shows the Two-Factor Authentication page with a verification code entered. At the top right, there is a Canadian flag icon and the text 'EN'. The Payline logo is prominently displayed. Below the logo, the text 'Two Factor Authentication' is shown. The message reads: 'We just sent a verification code at +1XXXXXXXX393. Please check your phone'. The five input boxes now contain the digits '2 7 8 7 6 9'. Below the boxes is a 'Resend Code' button with a circular timer icon showing '42'. A note below the button says '(If you haven't received code, please click on resend link)'. At the bottom left, there is a link for 'Go back to login'. At the bottom right, there is a blue button labeled 'VERIFY'.

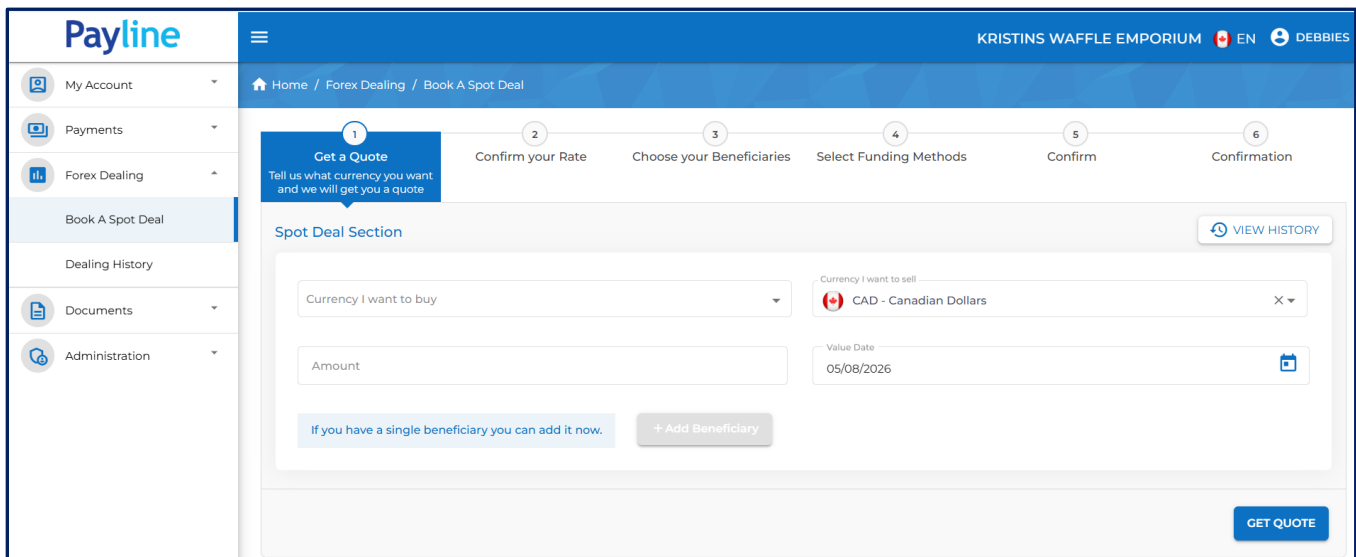
Once you've logged in you will be directed to the HOME PAGE – DASHBOARD.



To book a transaction, in the left-hand column proceed to FOREX DEALING → BOOK A SPOT DEAL.



When this page opens, proceed with entering the transaction details.



Start with entering the currency you want to BUY.

The screenshot shows the 'Get a Quote' step of a five-step process. The steps are: 1. Get a Quote, 2. Confirm your Rate, 3. Choose your Beneficiaries, 4. Select Funding Methods, and 5. Confirm. The 'Spot Deal Section' contains two dropdown menus. The first, 'Currency I want to buy', is open and shows a list of currencies: AED - United Arab Emirates Dirham, AUD - Australian Dollar, BGN - Bulgarian Lev, and BHD - Bahrain Dinar. The second dropdown, 'Currency I want to sell', is set to 'CAD - Canadian Dollars'. Below it, the 'Value Date' is set to '05/08/2026'.

Currencies are listed alphabetically, select the currency required.

This close-up shows the 'Currency I want to buy' dropdown menu with the letter 'U' entered. The list of currencies is filtered to show 'UGX - UGX' and 'USD - US Dollar'.

Enter the amount of currency required.

The screenshot shows the 'Currency I want to buy' dropdown set to 'USD - US Dollar'. Below it, the 'Amount' field contains '20,000.00' and a small dropdown menu is set to 'USD'.

You also have the option to select the amount of CAD to be converted into the currency you want to BUY. For example, selecting CAD will convert CAD 20,000 into USD.

This screenshot is similar to the previous one, but the small dropdown menu next to the amount '20,000.00' is now set to 'CAD'. A red box highlights this dropdown menu.

At this point you have two options - proceed to ADD BENEFICIARY prior to obtaining a quote or proceed to GET QUOTE.

1 **Get a Quote**
Tell us what currency you want and we will get you a quote

2 Confirm your Rate

3 Choose your Beneficiaries

4 Select Funding Methods

5 Confirm

6 Confirmation

VIEW HISTORY

Spot Deal Section

Currency I want to buy: USD - US Dollar

Amount: 20000

Currency I want to sell: CAD - Canadian Dollars

Value Date: 05/08/2026

If you have a single beneficiary you can add it now. **+ Add Beneficiary**

GET QUOTE

FIRST OPTION - ADD BENEFICIARY prior to quoting, click ADD BENEFICIARY

If you have a single beneficiary you can add it now. **+ Add Beneficiary**

From the drop-down menu select the beneficiary required and any reference details.

Add Beneficiary

Beneficiary Group: All

Beneficiary: [Search]

Purpose of payment

Beneficiary	Account #	Routing Type	Bank Name
Electronic Payments			
FIRMAMENT SPORTS LLC	782832692	ABA	-
My Account			

Reference Details for Beneficiary: INV 3594

Beneficiary Notification Email

Add Beneficiary

Additional Details

Reference Details for Beneficiary: INV 3594

You have the option to include a copy of an invoice/statement with the transfer.

Get a Quote | Confirm your Rate | Choose your Beneficiaries | Select Funding Methods | Confirm | Confirmation

Tell us what currency you want and we will get you a quote

Spot Deal Section VIEW HISTORY

Currency I want to buy: USD - US Dollar

Currency I want to sell: CAD - Canadian Dollars

Amount: 20,000.00

Value Date: 05/08/2026

Added Beneficiary

Name	FIRMAMENT SPORTS LLC - USD - ABA
Currency	USD
Beneficiary Name	FIRMAMENT SPORTS LLC
Bank Name	JPMORGAN CHASE BANK, NA
Account Number	782832692
Method	ABA
Routing Code	021000021
Value Date	05/08/2026
Beneficiary Reference	INV 3594

Click to upload or drag and drop your document here

Account Number: 782832692

Beneficiary Reference: INV 3594

PAYLINE DEMO INVOICE STATEMENT TEST SITE.docx

Once beneficiary has been added and document attached (if required), proceed with obtaining a quote, click GET QUOTE to obtain the exchange rate.

1 Get a Quote | **2** Confirm your Rate | **3** Choose your Beneficiaries | **4** Select Funding Methods | **5** Confirm | **6** Confirmation

Tell us what currency you want and we will get you a quote

Spot Deal Section VIEW HISTORY

Currency I want to buy: USD - US Dollar

Currency I want to sell: CAD - Canadian Dollars

Amount: 20,000.00

Value Date: 05/08/2026

Added Beneficiary

Name	FIRMAMENT SPORTS LLC - USD - ABA
Currency	USD
Beneficiary Name	FIRMAMENT SPORTS LLC
Bank Name	JPMORGAN CHASE BANK, NA
Account Number	782832692
Method	ABA
Routing Code	021000021
Value Date	05/08/2026
Beneficiary Reference	INV 3594

PAYLINE DEMO INVOICE STATEMENT TEST SITE.docx

GET QUOTE

You have 30 seconds to ACCEPT or DECLINE the transaction.

Review the details for the correct BUY and SELL Currencies and the amount required. If an amendment is required click DECLINE, to return to the previous page to make revisions and re-quote; if the details are correct to proceed click ACCEPT.

The screenshot shows a six-step process: 1. Get a Quote, 2. Confirm your Rate, 3. Choose your Beneficiaries, 4. Select Funding Methods, 5. Confirm, and 6. Confirmation. Step 2 is active. A central blue box displays the rate 1.3955 and 0.7166. To the left, it shows 'Amount you will receive 20,000.00 USD'. To the right, it shows 'Amount you will pay 27,910.00 CAD'. A circular timer indicates 'Quote Expires In 27s'. At the bottom, 'DECLINE' and 'ACCEPT' buttons are highlighted with red boxes.

NOTE – if a transaction is booked in error – ACCEPT clicked, contact Payline immediately at trading@paylinefx.ca to have the transaction cancelled.

SECOND OPTION – ADD BENEFICIARY after the transaction has been booked.

After you have booked the transaction and accepted the exchange rate, you will apply the BENEFICIARY. To proceed click ADD BENEFICIARY.

The screenshot shows the 'Choose your Beneficiaries' step. The process steps are: 1. Get a Quote, 2. Confirm your Rate, 3. Choose your Beneficiaries, 4. Select Funding Methods, 5. Confirm, and 6. Confirmation. Step 3 is active. It displays 'Pick Your Beneficiary' with 'Uninstructed Beneficiary Funds: 20,000.00 USD' and a '+ Add Beneficiary' button highlighted with a red box. A 'NEXT' button is at the bottom right. A green notification bar at the bottom right says 'Deal Booked Successfully'.

Select the **BENEFICIARY** required and any a reference if required. Click **ADD BENEFICIARY**.

Add Beneficiary

Amount: 20000.00 Value Date: 05/08/2026

Beneficiary Group: All

Purpose of payment: Electronic Payments

Beneficiary	Account #	Routing Type	Bank Name
FIRMAMENT SPORTS LLC	782832692	ABA	-

Additional Details

Reference Details for Beneficiary: Internal

Beneficiary Notification Email

Add Beneficiary

Upload any supporting documents if required. To proceed click **NEXT**.

Pick Your Beneficiary

Uninstructed Beneficiary Funds: 0.00 USD

20,000.00 USD

Name: FIRMAMENT SPORTS LLC - USD - ABA

Method	Beneficiary Name	Routing Code	Bank Name
ABA	FIRMAMENT SPORTS	021000021	JPMORGAN CHASE B.

Value Date: 05/08/2026

Click to upload or drag and drop your document here

NEXT

Adding Beneficiary

After **BENEFICIARY** has been applied, Funding is required, click **ADD FUNDING**.

Select Funding Methods

Total Amount + Fees: 27,916.00 CAD

Uninstructed Amount: 27,916.00 CAD

+ Add Funding

NEXT

Payee(s) Added. Deal Updated

Select Funding Methods

Total Amount + Fees: 27,920.00 CAD

Uninstructed Amount: 27,920.00 CAD

+ Add Funding

Select the Funding Method from the drop-down menu. Click ADD FUNDING.

Once Funding as been applied, click NEXT to proceed.

Review the transaction, click NEXT to complete the transaction.

Deal Number	PLI-CAN-DEAL-0256656	Entry Date	05/07/2026
Value Date	05/08/2026	Deal Type	Spot
Booker	KRISTIN STEVENS		

Buy Amount	20,000.00 USD
Exchange Rate	1.3955
Pay Amount	27,910.00 CAD
Fees	10.00 CAD
Total Due	27,920.00 CAD

Funding Method	Account Number	Amount	Currency
PAD	5258458	27,920.00	CAD

Reference Name	FIRMAMENT SPORTS LLC - USD - ABA	Beneficiary Name	FIRMAMENT SPORTS LLC	Account Number	782B32692	Value Date	05/08/2026
Beneficiary Reference	INV 3594	Beneficiary Address	601 WEST 26TH STREET, 3RD FLOOR,	Payment Method	ABA	Bank Name	JPMORGAN CHASE BANK, NA
Routing Code	021000021	Bank Address	270 PARK AVENUE	Amount	20,000.00	Currency	USD

Congratulations! You've successfully booked your transaction!

Notification [X]

YOUR DEAL HAS BEEN FINALIZED SUCCESSFULLY

✓

[DOWNLOAD](#) [+ New Deal](#)

Exchange Summary

Buy Amount	20,000.00 USD
Exchange Rate	1.3955
Pay Amount	27,910.00 CAD
Fees	10.00 CAD
Total Due	27,920.00 CAD

Value Date: 05/08/2026

Bank Name: JPMORGAN CHASE BANK, NA

Currency: USD

Bank Address: 70 PARK AVENUE

Amount: 20,000.00

Payment Method: ABA

Deal Finalized Successfully [X]

To return to the HOME page click GO TO DASHBOARD.

Notification [X]

YOUR DEAL HAS BEEN FINALIZED SUCCESSFULLY

✓

[DOWNLOAD](#) [+ New Deal](#)

[Go to Dashboard](#)

If you have any questions or need assistance, our team is here to help.