

FOREIGN EXCHANGE CONTRACTS APPLICATION User Guide

Guide to navigating the application and executing foreign exchange transactions available through Desjardins' Foreign Exchange (FX) Contracts Application.

Important information

This user guide is intended for users of Desjardins' Foreign Exchange Contracts Application. It provides an overview of the interface and its main features to help users navigate the application efficiently, execute foreign exchange transactions, and manage settlement instructions.

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1. Definitions

Terms	Descriptions
Transaction	An agreement between two parties for the purchase, sale, or exchange of a financial instrument, currency, or asset under agreed-upon terms and conditions.
Business	An organization, legal entity, or commercial enterprise that carries out economic activities to produce goods, provide services, or conduct financial transactions.
Counterparty	A party with whom a business enters into a financial transaction or contract. A counterparty may be a client, supplier, financial institution, or any other entity participating in the transaction.
Same-Day Transactions	Transactions for which the trade date and settlement date occur on the same business day.
Spot Transactions	Transactions that are typically settled within two business days following the transaction date.
Fixed Forward Transactions	Forward contracts with a fixed and predetermined maturity date on which the transaction must be settled.
Forward Time Option Contract	Forward contracts that allow settlement or delivery at any time during a specified period up to the final maturity date.
Currency Swaps	Financial contracts that combine the simultaneous purchase and sale of the same currency against another currency, with two different value dates.

2. Overview

2.1. Intended users for this guide

The available functions depend on the roles assigned to you, the permissions associated with those roles, and the features configured for your business. The following are the three main user types:

Roles	Descriptions
Primary Administrator	A user authorized to manage user access within AccèsD Affaires, including granting or removing access to accounts.
Approver User	A user authorized to approve settlement instructions for a specific counterparty. This role is available when the business has selected the dual approval option.
Standard User	A user associated with the selected counterparty who is authorized to execute foreign exchange transactions, settle the transactions, and view and download reports in ADA. Depending on the permissions granted by the business, some users may be assigned additional roles.

2.2. Accessing the Application

Since users are redirected to the FX Contracts Application from their AccèsD Affaires (ADA) workspace after successfully signing in, they are not required to enter a separate password.

This application is an online transactional service designed for businesses to conduct foreign exchange transactions with Desjardins. It provides features for trade execution, settlement, user management, and access to transaction records.

- A. Sign in to your AccèsD Affaires (ADA) workspace. From the home page, click **"Make a Transaction"**.
- B. Click the **"Foreign Exchange Contracts"** tile. You will then be redirected to the FX Contracts Application.

3. Navigating the application

3.1. Home page

The **home page** serves as the primary entry point for authenticated users. It is designed to provide, upon login, a high-level overview of key operational information. The home page provides access to the following main navigation tools:

- A. **Top Navigation Bar:** The top navigation menu provides access to the application's main features, including **"Home"**, **"Transactions"**, **"Trading"**, and **"User admin"**. This navigation bar is available on all screens. The options displayed vary depending on the permissions assigned to the user.
 - › **"Home"** provides access to the application's main home page.
 - › **"Transactions"** serves as the primary operational workspace for monitoring and managing the entire lifecycle of existing transactions.
 - › **"Trading"** provides access to the tools used to create new transactions using customized real-time exchange rates.
 - › **"User admin"** is visible only to authorized administrators. This feature allows the business to manage its own users.
- B. **Central Content Panels:** The central panels, including **"Buy or sell foreign currency"**, **"Pending Contracts"**, and **"Past contracts"**, provide access to key actions and informational contents.
 - › **"Buy or sell foreign currency"**: Gives access to the page used to initiate a new transaction, whether it is a spot transaction, a forward transaction, or any other type of operation.
 - › **"Pending contracts"**: Provides visibility into active transactions for which one or more actions remain outstanding, including full or partial settlements, rollovers, and upcoming maturities.
 - › **"Past contracts"**: Provides access to the record of completed, settled, or matured transactions whose value date has passed. These transactions are retained for reference purposes and can no longer be modified.
- C. **Market insights:** Provides users with access to analysis and insights on financial market developments. A newsletter subscription link is also available, allowing users to receive regular economic commentary, market forecasts, and key financial news published by

Desjardins' teams.

- D. **Forecast table:** Displays exchange rate forecasts prepared by our team of economists for major currencies against the Canadian dollar. This section allows users to quickly review trends in the foreign exchange market.
- E. **Transaction Register:** Displays all active transactions that have not yet reached their maturity date. It provides condensed views of the transaction log and the daily activity log. This section offers a real-time overview of your most recent transactions.

3.2. Main tabs

3.2.1. Transactions

The **"Transactions"** tab brings together the features used to monitor and manage the entire lifecycle of transactions. To access the complete list of transactions, users must select the **"Transactions"** tab and then click **"All Transactions"**.

The tab is divided into sections, each designed to support a specific business process:

- › **"Transaction Register":** Displays, among other things, transactions that have been successfully executed and whose value date has not yet been reached. The columns are described below from left to right:
 - **"Icon **": Provides access to the complete transaction details.
 - **"ID"**: Displays the transaction identifier assigned by the application. This identifier can be used to search for a specific transaction or to reference it when needed. The two icons are described below:
 - **"Icon **": Indicates that all actions associated with this transaction have been completed. The transaction is considered complete, and no further action is required.
 - **"Icon **": Indicates that one or more actions are still required before the transaction is fully completed. Follow-up or additional action is still required.
 - **"Settlement Status"**: Indicates the status of the settlement instructions associated with the transaction:
 - **"Incomplete"**: Certain settlement-related information is missing. To avoid delays or interruptions in settlement on the value date, the user must click the icon to complete the settlement instructions.
 - **"Approved"**: The settlement instructions are complete, and the transaction is ready to be settled on the value date.
 - **"Draft"**: Status indicating that a transaction has been created but has not yet been finalized or submitted. Information can still be added or modified.
 - **"Pending Approval"**: Indicates that a transaction has been submitted and is awaiting approval before it can be processed for settlement. No further action is required from the requester until the approval process has been completed.
 - **"Type"**: Displays the product type used for the transaction (for example, Same-Day, Spot, Fixed Forward, Time Option, or Currency Swap).
 - **"Deal number"**: Represents the transaction identifier in the official system of

record.

- **"Status"**: Displays the current status of the transaction.
 - **"Account"**: Indicates the account used for the transaction.
 - **"Trade date"**: Displays the date on which the transaction was created.
 - **"Value date"**: Displays the scheduled settlement date of the transaction.
 - **"Action"**: Indicates whether the transaction is a purchase or sale of the first currency in the currency pair (for example, buying USDCAD means purchasing USD against CAD).
 - **"Pair"**: Displays the currency pair involved in the transaction.
 - **"Rate"**: Displays the exchange rate for the transaction.
 - **"Amount"**: Displays the amount bought or sold as part of the transaction.
 - **"Currency"**: Indicates the currency associated with the amount shown in the previous field.
- › **"Daily Activity"**: Lists all transactions executed on the current trade date, regardless of their status.
 - › **"Incomplete"**: Lists transactions for which the settlement instructions are incomplete. User action is required to complete the settlement process. Transactions with a settlement status of "Incomplete" or "Draft" must be completed and submitted before they can be approved (where dual approval is required) and settled.
 - › **"Approval"**: Lists transactions awaiting settlement authorization from an approver user.
 - › **"Transaction History"**: Allows users to view and track transactions that have been settled during the previous twelve months.

Note: Please note that this history is limited to the last twelve months and includes only transactions completed through the Foreign Exchange Contracts application or with the assistance of a foreign exchange trader. The complete transaction history is available in ADA under the Reports and Documents section.

To download the desired transaction history, follow these steps:

- A. Select a date range to display transactions that were either created or have a value date within the selected period.
- B. Choose the **"Type"** to display transactions based on either the **Trade date** or the **Value date** corresponding to the selected period.
- C. Filter by **"Settlement Status"** to refine the list of transactions based on their status.
- D. Click the **"Search"** icon to display the transactions that match the selected filter criteria.
- E. Click the **"Download"** button to export the displayed list of transactions.

3.2.2. Trading

The **"Trading"** tab provides access to the main transaction execution features, including Spot Transactions, Fixed Forward Contracts, Time Option Contracts, and Currency Swaps. It provides customized real-time exchange rates and enables the immediate execution of transactions. Access to these features depends on the user's permissions, as assigned by the Primary Administrator.

"Currency Trading": Before executing a transaction, the user must select and confirm the "Debit Account" from which the funds will be withdrawn. When only one settlement instruction exists for the applicable currency, it is automatically associated with the transaction.

3.2.3. User admin

The **"User admin"** tab, which is visible only to Primary Administrators, allows businesses to manage their users independently. The following functions are available:

- › **View users** : Allows administrators to view all users within the business, along with their status and assigned permissions.
- › **Edit user information** : Allows administrators to update users' contact details and other profile information.
- › **Set risk limits**: Allows administrators to establish transaction amount limits and daily transaction limits for individual users.
- › **Activate or deactivate users**: Allows administrators to activate or deactivate the access rights and profiles of new or existing users.

3.3. Managing User Access

In the **"User admin"** tab, search for and select the desired user in the Foreign Exchange Contracts Application by clicking their name. Several actions can then be performed:

- A. To edit a user's information, click the **"Edit"** button.
- B. Activate or Suspend an Account
 - › Click the account status.
 - › Select either **"ACTIVE"** or **"SUSPEND"**, as required.
- C. Manage Account Limits in the Risk section
 - › Select the limits to be assigned.
 - › Define the transaction amount limits and daily transaction limits for the user.
- D. Assign Access Rights
 - › Assign the following access rights to a CBP employee by clicking the **"Assign"** button:
 - *CBP-EffectuerSuiviTransactionsClient*
 - *CBP-TransigerContratsChangeClient*
 - › Assign the following access rights to a CBP Primary Administrator by clicking the **"Assign"** button:
 - *CBP-EffectuerSuiviTransactionsClient*
 - *CBP-ConfigurerUtilisateursClients*
 - *CBP-TransigerContratsChangeClient*
- E. Save Changes
 - › Click **"Save"** at the bottom of the page to save the changes. The user's profile is then updated in the FX Contracts Application.

3.4. Modifying a User's Counterparties

When a user needs to perform transactions on behalf of a counterparty for which they are authorized to trade, they can change their active counterparty by selecting the "Change Counterparty" option. This option displays the list of counterparties to which the user has access. The user can then select the counterparty on whose behalf they wish to perform transactions and act on its behalf.

- A. Search for the user in the **"User Admin"** tab, then select the user in the FX Contracts

application by clicking their name.

- B. Scroll down to the **"Counterparties"** section.
- C. Select from the list the name of the counterparty to be assigned to the user.
- D. Click **"Assign"** to assign the counterparty to the user.
- E. To remove a counterparty:
 - › Select the name of the counterparty to be removed.
 - › Click **"Remove"**.
- F. Click **"Save"** at the bottom of the page to save the changes. The user's profile is then updated in the FX Contracts Application.

3.5. Icons

The icons located in the upper-right corner of the screen provide quick access to various application modules. By clicking one of these icons, a side panel opens on the right side of the screen and displays a range of information, including indicative exchange rates, unsettled cash flows, outstanding orders, and risk limit utilization.

- A. **"Risk limits"** : provides users with real-time visibility into trading and credit limits. Depending on the access rights assigned, the module displays limits such as:
 - › **"Transaction limit"**
 - › **"Daily limit"**

To ensure data accuracy, the module automatically refreshes its information every 15 minutes. Users can also perform an immediate update by clicking the manual refresh button.

- B. **"Notifications"** : allows users to view alerts and important messages associated with their profile. When a numeric indicator appears on the icon, it represents the number of unread notifications. Users can select a notification, and the transaction register will be displayed in the main window, showing the relevant transactions associated with that notification.
- C. **"User profile"** : provides access to user account settings. Users can personalize their experience.
 - › **"Language"**: English or French.
 - › **"Theme"**: Light mode or Dark mode.
- D. **"Help"** : opens the contextual help panel. This panel provides information specific to the page being viewed, including descriptions of the main sections, available features, and navigation elements. Users can refer to it at any time for guidance on using the displayed screen.

Note: To close the Help panel, click the close (X) icon located in the panel header.

4. Executing a foreign exchange transaction

4.1. Same day

- A. Select a debit account. The currency associated with the selected account automatically determines the **"Currency Sold"**.
- B. Choose the **"FX SPOT/FWD"** product.
- C. Enter the parameters
 - Select the **"Currency to Buy"**.
 - Enter the transaction **"Amount"**.
 - By default, the amount entered corresponds to the currency being sold.
 - The currency associated with the entered amount is displayed to the right of the input field in the green button.
 - To simplify data entry, the following abbreviations may be used: "1K" = 1,000 or "1M" = 1,000,000
 - Select the **"TOD"** value date for this product or choose a date from the calendar.
- D. Enter a comment related to the transaction (optional).
- E. Review the settlement instructions in the **"Settle Now"** section.
 - › If multiple accounts are available in the purchased currency, the user may replace the default account with another eligible account at this stage.
 - › Review the settlement details for the sold currency in the **"Funding Details"** subsection. If the details are not displayed, click **"Quick Add"**.
 - › Review the settlement details for the purchased currency in the **"Delivery Details"** subsection.
- E. Click **"Request Quote"**. The quoted rate is displayed immediately after the request is submitted. A countdown timer appears on the screen. During this period, the displayed rate remains fixed. However, if market fluctuations exceed the configured tolerance threshold, a new quote is automatically generated, and the displayed rate is updated. You may cancel a pending quote request by clicking the "Cancel" button.
- F. Accept the legal terms associated with the transaction. The **"Accept Rate"** button becomes active once the legal terms acceptance checkbox has been selected.
- G. Click **"Accept Rate"** to confirm the transaction. A unique transaction identifier is automatically assigned to the transaction.

4.2. Cash

- A. Select a debit account. The currency associated with the selected account automatically determines the **"Currency Sold"**.
- B. Choose the **"FX SPOT/FWD"** product.
- C. Enter the parameters
 - Select the **"Currency to Buy"**.
 - Enter the transaction **"Amount"**.
 - By default, the amount entered corresponds to the currency being sold.
 - The currency associated with the entered amount is displayed to the right of the input field in the green button.
 - To simplify data entry, the following abbreviations may be used: "1K" = 1,000 or "1M" = 1,000,000
 - Select the value date for this product or choose a date from the calendar.
- D. Enter a comment related to the transaction (optional).

- E. Review the settlement instructions in the **"Settle Now"** section.
 - › If multiple accounts are available in the purchased currency, the user may replace the default account with another eligible account at this stage.
 - › Review the settlement details for the sold currency in the **"Funding Details"** subsection. If the details are not displayed, click **"Quick Add"**.
 - › Review the settlement details for the purchased currency in the **"Delivery Details"** subsection.
- F. Click **"Request Quote"**. The quoted rate is displayed immediately after the request is submitted. A countdown timer appears on the screen. During this period, the displayed rate remains fixed. However, if market fluctuations exceed the configured tolerance threshold, a new quote is automatically generated, and the displayed rate is updated. You may cancel a pending quote request by clicking the **"Cancel"** button.
- G. Accept the legal terms associated with the transaction. The **"Accept Rate"** button becomes active once the legal terms acceptance checkbox has been selected.
- H. Click **"Accept Rate"** to confirm the transaction. A unique transaction identifier is automatically assigned to the transaction.

4.3. Forward

Please note that credit approval is required before this product can be traded.

- A. Select a debit account. The currency associated with the selected account automatically determines the **"Currency Sold"**.
- B. Choose the **"FX SPOT/FWD"** product.
- C. Enter the parameters
 - Select the **"Currency to Buy"**.
 - Enter the transaction **"Amount"**.
 - By default, the amount entered corresponds to the currency being sold.
 - The currency associated with the entered amount is displayed to the right of the input field in the green button.
 - To simplify data entry, the following abbreviations may be used: "1K" = 1,000 or "1M" = 1,000,000
 - Select the value date for this product or choose a date from the calendar.
- D. Enter a comment related to the transaction (optional).
- E. Review the settlement instructions in the **"Settle Now"** section.
 - › If multiple accounts are available in the purchased currency, the user may replace the default account with another eligible account at this stage.
 - › Review the settlement details for the sold currency in the **"Funding Details"** subsection. If the details are not displayed, click **"Quick Add"**.
 - › Review the settlement details for the purchased currency in the **"Delivery Details"** subsection.
- F. Click **"Request Quote"**. The quoted rate is displayed immediately after the request is submitted. A countdown timer appears on the screen. During this period, the displayed rate remains fixed. However, if market fluctuations exceed the configured tolerance threshold, a new quote is automatically generated, and the displayed rate is updated. You may cancel a pending quote request by clicking the **"Cancel"** button.
- G. Accept the legal terms associated with the transaction. The **"Accept Rate"** button

becomes active once the legal terms acceptance checkbox has been selected.

- H. Click "**Accept Rate**" to confirm the transaction. A unique transaction identifier is automatically assigned to the transaction.

4.4. Time Options

This feature allows users to create a new "**Time Option Contract**". The transaction may be settled on a future date within a specified settlement period. Please note that credit approval is required to trade this product.

- A. Select a debit account. The currency associated with the selected account automatically determines the "**Currency Sold**".
- B. Choose the "**FX ODF**" product.
- C. Enter the parameters
 - Select the "**Currency to Buy**".
 - Enter the transaction "**Amount**".
 - By default, the amount entered corresponds to the currency being sold.
 - The currency associated with the entered amount is displayed to the right of the input field in the green button.
 - To simplify data entry, the following abbreviations may be used: "1K" = 1,000 or "1M" = 1,000,000
 - Select the "**Start Date**" and "**End Date**". The transaction may be settled on any date between the start date and the end date, inclusive.
- D. Enter a comment related to the transaction (optional).
- E. Click "**Request Quote**". The quoted rate is displayed immediately after the request is submitted. A countdown timer appears on the screen. During this period, the displayed rate remains fixed. However, if market fluctuations exceed the configured tolerance threshold, a new quote is automatically generated, and the displayed rate is updated. You may cancel a pending quote request by clicking the "**Cancel**" button.
- F. Accept the legal terms associated with the transaction. The "**Accept Rate**" button becomes active once the legal terms acceptance checkbox has been selected.
- G. Click "**Accept Rate**" to confirm the transaction. A unique transaction identifier is automatically assigned to the transaction.

4.4.1. Creating a New Settlement for a Time Option Contract

This feature allows users to make a new delivery (partial or full) against an active "Time Option Contract" by selecting a settlement date within the settlement window. The settlement instructions associated with the delivery can then be automatically submitted when the delivery request is submitted.

- A. Go to the "**Transactions**" tab and review the list of transactions.
- B. Select the FX Time Option transaction for which a delivery is to be made. The transaction details will be displayed.
- C. Scroll down to the deliveries section. "**Select**" the delivery currency. The selected currency determines the currency in which the delivery amount and the remaining contract balance

will be displayed.

- D. Click "**Add**" to create a new delivery.
- E. Enter the delivery "**Amount**" and the desired settlement date. By default, the displayed settlement date corresponds to the start date of the settlement window.
- F. Click "**Submit**" to submit the delivery. A unique identifier is automatically assigned to it.
- G. To cancel the delivery, select "**Cancel**". A delivery may be cancelled up to two business days before the transaction end date, prior to 5:00 p.m.

To finalize the transaction, when the business has selected the dual approval option, an approver must approve the settlement instructions associated with the transaction. Please refer to Section 7.

4.5. Échange de change à terme

"**Currency Swap**" allows the simultaneous purchase and sale of a currency pair with two different value dates. The transaction consists of an initial foreign exchange transaction (near leg) followed by a second foreign exchange transaction (far leg) that is the opposite of the first transaction.

- A. Select a debit account. The currency associated with the selected account automatically determines the "**Currency Sold**".
- B. Choose the "**FX Swap**" product.
- C. Enter the parameters
 - Select the "**Currency to Buy**".
 - Enter the transaction "**Amount**".
 - By default, the amount entered corresponds to the currency being sold.
 - The currency associated with the entered amount is displayed to the right of the input field in the green button.
 - To simplify data entry, the following abbreviations may be used: "1K" = 1,000 or "1M" = 1,000,000
 - Select the "**Two Value Dates**" corresponding to the settlement dates of the near leg and the far leg of the swap.
- D. Enter a comment related to the transaction (optional).
- E. Click "**Request Quote**". The quoted rate is displayed immediately after the request is submitted. A countdown timer appears on the screen. During this period, the displayed rate remains fixed. However, if market fluctuations exceed the configured tolerance threshold, a new quote is automatically generated, and the displayed rate is updated. You may cancel a pending quote request by clicking the "**Cancel**" button.
- F. Accept the legal terms associated with the transaction. The "**Accept Rate**" button becomes active once the legal terms acceptance checkbox has been selected.
- G. Click "**Accept Rate**" to confirm the transaction. A unique transaction identifier is automatically assigned to the transaction.

5. Modification of a Transaction

An eligible foreign exchange contract may be amended. **"Settlement Accounts"** may be updated independently provided that the current date is at least two (2) days prior to the transaction's value date. The **"Comment"** field may also be modified as long as the transaction remains active and has not yet reached its value date.

Important: When **"Settlement Accounts"** are modified, the settlement instructions must be resubmitted in order to be included in the settlement process.

5.1. Modifying a transaction

- A. In the **"Transaction Register"**, select the transaction to be modified. The transaction details will be displayed.
- B. Select the field to be updated. The following fields may be modified:
 - › **"Settlement/Payments"**
 - › **"Comment"**
- C. To modify the settlement accounts:
 - › Select an eligible account from the list of available accounts.
 - › Select the desired account from those associated with valid settlement instructions.
 - › **"Submit"** the settlement instructions when changes have been made to the settlement accounts. Submission incorporates the instructions into the settlement process, which is initiated two (2) days before the transaction's value date.
 - › If **"Save"** is selected, the transaction is saved with a **"Draft"** status. No changes are applied to the transaction at this stage.
- D. To modify the transaction comment:
 - › Select **"Add/Edit"** next to the comment.
 - › Add or update the comment.
 - › Click **"Save"** and confirm the changes made to the contract. The information is updated without affecting the financial terms of the contract.

6. Settlement Instructions

"Settlement Instructions" include all information required to ensure the proper settlement of a foreign exchange transaction. Settlement refers to the exchange of funds required to fulfill the obligations arising from the transaction. Two types of settlement instructions are used:

- › **"Funding Instructions"** (debit account): These instructions are associated with the currency being sold, which is the currency used to pay for the transaction.
- › **"Delivery Instructions"** (credit account): These instructions are associated with the currency being purchased, which is the currency that will be received upon settlement of the transaction.

6.1. Selecting Existing Settlement Instructions from the "Pending Transactions" Tile on the Home Page

- A. Select the **"Pending Transactions"** tile from the home page. You will be redirected to the **"Transaction Register"**.
- B. Select a transaction that requires settlement instruction validation. These include transactions with a status of **"Draft"**, **"Incomplete"**, or **"Pending Approval"**.
- C. Review the settlement instructions:
 - › Review the settlement details for the sold currency in the **"Funding Details"** subsection.
 - › Review the settlement details for the purchased currency in the **"Delivery Details"** subsection.
- D. **"Submit"** the settlement instructions. Submission incorporates the instructions into the settlement process, which will be initiated two (2) days before the transaction's value date. If **"Save"** is selected, the transaction is saved with a **"Draft"** status.

(En attente d'accès à la tuile pour confirmer ces étapes, anomalie en cours)

6.2. Selecting Existing Settlement Instructions from the "Transaction Register"

- A. From the FX Contracts Application home page, expand the **"Transaction Register"** located at the bottom of the screen.
- B. Select a transaction that requires settlement instruction validation. These include transactions with a status of **"Draft"**, **"Incomplete"**, or **"Pending Approval"**.
- C. Review the settlement instructions:
 - › Review the settlement details for the sold currency in the **"Funding Details"** subsection.
 - › Review the settlement details for the purchased currency in the **"Delivery Details"** subsection.
- D. **"Submit"** the settlement instructions. Submission incorporates the instructions into the settlement process, which will be initiated two (2) days before the transaction's value date. If **"Save"** is selected, the transaction is saved with a **"Draft"** status.

7. Dual Approval

For counterparties configured with dual approval, settlement instructions associated with a transaction are subject to a two-level approval process. Instructions created or submitted by one user must be approved by a second user with approval rights before the transaction can be settled. This control mechanism helps ensure appropriate internal oversight and reduces the risk of errors or unauthorized processing.

Attention: this approval process does not apply to the creation of the transaction itself (the purchase or sale of currencies). It applies only to the settlement instructions associated with the transaction, including the funding and delivery accounts used for settlement.

7.1. Configuring Dual Approval

The configuration of dual approval requires assistance from the Customer Service team. The team is available Monday through Friday, from 7:30 a.m. to 5:00 p.m.

For additional assistance, please contact our International Services Customer Service team:
Email: **TBD**
Phone: +1 (877) 938-8934

7.2. Approving Settlement Instructions

- A. The transaction to be reviewed can be located in one of the following ways:
 - › From the **"Notifications"** icon.
 - › From the **"Pending Transactions"** tile on the Home Page.
 - › From the **"Transactions"** tab, which provides access to the **"Transaction Register"**.
- B. The approver accesses and reviews the list of settlement instructions under the **"Approval"** tab. By selecting the desired transaction, the transaction details are displayed, including the amounts, currencies, and dates.
- C. After reviewing this information, the approver approves the settlement instructions by clicking the **"Approve"** button. The transaction status changes to **"Approved"**, and an approval notification is sent by email to the user who submitted the settlement instructions.

7.3. Reject Settlement Instructions

- A. The transaction to be reviewed can be located in one of the following ways:
 - › From the **"Notifications"** icon.
 - › From the **"Pending Transactions"** tile on the Home Page.
 - › From the **"Transactions"** tab, which provides access to the **"Transaction Register"**.
- B. The approver accesses and reviews the list of settlement instructions under the **"Approval"** tab. By selecting the desired transaction, the transaction details are displayed, including the amounts, currencies, and dates.
- C. After reviewing the information, the approver rejects the settlement instructions by clicking the **"Reject"** button. The transaction status changes to **"Draft"**, and a notification is sent by email to the user who submitted the settlement instructions. The settlement instructions must then be revised and resubmitted for approval.

8. Accessing Reports

8.1. Outstanding Contracts Report

The Outstanding Contracts Report provides a consolidated view of all active foreign exchange contracts held by the business. It includes information on outstanding transactions, their mark-to-market value, amounts remaining to be settled, and upcoming maturities, making it easier to monitor and manage foreign exchange commitments.

The Outstanding Contracts Report is distributed periodically to administrators by email from the designated mailbox, according to the agreed frequency. The report is available in PDF and XLSX formats.

8.2. Foreign Exchange transaction history

An authenticated user can access AccèsD Affaires (ADA) and download a transaction history report for the counterparties to which they have access. ADA manages user authentication and report downloads based on the account access permissions assigned within ADA.

The user signs in to ADA and, from the Home Page, accesses the "Statements and Documents" tab.

- A. Select the **"Foreign exchange Contracts"** tile.
- B. Select the **"History"** report. Enter or select the desired search criteria. The search can be performed using a date range or a contract number. Select the desired download format (PDF, XLSX, or TSV).
- C. Click **"Download"** to download the generated report. Once the file has been successfully generated and downloaded, it will contain only the data that matches the criteria selected by the user.

9. Support

Training resources are available to help you navigate the application. Training videos can be accessed using the following link: **TBD**

For additional assistance, please contact our support teams:

Email: **TBD**

Phone: +1 (877) 938-8934