



Business Partner Prefunding Guide

This document covers the process a Business Partner needs to follow to prefund their Business Partner Account. The Business Partner Account should be prefunded before you can enrol cardholders.

Wire Transfer to Gibraltar International Bank

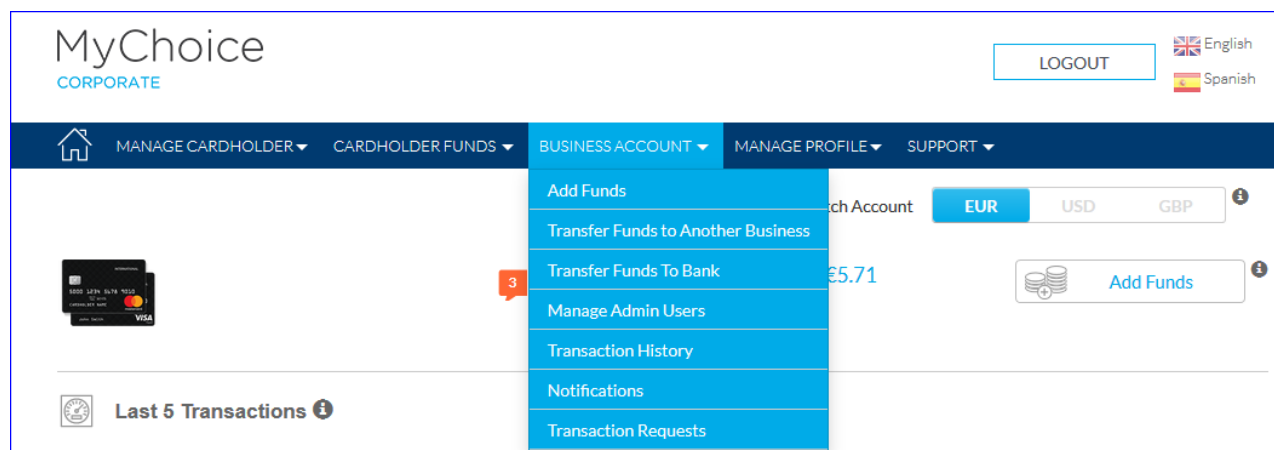
Business Partners should wire funds to the WaveCrest Account in Gibraltar International Bank, quoting their Unique Reference Number and Business Partner ID as the transfer description. Wires received at Gibraltar International Bank before 3PM GMT will be posted to your Prefunding Account between 4 PM – 6 PM CET, daily on business days*.

**Working days are Monday through Friday, except for recipient bank holidays.*

Fees: Gibraltar International Bank inbound wire fees to WaveCrest will be passed thru and debited from your Prefunding Account.

Steps to Transfer

1. Login to your Business Partner account at <https://partner.mychoicecorporate.com>
2. Navigate to 'Business Account' >> 'Transfer Funds To Bank'
3. Note down the Beneficiary Name, IBAN, Swift and Reference Number in 'Business Account' >> 'Add Funds' section



NOTE: If you are an API-integrated Business Partner, you may view this information on to your own program portal instead of on www.mychoicecorporate.com.

4. Wire / transfer funds to the Bank Account as per the details noted

Please make sure the Business Partner ID, Name and Unique Ref Number are provided in the description of the transfer or in the 'Other Instructions' field to ensure the smooth crediting of your Prefunding Account.

Beneficiary Information	
Originator to Beneficiary Information	<p>WaveCrest Business Partner ID (Login to your Business Partner Portal to view your Business Partner ID)</p> <p>Your Company Name (Please use the name registered with WaveCrest)</p> <p>Unique Ref Number (You can view your Unique Reference Number in the Business Partner Portal)</p>

5. Once the wire transfer is initiated, please send an email from your registered email address with the wire confirmation number and amount to: partnerfunding@wavecrest.gi

You will receive an email notification confirming the account deposited, and you will see the amount reflected in the balance of your Prefunding Account.

Transfer of funds between Prefunding Accounts in different currencies

This section covers how you convert and transfer funds from your Prefunding Account in one currency to a Prefunding Account in another currency.

Steps to Convert

1. Send an email to partnerfunding@wavecrest.gi with your Business Partner ID, amount, the currency to be debited and the currency to be credited.
2. Please make sure the Prefunding Account to be debited has sufficient funds.
3. Emails received by 3 PM GMT on business days will be processed and funds will be posted to Prefunding Account between 4 PM – 6 PM the same day. Currency conversion requests received after 3PM GMT will be processed the following business day between 10 AM and 11 AM GMT.

Fee: 0.5% of converted amount



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