

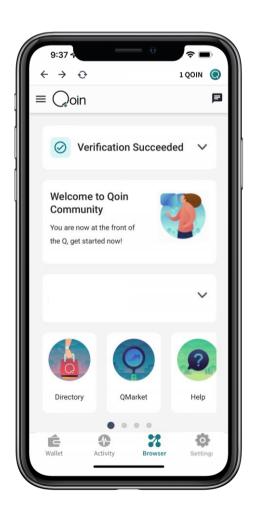
Qoin Merchant and Consumer Guide

- Registration Process
 - including Know your Customer (KYC)
- Transacting with Qoin
- Wallets
 - Creating, Importing, Watching, Naming, Removing)
- Intercom Live Chat Online Help
- Directory & QMarket
- Qoin Block Explorer



Mission

Qoin's mission is to enable a currency that empowers
Sellers to trade their goods and services with Buyers from around the world.





Contents

Before Starting the Merchant Registration Process	4
Mobile Phone Software Update	4
Completing the Registration Process on your Phone and/or Computer	4
Merchant Registration Process	5
Registration Process: 8 Steps	5
Step 1: Download the Qoin App on your Mobile Phone	5
Step 2: Verification & Know Your Customer (KYC)	6
Step 3: Create a Wallet, Back it up & Record the Seed Phrase	11
Step 4: Merchant Registration & Know Your Business (KYB)	14
Step 5: Business Listing	15
Step 6: Quality Assurance	18
Step 7: Qoin Funding	18
Step 8: Qoin Transacting	18
Wallets	23
Creating Additional Wallets	23
Importing a Wallet	24
Creating a Watch Wallet	25
Changing the Name of a Wallet	26
Removing a Wallet	26
Wallet Tokens	27
Wallet Settings	28
Intercom Live Chat Functionality	29
Directory and QMarket	30
How to Access the Directory and QMarket	30
Shop.Qoin.World	30
Qoin App	31
Directory Business Listings	31
QMarket Listings	32
Adding QMarket Listings	32
Listing Categories	36
How to Remove a Listing	36
Searching for Listings on QMarket	37
Qoin Block Explorer	39



Before Starting the Merchant Registration Process

The following is essential information to review before starting the Qoin Merchant Registration Process.

Mobile Phone Software Update

If is important to ensure your mobile phone has the latest software update installed. Old or outdated software may stop the Qoin mobile app from being installed and/or effect how the app functions.

Completing the Registration Process on your Phone and/or Computer

The entire Qoin registration process can be completed either solely on your mobile phone or by completing steps 1-4 on your mobile phone and step 5 on your computer:

- Steps 1-4 must be completed on your mobile phone
- Step 5 can be completed on either your mobile phone or your computer

Merchants may prefer to use their computer for step 5, when the business listing is completed, as this is when you will need access to your logos and photos which, for many, are more accessible on their computer.

If you will be using your mobile phone to complete Steps 1-5 you should ensure any images (business logos &/or photos) you will use for your Qoin business listing are accessible on your mobile phone before beginning the registration process.

Registering via your Mobile Phone

- Follow the flow of Steps 1-5
 - Ensure your images (business logos &/or photos) are accessible on your phone before beginning

Registering via your Computer and your Mobile Phone

- Complete Steps 1-4 on your mobile phone first
- Then complete Step 5 on your computer



Merchant Registration Process

Online Video Tutorials

Video Tutorials for the information in this How to Guide can be found via the following link: https://shop.qoin.world/how-to-guides/

Registration Process: 8 Steps

As a new Qoin Merchant, you must complete Steps 1-5 of the registration process below.

Step 1: Download the Qoin App on your Mobile Phone

The only way to obtain a wallet is to download it from either the AppStore (iOS) or the Google Play Store (Android).

To download the iOS wallet (Apple)

- 1. Go to the App Store
- In the search bar, type in 'QOIN WALLET' & tap 'SEARCH' on your keyboard
- 3. Scroll until you find Qoin Wallet & tap on the download icon
- 4. Once the download is complete, tap 'OPEN' to open the Qoin Wallet



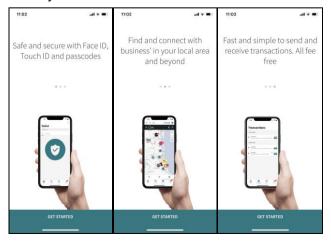
To download the Android wallet

- 1. Go to the Google Play Store
- 2. In the search bar, type in 'QOIN WALLET' & tap 'Search' on your keyboard
- 3. Scroll until you find Qoin Wallet and tap on it
- 4. Once the installation is complete, tap on 'OPEN'.



iOS Onboarding Screens

Once you have downloaded the iOS wallet the Getting Started Guide will be shown, as below.





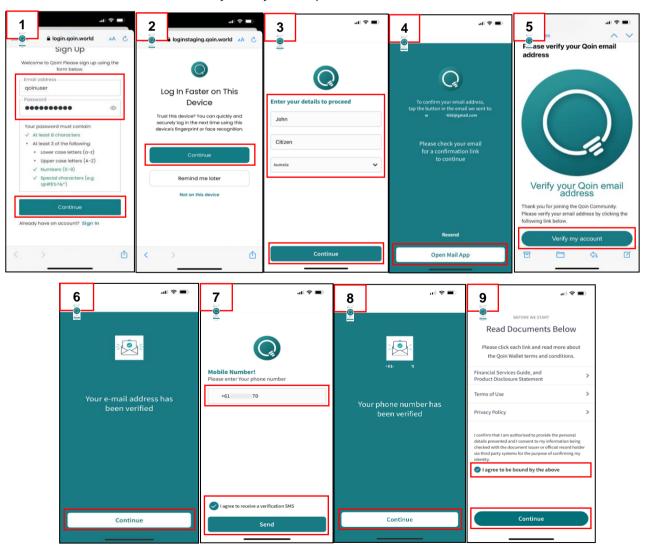
Step 2: Verification & Know Your Customer (KYC)

<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

Verification

After downloading the wallet, you must complete the following verification process:

- 1. On the 'Sign Up' screen: Enter your EMAIL ADDRESS, create a PASSWORD, and tap 'CONTINUE'
- 2. Tap 'CONTINUE to log in using the device's fingerprint or face recognition.
- 3. Set your COUNTRY LOCATION and enter your FIRST AND LAST NAME, then tap 'CONTINUE'
- 4. Tap 'OPEN MAIL APP' to check your email for a confirmation link from Qoin.
- 5. Verify your Qoin email address. Tap the 'VERIFY MY ACCOUNT' button in the email to confirm.
- 6. You will be advised your email has been verified. Tap 'CONTINUE'
- 7. Enter your MOBILE NUMBER and select the option to agree to receive a verification SMS, then tap 'SEND'
- 8. You will be advised once your phone has been verified, then tap 'CONTINUE'
- 9. READ AND AGREE to the Financial Services Guide and Product Disclosure Statement, Terms of Use and the Privacy Policy, the tap 'CONTINUE'





Know Your Customer (KYC)

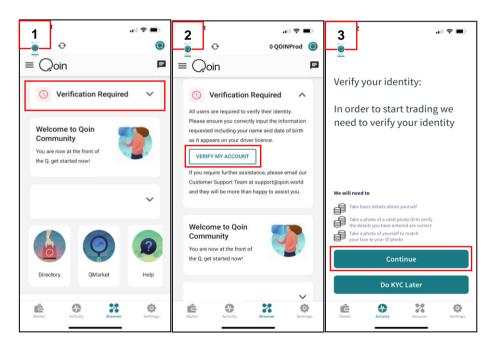
<u>PLEASE NOTE</u>: Once you have completed the verification process you will not be able to access your wallet until you have completed Know Your Customer (KYC).

Know Your Customer (KYC) is a mandatory process to identify and verify the identity of a client. In other words, Qoin must make sure that all Merchants are genuinely who they claim to be when becoming a Qoin Merchant.

Once you have completed the verification process and agreed to the Financial Services Guide and Product Disclosure Statement, Terms of Use, and the Privacy Policy, you will be returned to the home screen/browser.

To begin the KYC Process:

- 1. Click to select 'VERIFICATION REQUIRED to begin KYC
- 2. Select 'VERIFY MY ACCOUNT'
- 3. Verify Your Identity:
 - Select 'CONTINUE'

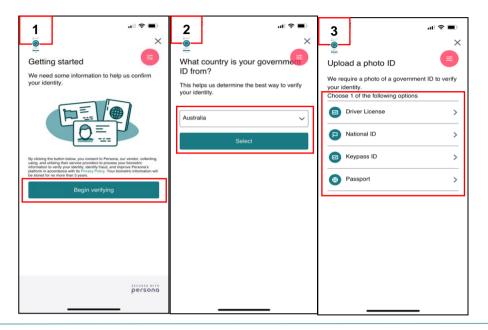




Know Your Customer (KYC): Proof of your Identity

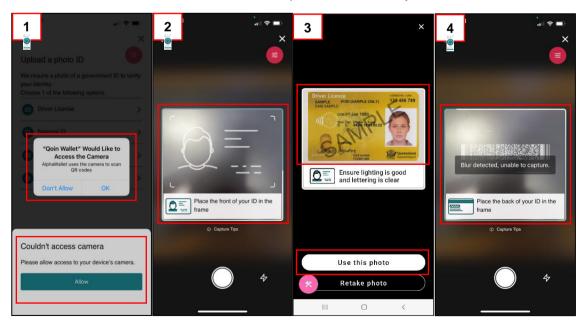
Next, you will need to complete information that will help confirm your identity.

- 1. Select 'BEGIN VERIFYING'
- 2. Select the COUNTRY that is relevant for the ID you are using
- 3. Upload a photo ID: SELECT THE ID you will be using to verify your identity



The example below uses an AU Drivers Licence to verify the person's identity.

- 1. You will need to ALLOW QOIN WALLET TO ACCESS THE CAMERA
- 2. The next screen demonstrates how to place the front of your ID in the frame
- 3. Position the front of your ID (Drivers Licence) in the frame and when ready tap 'USE THIS PHOTO'
- 4. The next screen demonstrates how to place the back of your ID in the frame





5. Position the back of your ID (Drivers Licence) in the frame and when ready tap 'USE THIS PHOTO'

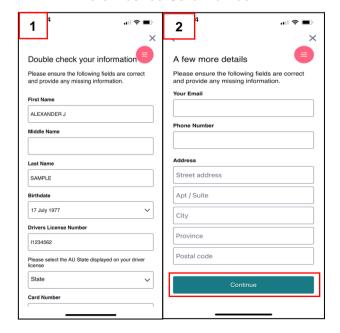
6. Your ID uploads will now be processed.



Know Your Customer (KYC): About You

You are required to complete information about you. The information entered must be the same as it is displayed on your ID.

- 1. On the first screen you will be required to complete the following information:
 - First Name (as shown on your ID)
 - Middle Name
 - Last Name (as shown on your ID)
 - Date of Birth
 - Drivers Licence Number
 - State
 - Drivers Licence Card Number



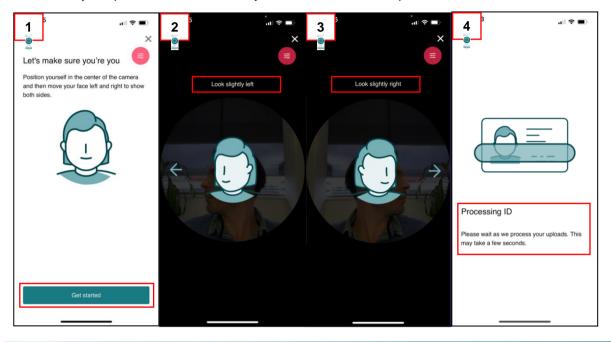
- 2. On the next screen you will be required to complete the following information:
 - Your email
 - Phone Number
 - All details for your current residential address.



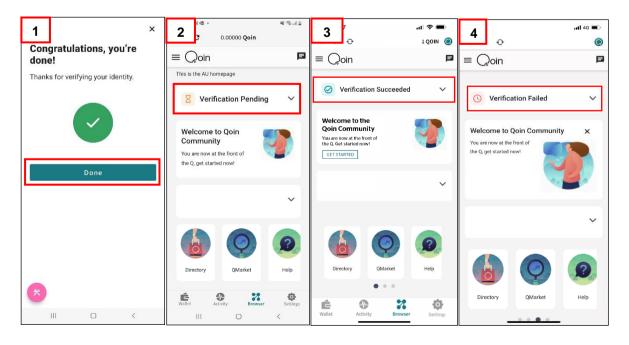
Know Your Customer (KYC): Biometric 'Selfie' Facial Image

In the next step you will be required to take 'live' photos of yourself

- 1. Select 'GET STARTED'
- 2. Align your face with the grid then follow the prompts, E.g., 'LOOK SLIGHTLY LEFT'
- 3. Align your face with the grid then follow the prompts, E.g., 'LOOK SLIGHTLY RIGHT'
- 4. Once your photo has successfully been taken it will be processed.



- 1. You'll received confirmation that you have completed verifying your identity. Tap 'DONE'
- 2. The Home Screen/Browser will advise verification is pending while it is being processed.
- 3. Once the verification is completed this will display as 'VERIFICATION SUCCEEDED' on your Home Screen/Browser.
- 4. If KYC doesn't work, you receive notification that "VERIFICATION FAILED'. If this happens you need to contact the verification team via the email relevant for your country, as below:
 - Verify.AU@qoin.world / Verify.NZ@qoin.world / Verify.UK@qoin.world
 AU 1300 228 274 / NZ 0800 440 377





Step 3: Create a Wallet, Back it up & Record the Seed **Phrase**

PLEASE NOTE: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

Create a Wallet

Next you will be prompted to either create a new wallet or import an existing wallet.

As a new Qoin Merchant or Consumer you need to create a wallet.

Once you have selected 'CREATE A NEW WALLET' a screen will open prompting you to 'Backup your Wallet'

Backup the Wallet

The Qoin Wallet has a 3-stage secure and Backup process. It is important to back-up your Qoin Wallet, and to ensure you keep the back-up in a secure place.

The backup is used if you need to transfer your wallet to a new device or lose your password.

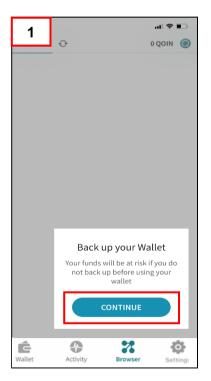
WARNING: If you cannot login and have lost your back-up, you lose all access to the wallet and your funds.

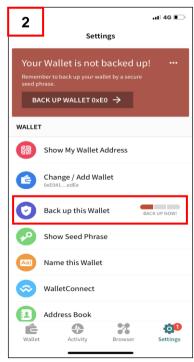
Qoin are not able to reset or transfer the funds if the back-up is lost.

To Back-up your Wallet:

Make sure you are connected to the Internet.

- 1. After selecting 'CREATE A NEW WALLET' the next screen will prompt you to 'BACKUP YOUR WALLET'
 - Select 'CONTINUE'
- 2. Next Select 'BACKUP WALLET'
- 3. Follow the instructions and select the 'BACK-UP MY WALLET' to proceed.

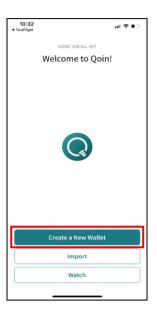






Back up my Wallet

3





- 4. Write down the generated seed phrase and have it ready for confirmation before finalising the backup process.
 - When ready tap "OK, I WROTE THIS DOWN" to continue.

IMPORTANT: It is paramount that you write down your Seed Phrase and store it in a safe place. Whenever you want to access your wallet from a different device, you will need your Seed Phrase. Please Note: If you lose your Seed Phrase, no one can recover it or your wallet or lost Qoin, no one!

- You can email Qoin Support <u>support@qoin.world</u> to obtain a copy of the Wallet Seed Phrase Record Sheet (shown in this document) to record your seed phrase. Once recorded ensure you keep this in a safe and secure place.
- 5. You will then be directed to the 'Verify Seed Phrase' screen. You will need to select the words in the same order you wrote them down before you can complete the back-up process.
 - Then select 'VERIFY SEED PHRASE'

You have now successfully backed up your wallet and are now at the final stage to ensure your wallet is secure.

- 6. Next, you will be directed to the 'Lock Seed Phrase' screen.
 - Select this option to finalise the backup process.

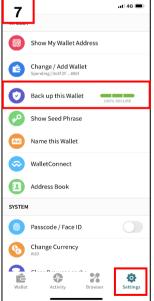
Congratulations your wallet is now fully secure. Please remember to store your backup phrase securely.

7. In your Qoin App if you go to 'SETTINGS' (bottom right corner) you will now see that 'Back up this Wallet' shows as '100% Secure'.











Wallet Seed Phrase Record Sheet

You can email Qoin Support support@qoin.world to obtain a copy of the Wallet Seed Phrase Record Sheet (shown here) to record your seed phrase. Once recorded ensure you keep this in a safe and secure place.

There are two versions of the Wallet Seed Phrase Record Sheet. One is designed to record the wallet seed phase for one wallet only and the other is designed to record the wallet seed phrase for

up to four different wallets.







Step 4: Merchant Registration & Know Your Business (KYB)

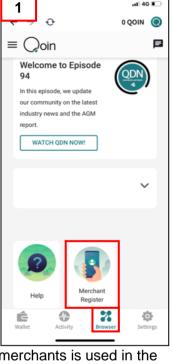
Merchant Registration

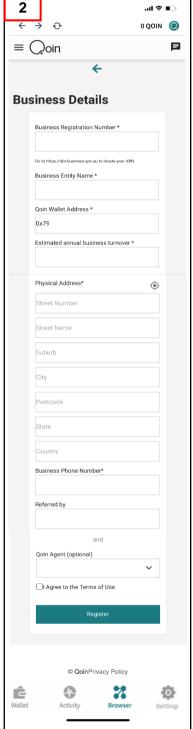
PLEASE NOTE: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

New merchants who join Qoin will be eligible to receive funding of Qoin to the value of \$250 (AU/NZ) or £100 (UK) (value determined at time of payment). To receive your Qoin to the value of \$250 (AU/NZ) or £100 (UK) (Reward Qoin) you must have fully completed your Merchant Registration, Business Details and Business Listing.

- On your mobile phone, start by opening your Qoin App and navigate to the 'BROWSER' tab. This will take you to the home page.
 - To begin the registration process, tap the 'MERCHANT REGISTER' button.
- When the 'BUSINESS DETAILS' 2. screen opens, you need to complete the following information:
 - Business Registration Number
 - E.a., AU = Business Registration Number (BRN) / NZ = NZBN / UK = UKCompany Number
 - **Business Entity Name**
 - Your Qoin Wallet Address will automatically display.
 - **Estimated Annual Business** Turnover \$
 - (The annual turnover of all Qoin merchants is used in the algorithm to determine the Qoin value, along with other factors including number of merchants)
 - Physical Address
 - As you type in the address, google maps will match what you type to a location on the google map.
 - Once it has provided a correct match you must select that option to align it with the google map
 - **Business Phone Number**
 - Referred by: Provide details of the Business Name / Trading Name / Person that referred you to Qoin (for the Qoin to the value of \$250 (AU/NZ) or £100 (UK) Introduction payment). Please Note: Only after both the new Merchant and referring Merchant achieve stage 5 will a referral incentive of Qoin to the value of \$250 (AU/NZ) or £100 (UK) be payable.
 - Qoin Agent: If applicable, select the Agent from the dropdown list
 - Agree to the Terms of Use
 - Click 'Register' to save when all details are completed.

Once your Qoin Registration and Business Details have been completed, you will receive a New Merchant Welcome Email.





...l 🗢 🗊



Know Your Business (KYB) – Verify your Business Identify (Applicable in NZ & UK Only)

Qoin is a reporting entity in New Zealand and the United Kingdom, and it is a requirement to verify the following for each Merchant that registers with Qoin:

- NZBN Registration / UK Company Number (if provided)
- Entity Structure
- Director/s
- Beneficial Owner/s

If further information is required from the Merchant, Qoin Support will send an email to the Merchant, advising them of any additional information that is required.

Businesses are required to pass KYB to be a Qoin Merchant and list their business in the Directory.

BPS will do this for:

- Sole Trader the KYC completed at registration is enough. No further action required.
- Partnership
 - The additional partner/s is also required to complete their individual KYC by downloading their own Qoin App.
 - When the KYB is completed for the above, BPS will associate these additional wallet/s to the originating partner and the businesses Business Listing.

Company

- If there are additional Company Directors, each will be required to complete their individual KYC by downloading their own Qoin App.
- Any Beneficial Owner (Shareholder holding 25% or more of the Company shares) will be required to complete their individual KYC by downloading their own Qoin App.
- If a Beneficial Owner is a Trust, a copy of the Trust Deed will be required.

 When the KYB is completed for the above, BPS will associate these additional wallets to the originating Director and the businesses business listing.

Step 5: Business Listing

<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

New merchants who join Qoin will be eligible to receive funding of Qoin to the value of \$250 (AU/NZ) or £100 (UK) (value determined at time of payment). To receive your Qoin to the value of \$250 (AU/NZ) or £100 (UK) (Reward Qoin) you must have fully completed your Merchant Registration, Business Details and Business Listing

The Directory enables the Merchant to search for other Qoin Merchants. It is accessible via the Qoin App.

For optimum search results, and to make sure your business is easy to find in the Directory, there are three key areas that must be accurate and up to date:

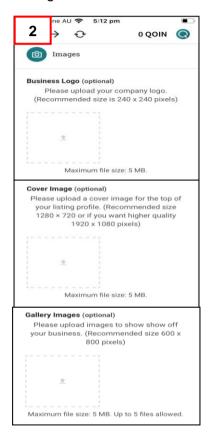
- 1. Ensure the business contact details are up to date
- 2. Ensure the business is listed in all applicable categories
- 3. Check the business listing is up to date with your current offerings

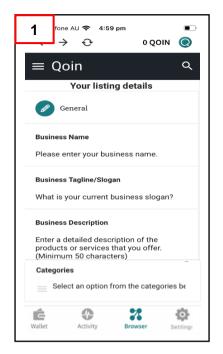
Once you have completed the information for your 'Business Details', the 'Your Listing Details' screen will automatically open.

• This is where you create your Business Listing. It is very important that your business listing is complete and accurate as this is the face of your business in the Directory, which is available for public view.

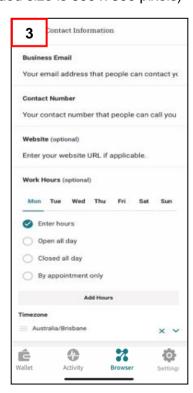


- In the 'GENERAL INFORMATION' section, complete the following:
 - Business Name
 - Business Tagline/Slogan
 - Business Description (Must be a minimum of 50 characters)
 - Categories



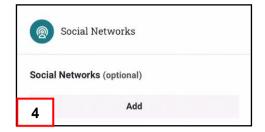


- 2. In the 'IMAGES' section, complete the following: You must include all 3 images to receive your Qoin to the value of \$250 (AU/NZ) or £100 (UK) Reward Qoin
 - <u>Business Logo:</u> (Recommended size is 240 x 240 pixels)
- Cover Image: which displays at the top of your business listing (Recommended size is 1,280 x 720 pixels or if you want higher quality 1,920 x 1,080 pixels)
- <u>Gallery Images</u>: These could be photos of the product or service you offer to give potential customers a glance at your business (Recommended size is 600 x 800 pixels)
- 3. In the 'CONTACT INFORMAITON' section, complete the following:
- Business Email
- Contact Number
- Website (If you have one)
- Work Hours
- Time zone

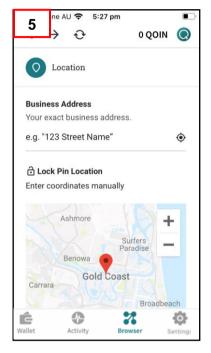




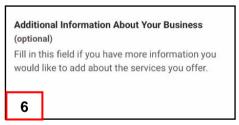
- The 'SOCIAL NETWORKS' section is optional and includes Facebook, Instagram, Twitter, or any others you use for your business.
 - Select the "add" button for each network you'd like to add.



- The 'BUSINESS LOCATION' is your physical business address. Here you can add either your full business address, or your business Suburb, City, Region, or State.
 - As you type in your address, google maps will match what you are typing to a location on the google map.
 - Once it has provided a correct match you must select that option to align it with the google map, from the drop-down box, then select "lock pin location" so it will show correctly in your listing and on the map.



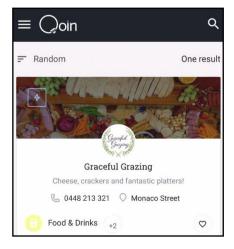
- The 'ADDITIONAL INFORMATION' section allows you to add anything else you wish to include about your business.
 - Some examples could be any special promotions or information that would assist a potential customer.
- 7. Once completed, you can preview the listing or skip preview and submit.





Here is an example of what a completed listing looks like.

 Tap on the listing to reveal more information about the business.





Step 6: Quality Assurance

To enhance the Merchants experience, an Audit and Validation process now takes place to ensure that Merchants in the Directory are accepting Qoin as a method of payment in their business. As Qoin is a 'utility coin' it is to be used to purchase goods and services on offer by merchants within the eco-system of the Qoin Community. We are currently verifying Merchant's business listings correctly describe and reflect the products and services they are providing to you and the Qoin Community. Those merchants not willing to accept Qoin, will not qualify to receive the Qoin Merchant Incentive but will remain in the Community as a Consumer and have their listing removed.

Step 7: Qoin Funding

New merchants who join Qoin will be eligible to receive funding of Qoin to the value of \$250 (AU/NZ) or £100 (UK). Once your Merchant Registration has been completed and you have fully completed your Business Listing you will receive your complimentary Qoin to the value of \$250 (AU/NZ) or £100 (UK).

• Our intention is to fund Qoin Merchants their Qoin to the value of \$250 (AU/NZ) or £100 (UK) within one month of the date of completion of their approved Business Listing.

Please Note:

To enhance the Merchant's experience, an audit and verification process takes place to ensure that all Merchants in the Directory are accepting Qoin as a method of payment in their business. We also validate that all Merchants business listings, correctly describe and reflect the products & services they are providing to you and the community.

Those Merchants that are not willing to accept Qoin, will not qualify for their Qoin Merchant incentive.

A confirmation email is sent to you once your Qoin Incentive has been paid. This email will also remind you to back-up your Wallet and record your Seed Phrase.

Step 8: Qoin Transacting

<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

Once steps 1-6 have been successfully completed you are now ready to send or receive Qoin as a Qoin Merchant.

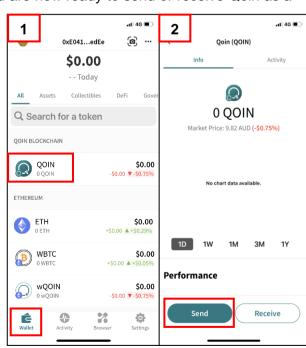
To Send Qoin Payments

If you are sending a payment, and are not with the person you are paying, before you get started, you need the Wallet Address or a copy of the QR code of the user you want to pay.

- If they have sent you their Wallet Address, make sure you select and copy it before you get started.
- If they have sent you their QR Code, make sure you have it ready to scan

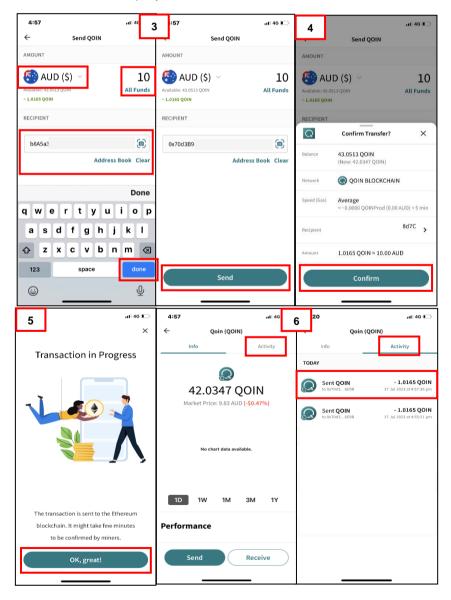
After you have copied their Wallet Address/have their QR Code ready, you can send a payment.

- From the home screen/browser tap 'WALLET' at the bottom of the screen to open the token screen. Here it will display the balance for each of your tokens
 - Tap the 'QOIN' token to open the Qoin screen





- 2. From the Qoin Screen, tap 'SEND' to open the 'Send Qoin' payment screen.
- 3. From the 'Send Qoin' payment screen, complete the following information:
 - Enter the amount of the transaction and select the option to pay via 'AUD/NZ/UK' or 'QOIN' Tap on AUD/QOIN to toggle between the two values. You will notice that the correct converted amount displays under the amount of Qoin you enter in the amount field and vice versa.
 - If you are sending a Qoin payment via a QR Code: Click on the 'CAMERA' icon to open your scanning screen, then scan the sellers QR Code.
 - <u>If you are sending a Qoin payment via a Wallet address</u>: Paste the Wallet Address that you copied earlier into the 'QOIN ADDRESS' field.
 - <u>If you are using the 'Address Book' (Apple iOS only)</u>: Click to select 'ADDRESS BOOK' then select the merchant/person you want to pay.
 - Check you have entered the correct AUD/QOIN value, tap 'DONE', then tap 'SEND'
- 4. You will then need to check the transaction details and confirm the transfer. Make sure you review the information as this step is irreversible.
 - Tap 'CONFIRM'
- 5. You will then receive a notification that the transaction is in progress.
 - Tap 'OK, great'
- 6. The transaction will then be displayed in the 'ACTIVITY' screen





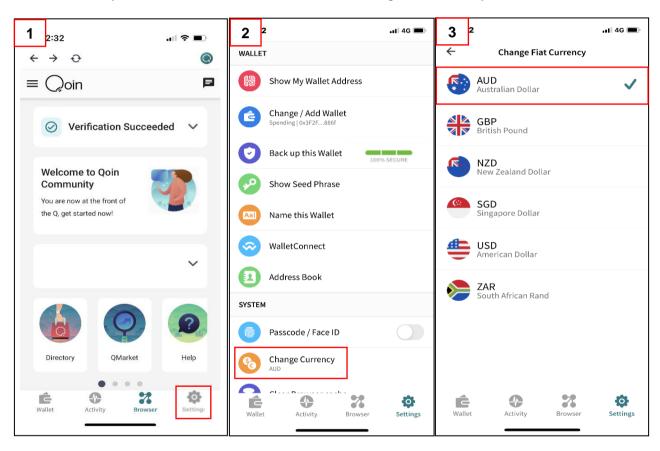
Paying in a Different Currency

<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

If you need to make a Qoin payment in a different currency you will need to change the currency in your 'Settings' first before you can make the payment.

You can change the currency as follows:

- 1. From the Home Screen/Browser tap to select 'SETTINGS'
- 2. From the 'Settings' screen, select 'CHANGE CURRECY'
- 3. From the 'Change Fiat Currency' screen, tap to select the currency you want to use as the default for your Qoin transactions. This will then change the currency.





Adding a Wallet to your Address Book to send Qoin Payments

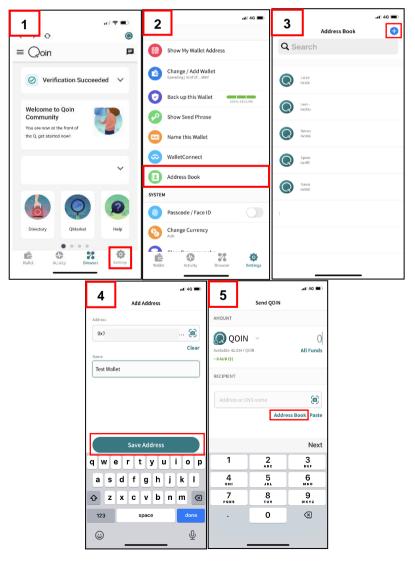
<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

Please Note: This feature is currently only available for Apple iOS.

If you are making multiple or ongoing payments to a merchant/consumer you can add their wallet address to your Address Book. Adding them to your Address Book makes it easy to make a payment as you do not need to ask for their wallet address each time you make a payment, if you will be using the same wallet address each time.

To add a wallet to your address book:

- 1. From the home screen/browser tap 'SETTINGS' to open the Settings screen
- 2. From the Settings screen tap 'ADDRESS BOOK'
- 3. From the Address Book screen, you can view any wallets already saved and/or save a new wallet address
 - Tap to add a new wallet address
- 4. When the 'ADD ADDRESS' screen opens:
 - Paste or scan the QR Code for the Wallet Address
 - Add a 'NAME' for the Wallet
 - Once the details have been added tap 'SAVE ADDRESS'
- 5. You will now have the option to select the 'Address Book' on the 'Send Qoin' screen to easily pay anyone in your address book

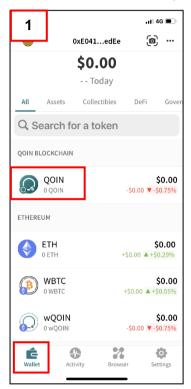




To Receive Qoin Payments

<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

- 1. From the home screen/browser tap 'WALLET' at the bottom of the screen to open the token screen. Here it will display the balance for each of your tokens
 - Tap the 'QOIN' token to open the Qoin screen
- 2. From the Qoin Screen, tap 'RECEIVE'



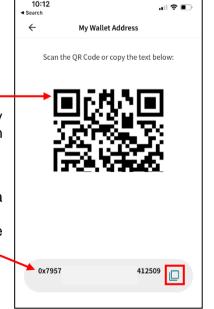


If you are receiving a Qoin payment via a QR Code:

 From here you can have the payee scan your QR code directly from your phone. Once the payee scans the QR code they can pay you instantly.

If you are receiving a Qoin payment via your Wallet address:

- You can copy your unique wallet address and paste it via email, SMS, or other platforms to the payee.
- Once the payee receives your wallet address, they can make payment.





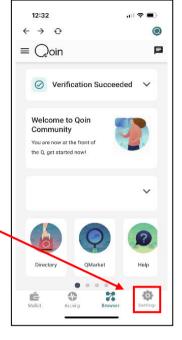
Wallets

Once you have downloaded the Qoin App and completed the Verification process you can create additional wallets, import wallets, and create watch wallets.

Creating Additional Wallets

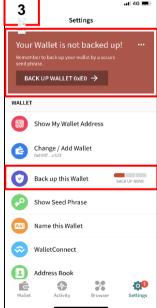
<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

- Open your Qoin App and tap on 'SETTINGS' in the bottom righthand corner
 - 1. On the Settings screen, tap on 'CHANGE / ADD WALLET'
 - 2. Then tap the symbol in the top right-hand corner and select 'CREATE WALLET'
 - 3. Once you have created the new wallet you will need to 'BACK-UP YOUR WALLET'
 - Refer to Step 3 of the Registration Process (earlier in this document) for information on how to back-up your wallet







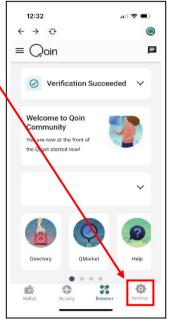


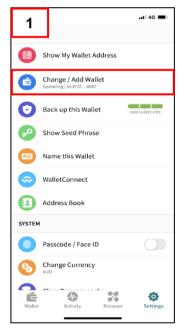


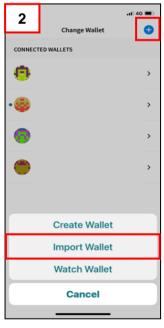
Importing a Wallet

<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

- Open your Qoin App and tap on 'SETTINGS' in the bottom righthand corner
 - 1. On the Settings screen, tap on 'CHANGE / ADD WALLET'
 - 2. Then tap the symbol in the top right-hand corner and select 'IMPORT WALLET'
 - 3. On the 'Import Wallet' screen you need to enter the seed phrase for the wallet you wish to import. Then select 'IMPORT'











Creating a Watch Wallet

<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

A Watch Wallet is designed so a person/s can watch a wallet but not use it to transact.

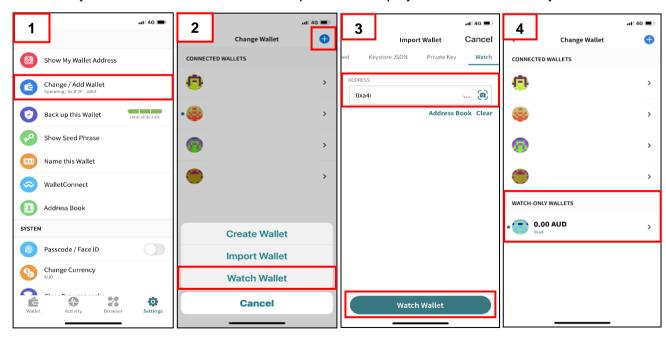
This is ideal for a Merchant who has staff managing the day-to-day business transactions with customers, as it gives them the ability to watch a transaction go from the customers wallet to the merchant's wallet and see the confirmation that the funds have been transferred successfully.

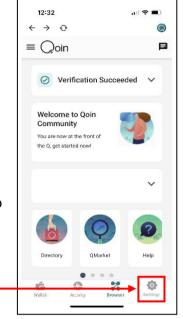
The main benefit is that the main wallet holder does not need to be present, making it easy for staff to manage the Qoin sales.

The Merchant would need a mobile device that could be used by staff to access the Watch Wallet.

Once you have downloaded the Qoin App and completed the Verification process:

- Open your Qoin App and tap on 'SETTINGS' in the bottom righthand corner
- 1. On the Settings screen, tap 'CHANGE / ADD WALLET'
- 2. Then tap the symbol in the top right-hand corner and select 'WATCH WALLET'
- 3. To activate the 'Watch Wallet' you will need to input the Qoin wallet address of the wallet you would like to watch.
 - This can be done by pasting in the wallet address or by scanning the QR code
 - Then tap 'WATCH WALLET'
- 4. Once your Watch Wallet has been set-up it will be displayed under 'Watch-Only Wallets'





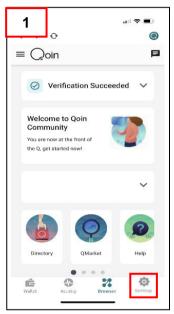


Changing the Name of a Wallet

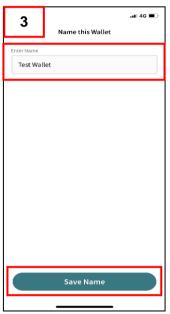
<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

To change the name on any of your wallets:

- 1. Have the wallet open that you want to name/rename.
 - From the Qoin App home screen/browser tap 'SETTINGS' (in the bottom right-hand corner) to open the Settings screen
- 2. Select 'NAME THIS WALLET'
- 3. Edit the name to what you want it to be then select 'SAVE NAME'





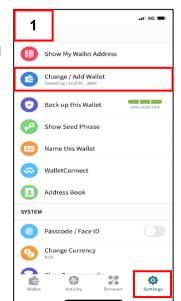


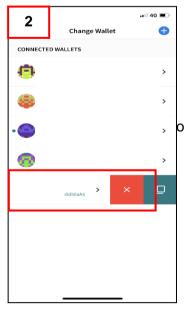
Removing a Wallet

<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

To remove a wallet:

- From the Qoin App home 'SETTINGS' (in the bottom right-hand Settings screen
 - Select 'CHANGE / ADD WALLET'
- 2. To remove a wallet, hold your finger and swipe left until a screen displays, 'select 'X' to delete the wallet.







Wallet Tokens

<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

In the Qoin App users can transact with a greater number of digital currencies in the wallet therefore improving interoperability for the Qoin project.

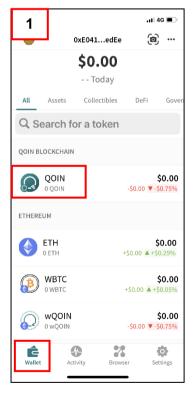
In addition to the Qoin Blockchain, within the Qoin App, you also have access to the Ethereum and Polygon blockchains. The tokens that are supported are QOIN, ETH, Wrapped BTC, Wrapped Qoin and MATIC.

With the Ethereum blockchain enabled, users will now be able to have their wQOIN available to see in their Qoin wallet app.

Users will also be able to use the newly enabled "wallet connect" feature in the Qoin wallet app to connect to decentralised apps and exchanges.

To access the Wallet Tokens

- 1. From the home screen/browser tap 'WALLET' at the bottom of the screen to open the token screen. Here it will display the balance for each of your tokens
- 2. Tap to select any token to access more information and/or transact with that token







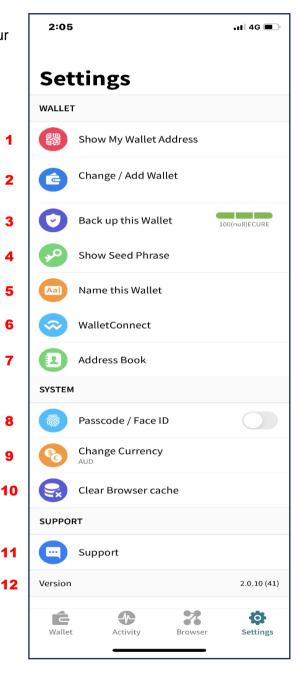
Wallet Settings

<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

Understanding the Wallet Settings Window

The Wallet Settings Window options are below:

- Show My Wallet Address: This option displays your Wallet Address and QR Code. You can copy or share your wallet address from here.
- 2. Change / Add Wallet: Here you can:
 - Create a new wallet, Import, or watch an existing wallet.
 - If you have more than one wallet you can select which wallet to use from this window.
 - If you hold your finger down on a wallet, a screen will display giving you the option to do one of the following
 - Show Seed Phrase
 - Rename Wallet
 - Copy Address
- 3. <u>Back up this Wallet</u>: This option enables you to back-up your wallet.
- 4. <u>Show Seed Phrase</u>: Tap to view the seed phrase for the selected wallet
- 5. <u>Name this Wallet</u>: Tap to Name / Rename the selected wallet.
- 6. <u>Wallet Connect</u>: Not Available. This will be available in a future update.
- 7. Address Book: From this screen, you can view any wallets already saved and/or save a new wallet address.
- 8. <u>Passcode / Face ID</u>: Tap the toggle to turn this on or off.
- Change Currency: Here you can change between currencies, to select the currency you want as the default for your Qoin transactions.
- 10. <u>Clear Browser cache</u>: Clearing the cache will clear the browser back to the default setting.
- 11. <u>Support</u>: Tap here to access the Intercom online support tool with live chat functionality.
- 12. Version: This displays the version of your App.





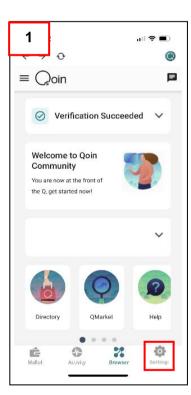
Intercom Live Chat Functionality

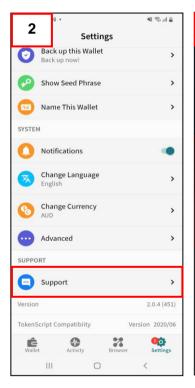
<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

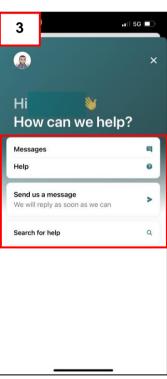
Intercom is an online support tool with live chat functionality for users to be able to gain instant support where needed while out and about. You have access to online Help to assist with queries, or you can use the direct message option if the Help section does not give you the information you need.

To access Intercom:

- 1. From the Qoin App home screen/browser tap 'SETTINGS' (in the bottom right-hand corner) to open the Settings screen
- 4. Select 'SUPPORT'
- 5. From the Intercom screen you can then access
 - 'HELP' to search Q&A options online
 - 'MESSAGES' to direct message for support







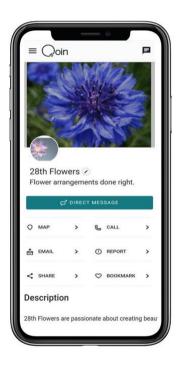


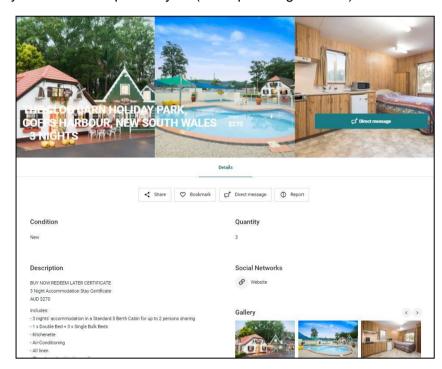
Directory and QMarket

<u>PLEASE NOTE</u>: The following screen examples are based on the iOS Apple wallet. There will be slight differences with the Android wallet.

Directory and QMarket is the online shopping community for Qoin. Sellers can list their products and services through a self-managed environment that is simple and quick to use.

- **Directory:** is an online catalogue of the validated Qoin Merchants (Example to left below)
- **Products & Services Listings** include products, services, and offers listed by Merchants and consumers at fixed costs displayed in a 'marketplace style'. (Example to right below)





Currently, Directory and QMarket Listings are non-transactional. This means that users and Merchants need to interact either directly in-person or via direct message, email, or phone call.

How to Access the Directory and QMarket

Directory and QMarket can be accessed either via the <u>www.shop.qoin.world</u> website, or via the Qoin App.

Shop.Qoin.World

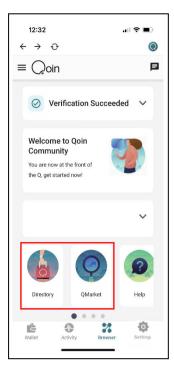
Access the website <u>www.shop.qoin.world</u> select the 'EXPLORE' button in the center of the page. You can log in via the top right 'Sign In'.





Qoin App

On the Qoin App, select either the 'Directory' or 'QMarket' button on the Browser.



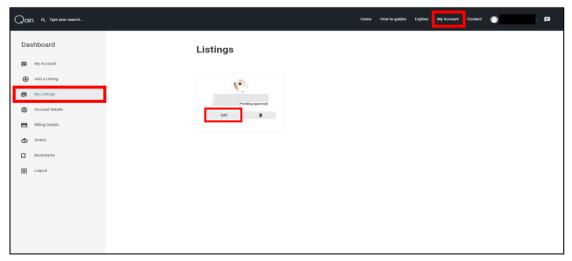
Directory Business Listings

Although Merchants complete their Directory Business Listing during Stage 5 of the Merchant Registration Process (see pages 16 - 18 for details), for optimum results, and to ensure your business remains easy for others to find in the Directory, it is important that you update your Directory Business Listing as required. You should:

- 1. Ensure the business location, trading periods and contact details are up to date
- 2. Ensure the business is listed in all applicable categories
- 3. Check the business listing and any product and service listings are up to date with your current offerings.

Merchants with no limits to sales will have more general descriptions, while limited and/or restrictive selling Merchants should focus on crafting specific, accurate and detailed Directory Business Listing descriptions.

To update your Directory Listing from the www.shop.goin.world website, once you have logged in you need to select 'My Account' from the menu bar, and then 'My Listings' from the side menu. Select the Directory Listing you would like to update, select 'Edit' and make your changes. Don't forget to 'Save Changes' once finished.





To update your listing from the Qoin app, once you have logged in via 'Merchant Registration', you need to select 'My Account', then select 'My Listings'. Select 'Edit', make your changes, and select 'Save Changes'.

QMarket Listings

QMarket allows Merchants and Consumers to list either new or used products and/or services for sale. Merchants and Consumers can have unlimited listings and are not charged any fees to advertise in the QMarket.

When a seller adds a listing, interested buyers can contact them for more information via a link to their email, phone or via the chat facility.

The aim is to ensure buyers can easily find your products and services when looking for opportunities to spend Qoin. It is important that the listing is accurate and reflects what is being offered so it is displayed successfully in the buyers search results.

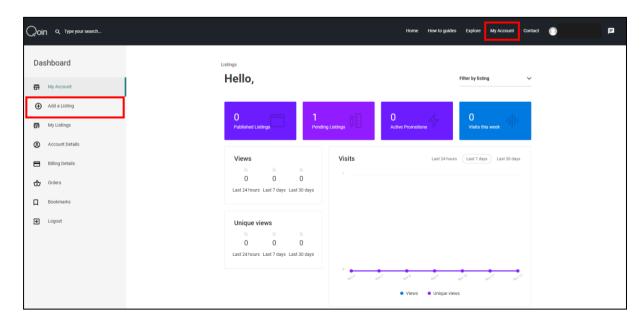


For optimum results, the following must be completed accurately:

- 1. Write an effective title
- 2. Create an informative and compelling description
- 3. Accurately describe the condition
- 4. Ensure the listing is assigned to all applicable categories
- 5. Include high quality photos that accurately depict the item for sale
- 6. State the shipping and delivery terms and conditions clearly.

Adding QMarket Listings

To add a listing from the <u>www.shop.qoin.world</u> website, once you have logged in, you need to select 'My Account' from the menu bar, and then 'Add a Listing' from the side menu.





To add a listing from the Qoin app, once you have logged in via 'Merchant Registration', you need to select 'My Account' on the Browser, then select 'Add a Listing'.

The following steps need to be completed to add a QMarket listing:

1. Select 'Add Product' or 'Add Service'

The 'Your Listing Details' window will open.

2. Enter a Listing Title

Writing a descriptive title will ensure your listing achieves optimum results when buyers are searching for what you are selling. The title should describe what you are selling clearly and include any key information to help your listing stand out.

The key things you should include are:

- A brief and accurate description of what you are selling
- Relevant information such as the brand, colour, size, model
- Keywords that buyers are likely to search

3. Condition

You must identify whether your item is New or Used.

- New: In the description, you should provide further information as to whether the item is brand new, opened but never used, new with tags/box, or new without tags. The more detailed information you provide, the better the result in achieving a sale.
- Used: In the description you should provide further information as to whether the item has any signs of wear and if it is operational and works as intended. If it is more suitable for parts and/or it isn't working, you need to disclose this in the description.

4. Select a Category for your Listing

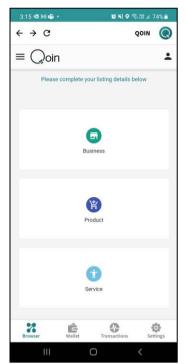
- Assigning a relevant category to your listing is essential to your listing being noticed and achieving a successful sale.
- As you type a category, any matching categories will be displayed for you to select a match for your listing.
- See further information about selecting a category in 'Listing Categories' below.

5. Add a Price per unit (optional)

This is optional but adding a price can make it easier for potential buyers to make their decision to buy.

6. Quantity (optional)

This is optional however, if more than one item is available, it is suggested to add the quantity so potential buyers are aware of this if they are looking to purchase more than one item.







7. Add a Listing Description

The listing description should tell the buyer everything they need to know and include:

- An accurate description of the product or service
- Any unique features
- Key information describing what it does and why the buyer would want it
- Any extra items or accessories that are included in the sale
- Bullet points, coloured text, larger font sizes and bold text to make information stand out.
- Details of the shipping requirements, including whether this is payable in cash or Qoin.

The emphasis is on creating a concise listing that accurately reflects the product or service being advertised, keeping in mind what buyers will be searching for.

8. Gallery Images

- You can add a maximum of three (3) images with a maximum file size of 5MB. It is recommended that you upload three images as this allows you to better showcase your product, and will format better in the app and website.
- The recommended size for your images is 600 x 800 pixels
- If loading the Listing on www.shop.qoin.world images must have a unique name. For example, if your image has a generic title such as 'Image 1', it may load incorrectly if another seller has an image named 'Image 1'.

To accurately showcase the items, you are selling, you must use high quality images. Poor images do not depict excellent quality product and can deter a buyer from making a purchase. Taking the time to include high quality images in your listing gives buyers more confidence that they are buying from a reputable seller.

Tips to achieve high quality images include:

- Using a plain background to make your item standout
- Take photos without the flash to avoid shadows or dark areas
- Take photos in natural light
- Take photos that capture all the details of the item, including any flaws or signs of wear if the item is in used condition.

To create high quality images, we recommend the following:

- Business Logo: (Recommended size is 240 x 240 pixels)
- <u>Cover Image</u>: which displays at the top of your directory listing (Recommended size is 1,280 x 720 pixels or if you want higher quality 1,920 x 1,080 pixels)
- <u>Gallery Images</u>: These could be photos of what product or service you offer to give potential customers a glance at your business. (Recommended size is 600 x 800 pixels)

9. Website (optional)

This is optional. If you are only selling specific items and not everything available on your website, it is suggested you do not include your website.

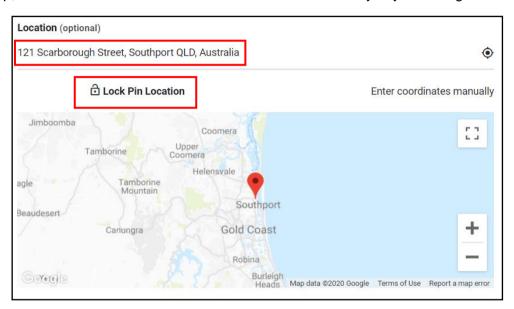


10. Location (optional)

This is optional, however if the item you are selling can be collected by the buyer, it is suggested you include the location.

Here you can add either the full address, or the Suburb, City, Region, or State of where the item is located.

- As you type in the address, google maps will match what you are typing to a location on the map.
- Once it has provided a correct match you must select that option to align it with the google map, then select "Lock Pin Location" so it will show correctly in your listing and on the map.



11.I'm not a robot

Once you have completed all the relevant information for your listing you need to select the check box for 'I'm not a robot'



12. Complete your Listing

Once completed you can preview the listing or skip preview and submit.





Listing Categories

Assigning a relevant category to your listing is essential to your listing being noticed and achieving a successful sale.

You can assign one (1) category to your listing, so it is important to ensure you select the most relevant category to ensure you gain the best visibility for your listing.

There are twenty-four categories available for Product Listings and twenty-one categories for Service Listings.

Product Categories	Service Categories
Accommodation	Art, Music, and Theatre
Alcohol	Bars & Nightclubs
All Listings	Charities
Antiques, Art & Collectables	Consulting, Recruitment & Management
Appliances & White Goods	Design Services – Graphic & Digital
Boats & Jet Skis	Education
Books, Music, Games & Toys	Entertainment, Cinema & Events
Building Materials and Construction	Finance & Insurance
Charities	Health & Beauty
Clothing, Shoes & Fashion – Women	Home Services
Clothing, Shoes & Fashion - Men	Marketing & Sales
Clothing, Shoes & Fashion – Child / Teen	Media & Advertising
Cars & Vehicles	Miscellaneous
Electronics & Computer	Professional Services
Food & Drink Supplies	Restaurants & Cafes
Furniture	Sports, Fitness & Wellness
Health & Beauty	Taxi, Limo, Rideshare
Home & Garden	Trades
Plant & Equipment	Transportation & Courier
Jewellery	Travel & Tourism
Miscellaneous	Technology & Communication
Real Estate	
Retail	
Sports & Fitness	

How to Remove a Listing

Please note, listings on QMarket do not expire. When a seller adds a listing, it will remain on QMarket until the seller either removes it or marks it as sold. It is the responsibility of the seller to remove their listing when it is no longer available.

To remove a listing on either the Qoin App or www.shop.qoin.world select 'My Account' then 'My Listings'. Then select the delete button.

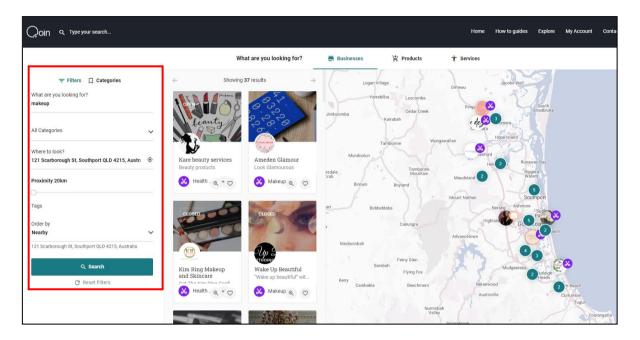




Searching for Listings on QMarket

QMarket has a dynamic search bar to make it easy for buyers to find what they are looking for. As the buyer types in what they are looking for the dynamic search bar will identify potential matches as you type.

Search by Key Words



Enter the following information for your search, then click to select the 'search' button:

What are you looking for?

Type in key words for what you want to search.

All Categories

As you type a category, any matching categories will be displayed for you to select a match for your listing.

Where to look?

As you type in a location, Google Maps will match what you are typing to a location on the Google Map. Once it has provided a correct match you must select that option to align it with Google Maps. You can then select a 'Proximity' for your search, E.g., 100km radius based on the location you have entered.

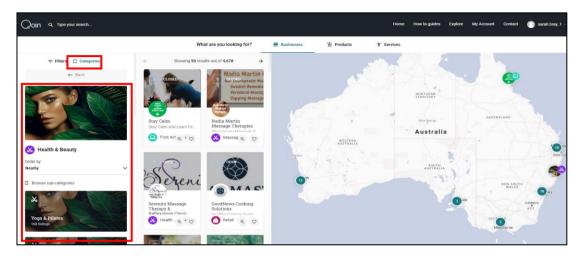
Order by

You have the option to select either 'Nearby', 'A-Z' or 'Random' depending on how you would like to see the search results.

Once the search results are displayed you can scroll through these and click on any of interest to see more information.

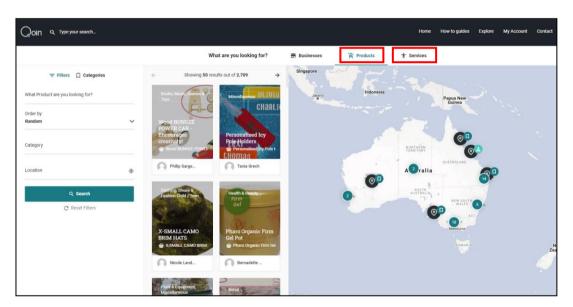


Search By Category



Select 'Category' above the search results, and then select the option you are interested in. You can also choose sub-categories.

Search By Product/Services



Select 'Product' or 'Service'. You can scroll through all listings, or if you are looking for something specific you can use the filter options on the left-hand side (same functionality as described above).



Qoin Block Explorer

The Qoin Block Explorer functionality is designed to enhance your Qoin experience and enable you to manage your wallet transactions for both business and lifestyle purposes more efficiently.

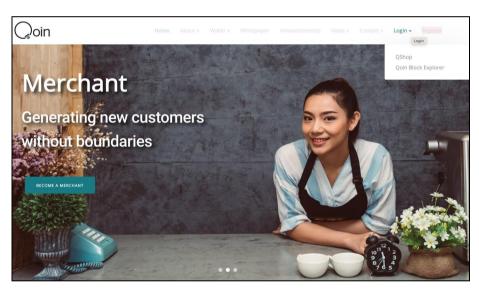
With the Qoin Block Explorer, you can view all your transactions in one place, making it easier to keep track of your spending and earnings.

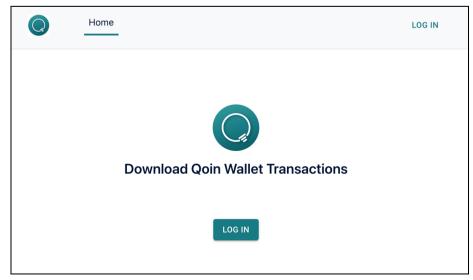
In addition to this, the Qoin Block Explorer provides you with the ability to seamlessly export all your transactions from your Qoin Wallet in the form of a .csv file. This makes it effortless to import your transaction history into spreadsheet programs and analyse your spending patterns and cash flow.

You can access the Qoin Block Explorer from any web browser, whether on your mobile, laptop, or desktop device. This means you can manage your Qoin Wallet and track your transactions from anywhere and at any time.

Accessing the Qoin Block Explorer

To access the Qoin Block Explorer, visit <u>www.qoin.world</u>, go to Login in the top right menu bar and click Qoin Block Explorer. This will bring you to the log in page of the Qoin Block Explorer.

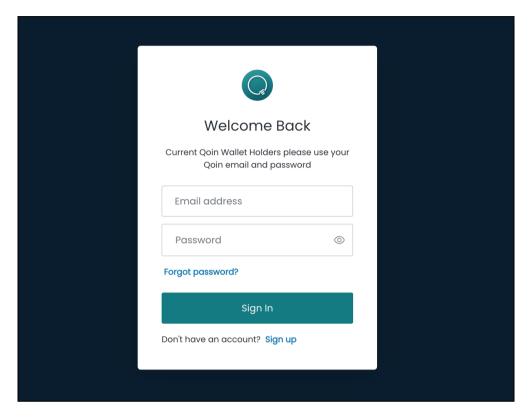






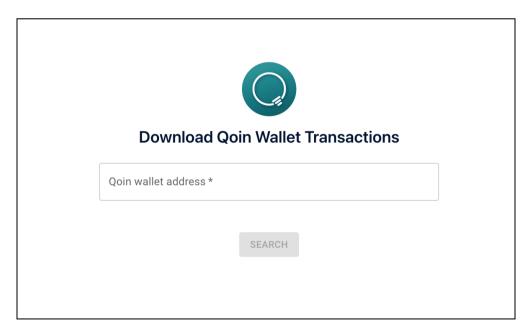
Signing into Qoin Block Explorer

To use the Qoin Block Explorer, users need to sign in with their existing Qoin username and password. This will allow them to access the block explorer and all its features.



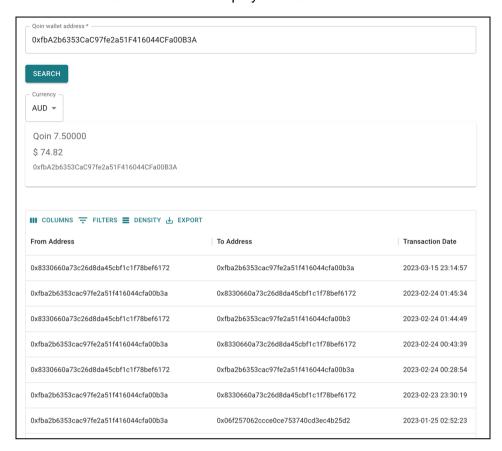
Searching for Wallet Transactions

After logging in, users can enter a Qoin wallet address in the search bar and it will display a list of all transactions for that specific wallet.



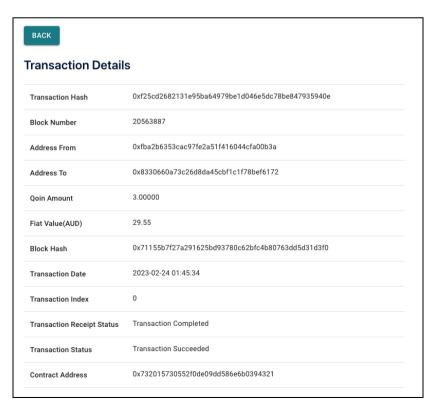


An example of how the transactions will be displayed in as below.



Viewing Transaction Details

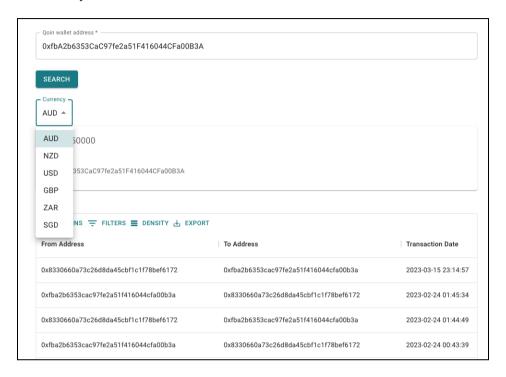
By clicking on a specific transaction, users can view the transaction details, such as the date, amount, and status.





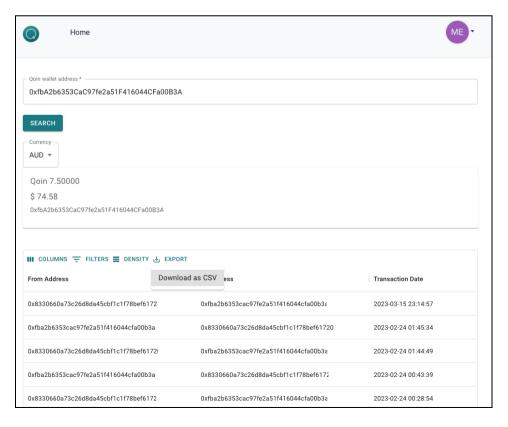
Changing the Currency

Users can change the currency by selecting the currency dropdown. This will show all transactions in the selected currency.



Exporting the Transactions

By clicking the export button, users can download the transactions as a .CSV file, which can be opened in a spreadsheet program such as Microsoft Excel.





Changing the Wallet Address

To change the wallet address, simply delete the existing address in the search field, copy and paste the new address, and press the search button. The transactions for the new wallet will be displayed.



Note: This guide is for users of the Qoin Block Explorer and may not apply to other block explorers. If you have any questions or problems using the Qoin Block Explorer, please email Qoin support at support@qoin.world for assistance.



